

INVESTMENT ACCOUNT HOLDER SUITABILITY ASSESSMENT FORM

This Investment Account Holder (“IAH”) Suitability Assessment Form will guide you in choosing the investment account products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable investment account products are recommended according to your investment needs and objectives.

WARNING

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. IAH ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE INVESTMENT ACCOUNT PRODUCT.

Customer name :
NRIC :

Date undertaken	
Name of product	HomeLink and PropertyLink Investment Account-i
Category of product	INVESTMENT

A. KNOW-OUR-IAH PROCESS

Kindly tick (☑) in the box provided

- What is your age?
 - Below 64 years old
 - Between 64 to 80 years old
 - Above 80 years old
- Marital Status:
 - Single
 - Married
 - Divorced
- No. of dependants:
 - None
 - 1 to 2
 - 3 & above
- What is your highest level of education?
 - Primary education level
 - High school and below (e.g. STPM, A-level, SPM)
 - College (e.g. Diploma)
 - Bachelor's degree / Master's / Ph.D.
 - Professional qualification (e.g. ACCA, CPA)
- Employment status
 - Employed
 - Self-employed
 - Retiree
 - Homemaker
 - Others: _____
- Annual income
 - RM24,000-RM29,999
 - RM30,000-RM39,999
 - RM40,000-RM59,999

- RM60,000-RM79,999
- RM80,000 and above

7. Is capital or principal protection important to you?
- Yes
 - No

B. IAH'S NEED ANALYSIS

1. What is your primary investment objective? (Please choose one)
- Principal Protection
 - Principal Protection and Regular Income
 - Capital Growth as primary objective and secondary objective in regular income
 - Capital Growth – focus on growth

2. What are your investment goals?
Kindly rank 1-4 according to priority. 1 being the most important & 4 being the least important
- Retirement
 - Investment for growth
 - Investment for income
 - Saving for specific purpose

Others (please specify): _____

3. What is your expected return on the selected investment product and your ability to tolerate investment risk?
- NO capital loss or negligible price movement
(Note: if you cannot accept any capital loss, you are NOT suitable to invest in non-capital protected products)
 - I/We can tolerate limited negative price movement
 - I/We can tolerate moderate negative movement
 - I/We can tolerate greater negative price movement
 - I/We can tolerate substantial price movement

4. Which one of the following statements best describe your feeling and attitude towards investment?
- Capital protection is important to me/us. I/We cannot accept any capital loss.
(Note: If you cannot accept any capital loss, you are NOT suitable to invest in non-capital protected products)
 - If my/our investment suffers a minimal loss, I/we will redeem
 - If my/our investment drops moderately in value, I/we will stay invested and wait for it to appreciate
 - If my/our investment consistently pays out income / dividends, I/we will continue to stay invested, although the investment suffers negative price movement
 - I/We are prepared to invest for long term and I/we will average down my cost by investing more money when the prices fall

5. How much is the risk of loss capital that you are willing to bear?
- 100%
 - 70%
 - 50%
 - 30%
 - 10%
 - 0%

C. IAH'S INVESTMENT KNOWLEDGE ASSESSMENT

- Which one of the following statements best describes your investment knowledge / experience?
 - Not familiar** – I/We have no knowledge of investment products outside of traditional bank savings accounts or term deposits
 - Slightly familiar** – I/We have little knowledge of investment products outside of traditional bank savings accounts or term deposits
 - Fairly familiar** – I/We have general knowledge and understanding of investment products, which are not traditional bank savings or term deposits and related risks
 - Very familiar** – I/We have extensive knowledge and understanding of investment products generally and I/we are active and experienced investor comfortable making my/our own investment decisions
- Have you invested in the following investment products before?
 Kindly tick (☑) YES / NO

Type of Products:	Yes	No	Not sure
Money market instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt securities (e.g. sukuk, debentures)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collective investment scheme (e.g. unit trust or mutual funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities / Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commodities (e.g. gold)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivative contracts (e.g. swaps, options)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products <ul style="list-style-type: none"> • Principal Protected (e.g. FRNID/NID-i) • Non-principal protected (e.g. Dual Currency Investment / equity-linked investment) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products that are traded on margin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- If you marked “Not sure” to any of the above, kindly explain:

- What is your primary source of information before making any investments:

Family Friends Colleagues Internet Books

Others (please explain): _____

D. INTRODUCTION TO BANK'S PRODUCT

[HomeLink and PropertyLink Investment Account-i]

- Do you understand the nature of this product?
 - Yes
 - No
- Do you understand the terms of the product specifications?
 - Yes
 - No

E. RECOMMENDATIONS

- The Bank recommends HomeLink / PropertyLink Investment Account-i if I / we prefer an account with the following features;
 1. Savings on total profit charged when placing additional fund in investment account.
 2. Investment is managed by the Bank with minimal risk.
 3. Principal not guaranteed by the Bank.
 4. All existing benefits remain.

- The Bank does not recommend HomeLink / PropertyLink Investment Account-i if I / we prefer an account with the following features;
 1. Benefit of savings on total profit charged through the linkage features is not available.
 2. Principal guaranteed by the Bank.
 3. Return (if any) is at the discretion of the Bank.

ACKNOWLEDGEMENT

Remarks		IAH's signature
1.	The Bank has explained and I / we have understood the feature and risks of the product.	
2.	All information disclosed is true, complete and accurate.	
3.	I / we decline to provide certain information required for product suitability assessment and understand that this may adversely affect my suitability assessment.	(* if applicable)
4.	I / we acknowledge receipt of a copy of product disclosure sheet and the relevant disclosure document which have been given to me / us.	
5.	I / we hereby acknowledge, accepted and unconditionally consent to the variation / conversion of my current HomeLink / PropertyLink Current Account-i to the HomeLink / PropertyLink Investment Account-i	
IAH's signature		Joint IAH's signature
Name: NRIC / Passport No: Date:		Name: NRIC / Passport No: Date:
Bank's representative's signature		
Name: Staff ID: Branch: Date:		

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