

## INVESTMENT QUESTIONNAIRE

### - FOR NATURAL PERSONS INVESTING INTO MODEL PORTFOLIOS -

Dear Client,

On the basis of this Investment Questionnaire, International Finance Bank Ltd. (hereinafter the Bank) will ensure that its clients are assessed for suitability and appropriateness prior to the conclusion of a contract for investment services or execution of an order under a framework agreement, in order to provide you with a suitable product/investment advisory service.

This Investment Questionnaire contains separate questions for the appropriateness and suitability tests.

In the APPROPRIATENESS test, the Bank examines **your knowledge and experience of investment products and services by product group, and the appropriateness test covers your knowledge and experience of the substance of the transaction, the characteristics of the financial instruments involved in the transaction and, in particular, their risks. The purpose of the appropriateness test is to assess and make sure that the Bank is providing the right service for you in relation to the transaction or financial instrument.** The Bank will always carry out a pre-contractual appropriateness test for any investment product, financial instrument or type of transaction.

Please be informed that the Bank's service based on the appropriateness test is exclusively aimed at executing client orders and that you cannot request investment advice based on the appropriateness test alone.

Before **providing investment advice services and, in this context, personal recommendations**, the Bank performs a SUITABILITY test to ascertain whether your knowledge and practice, **knowledge and experience** of the financial instrument or transaction covered by the contract or order and **your risk-bearing capacity are sufficient to enable you to make an informed investment decision.** The Bank will reveal your income situation and investment objectives to the extent necessary to fulfil the terms of the contract in order to recommend a transaction or financial instrument that is appropriate to your circumstances, consistent with your loss tolerance and suitable for meeting your investment requirements.

For natural persons investing in model portfolios, the Bank classifies clients into **investment categories I to V**, based on the suitability test, within which:

Category I:	Risk-averse investor
Category II:	Moderately conservative investor
Category III:	Moderate risk-taking investor
Category IV:	Moderately risk-seeking investor
Category V:	Risk-taking investor

**Please answer the following questions.**

It is in your interest to provide as recent, accurate, up-to-date and complete information as possible on your knowledge and experience of investment instruments and, in the case of a suitability test, your financial situation, investment objectives and financial capacity, including loss tolerance, so that the Bank can offer you a product and service that is suitable and appropriate for you. In the absence of the relevant information, the Bank may not provide investment advisory services to clients. If any data or information about you forming the basis of the appropriateness or suitability test has changed, we recommend that you ask our Bank to complete a new appropriateness or suitability questionnaire with you.

## I. APPROPRIATENESS TEST

### Group of questions 1 - Personal data

If you do not wish to provide the information requested in the Appropriateness Test, the completion of the questionnaire ends here.

In the absence of a declaration, the Bank will not be able to assess whether the financial instrument or transaction is suitable for you and whether it is compatible with the target market identified by the Bank.

In order to determine the appropriateness of each financial instrument, the Bank recommends all its Clients to complete the test.

☐ I REFUSE TO RESPOND to the questions asked in the Appropriateness Test. I understand the above warning and I acknowledge that the Bank will not refuse to accept or execute an order to invest in a financial instrument that is not suitable for me due to the lack of an appropriateness test.

<b>Name</b>			
<b>Personal data</b>	<b>Place and date of birth</b>		
	<b>Address</b>		
	<b>Identity document ID and type</b>		
	<b>E-mail address - to receive prior and follow-up investment information</b>		
	<b>Previous or current relevant occupation/activity</b>	financial, economic	<input type="checkbox"/>
		other	<input type="checkbox"/>
<b>Financial, economic qualifications</b>	yes	<input type="checkbox"/>	
	none	<input type="checkbox"/>	

### Group of questions 2 - Experience and knowledge

Please provide information on your knowledge and experience of the following product groups for the evaluation of the Appropriateness Test.

Product group	How many investments have you made in the following product groups in the last 3 years that were equal to or exceeded HUF 1,000,000?					
<b>1-A. Low to moderate risk bonds</b> (e.g. retail government securities, government bonds, discount treasury bills)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>1-B. Low to moderate risk investment units</b> (e.g. money market, liquidity, capital protected investment funds)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>2-A. Moderate to high risk bonds</b> (e.g. corporate and foreign currency bonds)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>2-B. Moderate to high risk investment units</b> (e.g. bond, real estate, equity, mixed, absolute, derivative investment funds)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>3-A. International and domestic listed shares, exchange-traded funds (ETFs) and exchange-traded certificates, warrants</b>	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>3-B. Structured investments</b> (e.g. foreign-issued structured bonds and certificates)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>4-A. CFD leveraged products (CFDs)</b> (e.g. security, index, interest rate, crypto and foreign exchange spreads)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>4-B. CFD commodity products (CFDs)</b> (e.g. precious metals, energy, grain and crop spreads)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>5-A. Futures contracts on the stock exchange</b> (e.g. securities, index, interest rate and foreign exchange rate derivatives)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>5-B. Exchange-traded options</b> (e.g. securities, index, interest rate and foreign exchange rate derivatives)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>6-A. OTC forward futures and simple options</b> (e.g. securities, index, interest rate and foreign exchange rate derivatives)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>
<b>6-B. OTC swaps and exotic derivatives</b> (e.g. IRS-, CCIRS-, barrier-, knock-, reverse- and window-type options)	0	<input type="radio"/>	1-30	<input type="radio"/>	31-	<input type="radio"/>

1-A.			1-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	Interest on bonds is paid to investors by the issuer.	<input type="radio"/>	The interest rate on government securities depends solely on the base rate of the central bank.	<input type="radio"/>	Money market funds offer the possibility to invest for shorter maturities.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	Money market funds usually hold shares and bonds in their portfolio.
2-A.			2-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	The risk of a bond being repaid at maturity is the higher the lower the credit rating of the issuer.	<input type="radio"/>	There is no correlation between the maturity and risk of a bond.	<input type="radio"/>	Equity funds are generally higher risk than bond or mixed funds.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	The buying and selling prices of open-ended investment funds are determined by the market based on the demand for and supply of them.
3-A.			3-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	The higher risk of equity investments is generally associated with higher expected returns.	<input type="radio"/>	Exchange-traded investment funds usually pay a fixed return.	<input type="radio"/>	Although a certificate has a given expiry date, it may be recalled sooner.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	Returns on structured investments are independent of the performance of the underlying products.
4-A.			4-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	A CFD is a derivative investment instrument that follows the price of another asset.	<input type="radio"/>	The value of a cryptocurrency depends primarily on the economic performance of the country issuing the cryptocurrency.	<input type="radio"/>	The greater the fluctuation in the price of a commodity, the riskier investment it is considered to be.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	The advantage of a CFD is that it cannot result in a loss greater than the value of the initial margin.
5-A.			5-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	When holding a position for a specific period of time, the leverage may cause the investor to suffer a loss in excess of the total amount invested.	<input type="radio"/>	The size and maturity date of futures contracts on the stock exchange can be freely chosen.	<input type="radio"/>	In a foreign exchange option contract, the option holder pays an option premium to the option writer.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	In a foreign exchange option contract, the option writer is not obliged to convert in the transaction, only if the conditions are favourable to him.
6-A.			6-B.		
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:		Don't know
<input type="radio"/>	Hedging interest rate derivatives are used to provide protection against adverse movements in interest rates.	<input type="radio"/>	No collateral is required to enter into an interest rate derivative transaction.	<input type="radio"/>	In swaps, the parties commit to pay each other future cash flows.
<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	An exotic option appreciates in value if the predetermined knockout price level is reached or exceeded during the life of the option.

---

## II. SUITABILITY TEST

If you wish to use the investment advisory services of International Finance Bank Ltd. now or in the future, please complete the suitability test for that purpose. Please be informed that the legal basis for the processing of your personal data until you receive investment advice is your consent, which you can give us by completing the test in accordance with this information and the relevant data processing information. Consent may be given at any time and may be withdrawn at any time in person in the distribution network of International Finance Bank Ltd..

- ☐ I accept and consent to the processing of my data
- ☐ I refuse and I do not wish to use the investment advisory service

Please be informed that the Bank can provide investment advice for those product groups for which you have achieved a "APPROPRIATE" result in the Appropriateness Test and an "SUITABLE" result in the Suitability Test. Please note that the completion of the Suitability Test is conditional on achieving an "APPROPRIATE" score for at least 1 product group in the Appropriateness Test.

**In order to be eligible for the Investment Advisory Service, you must achieve an "APPROPRIATE" and "SUITABLE" score in one of the Investor Categories I to V for all product groups belonging to the respective Investor Category.**

### Group of questions 3 - "Investment objective"

**For what purpose do you wish to use your investments?** (you may select more than one answer)

- ☐ **Preservation of value - savings**  
(e.g. preservation of the value of family savings)
- ☐ **General preliminary savings - savings**  
(e.g. wealth accumulation, pension savings)
- ☐ **Saving for specific purposes - savings or investment**  
(e.g. buying property, sending a child to school)
- ☐ **Savings for ongoing use - savings or investment**  
(e.g. one-off investment generating regular income)
- ☐ **Taking advantage of current market trends - speculation**  
(e.g. taking advantage of falling yields, stock market movements)

### Group of questions 4 - "Environmental, social and governance (ESG) factors"

What is ESG?

Sustainability and ESG are often used synonymously. More narrowly, sustainability refers to processes and practices that have a positive, or at least neutral, environmental impact, but also covers some social and governance issues in a broader sense. The ESG designation applies to companies, organisations and investments that take environmental and social impacts into account in their operations and whose operations are transparent and clear based on their corporate governance practices. <sup>(1)</sup>

What is a sustainability preference?

A sustainability preference is your decision whether and to what extent to include one or more of the financial instruments identified in paragraphs (a) - (b) - (c) below.



In your responses, please note that our Bank **may continue to recommend financial instruments that do not meet** your individual sustainability preferences, but only as **ones not meeting** your individual sustainability preferences. In this case, our Bank will act with due professional care and such a recommendation will only be made for good cause and with adequate justification. If **no financial instrument meets** your sustainability preferences, you may, at your own discretion, **initiate an adjustment of your sustainability preferences** at any time.

**Do you wish to take sustainability preferences into account in your investments?**






















- ☐ **No.**
- ☐ **Yes.**

**Only if you answer 'Yes':**

**Which of the following sustainability preferences do you wish to take into account in your investments, and what is the minimum percentage?** (you can select more than one answer)




- ☐ **a) - Environmentally sustainable investments.** <sup>(2)</sup>
- ☐ **b) - Sustainable investments.** <sup>(3)</sup>
- ☐ **c) - Financial instruments that take into account the main adverse impacts on sustainability factors, whether or not they are also considered sustainable investments.** <sup>(4)</sup>

(If you do not select a 100% ratio for a single category, you may select more than one response for each portfolio composition in the table below. Please make sure that in such cases the sum of the proportions does not exceed 100%.)

a) Environmentally sustainable investment <sup>(2)</sup> - expected investment ratio		b) Sustainable investment <sup>(3)</sup> - expected investment ratio		c) Financial instrument that takes into account the main adverse impacts on sustainability factors <sup>(4)</sup> - expected investment ratio	
Please select from the following options:		Please select from the following options:		Please select from the following options:	
<input type="radio"/>	No restrictions on the ratio: a) = 0-100% 	<input type="radio"/>	No restrictions on the ratio: b) = 0-100% 	<input type="radio"/>	No restrictions on the ratio: c) = 0-100% 
<input type="radio"/>	It should make up at least 10% of my portfolio: a) >=10% 	<input type="radio"/>	It should make up at least 10% of my portfolio: b) >=10% 	<input type="radio"/>	It should make up at least 10% of my portfolio: c) >=10% 
<input type="radio"/>	It should make up at least 20% of my portfolio: a) >=20% 	<input type="radio"/>	It should make up at least 20% of my portfolio: b) >=20% 	<input type="radio"/>	It should make up at least 20% of my portfolio: c) >=20% 
<input type="radio"/>	It should make up at least 30% of my portfolio: a) >=30% 	<input type="radio"/>	It should make up at least 30% of my portfolio: b) >=30% 	<input type="radio"/>	It should make up at least 30% of my portfolio: c) >=30% 
<input type="radio"/>	It should make up at least 40% of my portfolio: a) >=40% 	<input type="radio"/>	It should make up at least 40% of my portfolio: b) >=40% 	<input type="radio"/>	It should make up at least 40% of my portfolio: c) >=40% 
<input type="radio"/>	It should make up at least 50% of my portfolio: a) >=50% 	<input type="radio"/>	It should make up at least 50% of my portfolio: b) >=50% 	<input type="radio"/>	It should make up at least 50% of my portfolio: c) >=50% 
<input type="radio"/>	It should make up my entire portfolio: a) =100% 	<input type="radio"/>	It should make up my entire portfolio: b) =100% 	<input type="radio"/>	It should make up my entire portfolio: c) =100% 

**Only if you have selected answer 'c)':**

**Based on your sustainability preferences, which ESG rating grade do you prefer? <sup>(5)</sup>**

- ☐ At least a low rating (e.g. [CCC-B] [1-2]) 
- ☐ At least a medium rating (e.g. [BB-BBB-A] [3-4-5]). 
- ☐ At least a high rating (e.g. [AA-AAA] [6-7]). 

#### Group of questions 5 - "Investment duration"

##### Your preferred investment duration

Attention! The duration should be interpreted as the total investment, not the holding period of individual positions taken within it:

- ☐ **Duration independent** - Any investment duration is possible to achieve my investment objectives.
- ☐ **Short term** - In any case, the duration of my investments should not exceed 1 year.
- ☐ **Moderate term** - I plan to withdraw the majority of my investments within a period of between 1 and 3 years, but part of the amount invested should be available at any time if needed.
- ☐ **Medium term** - I plan to withdraw the majority of the amount invested within a period of between 3 and 5 years, but part of the amount invested should be available at any time if needed.
- ☐ **Long-term** - I typically plan to hold my investments for more than 5 years, but part of the amount invested should be available at any time if needed.

**Only for 'Moderate term', 'Medium term' and 'Long-term' answers:**

What proportion of the amount invested should be available if needed?

- ☐ Approx. 10%
- ☐ Approx. 30%
- ☐ Approx. 50%

#### Group of questions 6 - "Liquidity situation"

##### Your liquidity situation:

Source of regular income: (no more than 2 can be selected)

- ☐ Pension
- ☐ Wages

- 
- ☐ Business income
  - ☐ Other income

My monthly regular income in HUF:

- ☐ Up to 250,000
- ☐ 250,000 - 500,000
- ☐ Over 500,000
- ☐ Variable

Components of monthly regular expenditure:

- ☐ Living expenses
- ☐ Loan repayment
- ☐ Other

My monthly regular expenses in HUF:

- ☐ Up to 250,000
- ☐ 250,000 - 500,000
- ☐ Over 500,000
- ☐ Variable

The amount intended to be invested as a percentage of my assets:

- ☐ 0-25%
- ☐ 26-50%
- ☐ 51-75%
- ☐ 76-100%

#### Group of questions 7 - 'Wealth situation'

##### Your wealth situation:

The total of your current accounts and term deposits in HUF:

- ☐ 5 M or less
- ☐ 5-25 M
- ☐ Over 25 M

The total of your investments in securities, expressed in HUF:

- ☐ 5 M or less
- ☐ 5-25 M
- ☐ Over 25 M

Your other assets expressed in HUF:

- ☐ 5 M or less
- ☐ 5-25 M
- ☐ Over 25 M

Your properties in HUF:

- ☐ None
- ☐ 100 M or less
- ☐ Over 100 M

#### Group of questions 8 - 'Risk tolerance and loss bearing capacity'

To what extent are you willing to buy a risky investment product in the hope of a higher return? (only one answer may be selected)

- ☐ The potential loss ratio on my investment portfolio in 1 year may not exceed **3%** under normal market circumstances.
- ☐ The potential loss ratio on my investment portfolio in 1 year may not exceed **7%** under normal market circumstances.
- ☐ The potential loss ratio on my investment portfolio in 1 year may not exceed **13%** under normal market circumstances.
- ☐ The potential loss ratio on my investment portfolio in 1 year may not exceed **20%** under normal market circumstances.
- ☐ The potential loss ratio on my investment portfolio in 1 year may exceed **30%**.

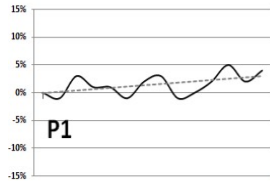
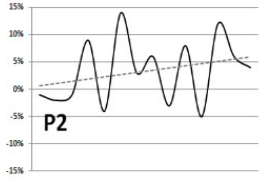
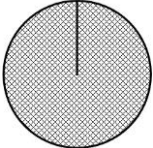
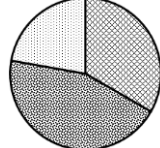
**What is your attitude to the risks associated with investment instruments?** (only one answer may be selected)

- ☐ I am content with a low rate of return in order to minimise the potential loss on my investment.
- ☐ I am willing to risk the possibility of a small temporary loss in order to achieve a predictable and moderate return.
- ☐ I am willing to accept the possibility of a temporary loss in order to obtain a reasonable return.
- ☐ I am willing to accept the possibility of loss in order to achieve a higher available return.
- ☐ I am willing to risk a substantial loss in order to obtain the highest possible available return.

**What factors limit your ability to tolerate losses?** (more than one answer may be selected)

- ☐ My family status - (e.g. high number of dependants, large family).
- ☐ Future changes in my family situation - (e.g. starting a family, divorce, having a child).
- ☐ My age - (e.g. being a student, retirement age).
- ☐ My employment status - (e.g. unemployment, casual jobs, self-employment).
- ☐ My financial, liquidity situation - (e.g. buying a property, sending a child to school, extraordinary expenses).
- ☐ None of the above.

Please provide information on your knowledge of the following investment concepts for the purpose of evaluating the Suitability Test.

A.			
Please mark the true statements from the options below:			Don't know
<input type="radio"/>	It is an investment risk if the price of a purchased asset does not evolve as expected and the product incurs a loss.	<input type="radio"/>	It is an investment risk if the price of a sold asset does not evolve as expected and the price of the product starts to fall.
B.			
Please mark the true statements from the options below:		Don't know	Please mark the true statements from the options below:
 <p style="text-align: center;"><b>P1</b></p>	 <p style="text-align: center;"><b>P2</b></p>	<input type="radio"/>	 <p style="text-align: center;"><b>P1</b></p>
<input type="radio"/> Of the portfolios shown in the figure above, P1 on the left provides a low return with relatively low risk.	<input type="radio"/> Of the portfolios shown in the figure above, P2 on the right provides a high return with relatively low risk.	<input type="radio"/>	 <p style="text-align: center;"><b>P2</b></p>
<input type="radio"/> The P1 portfolio above is exposed to relatively higher risk, because it depends on the price movements of only one product.		<input type="radio"/> The P2 portfolio above is exposed to relatively higher risk, because it depends on the price movements of a number of products.	

☐ I hereby declare that I have been informed that International Finance Bank Ltd. does not provide investment advice on an independent basis, which means that the investment products offered by the Bank are issued by the Bank or a limited number of its related business partners, such as domestic investment fund managers or foreign financial institutions, and that it may receive reimbursement from some of its contracted business partners for the investment products sold. Investment advice is based on the analysis of a small group of asset types. In this context, the Bank takes into account primarily a range of financial instruments whose issuers or producers have a close relationship or other legal or economic relationship, such as a contractual relationship, with the Bank, which means that the investment advice is not independent.

☐ I declare that the information provided above is correct. I also declare that prior to answering the investor questionnaire I had the opportunity to read and study the MiFID prospectus of International Finance Bank Ltd. and that I received answers to any questions I had about the information contained therein. I declare that I had sufficient time to answer the questions contained in the investor questionnaire, I considered my answers, I understood the questions and that this document contains my answers. I have also been informed that, should there be any change in the future in my circumstances stated in the questionnaire, I should initiate the completion of a new Investor Questionnaire.

Place and date of completion .....

Client

---

*Investor category I - Risk-averse investor:*

Available for investment: not more than product group 1

*Investor Category II - Moderately Conservative Investor:*

Available for investment: not more than product groups 1 and 2

*Investor Category III - Moderate risk-taking investor:*

Available for investment: not more than product groups 1, 2 and 3

*Investor Category IV - Moderately risk-seeking investor:*

Available for investment: not more than product groups 1, 2 and 3

*Investor category V - Risk-taking investor:*

Available for investment: all product groups

(<sup>1</sup>) •'E' in English stands for 'environmental', i.e. environmental criteria such as climate change, air pollution, scarcity of resources, energy consumption, waste management, greenhouse gas emissions, loss of biodiversity.

• 'S' in English stands for 'social', which represents the link between business and society, and highlights how a company affects the lives of its employees and the communities around it. Issues relating to public health, education, equality, diversity, physical health and well-being, and support for individual communities are key issues under this heading.

• 'G' in English stands for 'governance', which gives an insight into how a company operates, including a wide range of corporate activities such as the composition of boards, workplace culture, information sharing, internal control and compliance, remuneration.

(<sup>2</sup>) '**Environmentally sustainable investment**' means an investment in one or more economic activities that is considered to be environmentally sustainable under Regulation (EU) 2020/852 of the European Parliament and of the Council. (Pursuant to Article 2(1) of Regulation (EU) 2020/852 of the European Parliament and of the Council).

(<sup>3</sup>) '**Sustainable investment**' means an investment in an economic activity that contributes to an environmental objective, as measured, for example, by key resource efficiency indicators on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions, or on its impact on biodiversity and the circular economy, or an investment in an economic activity that contributes to a social objective, in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance; (Pursuant to Article 2(17) of Regulation (EU) 2019/2088 of the European Parliament and of the Council).

(<sup>4</sup>) '**Sustainability factors**' mean environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters. **Main adverse impacts:** the effects of investment decisions and investment advice that have material or likely material adverse consequences on sustainability factors. (Pursuant to Article 2(24) of Regulation (EU) 2019/2088 of the European Parliament and of the Council).

(<sup>5</sup>) **ESG rating:** an analysis by a widely accepted rating agency independent of the Bank of a security issuer's compliance with ESG principles. Based on the quality of the operation in compliance with the ESG principles, the ESG rating includes a rating, which may vary from one rating company to another. The Bank uses a differentiated scale of ratings, denoted by the letters AAA, AA, A, BBB, BB, B, CCC, where AAA is the high sustainability and CCC is the lagging, low sustainability category.