



Client Suitability Management

Regulators require firms to have detailed information on their client's investment profile before making recommendations.

Our Client Suitability Management solution is designed to:

- **Client Profile** – ensure firms identify and record client's investment profiles
- **Suitability** – show that each investment was suitable given the client's profile
- **Evidence** – prove that clients were fully informed before they invested
- **Record** – keep detailed records on clients and investments to prove the firm was fully compliant at all times

Off the Shelf Solution

The Client Suitability solution meets regulatory requirements "off the shelf":

- **No software** – browser based so no installation
- **No hardware** – hosted on Microsoft Azure
- **No configuration** – load your users and you are good to go

Great Value

Pre-configured to give you Client Suitability Management at a low price.

- **Standardised** – regulatory controls built once and used across regulated firms, achieve compliance with an "off the shelf solution"
- **Multiple Regulators** – simply add "solution" for each relevant regulator on single system
- **Customise** – easy to add/edit controls/checks

Key Features

Powerful inbuilt security and internal controls to efficiently manage and evidence your Client Suitability management:

- **Regulated Firms** – log and manage your Client Suitability Management at group or country level
- **Incident Management** – identify potential breaches of Client Suitability rules and resolve
- **Augment** – option to add/edit controls for country/business management or regulators
- **Management Information** – extract recorded data and filter for management or regulators

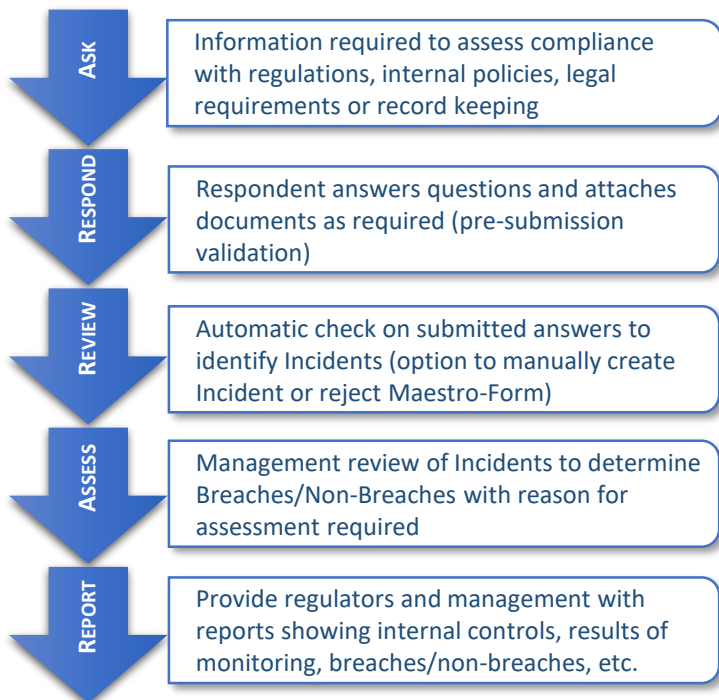
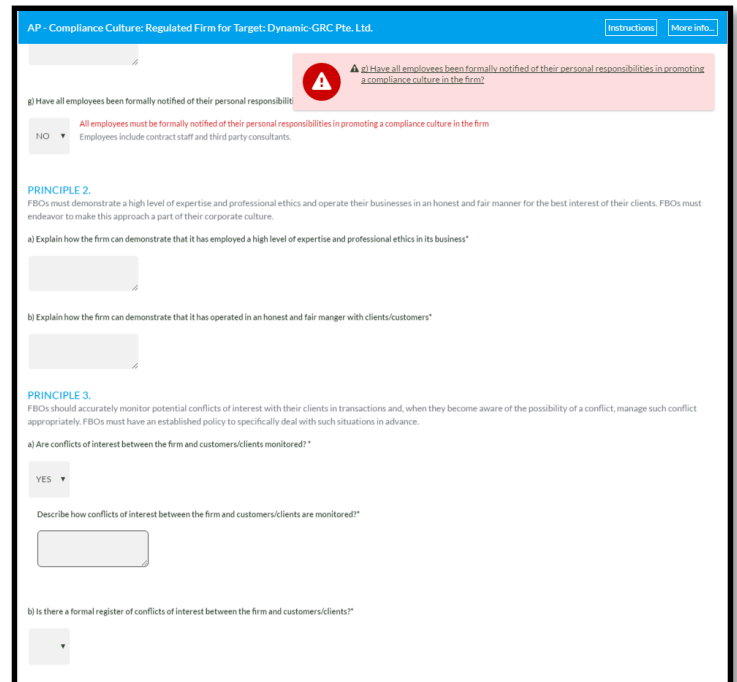
Client Suitability Requirements

GRC-Maestro supports your Client Suitability management requirements across your organisation, whether you have a single regulated entity to multiple entities with different regulators.

Regulatory Requirements/Best Practice

- **Policies:** Senior Management should regularly review the Client Suitability to ensure clients are being recommended suitable investments
- **Client Investment Profile:** Record client's current assets, asset allocation, investment experience, risk appetite and investment objectives (optionally other details, e.g. social/ethical/environmental parameters)
- **Product Due Diligence:** Analyse all investment products before offering them to clients including: what they are designed to achieve, the "ideal" investor, internal controls and risks
- **Periodic review:** Check investment products are performing as specified (if not then take remedial action)
- **Record keeping:** Capture information to evidence Client Suitably management checks and controls

Ask, Respond, Review, Assess, Report and Record

AP - Compliance Culture: Regulated Firm for Target: Dynamic-GRC Pte. Ltd. Instructions More info.

g) Have all employees been formally notified of their personal responsibilities in promoting a compliance culture in the firm?
 NO YES YES
All employees must be formally notified of their personal responsibilities in promoting a compliance culture in the firm. Employees include contract staff and third party consultants.

PRINCIPLE 2.
 FBOs must demonstrate a high level of expertise and professional ethics and operate their businesses in an honest and fair manner for the best interest of their clients. FBOs must endeavor to make this approach a part of their corporate culture.

a) Explain how the firm can demonstrate that it has employed a high level of expertise and professional ethics in its business*

b) Explain how the firm can demonstrate that it has operated in an honest and fair manner with clients/customers*

PRINCIPLE 3.
 FBOs should accurately monitor potential conflicts of interest with their clients in transactions and, when they become aware of the possibility of a conflict, manage such conflict appropriately. FBOs must have an established policy to specifically deal with such situations in advance.

a) Are conflicts of interest between the firm and customers/clients monitored? *
 YES NO
 Describe how conflicts of interest between the firm and customers/clients are monitored? *

b) Is there a formal register of conflicts of interest between the firm and customers/clients? *
 YES NO

Contacts

Australia & New Zealand: +61 2 8006 5008

Singapore: +65 9385 7455

UK & Ireland: +44 20 3286 0800

USA: +1 617 401 8009

Web site: www.dynamic-grc.com

Email: info@dynamic-grc.com

LinkedIn:

<https://www.linkedin.com/company/dynamic-grc>