

I) YOUR VISIT

1. What is your profile?

- Risk-averse; Willingness to invest green
- Risk-averse; Agnostic
- Balanced; Willingness to invest green
- Balanced; Agnostic
- Risk-taker; Willingness to invest green
- Risk-taker; Agnostic

2. Date when shop was performed?

Date

3. What is the name of the bank where you had a meeting?

4. What is the title of the person who you had a meeting with?

5. How long did the appointment last?

II) PROFILE EVALUATION QUESTIONNAIRE

6. Did the advisor ask you the following questions? Please select all that apply!

- Age
- Marital status
- Investment aim
- Risk perception (willing to take risks or not)
- Current income
- Current expenses
- Savings capacity / Monthly savings
- Personal assets / Sum of your assets
- Buffer

7. What tools did the financial advisor use to record responses to define your profile?

- Asked me questions verbally and did not take any notes
- Manually written on normal paper
- An official form which he followed the order
- Used computer to take notes
- Read a form on the computer through which he entered my answers
- None of the above

8. When the advisor identified your profile, what aspects did he cover? Please select all that apply!

- your family situation: age, marital status...
- your professional situation: on a fixed-term contract, employee, unemployed
- your savings: do you have savings, financial investments?
- your financial goals: save for retirement, to go on vacation, to buy a house, to make a profit
- your risk aversion: are you willing to take risks to make money but maybe lose it too?
- your environmental non-financial objectives: it is important for you that your investments benefit the environment
- your social non-financial goals: it is important for you that your investments are beneficial for society (employment for example)
- your financial experience: Do you have any experience of the financial world; do you have stocks or bonds?
- your extra-financial experience: Do you have any experience on social or environmental finance
- your financial knowledge: Do you have any knowledge of the financial world; do you have stocks or bonds?
- your extra-financial knowledge: Do you have any knowledge about social or environmental topics

9. 9. After asking all these questions, did the advisor summarize your profile?

- Yes
- No

10. 10. Did this summary correspond with your expectations/needs?

- Yes
- No

11. If the advisor questioned your risk aversion, how did he ask you?

- He asked you directly how you characterized your risk and relied on your answer without checking questions
- He presented you with the different existing risk profiles and asked you to choose yours
- He presented you the different existing risk profiles then after you had chosen yours asked you for confirmation with an example
- He offered you a scenario with a concrete example showing your risks of losses and gains in a particular situation. For example, "Are you ready to risk losing 1000 € if you can perhaps win 2000?"
- He offered you a scenario with several concrete examples

12. Did the advisor ask questions regarding your interest in environmental issues?

- Yes
- No

13. Did the advisor only consider the financial aspect of the environmental products?

- Yes
- No

14. Has advisor spoken to you about the extra-financial (social,enviromental,ethical aspects) characteristics of the products?

- Yes
- No

Note: For profiles (1,3,5) who would like to invest in sustainable investments if the advisor does not address this aspect, ask him several times the question about the availability of sustainable products that are those that appeal to you.

15. After you asked questions about sustainable products how did the advisor react?

- he spontaneously offered you a sustainable product as soon as he sensed your interest in this subject
- you needed several reminders on the subject for it to take your wishes into account
- it seemed to you that he did not understand your wishes despite your reminders
- it seemed to you that he fully understood your wishes for sustainable investments, but he directed you to an unsuitable product

16. If the advisor offered any sustainable products what were his arguments?

- these are products of companies selected on responsible criteria
- they are funds that have existed for a long time
- they have a positive impact on the ecological transition
- they are managed by experts in this field
- you can choose yourself in which themes you want to invest
- they are labeled
- his arguments were uncertain/unclear
- he did not argue
- other

17. What were the advantages he listed for you?

- these are products that are very popular
- they are profitable
- they are not risky
- they are liquid / available
- they are products of the future
- they promote sustainable actions
- they promote a responsible and united economy
- they have a positive impact on the environment
- Other

18. What were the disadvantages?

- These are risky products
- these are only large companies that offer these products
- these are products that are complicated to understand

- these are products that are not very liquid / available
- these are products that are difficult to use for you
- he ignored the question
- Other

III) THE ADVISOR'S KNOWLEDGE

19. Did the advisor listed/mentioned the following terms to you? Please select all that apply!

- sustainable finance / responsible finance
- solidarity finance / ethical finance
- SRI / ESG
- best-in-class / best-in-universe
- exclusion
- thematic funds / green funds
- green bonds
- climate fund / low carbon fund / funds aligned with the Paris Agreement
- wallet temperature
- impact / impact investment
- shareholder engagement
- SRI label or similar
- Greenfin label or similar

20. When you mentioned each of these words, what was the advisor's reaction? Select all that apply!

- green bonds
- best-in-class
- exclusion
- engagement
- thematic investments
- ISR
- ESG
- Weather
- sustainable finance
- impact

21. Did you have impression the advisor was trained to answer the questions you asked him about your ESG objectives?

- Yes. He seemed to have a good grasp of the subject
- Neutral. The subject seemed new to him, or he had poor knowledge
- No. He did not understand the subject

22. If the advisor did not seem to have any knowledge of "green" products, what was his next step?

- He did some research on the internet about it
- He asked another person in the bank for information about it
- He invited you to do your own research on this subject
- He offered you a new appointment with a specialist
- He did not do anything
- Other

23. If the advisor had knowledge about "green" products, what was his next step? Select all that apply!

- He offered you investments in line with your wishes
- he asked you about your extra-financial goals and explored the subject with you
- he explained to you all the terms for which you needed explanations
- Other (open response)

IV) CONSIDERING THE PREFERENCES EXPRESSED

24. You have indicated to the advisor your interest in sustainable investing. What was the advisor's reaction when you asked him which products might match your investment goals? Select all that apply!

- After having praised you the commitments of his establishment, he was unable to present you a product corresponding to your extra-financial objectives
- He proposed you an unsuitable product, telling you that it corresponded to your needs
- He advised you not to invest in this type of product
- He proposed you an unsuitable product because he did not understand your objectives or did not know how to meet them
- He proposed you a product that corresponded to your needs without mastering the product
- He guided you to a product that corresponded to your needs and answered all your questions with a good mastery

25. Please list the products that the advisor offered you:

26. Finally, after expressing your preferences, did the advisor offer you sustainable products?

- No, he presented you with other products unrelated to your request
- No, because you were not able to clearly express your wish to invest in sustainable products
- No, although you had clearly expressed that it was your wish
- You do not know. Because his speech was not clear.
- Yes, and you come out fully satisfied with your meeting.
- Yes, but ultimately these products presented as sustainable did not convince you
- in this case specify why (open question)

26a. If "Yes, but ultimately these products presented as sustainable did not convince you" - please explain why:

27. If the advisor offered you a sustainable product, how was the advisor`s perception regarding this product?

- positive
- neutral
- negative

28. When you asked the advisor if these investments were risky what was his response?

- Yes, these investments were risky
- No, these investments were not risky
- These investments are as risky as, comparable, and non-responsible products
- He did not answer

29. Can you elaborate on your answer in a few words regarding previous question?

30. Did the advisor put you under pressure to choose a particular product?

- Yes
- No

31. How did the advisor try to influence you?

32. After you have asked the advisor how you could ensure that your money is properly invested based on your extra-financial objectives. What arguments did he use?

- There is independent control over this
- The State checks the product
- The product benefits from an eco-label
- Reports publications are sent to you
- The advisor does not really know
- Other (Please specify)

32a. If Other, please specify

V) IMPACT

33. During your interview, did the advisor spontaneously mentioned the word "impact"?

- Yes
- No

34. For profiles 1, 3 and 5. Please repeat the word impact several times and make sure that you are looking for a product with "impact in life / the real economy". What was the advisor's reaction?

- The advisor showed you comparative figures concerning the profile of the companies in the portfolio, positive compared to other conventional products
- He completely ignored your questioning about the impact in his recommendation and offered you products that did not correspond to your request
- He misunderstood the definition of the word "impact" and spoke to you about financial impact
- He looked for a product that could meet your expectations
- He heard your request but did not know of any products that matched
- He told you that he could only offer you products invested in positive impact companies but not products that allow the investor to have an impact himself
- He told you that this did not exist

35. When you asked the advisor what could prove the impact of the investment in green products and what did he say to you?

- He discouraged you on this notion because it was according to him not provable
- A report is edited by the fund manager each year
- An external audit of the fund controls the actions of the fund
- The fund is a trust fund with a qualified and experienced manager
- The fund has a label (Greenfin, ISR, etc.)
- He couldn't answer you
- Other

36. What arguments used by the advisor to prove the impact of the fund he was offering you?

- reports are published regularly
- it is a labeled product
- it is the state that controls
- CO2 emissions from companies in the funds are inferior to others
- he showed you internet articles and documentation
- he gave you an unconvincing example
- he gave you an example that convinced you
- he told you that he cannot prove
- he avoided the question
- Other

37. What is the name of the product offered?

38. What were the pros and cons that the advisor used when presenting you with impactful products?

VI) CONCLUSION

39. At the end of your meeting, did the advisor give you a summary of your interview?

- Yes, verbally only
- Yes, and he gave me a report of our meeting in paper or by email.
- No

40. In case you did not receive a summary of your meeting and when you asked for it, did you receive it?

- Yes
- No

41. 41. Did the advisor inform you about extra costs linked to your investment?

- Yes
- No

42. Indicate here any additional remarks about your appointment (Open question)

43. Please provide feedback about your experience in general. The level of proficiency of the advisor, how satisfied you are with offered products?