CLIENT INVESTMENT RISK PROFILE FORM
Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.
INSPIRING WHAT’S NEXT
Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.
Moujz Bayatat Al-Mukhtaraat Al-Asthamariyyah Lil-ummil
Client Investment Risk Profile

CLIENT PERSONAL INFORMATION

المعلومات الشخصية للعميل

<table>
<thead>
<tr>
<th>CIF Number</th>
<th>Portfolio Number</th>
<th>Nombre du client responsable</th>
<th>Reporting Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>نموذج الخدمة المصرفي الخاص</td>
<td>EUR</td>
</tr>
</tbody>
</table>

PART I : RISK SCORING

القسم الأول: علامات المخاطرة المسجلة

Points | R1: For how many years have you invested in investment products other than bank savings/deposit accounts?

 النقاط

<p>| | | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Never, new to investing</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Last one year only</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>2-5 years</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>5-10 years</td>
<td>15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>10+ years</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Points | R2: $10m could have been invested in one of five portfolios, each with different risk characteristics. At any point in time the value of each portfolio would have been in the range shown below. Which would you choose now?

 النقاط

<p>| | | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>End value between $9.3m and $11.4m</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>End value between $8.9m and $12.1m</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>End value between $8.0m and $13.2m</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>End value between $6.7m and $14.4m</td>
<td>15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>End value between $5.4m and $15.6m</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Points | R3: What do you consider to be the length of your investment time horizon?

 النقاط

<p>| | | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>years &lt; 3</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>3-5 years</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>5-10 years</td>
<td>14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>10+ years</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Client Investment Profile - Private Banking
NE06FRM0531 (Page 1 of 9)
/how much regular income, if any, do you require

PART II: LIQUIDITY SCORING

R6: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R5: How would you react if return on your investment were negative or below your expectations? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R4: What levels of financial loss could you tolerate over the short term? (1 year) (3 points)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%

R3: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R2: What percentage of your investments with Emirates NBD might you want to withdraw to meet unexpected events? (1 point)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%

R1: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

PART I: INVESTMENT GOALS

R8: Did you work or have worked in the financial sector for at least one year in a professional position (in the field of Wealth Management/Treasury/Investment Office), which requires knowledge of the transactions or services envisaged? (5 points)

1. No
2. Yes

R7: What is your highest level of education/qualification? Please select the one that applies (5 points)

1. Lower than High School Diploma/Equivalent
2. High School Diploma/Equivalent
3. College Graduate or Higher
4. Qualification related to the financial markets

R6: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R5: How would you react if return on your investment were negative or below your expectations? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R4: What levels of financial loss could you tolerate over the short term? (1 year) (3 points)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%

R3: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R2: What percentage of your investments with Emirates NBD might you want to withdraw to meet unexpected events? (1 point)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%

R1: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

PART I: INVESTMENT GOALS

R8: Did you work or have worked in the financial sector for at least one year in a professional position (in the field of Wealth Management/Treasury/Investment Office), which requires knowledge of the transactions or services envisaged? (5 points)

1. No
2. Yes

R7: What is your highest level of education/qualification? Please select the one that applies (5 points)

1. Lower than High School Diploma/Equivalent
2. High School Diploma/Equivalent
3. College Graduate or Higher
4. Qualification related to the financial markets

R6: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R5: How would you react if return on your investment were negative or below your expectations? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R4: What levels of financial loss could you tolerate over the short term? (1 year) (3 points)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%

R3: How would you generally categorise your investment risk outlook? (3 points)

1. I would wait until my investment recovered
2. I would add to my investment to take advantage of the lower price
3. I would partially redeem my investment
4. I would redeem the full value of my investment

R2: What percentage of your investments with Emirates NBD might you want to withdraw to meet unexpected events? (1 point)

1. None
2. Up to 5%
3. Up to 10%
4. Up to 20%
5. More than 20%
PART III: SELF ASSESSMENT

Investor: Please complete this self-assessment by ticking one of the boxes below: Which one of the following statements best describes your investment objective and comfort level with fluctuations in the value of your investments?

<table>
<thead>
<tr>
<th>Risk Profile</th>
<th>Description</th>
<th>Portfolio Asset Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ultra Cautious</td>
<td>The primary objective is to preserve capital in the long term, and to experience minimum volatility. I understand and accept that this will limit the returns on my assets.</td>
<td>A portfolio for an ultra-cautious investor will typically contain cash &amp; cash alternatives, money market instruments and short-term bonds.</td>
</tr>
<tr>
<td>Cautious</td>
<td>The primary objective is to provide an ongoing source of income and an element of capital growth while accepting modest capital at risk and low volatility.</td>
<td>A portfolio for a cautious investor could typically contain mostly fixed income assets with smaller allocations to equities and alternative assets.</td>
</tr>
<tr>
<td>Moderate</td>
<td>The primary objective is to provide medium to long term capital growth while meeting current income requirement. I am willing to accept capital at risk associated with fluctuating markets.</td>
<td>A portfolio for a moderate investor could typically contain an approximately equal weighting of fixed income and equity, with some allocation to alternative assets.</td>
</tr>
<tr>
<td>Adventurous</td>
<td>The primary objective is to achieve long term capital growth while understanding that capital could suffer a substantial, or even total loss. I am willing to take high risk in order to potentially earn high return on my capital.</td>
<td>A portfolio for an Adventurous investor could typically contain a high proportion of equities with the remaining allocation split between fixed income and alternative assets.</td>
</tr>
</tbody>
</table>

PART IV RISK AND LIQUIDITY SCORING RESULTS

<table>
<thead>
<tr>
<th>Points</th>
<th>% of your current income, what percentage is used to cover your cash obligations such as loans, mortgages, advances and living expenses?</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Less than 25%</td>
</tr>
<tr>
<td>8</td>
<td>From 25-50%</td>
</tr>
<tr>
<td>16</td>
<td>More than 50%-75%</td>
</tr>
<tr>
<td>25</td>
<td>More than 75%</td>
</tr>
</tbody>
</table>

L4 Of your current income, what percentage is used to cover your cash obligations such as loans, mortgages, advances and living expenses?

- 0% Less than 25%
- 8% From 25-50%
- 16% More than 50%-75%
- 25% More than 75%

The level of risk you are willing to accept.

- 1 Ultra-Cautious investor
- 2 Cautious investor
- 3 Moderate investor
- 4 Adventurous investor

KEY

Points

<table>
<thead>
<tr>
<th>Points</th>
<th>Liquidity Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Less than 25%</td>
</tr>
<tr>
<td>8</td>
<td>From 25-50%</td>
</tr>
<tr>
<td>16</td>
<td>More than 50%-75%</td>
</tr>
<tr>
<td>25</td>
<td>More than 75%</td>
</tr>
</tbody>
</table>

The level of liquidity you need to cover your cash obligations such as loans, mortgages, advances and living expenses.

- 0% Less than 25%
- 8% From 25-50%
- 16% More than 50%-75%
- 25% More than 75%
The primary objective is to preserve capital in the long term, and to experience minimum volatility. I understand and accept that this will limit the returns on my assets.

The primary objective is to provide an ongoing source of income and an element of capital growth while accepting modest capital at risk and low volatility.

The primary objective is to provide medium to long term capital growth while meeting current income requirement. I am willing to accept capital at risk associated with fluctuating markets.

The primary objective is to achieve long term capital growth while understanding that capital could suffer a substantial, or even total loss. I am willing to take high risk in order to potentially earn high return on my capital.

What is your investment preference?

- Conventional only investments
- Shari'a compliant investments only
- Both conventional and Shari'a compliant investments

Investment Priorities

<table>
<thead>
<tr>
<th>Income</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What percentage of your estimated net worth will this portfolio represent? %

What is your investment preference for geographic allocation?

- Global
- Developed Markets
- Emerging Markets
- MENA Only
- Others (Please Specify)

Investor and Relationship Manager to discuss and compare the results of the Risk Profiling and Self Assessment
PART V QUALIFIED INVESTOR

Applicable for Individual Clients Only
Meets the criteria if, Q1 = "D" AND Q2 = "B" / OR Q3 = "A"

Q1: What is the value of your net equity with exception of Main House?
A. Less than 1 Million AED
B. From 1-2 Million AED
C. From 3-4 Million AED
D. More than 4 Million AED

Q2: What is your Annual Income?
A. Less than 1 Million AED
B. More than 1 Million AED

Q3: Are you Accredited by Securities And Commodities Authority or by a similar regulatory authority to perform any of the functions Related to Financial Activities or Services?
A. YES*
B. NO

*Please specify the name of the other Authority
Please Specify the type of Accreditation

Q4: What is the total value of your assets at the date of Last Financial Statement?
A. Less than 25 Million AED
B. From 25-50 Million AED
C. From 51-74 Million AED
D. 75 Million AED and Above

Q5: What is your net annual revenue at the date of Last Financial Statement?
A. Less than 50 Million AED
B. From 50-100 Million AED
C. From 101-149 Million AED
D. 150 Million AED and Above

Q6: What is the value of your net equity or paid up capital at the date of Last Financial Statement?
A. Less than 1 Million AED
B. From 1-3 Million AED
C. From 4-7 Million AED
D. 7 Million AED and Above

PART VI   SUITABILITY & APPROPRIATENESS

S1:

<table>
<thead>
<tr>
<th>الوصف</th>
<th>الخبرة (السنوات)</th>
<th>المعرفة</th>
<th>هل ترغب في تلقي مشتارات دورية</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complex Products</td>
<td>0-1</td>
<td>Limited</td>
<td>Yes</td>
</tr>
<tr>
<td>Exchange Traded Notes</td>
<td>1-3</td>
<td>Moderate</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>over 3 years</td>
<td>Extensive</td>
<td></td>
</tr>
</tbody>
</table>

Part 1 - the main holder

bank emirates private banking (Sh.M.Sh.) is licensed by the central bank of the UAE.

Emirates NBD Bank (P.S.C) is licensed by the Central Bank of the UAE.
<table>
<thead>
<tr>
<th>Non-Complex Products</th>
<th>≤ 0</th>
<th>0-1</th>
<th>1-3</th>
<th>more than 3 over 3 years</th>
<th>Limited</th>
<th>Moderate</th>
<th>Extensive</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mutual funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Leverage funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>ETF/ETC (Leveraged &amp; Synthetic)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CoCo Bonds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Margin trading</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Derivatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>FX trading</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

*Fixed Income: Convertible Bonds, Euro Fixed Rate Bonds, Fixed Rate Bonds, Floating Rate Bonds, Perpetual Bonds, Zero Coupon Bonds, Sukuk Fixed Rate, Sukuk Floating Rate and Sukuk Perpetual*

*Income flow: convertible bonds, euro fixed rate bonds, fixed rate bonds, floating rate bonds, perpetual bonds, zero coupon bonds, sukuk fixed rate, sukuk floating rate and sukuk perpetual*
52: High level estimates of investments in the below products

<table>
<thead>
<tr>
<th>Products</th>
<th>Approximate Value (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equities</td>
<td></td>
</tr>
<tr>
<td>Fixed Income</td>
<td></td>
</tr>
<tr>
<td>Funds</td>
<td></td>
</tr>
<tr>
<td>ETFs</td>
<td></td>
</tr>
<tr>
<td>Structured Products</td>
<td></td>
</tr>
<tr>
<td>Derivatives</td>
<td></td>
</tr>
</tbody>
</table>

53: Details of qualification related to financial markets (If any)

54: Details of your current and previous professions/businesses

<table>
<thead>
<tr>
<th>Profession</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Qualified Investor

* A Qualified Investor is a natural or legal person who satisfies the requirements for Qualified Investor status as stipulated from time to time by the Regulatory Authority. If you agree to be treated as a Qualified Investor, you would not have the protection awarded to Ordinary clients under the relevant regulations.

Yes (Please provide Self-Declaration)  
Yes (However, I do not wish to be treated as one)  
No

Are Complex Products suitable for the client?

Yes  
No
I herewith confirm that:

A) I have filled in the risk profile in response to my current personal and financial circumstances and objectives.

B) I agree to my approach towards risk and investments as assessed.

C) The nature of the risks involved have been thoroughly explained to me.

D) I understand the risks involved.

E) I confirm and understand that it is my responsibility to provide the Bank with up-to-date, accurate and correct information.

F) I confirm and understand that it is my responsibility to keep the Bank informed of any changes to the above provided information, in a timely manner.

أؤكد بموجب ذلك على:

أ) قمت بتعبئة وضع المخاطر بحسب ظروفني وأغراضي الشخصية والمالية الحالية.

ب) أوافق على أسلوبي تجاه المخاطر والاستثمارات على ضوء تقييمي.

ت) تم شرح طبيعة المخاطر لي بشكل شامل.

ث) أقر بالمخاطر ذات الصلة.

ع) أؤكد وأفهم أنها مسؤولتي تزويد البنك بمعلومات محدثة و دقيقة.

ف) أؤكد وأفهم أنها مسؤولتي إبقاء البنك على علم بخصوص أي تغييرات على المعلومات أعلاه خلال وقت مناسب.
By signing below, the Customer hereby confirms that he/she has read and accepted:

(i) the Agreement and the Terms and Conditions as an integral part of Investment Service Agreement and agrees to abide by the same, and

(ii) the final client investment risk profile.

(iii) This Agreement and the Terms and Conditions (including any amendments in respect of it) may be executed and delivered in counterparts including over the Customer’s registered email-address and each which will be deemed an original.
بنك الإمارات دبي الوطني (ش.م.ع.) هو بنك مرخص من قبل مصرف الإمارات العربية المتحدة المركزي.

Emirates NBD Bank P.J.S.C. is licensed by the Central Bank of the UAE.
بنك الإمارات دبي الوطني (ش.م.ع.) هو بنك مرخصّ من قبل مصرف الإمارات العربية المتحدة المركزي

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.