

Risk Profile Questionnaire

風險承受能力問卷

Full Name of Individual /
Primary Account Holder:

個人/主要帳戶持有人姓名: _____

Full Name of Secondary
Joint Account Holder:

聯名帳戶持有人姓名: _____

Client's A/C:

客戶號碼 : _____

This questionnaire is to capture your general personal circumstances and to assess your overall **GENERAL** attitude towards investment risks as an investor. Only you can decide what risk/return trade-off you are comfortable with. This guide may help you to assess your tolerance for risk. (The result of the questionnaire is based on the information of the **Primary Account Holder**, the **Secondary Joint Account Holder** must sign to confirm.)

本「風險承受能力問卷」旨在了解您的一般個人狀況，及評估您作為投資者整體上對投資風險的**一般**態度。只有閣下能夠決定那種程度的風險回報能令您安心，透過本問卷可助您評估自己面對風險的承受能力。
(本問卷以**主要帳戶持有**之資料作出評估，**聯名帳戶持有人**必需簽署確認)

Please choose the appropriate answer below. 請選擇下列最適當答案

Q1. What is your age?

您的年齡介乎於？

- (a) 18-35
- (b) 36-50
- (c) 51-65
- (d) >65

Q2. What is your education level?

您的教育程度是？

- (a) Primary level or below
小學程度或以下
- (b) Secondary level
中學程度
- (c) Tertiary/University level
預科或大學程度

Q3. How many years of experience do you have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.

您有多少年投資於價值波動之投資產品的經驗（包括購入然後長期持有及經常買賣投資產品）？價值會波動之投資產品的例子包括股票、單位信託基金、外幣、商品、結構投資產品、認股權證（俗稱「窩輪」）、期權、期貨、投資相連保單等。

- (a) No experience or Less than 1 year
沒有經驗或少過 1 年
- (b) Between 1 and 3 years
1 至 3 年
- (c) Over 3 years
多過 3 年

Q4. Do you have any investment experience or knowledge of the below products? (You may select more than 1 option)
您是否有以下任何產品的投資經驗或知識？（您可選擇多於一個選項）

- (a) Cash, Deposits, Certificates of Deposit, capital protected products, HKSAR Government Bond
現金、存款、存款證、保本產品、香港政府債券。
- (b) Stocks, Bonds, Equity or Bond Funds (including Mandatory Provident Funds, but excluding money market funds), investment-linked insurance plans.
股票、債券、股票或債券基金(包括強積金，不包括貨幣市場基金)、投資相連保單。
- (c) Options, futures, warrants, hedge funds and other structured products such as equity linked note/investment.
期權、期貨、認股權證（俗稱「窩輪」）、對沖基金。

Q5. Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?

在一段時間之內，投資價值可升可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在波動愈大，但潛在回報亦愈高。相反，風險愈低的投資，其潛在波動愈小，但潛在回報亦相對較低。在一般情況下，您會願意投資於波動程度多大的投資產品？

- (a) Fluctuates under -30% and over +30%
波動多於 -30%至 +30%之間
- (b) Fluctuates between -30% and +30%
波動於 -30%至+30%之間
- (c) Fluctuates between -15% and +15%
波動於 -15%至+15%之間

Q6. How much of your investments would you require to liquidate to meet liquidity need for an unforeseen event?
您有多需要將投資項目變現，來滿足對突發事件的流動資金需要？

- (a) I would not have to sell any of my investments.
我不一定會出售任何投資。
- (b) I would sell no more than 30% of my investments.
我會出售不多於 30%的投資。
- (c) I would sell more than 30% but less than 50% of my investments.
我會出售多於 30%但少於 50%的投資。
- (d) I would sell more than 50% of my investments.
我會出售 50%以上的投資。

Q7. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate, and the values of investment products will fluctuate. What time horizon would you generally be comfortable with when investing in investment products? Please refer to Question 3 for examples of such products.

在一般情況下，投資的年期越長，可承受的風險越高，而投資產品的價值亦會波動。當投資於產品時，您會願意接受下列哪項投資年期？有關投資產品的例子，請參閱問題 3。

- (a) Over 3 years
多過 3 年
- (b) Between 1 and 3 years
1 至 3 年
- (c) Less than 1 year
少過 1 年

Q8. Which of the following best describes your risk attitude towards investment value fluctuations? 以下哪一項最適合用來形容你對投資風險的態度?

- (a) Risk adverse – I would be very concerned about any volatility; I am not comfortable with fluctuations in the values of my investment portfolio.

避免風險 – 我是相當保守的投資者，我不願意所從事的投資有任何價格波動。

- (b) Conservative – I am conservative, but can accept some minor fluctuations in my portfolio's value and some potential loss of principal. I am more concerned with preserving my principal and earning income than maximizing capital appreciation.

平穩保守 – 我是保守的投資者，我可以接受所從事的投資有少許價格波動及可能損失部分投資本金，但比較注重保本及收益。

- (c) Moderate – I have a moderate investment attitude and accept that the potential for higher returns means accepting fluctuations in my portfolio's value and possible loss of principal.

中度風險 – 我瞭解風險與高回報息息相關，因此我願意接受從事的投資有價格波動情況，及可能損失投資本金。

- (d) Aggressive – I want my investments to grow and earn the highest possible return. I can accept negative fluctuations and possible loss of my principal.

進取增長 – 我期望透過投資增長而達至最高回報。我能接受價格下跌及可能損失投資本金。

Please turn to next page for analysis result
請轉下頁參閱分析結果

Risk Tolerance Analysis 風險承受能力分析

Total Score 總分數： _____

Total Score 總分數	< 40	41 - 70	71-100
Risk Tolerance Level 風險承受程度	<input type="checkbox"/> Low Risk 低風險	<input type="checkbox"/> Medium Risk 中風險	<input type="checkbox"/> High Risk 高風險
Investor General Characteristics 投資者的一般特徵	<p>Conservative 保守型 You are risk adverse and value capital preservation over growth. You are willing to accept minimal capital returns.</p> <p>閣下希望儘量避免風險並期望資產增長的同時得到最大的保值，願意接受輕微程度的資本回報。</p>	<p>Balance 平衡型 You are willing to accept a medium level of investment risks in exchange for moderate capital growth. You can tolerate moderate fluctuation of capital values with the possibility of facing occasional high short-term loss</p> <p>閣下願意接受以中等水平的投資風險換取平穩的資本增長，能夠承受溫和的資本值波動和能面對偶爾的短期高損失之可能性。</p>	<p>Aggressive 進取型 You are willing to accept a very significant level of investment risks in exchange for potential returns. You understand that your investments may have a highly uncertain value at any given time and also be very difficult or impossible to sell over an extended period. Thus, you may lose a significant part or all of your investment capital</p> <p>閣下樂意接受以非常高水平的投資風險換取較高的潛在回報，並明白可能在任何特定時間內投資價值不明確，及非常困難或沒可能在一段較長的時間內出售投資產品。因此閣下所投資之本金有機會招致大部份或全部的損失。</p>

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請注意，倘若您未能全面披露所有或任何有關您的個人狀況(如財務狀況)、不正確、不完整或過時的資料可能影響本集團評估您對投資風險的態度及承受能力。如您的狀況出現變動而可能影響本問卷中任何問題的答案，我們極力建議您再次填寫本問卷。

Customer Declaration 客戶聲明:

I hereby declare that the information I have provided in this form is in all respects true, accurate and complete and agree that my investment risk tolerance analysis is correctly stated above.

本人(等)謹此聲明: 本人(等)為本問卷所提供資料為真實、正確及全面，並同意上述的投資風險承受能力分析為正確。

Signature of Individual/ Primary Account Holder
個人/主要帳戶持有人簽署

Date 日期

Signature of Secondary Joint Account Holder
聯名帳戶持有人簽署

Date 日期

Internal Use 內部專用 - Assessment Matrix 評估組合

Question 問題	Q1	Q2	Q3	Q4	Q1-Q4 Sub-total 小計	Q5	Q6	Q7	Q8	Total Score* 總計	
(a)		-20	-10	-10 [Ticked (a) only]	Max. accumulated score for Q1-Q4, 0 Pt. Q1-Q4 最高累積分數為 0 分 。	+65	0	+10	+5	AE/Staff Name	
(b)		0	0	0		+50	-10	0	+15		
(c)		0	+10	+10		+20	-20	-10	+20		AE/Staff Code
(d)							-25		+25		

* Please circle and add them up, please note that the max. accumulated score for Q1-Q4 is Zero.

If the Total Score is a negative value, just state zero on page 2.

* 請圈上分數並相加，請留意 Q1-Q4 的最高累積分數是 0 分。如果總分是負數，請於第二頁填上 0 分。 AE/Staff Signature