

## Accredited Investor Assessment Form

Under section 4A(1)(a)(i) of the Securities and Futures Act (SFA), Chapter 289 of Singapore, an accredited investor is an individual:

- (A) whose net personal assets<sup>1</sup> exceed in value S\$2 million (or its equivalent in a foreign currency);
- (B) whose financial assets (net of any related liabilities) exceed in value S\$1 million (or its equivalent in a foreign currency), where “financial asset” means:
- (BA) a deposit as defined in section 4B of the Banking Act, Chapter 19 of Singapore;
- (BB) an investment product<sup>2</sup> as defined in section 2(1) of the Financial Advisers Act, Chapter 110 of Singapore; or
- (BC) any other asset as may be prescribed by regulations made under section 341 of the SFA; or
- (C) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency).

### Part 1: Identification of Individual

|                  |  |
|------------------|--|
| Name of client:  |  |
| NRIC/Passport No |  |
| Customer No      |  |

### Part 2: Accredited Investor Qualification

1. I confirm that I fulfill the criteria as an ‘Accredited Investor’ as defined in Section 4A(1)(a)(i) of the Securities and Futures Act (Cap.289) by way of:

|   |  |  |
|---|--|--|
| <input type="checkbox"/> Personal Income      | I am an individual whose personal income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency). | Documents submitted<br><input type="checkbox"/> Latest computerized payslip (or last 3 months for average),<br><input type="checkbox"/> Income tax assessment (For example: latest IR8A),<br><input type="checkbox"/> Current employment letter/contract with salary information<br><input type="checkbox"/> Latest rental agreement contract.<br><input type="checkbox"/> Others: _____   |
| <input type="checkbox"/> Net Personal Assets  | I am an individual whose net personal assets exceed S\$2,000,000 (or its equivalent in a foreign currency)                                 | Document submitted<br><input type="checkbox"/> Latest bank statement (or last 3 months for average),<br><input type="checkbox"/> Latest statement from the Central Depository (Pte) Ltd (CDP) showing personal assets,<br><input type="checkbox"/> Latest statement from brokerage houses showing net assets,<br><input type="checkbox"/> Title deeds free of encumbrances,<br><input type="checkbox"/> Latest housing loan statement and Annual Property Tax Bill<br><input type="checkbox"/> Others: _____ |
| <input type="checkbox"/> Net Financial Assets | I am an individual whose net financial assets exceed S\$1,000,000 (or its equivalent in a foreign currency)                                | Document submitted<br><input type="checkbox"/> Latest bank statement (or last 3 months for average),<br><input type="checkbox"/> Latest statement from the Central Depository (Pte) Ltd (CDP) showing personal assets,<br><input type="checkbox"/> Latest statement from brokerage houses showing net assets,<br><input type="checkbox"/> Others: _____  |

<sup>1</sup> In determining the value of an individual’s net personal assets, the value of the individual’s primary residence:  
 (a) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and  
 (b) is taken to be the lower of the following:  
 (i) the value calculated under paragraph (a);  
 (ii) S\$1 million.

<sup>2</sup> Including securities, securities-based and other derivatives contracts, collective investment schemes, and life policies.

#### Data Protection Policy

The personal data you are submitting is being collected for the purposes stated in HSBC Data Protection Policy, a copy of which may be found at <https://www.hsbc.com.sg/privacy-statement>

| Income     |                                      | Currency | Amount |
|------------|--------------------------------------|----------|--------|
| <b>(A)</b> | <b>Total Personal Monthly Income</b> |          |        |

| Assets      |  | Currency | Amount |
|-------------|--|----------|--------|
| X1          | Total liquid assets <sup>3</sup>       |          |        |
| X2          | Residential property                   |          |        |
| X3          | Investment property (local & overseas) |          |        |
| X4          | Life insurance (cash value)            |          |        |
| X5          | Central Provident Fund (CPF)           |          |        |
| X6          | Other non-liquid assets                |          |        |
| <b>(EX)</b> | <b>Total Assets</b>                    |          |        |

| Liabilities                                    |  | Currency | Amount |
|--|--|----------|--------|
| Y1   | Margin account, personal loans, including premium financing, tax payable, overdrafts |          |        |
| Y2   | Mortgages (residential property)   |          |        |
| Y3   | Other liabilities (car loans , mortgages on investment property etc)                 |          |        |
| <b>(EY)</b>                                    | <b>Total Liabilities</b>   |          |        |
| <b>Net Personal Assets<sup>1</sup> (EX-EY)</b> |  |          |        |
| <b>Net Financial Assets (X1+X4-Y1)</b>         |  |          |        |

[A] Salary & other types of income

<sup>3</sup> Liquid assets are investments and deposits which can be redeemed and converted to cash at a short notice. The bank will be using this to compute affordability and concentration ratios.

#### Accredited Investor Declaration

1. I confirm that all personal and financial information provided by me to HSBC for the purposes of the bank's assessment as to whether I qualify as an accredited investor is true, accurate and complete to the best of my knowledge and belief.
2. I acknowledge and confirm that HSBC shall be entitled to rely on the information that I provide and that the bank has the sole and absolute discretion to determine if I have met the criteria required to qualify as an accredited investor.
3. I agree to provide additional supporting documents to HSBC as may be required for my assessment, upon request.
4. I undertake to notify HSBC immediately of any subsequent change in circumstance that may cause any of the personal or financial information provided by me to the bank to become incorrect or incomplete.

#### Signature of Customer

|  |   |
|--|---|
|  |  |
|--|---|

Full name \_\_\_\_\_

Date \_\_\_\_\_