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| **Client/Applicant Name::** |  |
| **Identification no/ Registration no:**: |  |
| **Portfolio (Safekeeping Account) No:** **(for Bank use)** |  |

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| Please read the **MiFID Information Package** at Bank's website at <https://www.eurobankpb.lu/en/Media/Publications/MIFID-II> and the following **'introductory wording'** carefully, prior to submitting this Questionnaire. This Questionnaire shall be submitted at the Bank’s Wealth Management Department (at 534, rue de Neudorf L-2220 Luxembourg). The MiFID Information Package is also available from the Bank’s offices or via Relationship Manager/Officer. | | | | | | | | | | |
| It is clarified that this questionnaire is to be **completed by all Applicants/Clients**, as follows:  Where the Bank is requested to provide the services of Investment Advice and/or Portfolio Management, the Applicant’s/Client’s financial conditions and investment/risk objectives, are required and they are to be used for both Suitability Assessment purposes AND for Target Market Assessment requirements. | | | | | | | | | | |
| In case that the Bank is requested to provide only the Reception and Transmission and/or Execution service (i.e. the Investment Advice and/or Portfolio Management Services are not offered to the said Client), then the Bank is to use the information collected for the Applicant(s)/Client(s) under this questionnaire, for the purpose of the Target Market Assessment requirements only (as described in the MiFID Information Package) and not for the purposes of Suitability Assessment. | | | | | | | | | | |
| The below questions **refer to the Applicant/Client** only (being the end client and not to the client's representative), as described in the MiFID Information Package - i.e. For individuals: it refers to the holder/co-holders; For Legal Persons: it refers to the Legal Entity’s objectives/attitude). | | | | | | | | | | |
| **THE REASON FOR ASSESSING SUITABILITY IS TO ENABLE THE BANK TO ACT IN YOUR BEST INTEREST.** | | | | | | | | | | |
| **Without accurate and sufficient information about your knowledge and experience, financial situation and investment objectives, the Bank is not able to provide investment advice or portfolio management services or may recommend/invest on your behalf in unsuitable products. Consequently, it is emphasized that this is not a box-ticking exercise**  It is therefore stressed that, it is of utmost importance for the Applicants/Clients to provide the Bank with complete, accurate and up-to-date information while completing this questionnaire. For example, if the Applicant’s/Client’s investment objective is to preserve capital with secured capital and minimum risk for losses (being a ‘Conservative Profile’) due to Applicant’s/Client’s plans for significant upcoming family education expenses, he/she should be accurate in the responses provided via the questionnaires to indicate this Conservative Profile. Examining further this example, if the Client/Applicant through his/her responses provided to the Bank via the questionnaire indicates instead, that his/her investment objective is to maximise growth and get maximum returns with the risks of losses beyond the invested amount (i.e. Indicating an ‘Aggressive Profile’), then the Bank’s recommendations would include much riskier products than the ones that would match the actual Client’s Conservative Profile, that would not be suitable for a Conservative Client, thus entailing high risk of losses, which may cause serious obstacles to the Client in meeting his/her plans for the aforementioned upcoming family education obligations. | | | | | | | | | | |
| Contact us: | | | | | | | | | | |
| For further information or any questions regarding this questionnaire and how it is used, please contact your Relationship Manager/Officer per existing contact details that may have already been provided to you, or by phone at +352 420724-1 (working hours) | | | | | | | | | | |
| **FINANCIALS** | | | | | | | | | | |
| **1.** | **Are you representing a legal person?** | | | | | | | | | |
|  | No | | | | | | |  | | Yes |
| **2.** | **What is the main source of your regular income?** | | | | | | | | | |
| **For Natural Persons:** | | | | | | | | **For Legal Persons:** | | |
|  | Retirement Benefit or Interest Income | | | | | | |  | | Business Activities |
|  | Self-Employment | | | | | | |  | | Income Generated by Immovable Property |
|  | Full employment | | | | | | |  | | Cash Management |
|  | Business Ownership and other Investments | | | | | | |  | | Income from Financial Instruments |
| The next questions apply to ALL clients (i.e. irrespective if the end client is corporate or individual): | | | | | | | | | | |
| **3.** | **How would you quantify your total wealth?** | | | | | | | | | |
|  | Under EUR 1.0 m | | | | | | |  | | Over EUR 10.0 m up to EUR 25.0 m |
|  | EUR 1.0 m to EUR 10.0 m | | | | | | |  | | More than EUR 25.0 m |
| **4.** | **How would you quantify your total liquid net wealth?** | | | | | | | | | |
|  | Under EUR 0.5 m | | | | | | |  | | Over EUR 3.0 m up to EUR 25.0 m |
|  | EUR 0.5 m to EUR 3.0 m | | | | | | |  | | More than EUR 25.0 m |
| **INVESTMENT OBJECTIVES AND RISK ATTITUDE** | | | | | | | | | | |
| **KEY RISK OBJECTIVES - RETURN PROFILE** | | | | | | | | | | |
| **5.** | **What is the primary objective for investing in financial instruments?** | | | | | | | | | |
|  | **Preserve Capital** | | | | | | Relative safety/preservation of invested capital is preferred (e.g. For Individuals: Savings, Retirement, Inheritance Planning / For Legal Persons: Liquidity) | | | |
|  | **Income** | | | | | | Investments that are primarily intended to generate income are preferred rather than capital appreciation (e.g. due to mandatory future disbursements, such as Education, Real Estate) | | | |
|  | **Growth** | | | | | | Investments or Investment Strategies that aim to provide capital appreciation are preferred (e.g. due to mandatory and non-mandatory disbursements, such as education, car, yacht) | | | |
|  | **Maximize Growth** | | | | | | Investments or Investment Strategies that seek exclusively to provide aggressive capital appreciation/increase over time are preferred, without any specific purpose | | | |
| **6.** | **Which statement best reflects your views on managing risk?** | | | | | | | | | |
|  | I am risk averse and accept low market fluctuations even if this means lower long term returns. | | | | | | | | | |
|  | I am comfortable with low to moderate market fluctuations, targeting for achieving higher long term returns. | | | | | | | | | |
|  | I accept high market fluctuations (and short term volatility), targeting for achieving higher long term returns. | | | | | | | | | |
|  | I am a risk taker and I want to maximize my returns, accepting significantly higher market fluctuations and I am even willing to leverage my investment, risking a part or the entire amount of my capital. | | | | | | | | | |
| **7.** | **Generally, investors with a longer investment horizon are expected to have a higher capacity to take risk. What is your investment term (time horizon) to achieve your investment goals for the investment services offered by the Bank (i.e. time until withdrawal from the vast majority of your investments, excluding any fixed deposits)?** | | | | | | | | | |
|  | Presumably I will utilize the vast majority of my financial assets within the next 1 year | | | | | | | | | |
|  | Presumably I will utilize the vast majority of my financial assets within the period of more than 1 year and up to 3 years | | | | | | | | | |
|  | Presumably I will utilize the vast majority of my financial assets within the period of more than 3 years and up to 5 years | | | | | | | | | |
|  | Presumably I will utilize the vast majority of my financial assets after a period of 5 years | | | | | | | | | |
| **8.** | **Assume that you have EUR 100.000 to invest in a combination of any of the below investment portfolios? Which one would you choose?** | | | | | | | | | |
|  | **Portfolio A** | | | | Portfolio A with an average annualized return of 10% above deposit rates, but with a potential loss of up to 20% in any single year | | | | | |
|  | **Portfolio B** | | | | Portfolio B with an average annualized return of 5% above deposits rates, but with a potential loss of up to 10% in any single year | | | | | |
|  | **Portfolio C** | | | | Portfolio C with an average annualized return of 1% above deposit rates, but with a potential loss of up to 2% in any single year | | | | | |
|  | Invest significantly more in Portfolio C compared to A and B | | | | | | | | | |
|  | Invest significantly more in Portfolio B compared to A and C | | | | | | | | | |
|  | Invest equal amounts in all of the above 3 portfolios | | | | | | | | | |
|  | Invest significantly more in Portfolio A compared to B and C | | | | | | | | | |
| **RISK TOLERANCE ADDITIONAL INFORMATION** | | | | | | | | | | |
| **9.** | **Investments in financial instruments are volatile and may go up or down. What is the maximum portfolio loss that you can accept in your investment strategy throughout your investment horizon?** | | | | | | | | | |
|  | Less than 5% | | | | | | |  | | 11-30% |
|  | 5-10% | | | | | | |  | | Over 30% |
| **10.** | **Are you anticipating in the near future any changes that would adversely impact your financial situation or create the need for withdrawal of a significant amount of funds from your investment?** | | | | | | | | | |
| Eg. For individual clients: Changes in your family (e.g. new child or child at University)  For legal persons/corporate clients: Changes in your business situation (such as significant changes in business operations – (e.g. large investment in restructuring or large disbursement of loans) | | | | | | | | | |
|  | No, I do not anticipate any changes | | | | | | |  | | Yes within 3 years |
|  | Yes within 7 years | | | | | | |  | | Yes within 10 years |
| **11.** | **What is the proportion of your liabilities, such as mortgages or upcoming investment commitments like real estate purchases, compared to your non-reserved bankable assets?** | | | | | | | | | |
|  | Higher than 60% | | | | | | |  | | Between 10 and 30% |
|  | Between 40 and 60% | | | | | | |  | | Between 0 and 10% |
|  | Between 30 and 40% | | | | | | |  | |  |
| **12.** | **Is your retirement provision guaranteed?** | | | | | | | | | |
|  | I have no retirement provision | | | | | | |  | | Retirement savings are adequate |
|  | Retirement savings are inadequate | | | | | | |  | | Retirement funding is secure |
|  | Retirement savings are nearly adequate | | | | | | |  | |  |
| **13.** | **In case your investment in financial instruments suffered substantial losses in the current year of more than 30% loss (on an investment of €100.000 you lose more than €30.000). What action would you take?** | | | | | | | | | |
|  | I would liquidate all or a fraction of my investment portfolio | | | | | | | | | |
|  | I would switch to a more safe investment following a more conservative strategy | | | | | | | | | |
|  | I would take no action even if my investment falls further in value (e.g. below 30%) | | | | | | | | | |
|  | I would invest more to average down my investment cost | | | | | | | | | |
| **14.** | **Please advise if any of the following specific needs apply for your portfolio (multi-selection is allowed)** | | | | | | | | | |
|  | main purpose of this portfolio is to invest in options/leveraged products | | | | | | | | | |
|  | this portfolio main need is for hedging purposes | | | | | | | | | |
|  | this portfolio main need is for financing purposes | | | | | | | | | |
|  | main purpose of this portfolio is for diversification | | | | | | | | | |
|  | NONE of the above applies | | | | | | | | | |
| **Sustainability Investment preferences (also known as ESG investment preferences)** | | | | | | | | | | |
| **15.** | **Regarding your ESG investment preferences, is it important for you that companies you invest in are ESG compliant (e.g. supporting environmental or social issues)?**  (If you need more information on Sustainable Investments (also known as ESG compliant investments), please refer to the MiFID Information Pack at <https://www.eurobankpb.lu/en/Media/Publications/MIFID-II> or contact your Relationship Manager) | | | | | | | | | |
|  | **a.** | **No**, it is not important for me to invest in ESG compliant companies/products. | | | | | | | | |
|  | **b.** | **Yes**, it is important for me to invest in ESG compliant companies/products with a proportion of up to 30% of my investments. | | | | | | | | |
|  | **c.** | **Yes**, it is important for me to invest in ESG compliant companies/products with a proportion of over 30% and up to 100% of my investments | | | | | | | | |
|  | **Sub-question:** If on above Q15 response is other than a. above (i.e. it is = b or c), then Q15.1. below must be completed: | | | | | | | | | |
|  | **15.1** | | **Please select one of the following rankings of E (Environmental), S (Social) and G (Governance) factors, based on which is more important for you in investing in ESG compliant products?** | | | | | | | |
|  |  | | | **a.** | | E is more important than S and G | | | | |
|  |  | | | **b.** | | S is more important than E and G | | | | |
|  |  | | | **c.** | | G is more important than E and S | | | | |
|  |  | | | **d.** | | No specific ranking preference to declare, as long as the product is ESG compliant. | | | | |
|  | | ***NOTE****: If your answer is “Yes”, please fill-in the “Sustainability Preferences Questionnaire” available at* [*https://www.eurobankpb.lu/en/Media/Publications/MIFID-II*](https://www.eurobankpb.lu/en/Media/Publications/MIFID-II) *or ask your Relationship Manager to provide the form)* | | | | | | | | |
| **16** | **ADDITIONAL RELEVANT INFORMATION/STATEMENT BY THE APPLICANT/CLIENT FOR BANK’S CONSIDERATION** | | | | | | | | | |
|  | e.g. Other needs or information relating to the Applicant’s/Client’s Risk Profile (the completion of this section is optional): | | | | | | | | | |
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| **BASED ON YOUR TOTAL SCORE YOUR INVESTMENT PROFILE IS:**  **(completed by the Bank)** | | | | | | | | |  | |
| **CLIENT DECLARATIONS** | | | | | | | | | | |
| WARNING: I acknowledge and accept that the loss of a specific individual investment within my portfolio or, more generally, of my entire portfolio may nonetheless exceed the relevant threshold selected above over the next years, depending upon the evolution of the financial markets and that therefore the relevant threshold selected above should not be considered as a guaranteed maximum loss for a specific individual investment or my entire portfolio. | | | | | | | | | | |
| I/We acknowledge that I/We have read and understood the questions as set out in the questionnaire based on a scoring methodology (as explained in the MiFID Information package). | | | | | | | | | | |
| I/We further acknowledge that this exercise is relevant insofar as specific investments are concerned, and that my/our entire investment portfolio or overall financial situation has not necessarily been taken into account. | | | | | | | | | | |
| I/We understand that the above-mentioned Investment Profile is based on the information that I/we have disclosed and I am/We are aware that any errors or omissions may result in an incorrect risk profiling. | | | | | | | | | | |
| I/We have duly received, read and understood the MiFID Information Package – including the ‘Risk Profile Classification'. | | | | | | | | | | |
| I/We undertake to inform immediately the Bank in writing of any change pertaining to my profile, in particular my/our investment objectives, my/our financial situation, my/our investment experience and knowledge in investment matters or, more generally, my/our personal data or any other element affecting my/our financial or personal situation. | | | | | | | | | | |
| I/WE hereby agree with the assigned Risk Profile as per the score above and understand that this Risk Profile will be considered when Investment Advice or Portfolio Management Services are requested by the Bank, subject to the terms and conditions of the Agreement. | | | | | | | | | | |
| **I/WE have read and understood the contents and purpose of this questionnaire and I/WE confirm that the information I/WE have given herein are true, complete and accurate.** | | | | | | | | | | |
| I/WE have understood the purpose for which the Bank carries out the suitability assessment. | | | | | | | | | | |
| I/WE have understood the importance of replying properly and correctly to the above questions and the importance of providing accurate and up-to-date information. | | | | | | | | | | |
| I/WE understand that we are able to obtain clarifications from the Bank regarding the suitability assessment, as well as that the Bank is to provide any additional information and clarification, if we consider that this is required. | | | | | | | | | | |
| I/WE confirm that my/our general and specific attitudes to investment risk are as per the assigned Risk Profile. | | | | | | | | | | |
| **Do you agree with all the above statements / client declarations?** | | | | | | | | | | |
|  | Yes | | | | | | |  | | No |
| **APPLICANT / CLIENT / AUTHORISED REPRESENTATIVE / ATTORNEY SIGNATURE(S):** | | | | | | | | | | |
| **Name** | | | | | | | | **Signature** | | |
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| Signature(s) Date: | | | | | | | |  | | |