

PERSONAL FINANCIAL QUESTIONNAIRE

ECU DISCRETIONARY MANAGED CURRENCY ACCOUNT SERVICE

Authorised and regulated by
the Financial Conduct Authority

The ECU Group plc • 73 Brook Street • London • W1K 4HX
Telephone: 020 7399 4600 • Website: www.ecugroup.com
Registered in England No 2296619

PRIVATE CLIENT - PFQ

The answers to the questions contained within this questionnaire will assist ECU in assessing your suitability to investing in an ECU Discretionary Managed Currency Account. You will have received a Guide to ECU'S FX Alpha Programme and/or A Guide to ECU's Synthetic FX Management Services and have attended a ECU Product Review Meeting before completing this questionnaire.

PART 1 - PERSONAL DETAILS

Applicant 1

Applicant 2

Prefix (Mr, Mrs, Miss, Ms)	<input type="text"/>	<input type="text"/>
Details (if other)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename name(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Dependants (Number and Age)	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Own/Rent/Parental Home	<input type="text"/>	<input type="text"/>
Tel no - daytime	<input type="text"/>	<input type="text"/>
Tel no - evening	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Preferred contact method	<input type="text"/>	<input type="text"/>
Best contact time	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

PART 2 - FINANCIAL INFORMATION

 EMPLOYMENT STATUS: EMPLOYED SELF EMPLOYED RETIRED
EMPLOYMENT (FOR SELF-EMPLOYED SEE NEXT PAGE)

Applicant 1

Applicant 2

Occupation	<input type="text"/>	<input type="text"/>
Time with current employer	<input type="text"/>	<input type="text"/>
Employment type (Full/Part time)	<input type="text"/>	<input type="text"/>
Previous occupation if less than 1 year	<input type="text"/>	<input type="text"/>

PRIVATE CLIENT - PFQ

Previous employment start date	dd /mm /yy	dd /mm /yy
Previous employment end date	dd /mm /yy	dd /mm /yy
Details of any current probation period		
Employer's name		
Employer's address		
Postcode		
Employer's phone number		
Basic income (Gross)	£	£
Bonus	£	£
Is bonus guaranteed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bonus History (last 3 years)	£	£
	£	£
	£	£
When is it paid?		
Any other income?	£	£

Please give details:

EMPLOYMENT (SELF-EMPLOYED)

Applicant 1

Applicant 2

Date business established		
Nature of business		
Company name		

Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Financial year end date	dd /mm /yy	dd /mm /yy
Percentage shareholding	<input type="text"/>	<input type="text"/>
PAYE income	£ <input type="text"/>	£ <input type="text"/>
Net profit - current year	£ <input type="text"/> Yr end	£ <input type="text"/> Yr end
Net profit - last year	£ <input type="text"/> Yr end	£ <input type="text"/> Yr end
Net profit - previous year	£ <input type="text"/> Yr end	£ <input type="text"/> Yr end
Any other income?	£ <input type="text"/>	£ <input type="text"/>

Please give details:

ADDITIONAL SOURCES OF INCOME

	Applicant 1	Applicant 2
Investment Income	£ <input type="text"/>	£ <input type="text"/>
Property	£ <input type="text"/>	£ <input type="text"/>
Interest from Cash Deposits	£ <input type="text"/>	£ <input type="text"/>

ASSETS / LIABILITIES DETAILS (JOINT AS APPROPRIATE)

Assets	£	Liabilities	£
Principal residence	£	Mortgage(s) principal residence	£
Other property	£	Mortgage(s) other property	£
Quoted investments	£	Overdraft(s)/Loan(s)	£
Capital in business	£	Credit card(s)	£
Cash deposits	£	Other (please give details below)	£
Other (please give details below)	£		
Total	£	Total	£

Additional details:

Are you or have you ever been classified as a Professional Client?

 Yes No
PART 3 - INVESTMENT OBJECTIVE

Which ECU Discretionary Managed Account Service do you require?

Please tick one of the following:

• Synthetic Multi-Currency Debt Management Programme

You wish ECU to manage your Managed Currency Account in accordance with our Client Agreement for Discretionary Managed Currency Account Services for the Synthetic Multi-Currency Debt Management Programme and understand that management decisions and trades will be made by ECU without prior reference to you.

• FX Alpha Programme

You wish ECU to manage your Managed Currency Account in accordance with our Client Agreement for Discretionary Managed Currency Account Services for the FX Alpha Programme and understand that management decisions and trades will be made by ECU without prior reference to you.

 Base Currency (GBP, EUR or USD only)

 Investment Size (Minimum: GBP 250k EUR 350k USD 500k)

 Initial Cash Deposit (Margin) (Minimum: 10% of the Investment Size)

Source of Funds

 Employment

 Investment

 Inheritance

 Other (please specify)

Trading in margined foreign exchange is inherently high risk. Bearing this in mind, please review and confirm your investment objectives:

- To create a “synthetic” trading exposure to ECU’s physical multi-currency debt management programme.
- To diversify my investment portfolio to include ECU’s currency trading programmes.
- To be exposed to a higher risk / higher returns strategy.
- None of the above.

3.1. What is your principal reason for investing in financial markets, and specifically in this type of investment?

- a. Essential supplement to current income.
- b. Essential supplement to future income (additional pension).
- c. Aiming for a fixed amount for a specific expense in the future.
- d. General capital growth (no specific purpose).

3.2. In how many years do you wish to achieve your investment objective for this investment?

- a. In less than 1 year.
- b. 1-2 years.
- c. 3-5 years.
- d. 6-10 years.

PART 4 - ATTITUDE TO RISK AND CAPACITY FOR LOSS

Trading in margined foreign exchange is inherently high risk and we need to assess your suitability for this type of investment. We need to ensure that you understand and accept the high risks associated with trading currencies on margin and that you may lose in excess of any initial margin provided.

4.1. The possibility of either a high profit or high loss increases dependent upon the amount of risk you are prepared to take. The scenarios below represent a hypothetical investment return after one year, based on a hypothetical initial investment of £100,000. Which one of the following answers represents a return that you would be comfortable with?

- a. Between a loss of £5,000 and a profit of £15,000.
- b. Between a loss of £10,000 and a profit of £25,000.
- c. Between a loss of £20,000 and a profit of £50,000.
- d. Between a loss of £100,000 and a profit of £200,000.

4.2. How would a sudden drop in the value of your investment affect you?

- a. It would give me sleepless nights.
- b. It would affect me very much.
- c. I would be disappointed, but realise that this situation may happen.
- d. I wouldn’t lose any sleep over it.

4.3. What share of your total freely disposable capital do you wish to invest in this investment portfolio?

- a. < 10%
- b. Between 10% and 15%
- c. Between 15% and 25%
- d. > 25%

4.4. The current principal component of your income is:

- a. More than sufficient to cover your fixed expenses, maintenance and other financial liabilities. You are able to put a sum aside every year.
- b. Sufficient to cover your fixed expenses, maintenance and other financial liabilities. Supplementing from your investments is not necessary.
- c. Insufficient to cover your fixed expenses, maintenance and other financial liabilities. Your investments need to generate supplementary income.

PART 5 - INVESTMENT KNOWLEDGE AND EXPERIENCE

- 5.1. Have you ever worked for a financial institution? Yes No
- 5.2. Have you any experience in trading on margin/derivatives/spreadbetting? Yes No
- 5.3. Have you ever been an approved person under the UK Financial Services Authority or Financial Conduct Authority rules? Yes No

For each instrument place a cross under the answer that applies to your situation:

How many years experience do you have with the following financial instruments?

	No experience	Less than 3 yrs	More than 3 yrs
Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closed-ended investment funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open-ended investment funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives (eg. futures, options, CFD's, spreadbetting, rolling spot FX)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Hedge Funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Foreign Exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commodities	<input type="text"/>	<input type="text"/>	<input type="text"/>

How many transactions have you undertaken or had undertaken on your behalf in the last two years on average per quarter in the following financial instruments?

	No transaction	1 to 3 transactions	> 3 transactions
Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closed-ended investment funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Open-ended investment funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Structured products	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Derivatives (eg. futures, options, CFD's, spreadbetting, rolling spot FX)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hedge Funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Foreign Exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commodities	<input type="text"/>	<input type="text"/>	<input type="text"/>

What is the average volume in sterling of the transactions that you have undertaken or had undertaken on your behalf in the following financial instruments per quarter in the last two years?

	GBP 0 - 250,000	GBP 250,000 - 1m	> GBP 1m
Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>
Closed-ended investment funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Open-ended investment funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Structured products	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Derivatives (eg. futures, options, CFD's, spreadbetting, rolling spot FX)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hedge Funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Foreign Exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commodities	<input type="text"/>	<input type="text"/>	<input type="text"/>

DECLARATIONS

I/We declare by my/our signature(s):

- To have received, read and understood the product information material relating to the relevant product;
- To have received additional in-depth verbal information about the product and the inherent risks; and
- To have received satisfactory answers to all my/our questions regarding the terms, conditions and other issues relating to the managed account product.

Furthermore, I/we confirm:

- That the information provided by me/us and inserted in this form is correct; and
- That the Investment Size has been decided by me/us taking my/our financial circumstances into consideration and is by me/us considered appropriate under such circumstances.

That I/we will notify ECU promptly of any changes to the information provided in this investment profile.

Signature
(Applicant 1)

Signature
(Applicant 2)

Date

Date

ADDITIONAL INFORMATION