

Appendix of Investment Experience

For selecting the suitable choice of “investment experience”, the factors like your current product knowledge, number of transactions etc. should be taken into your consideration. For your better understanding of “Investment experience” in question 9 of the Questionnaire on Investment Preference (QIP), please refer to the additional explanation below for reference:

Answer on Q9	Product Knowledge ¹	Additional Explanation ²													
A) No experience	Yes/No	If you select “A) No experience”: ➤ You have knowledge on the structure, features and/or risks of a particular product type without conducting any transactions on the product; or have knowledge and experience but have not conducted the required number of transactions ³ as suggested in the options below within the relevant period ⁴ ; or you have no knowledge towards particular product type.													
B) Less than 1 year	Yes	If you select “B) Less than 1 year”: ➤ You have knowledge on the structure, features and/or risks of a particular product type with less than 1 year’s relevant investment experience and have conducted 2 or more transactions ³ in that product type within the relevant period ⁴ .													
C) 1 to 5-year	Yes	If you select “C) 1 to 5-year” : ➤ You have knowledge on the structure, features and/or risks of a particular product type with 1 to 5 years’ relevant investment experience, and have conducted the following number of transactions ³ in that product type within the relevant period ⁴ approximately as below: <table border="1" data-bbox="667 1223 1437 2078"> <thead> <tr> <th data-bbox="667 1223 1166 1352">Type of Investment Product in Q9</th> <th data-bbox="1166 1223 1437 1352">The approximate average annual number of transactions³ within the relevant period⁴</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 1352 1166 1402">i) Foreign Currency/ Precious Metals</td> <td data-bbox="1166 1352 1437 1794" rowspan="7" style="text-align: center; vertical-align: middle;">≥ 3 times</td> </tr> <tr> <td data-bbox="667 1402 1166 1451">ii) Fixed Income Securities</td> </tr> <tr> <td data-bbox="667 1451 1166 1500">iii) Principal Protected Structured Product</td> </tr> <tr> <td data-bbox="667 1500 1166 1646">iv) Non-principal Protected Structured Product (Currency / Interest Rate Linked) e.g. Currency Linked Investments</td> </tr> <tr> <td data-bbox="667 1646 1166 1695">v) Unit Trust / Mutual Fund</td> </tr> <tr> <td data-bbox="667 1695 1166 1744">vi) Equities</td> </tr> <tr> <td data-bbox="667 1744 1166 1794">vii) Investment linked assurance scheme</td> </tr> <tr> <td data-bbox="667 1794 1166 2033">viii) Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note</td> <td data-bbox="1166 1794 1437 2078" rowspan="2" style="text-align: center; vertical-align: middle;">≥ 5 times</td> </tr> <tr> <td data-bbox="667 2033 1166 2078">ix) Other Derivative / Leverage Product</td> </tr> </tbody> </table>	Type of Investment Product in Q9	The approximate average annual number of transactions ³ within the relevant period ⁴	i) Foreign Currency/ Precious Metals	≥ 3 times	ii) Fixed Income Securities	iii) Principal Protected Structured Product	iv) Non-principal Protected Structured Product (Currency / Interest Rate Linked) e.g. Currency Linked Investments	v) Unit Trust / Mutual Fund	vi) Equities	vii) Investment linked assurance scheme	viii) Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note	≥ 5 times	ix) Other Derivative / Leverage Product
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D) over 5-year	Yes	<p>If you select “D) over 5-year”:</p> <p>➤ You have knowledge on the structure, features and/or risks of a particular product type with over 5 years’ relevant investment experience and have continuously conducted the following number of transactions³ in that product type within the relevant period⁴ approximately as below:</p> <table border="1"> <thead> <tr> <th>Type of Investment Product in Q9</th> <th>The approximate average annual number of transactions³ within the relevant period⁴</th> </tr> </thead> <tbody> <tr> <td>i) Foreign Currency/ Precious Metals</td> <td rowspan="7">≥ 3 times</td> </tr> <tr> <td>ii) Fixed Income Securities</td> </tr> <tr> <td>iii) Principal Protected Structured Product</td> </tr> <tr> <td>iv) Non-principal Protected Structured Product (Currency / Interest Rate Linked) e.g. Currency Linked Investments</td> </tr> <tr> <td>v) Unit Trust / Mutual Fund</td> </tr> <tr> <td>vi) Equities</td> </tr> <tr> <td>vii) Investment linked assurance scheme</td> </tr> <tr> <td>viii) Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note</td> <td rowspan="2">≥ 5 times</td> </tr> <tr> <td>ix) Other Derivative / Leverage Product (e.g. option, futures, warrant, callable bull/bear contracts, margin trading, accumulator or decumulator)</td> </tr> </tbody> </table>	Type of Investment Product in Q9	The approximate average annual number of transactions ³ within the relevant period ⁴	i) Foreign Currency/ Precious Metals	≥ 3 times	ii) Fixed Income Securities	iii) Principal Protected Structured Product	iv) Non-principal Protected Structured Product (Currency / Interest Rate Linked) e.g. Currency Linked Investments	v) Unit Trust / Mutual Fund	vi) Equities	vii) Investment linked assurance scheme	viii) Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note	≥ 5 times	ix) Other Derivative / Leverage Product (e.g. option, futures, warrant, callable bull/bear contracts, margin trading, accumulator or decumulator)	
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Notes:

1. In general, product knowledge could be obtained from joining relevant courses or training /professional knowledge/ other source of knowledge.
2. If you think there are more than one option of investment experience could fit you, in order to protect your benefits, you are suggested to select the more conservative option.
3. The number of transaction includes the transaction conducted in the Bank and other banks/financial institutions.
4. “Relevant Period” refers to the no. of years of investment experience you declared. For example, if you believe you have 7 years of investment experience, the relevant period refers to 7 years.