

**MiFID Product Complexity Profile**

KBC Bank Ireland plc requires your completion of the MiFID Product Complexity Product grid below in order that the Bank can assess your suitability to transact the products in the complexity grouping marked “X” by you in the grid. We also include a copy of our Financial instruments and related risks document. This document will assist you in making your choice as it provides a listing of the product groups in each complexity level. Our subsequent assessment of whether these products are suitable will be based on your financial situation, objectives and product knowledge. As per the MiFID directive, KBC Bank Ireland plc will not be able to transact business in any of the product groupings unless we have been able to determine your suitability from the information received in the questionnaire.

We kindly request the completion of the questionnaire and its return to the above address : -

**Company Details**

..... (Company Name)

..... (Registered Office)

.....

Here represented by:

.....

.....

(Surname, first name, job title of the representative(s))

Referred hereafter as ‘the Client’,

**MiFID Product Complexity Product Grid**

**(Please mark an “X” in the appropriate boxes):**

<b>Product group:</b>	<b>Objectives &amp; knowledge and experience</b>	<b>Objectives &amp; knowledge and experience</b>	<b>Objectives &amp; knowledge and experience</b>
<b>Foreign exchange:</b>	complexity 1 <input type="checkbox"/>	complexity 2 <input type="checkbox"/>	complexity 3 <input type="checkbox"/>
<b>Interest rate:</b>	complexity 1 <input type="checkbox"/>	complexity 2 <input type="checkbox"/>	complexity 3 <input type="checkbox"/>
<b>Capital market:</b>	complexity 1 <input type="checkbox"/>	complexity 2 <input type="checkbox"/>	complexity 3 <input type="checkbox"/>
<b>Linked products (equity, commodities &amp; credit):</b>	complexity 1 <input type="checkbox"/>	complexity 2 <input type="checkbox"/>	complexity 3 <input type="checkbox"/>

*The Client hereby declares that it will only carry out transactions in the tagged grouping(s) of financial instruments and that it has the requisite knowledge and experience to estimate the associated risks*

**Financial Situation**

KBCI assesses your financial capacity based on a review of, but not limited to, your published financial statements and other financial commitments. A credit line may be necessary for certain MiFID products

**Objectives**

The financial instruments indicated above will be used to achieve the following objectives:

- Risk Management: hedging the currency and interest rate risks which the Client is exposed to within the framework of its economic activities and actively managing these risks.
- Treasury / Fund Management: short-, medium- or long-term investing of available liquid assets / excess liquidity with the objective to obtaining an additional return on these liquid assets.

The Client confirms that the transactions it will enter into with KBC Bank Ireland Plc as regards these financial instruments are consistent with these objectives. It also expressly declares that all the transactions are consistent with its professional company activities and are not at variance with its objectives, articles of association or any statutory or regulatory provisions. The Client will not enter into any transactions that are at variance with the limits imposed by law, regulations or a supervisory authority or body on an authorisation to conclude transactions.

The Client acknowledges that any transactions it enters into with regards to these financial instruments shall be governed by KBC Bank Ireland plc's MiFID Terms and Conditions (as may be amended and updated from time to time).

Unless the Client advises KBC Bank Ireland Plc of a change in these declarations, KBC Bank Ireland Plc may assume that they are still valid when any individual transaction is concluded.

The Client is solely responsible for ensuring that it appoints the appropriate staff to enter in its transactions with KBC Bank Ireland Plc.

By signing below:-

- (1) You confirm that you have received, read and understood KBC Bank Ireland's MiFID Terms and Conditions
- (2) You accept the KBC Bank Irelands MiFID Terms and Conditions and agree to be bound by them in respect of any transactions you enter into with regards to these financial instruments
- (3) You consent to the following:- (a) acceptance of the Best Execution Policy prior to the execution of an order/transaction and (b) a transaction may be executed outside a regulated market or Multilateral Trading Facility (MTF) for example by KBCI acting as an execution venue itself.

Signature(s) of representative(s)

.....

.....

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**KBC Bank Ireland Plc**  
**Attn: Treasury Support Department**  
**City Quay**  
**Dublin 2**

Professional and Retail Clients  
Complexity Profile

Based on the information at our disposal, including the completed MiFID Product Complexity Product grid, KBC Bank Ireland plc has completed its' assessment and confirms that it is satisfied you meet the necessary criteria to transact derivative business with the bank in the product groups marked "X" in the aforementioned grid.

Signature(s) of representative(s) of KBC Bank Ireland plc

.....

.....

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

***The products within the complexity groupings are not available to Consumers (as defined by the Consumer Protection Code 2012)***