



## *Determine your investor profile*

*1<sup>st</sup> part - Your personal situation, your  
knowledge and your experience with  
investment*

*ADMINISTRATOR*

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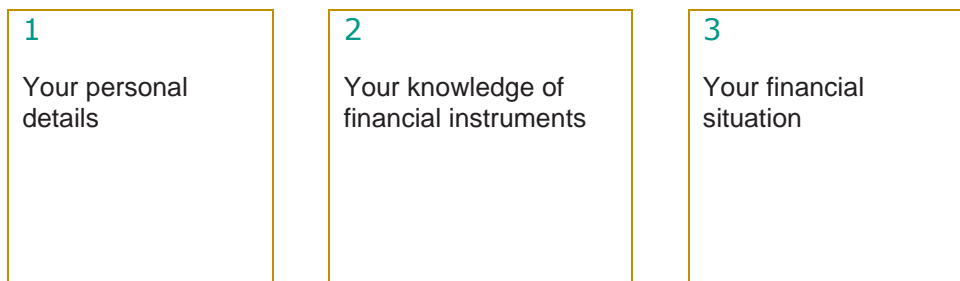
**BPER Bank Luxembourg**

# Your personal situation, your knowledge and your experience with investment

The services provided by BPER Bank Luxembourg S.A. (hereafter the "Bank") are adapted to your needs and require in-depth knowledge of your financial situation, degree of experience and knowledge of financial instruments. To this end, we would be grateful if you would complete this questionnaire, developed by the Bank based on European legal requirements where investment is concerned. Please answer it exhaustively, so that it reflects your personal situation as far as possible. In some cases, your answers will especially help us ensure that your account transactions are appropriate and consistent with the information collected in the document:

"Determine your investor profile - part II.

This 1<sup>st</sup> questionnaire is divided into 3 parts and covers information about you.



The results will be processed in strict confidence.

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## 1 Your personal details

First name(s)  
Married surname  
Surname  
Date of birth

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**1.1 What is the highest qualification you hold?**

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- No higher education
- Higher education in a non-financial field
- Higher education  $\leq 3$  years in a financial field
- Higher education  $\geq 3$  years in a financial field

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**1.2 Is your current job related to the financial world?  
Does it require knowledge of financial transactions and financial instruments?  
Are you required to use them?**

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- Yes
- No
- No, but I have been in employment related to the financial sector for the last 5 years.

Please specify:

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**1.3 How do you receive economic and financial news?**

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- I am not interested in economic and financial news
- I occasionally read the essentials of economic and financial news
- I regularly follow economic and financial news
- I do my own research (online, through conferences, workshops...)





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**2.3 Have you previously received investment advice or benefited from discretionary management?**

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**Never****Yes, from my investment advisor****Number of years****<1 year****1 to 3 year(s)****>3 years****Yes, I have benefited from discretionary management****Number of years****<1 year****1 to 3 year(s)****>3 years**

### 3.1 How are your assets spread?

## 3. Your financial situation

		Amount (in Euros)
<b>YOUR TOTAL FINANCIAL ASSETS</b>		
Your total financial assets with the Bank <sup>1</sup>	+	<input type="text"/>
At other financial institutions	+	<input type="text"/>
Value of your main and second home(s)	+	<input type="text"/>
Value of your rental property	+	<input type="text"/>
Value of your works of art and other collections	+	<input type="text"/>
Trading or industrial enterprise (estimate)	+	<input type="text"/>
Your total debts and commitments (including future commitments)	-	<input type="text"/>
	<b>Net assets</b>	<b>=</b>

(Signature preceded by the statement "I refuse to provide details").

### 3.2 What is your annual income and expenditure (excluding capital revenue)?

- 3.2.1. If you would like to help calculating your net annual income, please complete the table below. Otherwise, please skip to question 3.2.2.

		Amount (in Euros)
<b>Annual income: salary</b>	+	<input type="text"/>
<b>Variable income</b> (bonuses, ...)	+	<input type="text"/>
<b>Retirement income</b>	+	<input type="text"/>
<b>Income from rental property</b>	+	<input type="text"/>
<b>Other income</b> (excluding financial income)	+	<input type="text"/>
<b>Current expenditure</b> (including current finance)	-	<input type="text"/>
<b>Annual amount of credit repayments</b>	-	<input type="text"/>
<b>Other expenditure</b>	-	<input type="text"/>
<b>Net annual income</b>	<b>=</b>	<input type="text"/>



## 3.2.2

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**Does your annual income (excluding capital revenue) cover your costs?**

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**YES, EVERY YEAR, ON AVERAGE, I SAVE...****€0 to 25,000****Over €25,000****NO, EVERY YEAR, ON AVERAGE, ON MY CAPITAL, I DRAW...****Over €200,000**

If your annual capital consumption exceeds €200,000, please tell us the approximate amount which you would like to consume every year:

**€200,000 to €100,000****€100,000 to €50,000****€50,000 to €25,000****€25,000 to €10,000****€10,000 to €5,000****€5,000 to €0**

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## Personal data processing and protection

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Information collected in this document may be placed on any medium and will be entered by the Bank into a database and used to identify and determine the Client's investor profile for providing the contracts and services agreed with the Client and to meet its regulatory obligations, especially in terms of legislation governing combating money laundering and financing of terrorism and applicable investment legislation. Thus, the Bank may be led to check the authenticity of data provided by the Client and transfer the data to competent government authorities and jurisdictions.

The Bank may keep personal data for a period not exceeding that necessary for the Bank to achieve its expectation and meet the Bank's General Terms and Conditions.

The Client declares that he is aware and explicitly acknowledges that personal data will be processed in the manner described in this clause and in the Bank's General Terms and Conditions. The Client has the right to ask to access, correct, delete and port his personal data, and oppose its processing, and even ask for it to be limited.

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## Client Declarations

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The Client declares that he is aware that the Bank is empowered to act on the information provided when assessing the adequacy and/or appropriateness of transactions, if necessary.

The Client declares that he has communicated data on his knowledge and experience with investment, and his financial situation.

The Client declares that data provided to the Bank is up-to-date, accurate and complete. The Client shall immediately notify the Bank of any change to the data and provide the Bank, merely on request, with any further information which he deems necessary for updating the data communicated, maintaining banking relations and/or if required by legal or regulatory provisions.

If the Client does not provide the Bank with information requested or provides out-of-date, incorrect or incomplete information, he acknowledges that he is aware that the Bank cannot guarantee that certain services, such as portfolio management services and financial advice, will be provided.

The Bank's General Terms and Conditions accepted by the Client shall prevail over any other agreement concluded between the Bank and the Client; this applies to all of his relations and all of his accounts with the Bank.

Signed in Luxembourg, on [date]

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**First name(s)**

**Married surname**

**Surname**

\_\_\_\_\_

Signature

First name(s)

Married surname

Surname

Date of birth

Mobile no.

(hereafter the "Client")

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### Communication of information imposed by regulations applicable to investment services

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Insofar as regulations applicable to investment services require provision of information on certain transactions immediately, the Client authorises the Bank of Luxembourg (hereafter the "Bank") to e-mail him the information, to the following:

E-mail address

The Client acknowledges that he has been notified of and acknowledges the risks inherent to using his E-mail address, including loss of data confidentiality, and manipulation or forgery of content and/or the sender/recipient. The Client expressly discharges the Bank of any consequence whatsoever, pecuniary or otherwise, which arises through this, directly or indirectly, for him or any third party.

In particular, the Bank cannot accept any liability if the Client falls victim to a phishing or similar attack which results in confidential information about his bank account being disclosed, such as the account number, access codes, etc.. The Client is exclusively liable for harm suffered directly or indirectly as a result of such a phishing attack.

To minimise the risks, the Bank provides the Client with an E-Banking space with an optimum security system, integrating electronic messaging which guarantees confidentiality of communications. If the Client has access to E-Banking, the Bank reserves the right to favour use of this secure contact method. In this case, the Client authorises the Bank to acknowledge anything sent using his E-Banking space to the above E-mail address.

This authorisation complements any other instruction for sending the information.

The Client declares that he is aware and explicitly acknowledges that personal data collected in this document will be processed in the manner described in the Bank's General Terms and Conditions.

Signed in  
Luxembourg, on [date]

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Signature