



CLIENT INVESTMENT PROFILE (INDIVIDUAL)

We are required to ensure but only in the event that :

- (i) you are not a person in relation to whom we have no duty to ensure suitability pursuant to section 27 of the Financial Advisers Act¹; and
- (ii) we provide you with specific and not general advice or recommendation²

that the suitability of such specific advice or recommendation has been determined based on your investment objectives, financial situation and your particular needs as formally and properly notified to us.

The completion (and where relevant, amplification) and updating of this client investment profile is the only way by which we will accept the communication of your investment objectives, financial situation and particular needs. Any other method is administratively and operationally unmanageable and not workable and will not be accepted by us. Our acceptance of you as a customer of ours and allowing you to open or continue to maintain an account with us is conditioned on your accepting the preceding.

Please also note that you will need to complete the client investment profile in full **and return the same to us**. Where a question is not applicable, you must expressly state this to be the case. This is because while every answer is relevant, no single answer can be or will be determinative of your investment profile. Full answers to all the questions is necessary for a proper and holistic determination of your investment profile. Where you believe that the specific questions asked and information requested may not in any particular case provide us with sufficient or appropriate information for us to know your investment objectives, financial situation and particular needs, we expect you on your own initiative to provide us with the relevant and necessary information for such determination by filling in as appropriate Part V of this Client Information Profile.

Please take care in answering the questions asked and in providing the information requested. Please take particular care to ensure that your answers and the information provided are complete and accurate. Where the answers and/or information is ambiguous or contradict, you acknowledge and accept that the ambiguity will be resolved against you. For example if your answers indicate differing levels of risk tolerance, you will be deemed to have communicated to us the highest of such risk tolerance as your preferred risk tolerance for us to assume in making our suitability determination.

You are also reminded (as is provided for in the terms and conditions for your account with us) that should you fail or refuse to provide us with any information or answers as requested then you will also be taken as having acknowledged (and we will be regarding and materially relying on you having acknowledged) that:

- we cannot identify with any certainty your investment objectives, financial circumstances and particular needs
- you agree that any advice or recommendation provided in respect to your account with us by any of ourselves, our duly authorised representatives or officers shall be treated at best as only general advice or recommendation
- any recommendation made to you does not take into account your investment objectives, financial situation and particular needs and you are aware and accept that the suitability of such advice and/or recommendation has not been determined by us.

Without prejudice to any of the preceding, please also specifically note that until and unless you return to us the client investment profile completed in full together with all other requested information and supporting documents that we are in no position to properly make any suitability determination and thus any recommendation made to you in the interim will not and does not take into account your investment objectives, financial situation and particular needs and you are aware and accept that the suitability of such advice and/or recommendation has not been determined by us.

I. Your Personal Information

Mr / Mrs / Ms / Dr : _____

NRIC/Passport No.: _____ Client Code: _____

Residential Address: _____ Postal Code: _____

Telephone No.: (H) _____ (O) _____ (Mobile) _____

Fax: _____ Email: _____

Occupation: _____ (If retired, state last position held: _____)

Years of service: _____ Employer: _____

Office Address: _____

¹ Section 27 of the Financial Advisers Act shall not apply when making a recommendation in respect of:-

1) Any investment product to an accredited investor. An accredited investor is defined as either an individual whose net personal assets exceed S\$2 million or whose income in the preceding 12 months is not less than S\$300,000; or a corporation with net assets (based on its most recent audited balance sheet) exceeding S\$10 million.

2) Any capital markets products to an expert investor. An expert investor is defined as a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent.

3) Any Government securities.

4) Any investment product to the public which would not be regarded by a reasonable person as a recommendation that has taken into account his specific investment objectives, financial situation or particular needs and which is accompanied by a prominent written disclaimer stating that the recommendation is intended for general circulation; the recommendation does not take into account the specific investment objectives, financial situation or particular needs of any person and advice should be sought from a financial adviser regarding suitability of the investment product, taking into account the specific investment objectives, financial situation or particular needs of any person in receipt of the recommendation, before the person makes a commitment to purchase the investment product.

² Please see our terms and conditions as to the distinction between general and specific advice and make sure you understand the distinction.

II. Your Financial Situation

Are you an accredited investor or otherwise a person to whom we owe no duty under section 27 of the Financial Advisers Act (collectively "Professional Investor") ?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

Please note that if your answer above is yes or you are in fact a Professional Investor or forthwith on your becoming a Professional Investor that we will have no duty and will accept no duty to determine the suitability of any recommendation or advice provided to you. Professional Investors should be able to and we are assuming will make their own respective determination on the suitability for themselves of any and all investment advice or recommendation.

Therefore if you are a Professional Investor, you need only answer the above question yes and need not complete any of the following questions below. Please sign and return this form.

If you are not a Professional Investor now but do become one subsequently, you are obliged to let us know forthwith and thereafter and so long as you remain a Professional Investor you need not provide us any update of the information you have provided us through this Client Investment Profile. For as long as you are a Professional Investor or until we are formally notified otherwise together with a duly completed Client Investment Profile, you will be solely responsible for determining the suitability of any advice or recommendation provided to you. We do not and will not accept the responsibility for such determination.

Income Tax Returns

If you are not a Professional Investor (including an accredited investor), **please provide us with a copy of your latest income tax returns** together with completion of the following:

What percentage of your income do you put aside for savings a year:

Percent	_____ % *
None	<input type="checkbox"/> *

* Fill in and/or delete as relevant.

Percentage of Investable / Liquid Assets

What percentage of your investable / liquid assets will be invested using our services as securities dealer?

Less than 25%	<input type="checkbox"/>
25% to 49%	<input type="checkbox"/>
50% to 75%	<input type="checkbox"/>
Greater than 75%	<input type="checkbox"/>

Note: The percentage should represent only your risk capital. In this regard risk capital means funds and assets which if lost would not change your lifestyle or your family's lifestyle.

Are you dependent on the assets / cash that you will be using for investments or trading with or through us to meet any current or anticipated payment requirements?

Yes	<input type="checkbox"/>	If your answer is yes, then our services are probably not suitable for you at all, and you should not even proceed with submitting your application for an account with us. Where you already have an account with us you should take steps to close the account.
No	<input type="checkbox"/>	

III. Your Investment Experience

Investment History

Have you ever invested in the following?

	Experienced	No Experience
Shares	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts	<input type="checkbox"/>	<input type="checkbox"/>
Equity Derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Futures, Options, Commodities, etc	<input type="checkbox"/>	<input type="checkbox"/>
Leveraged foreign exchange	<input type="checkbox"/>	<input type="checkbox"/>
Borrowed money or used margin for the purpose of or to take advantage of an investment opportunity	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate	<input type="checkbox"/>	<input type="checkbox"/>
Precious Metals/Collectibles	<input type="checkbox"/>	<input type="checkbox"/>
Others	<input type="checkbox"/>	<input type="checkbox"/>

How long have you been trading in the stock market?

Less than 1 year	<input type="checkbox"/>
1-3 years	<input type="checkbox"/>
More than 3 years	<input type="checkbox"/>

How often do you trade in securities?

Infrequent (1 or less transaction a year)	<input type="checkbox"/>
Moderate (2 to 12 transactions a year)	<input type="checkbox"/>
Frequent (more than 12 transactions a year)	<input type="checkbox"/>

Have you ever?

Applied for IPO shares?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> No but would like to	
Applied for placement issues?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> No but would like to	
Made contra trades?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> No but would like to	

How would you describe your settlement history?

(Please tick one box which most accurately describes your settlement history)

I always pick up my trades as I am a long-term investor.	<input type="checkbox"/>
I seldom pick up any trades as my trades are mainly contra trades.	<input type="checkbox"/>
I will pick up my trades unless opportunity arises for me to make a quick contra profit.	<input type="checkbox"/>

What does your current investment portfolio comprise?

**** (Please tick one box only)**

Mainly cash/time deposits/savings and low-risk debt securities	<input type="checkbox"/>
Mainly low to moderate risk investments (such as blue chip stocks, ETFs, and principal protected products).	<input type="checkbox"/>
Mostly speculative or high risk investments (e.g. stocks other than blue chips, high risk funds, options).	<input type="checkbox"/>

**** Please provide a copy of your latest monthly Account Statement from the CDP showing your securities holdings and transaction summary.**

IV. Your Investment Objectives & Risk Profile

Which of the following best describes your investment objective and risk profile?

<p>Conservative</p> <p>Achieve returns of up to 2% above bank deposit rates with lower than average risk and fluctuation in value. Long-term and secure income stream.</p>	<input type="checkbox"/>
<p>Moderately Aggressive</p> <p>Achieve returns of 3-10% above bank deposit rates and willingness to accept occasional periods of high volatility. Fully accepts that investment returns will vary substantially from year to year and that there is a high chance of capital loss in any one year. May engage in speculative trading from time to time.</p>	<input type="checkbox"/>
<p>Aggressive</p> <p>Achieve returns of more than 10% above bank deposit rates over the short term (under 12 months) with a tolerance for a correspondingly and significantly higher degree of volatility and risk of loss. Appreciates that there is a high chance of capital loss in individual transactions. Willing to take substantial risks. Keen on contra transactions. Appetite for investing in speculative shares.</p>	<input type="checkbox"/>

Risk Tolerance

Given your tolerance for risk and understanding that investments fluctuate in value, which of the following statements would best describe your reaction if the value of your portfolio were to decline by 5% to 10% over a short period of time?

<p>Extremely concerned:</p> <p>I cannot accept even temporary loss of principal.</p> <p><If you indicate no tolerance for temporary losses, our services are probably not suitable for you at all, and you should not even proceed with submitting your application for an account with us. If you already have an account you should take steps to close the account.></p>	<input type="checkbox"/>
<p>Concerned:</p> <p>But I recognize that short term losses are a normal investment risk and I can and generally will tolerate at least one or two quarters of negative returns in hope of a market rebound but will provide liquidation orders to limit or cut my losses as I deem fit.</p>	<input type="checkbox"/>
<p>Somewhat concerned:</p> <p>But I recognize that short term losses are a normal investment risk and can tolerate even the entire loss of my investment. While I may normally hold my positions for more than two straight quarters of losses, I am unlikely to allow the entire loss of my investment but will provide liquidation orders to limit or cut my losses as I deem fit.</p>	<input type="checkbox"/>
<p>Not concerned.</p> <p>I am primarily interested in achieving my long term investment goals and recognize that short term losses are a normal investment risk and I can and will tolerate the loss as a normal event. I am in any event able and willing to tolerate the loss of my entire investment against my expectation of the long term investment value of my investments. I will of course provide liquidation orders for any investment I no longer have faith in as I deem appropriate.</p>	<input type="checkbox"/>

Note: While the information on your risk tolerance is relevant and necessary to assist us in making suitability assessments in relation to you, providing the information (and any other information in this questionnaire) will not of itself have any effect of limiting your potential losses.

V. Other Relevant Information

No other information is relevant to determining the suitability of any specific advice or recommendation to be made to me.	<input type="checkbox"/>
In addition to the above answers, you will need to take note of the following information as set out in the separate attachment to this Client Investment Profile and marked as Appendix 1 in determining the suitability of any specific advice or recommendation to be provided to me.	<input type="checkbox"/>

Account Holder Declaration

I confirm that the information furnished above is materially correct and may be relied upon by you and any and all of your representatives and officers in making any specific investment recommendation. If I fail to answer all of the questions above or to provide you with all the information requested by you above or by way of supplementary questions and requests by you, you and each of your representatives and officers are relieved of your respective obligation to consider such information in its determination of the suitability of any advice or recommendation for me and that I acknowledge that any advice or recommendation provided in respect to my account with you by any of you, your duly authorized representatives or officers shall be treated as at best only as general advice or recommendation and I acknowledge and agree that such advice does not take into account and may not be suitable for my investment objectives, financial situation and particular needs .

I also agree to notify Kim Eng Securities Pte. Ltd. of any material change in my personal situation and/or investment profile. I acknowledge and understand that any statements of financial goals or objectives by me does not make or imply any undertaking, agreement or guarantee by you as to the attainment or the feasibility of attainment of such goals or objectives.

Signature of Account Holder

Name:

Date: _____

Remisier/Trading Representative Declaration

I, hereby confirm that I am fully aware of the terms and conditions governing the account of the above-named customer. I therefore accept and acknowledge that I am primarily responsible for taking and executing the instructions of the above-named customer and as such am the person who is directly responsible for ensuring that any and all execution related advice that I may provide are, where relevant, suitable for such customer taking into account the information in the customer's Client Investment Profile (as updated from time to time). Notwithstanding the foregoing, I acknowledge and accept that the relationship between Kim Eng Securities Pte. Ltd. ("KES") and the customer is one of execution only and that I am not generally authorised to give any advice/recommendation to the said customer on behalf of KES. I therefore also accept that unless I secure the express authority and consent to give advice or recommendation to the said customer on KES's behalf that I do so without their authority and purely on my own behalf and at risk of disciplinary and other actions by KES against me.

I also undertake to ensure that any other trading representative who I allow or request to service the above-named customer is aware of my acknowledgement above and will be bound by the same acknowledgement as if he had given the same to KES with respects his dealings with the customer.

I will indemnify and keep KES harmless against any and all breach of my acknowledgement and undertaking above

Signature of Remisier/Trading Representative

Name:

TR Code:

Date: _____