

Client Classification Questionnaire

as per EU Directive 2014/65/EU (MiFID II) and Law No.

126/2018 on Markets in Financial Instruments

Credit Europe Bank (Romania) SA ("CEB") provides investment services, consisting in trading bonds and foreign exchange forwards, services falling under MiFID II. **CEB provides these services only to legal entities classified as Professional Clients.**

The Bank does not offer investment advisory services or client portfolio management services.

According to the MiFID II regulations, clients are classified in three categories: Retail, Professional and Eligible Counterparties.

1. Retail Clients are those clients enjoying the highest level of protection through the requirements for information, assessment, transparency and communication that the Bank must meet in its relation with these clients. Individuals are usually included in the Retail category, as well as legal entities that do not fulfill the criteria for professional client classification.
2. Professional Clients are the clients who have the experience, knowledge and competence to adopt investment decisions and correctly evaluate the implied risks. Professional clients enjoy a lower level of protection than Retail Clients.
3. Eligible Counterparties are entities regulated or authorized to operate in financial markets (credit institutions, investment firms, insurance companies, collective investment schemes and their management companies, etc.).

According to MiFID requirements, the Bank is required to classify its clients in one of the categories above.

For this, you must answer the below question.

Which of the following conditions are met by your organization? (mark with **x**)

BALANCE SHEET TOTAL	>=EUR 20.000.000	
NET TURNOVER	>=EUR 40.000.000	
OWN FUNDS	>=EUR 2.000.000	

¹ Directive 2014/65/EU of the European Parliament and of the Council on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (Directive 2014/65/EU- Markets in Financial Instruments (MiFID II)).

Appropriateness Questionnaire

When the Bank provides investment services- other than investment advisory or client portfolio management-, according to the MiFID II Directive the Bank must request its clients to provide specific information that would allow to establish if a product or investment service is suitable for its client. The assessment of service or product appropriateness is based on the client’s investment knowledge and experience in investment, relevant for the specific product or service that is provided or requested.

Please fill in and sign the questionnaire which allows us to assess the appropriateness/suitability, according to the MiFID II Directive regulations.

The appropriateness test required by the MiFID II Directive is compulsory for transactions in financial instruments, as per the MiFID II Directive.

1. Education level of legal representative (mark with **x**):

No education	<input type="checkbox"/>
Elementary education	<input type="checkbox"/>
Secondary education	<input type="checkbox"/>
Post-secondary education	<input type="checkbox"/>

2. Does the legal representative of your organization have the necessary knowledge for the following product groups? (mark with **x**)

Instruments	Yes	No
Equities	<input type="checkbox"/>	<input type="checkbox"/>
Equity derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Exchange and Derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Interest rate derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>
Credit derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Commodities and commodity derivatives	<input type="checkbox"/>	<input type="checkbox"/>

3. Does the legal representative of your organization have the necessary experience for the following product groups? (mark with **x**)

Instruments	Yes	No
Equities	<input type="checkbox"/>	<input type="checkbox"/>
Equity derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Exchange and Derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Interest rate derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>
Credit derivatives	<input type="checkbox"/>	<input type="checkbox"/>
Commodities and commodity derivatives	<input type="checkbox"/>	<input type="checkbox"/>

4. Transactions entered into by your organization over the past 12 months (mark with **x**):

Instruments	<10	>=10
Equities		
Equity derivatives		
Foreign Exchange and Derivatives		
Interest rate derivatives		
Bonds		
Credit derivatives		
Commodities and commodity derivatives		

Appropriateness Warning

You have provided us with information regarding your organization's knowledge and experience in specific investment product groups so as to allow us to assess if these investment product groups are appropriate for your organization.

If you decide against providing us with the above-mentioned information, or if you provide us with insufficient/incomplete/inaccurate information, we will be unable to determine if the investment product group is appropriate for you. Should you be classified as 'Professional Client' on the basis of the provided information, although, as per our standards, you should have been classified as 'Retail Client', we will proceed on the understanding that you have the relevant knowledge and experience in the relevant investment field for that specific investment product group. Please note that if we proceed on your behalf on this basis, you might be at a disadvantage.

We therefore strongly underline the importance of being provided with the requested information on your knowledge and experience in the relevant investment fields, so as to allow us to assess if the provided products/services are appropriate for you.

Declaration to be signed by the client

I have read and understood the information provided in this document and agree that this is accurate and can be relied upon. I understand that, if we choose to undertake trading in such financial instruments under the scope of Mifid II through the Bank, although the potential gain in such trading is substantial, we can lose substantially more than our original investment should the price of the instruments in which we are invested move against us. In undertaking such trading, we will rely upon our own judgment and, even though - our salesperson might provide data on the specific market, the decisions made in such trading are exclusively ours. In this regard, we expressly declare that any future financial loss or otherwise will be borne by our organization/company, without claiming any potential damages from the Bank or damages for the loss/part of the loss. We declare that we are aware of the fact that CEB, in its relation with the Client, processes the Client contact details or, where appropriate, the contact details of the representative, the collaborators and employees of the Client, hereinafter referred to as 'Concerned Persons'.

For further details regarding the processing activities undertaken by the Bank or if the Concerned Person wishes to make use of their rights, they can access the Confidentiality Policy available on the Bank website at www.crediteurope.ro/gdpr, or can request the written version of the paper document, by submitting a request to any of our units, by e-mail at dpo@crediteurope.ro or by contacting the data protection officer at dpo@crediteurope.ro.

We assure you of the importance that CEB grants to the personal data of Concerned Persons and complying with the requirements regarding their security, and would like to inform you that you must bring this information to the notice of the Concerned Person.

Name of company _____
Name _____
Title _____
Date ____ / ____ / ____ (DD/MM/YYYY)
Signature _____

Client Legal representative (if applicable)
Name _____
Title _____
Date ____ / ____ / ____ (DD/MM/YYYY)
Signature _____