For customer of Phillip Financial Advisors (HK) Limited

輝立理財顧問(香港)有限公司
Phillip Financial Advisors (HK) Limited
Member of Phillip Securities Group

Risk Profile & Derivatives Knowledge Questionnaire
風險承擔能力及衍生工具認識問卷

Please complete this Risk Profile & Derivatives Knowledge Questionnaire tick as appropriate.
請填妥本「風險承擔能力及衍生工具認識問卷」，並於適用地方加「✓」號。

Section I CLIENT INFORMATION 客戶資料

Applicant's Name 申請人姓名	
Name of Client (English) (Same as HKID card / passport)	
客戶姓名 (中文) (與香港身份證 / 護照上相同)	
Title 稱謂	☐Mr 先生 ☐Ms 女士 ☐Miss 小姐 ☐Other 其他

Please choose the appropriate answer. 請選擇適當答案。

Section II RISK PROFILE QUESTIONNAIRE 風險承擔能力問卷

1. Which of the following statements best describe your investment goal?
以下哪項最能形容您的投資目標？

A.	Preserve my original investment/ savings. 我希望我的投資儲蓄價值不會減少。	1 point 分
B.	I expect growth in capital but stability is in equal importance; because I will be uncomfortable with market fluctuations. 我希望得到長期的資本增值，但投資的穩定性也同樣重要。這是因爲我會因市場波動而感到困擾。	3 points 分
C.	I expect growth in capital and I am less concerned about short to medium-term market fluctuations. 我希望得到長期的資本增值，而且不擔心中短期的市場波動。	5 points 分
D.	I definitely expect growth in capital over the long run. Market fluctuations do not bother me at all. 我十分希望投資能得到最大的增值潛力，故市場升跌不會使我感到憂慮。	8 points 分

2. Which of the following is the best description of your current investments?
以下哪項最適合描述您現在的投資情況？

A.	Mainly bank deposits or currency investments. 主要存放於銀行或投資於貨幣市場。	1 point 分
B.	Include bank deposits, bond investment, guaranteed funds or mainly lower risk investment. 主要存放於銀行，投資於債券市場，保本基金或低風險投資產品。	4 points 分
C.	A mix of currency market, bond and stock investments and/ or mutual funds. 投資於貨幣市場、債券和股票及/或互惠基金。	6 points 分
D.	Mostly stocks or stock mutual funds. 大部份投資於股票或股票互惠基金。	8 points 分

3. Which of the following is your response to fluctuation investments?
下列那項是您對投資項目出現波動時的反應？

A.	I will sell very soon any time my investments drops value or money. 不論任何時候，我都會盡快出售價值下跌的投資項目。	1 point 分
B.	Daily market movements make me uneasy. If an investment drops value more than 3 to 6 months period, I am likely to sell and replace it for a better alternative. 我會因每日的市場走勢而感到不安。如果投資項目的價值在價值在過去 3 至 6 個月不斷下調，我可能會出售該投資項目，並以更佳的選擇作取締。	3 points 分
C.	I understand that the market may go up and down randomly. I usually watch my investments for at least a year before making changes. 我明白市場可升亦可跌，我通常會對投資項目進行最少 1 年的觀察，才作出變動。	5 points 分
D.	I believe that a long-term investment strategy will maximize potential returns. Even if poor market conditions resulted in sizable losses in a given year, I stay invested and even buy more while market prices are down. 我相信長期投資策略可提高回報潛力。即使因市況低沉而令我在一年內有相當的虧損，我仍會繼續投資，甚至會趁低吸納。	8 points 分

4. In how many years you plan to use your money?
您計劃在多少年後動用此筆資金？

A.	Less than 3 years. 少於 3 年。	5 point 分
B.	3 - 6 years. 3 - 6 年。	8 points 分
C.	7 - 10 years. 7 - 10 年。	10 points 分
D.	More than 10 years. 多於 10 年。	15 points 分

5. What percentage of your monthly income goes towards debt payment (including home mortgage, credit card repayment, etc.)?
在您每月收入中，有多少百分比用於償還債項（包括樓宇按揭及信用卡還款等）？

A.	Less than 10% 少於 10%。	15 point 分
B.	10 - 25%.	10 points 分
C.	26 - 50%.	5 points 分
D.	More than 50%. 50%以上。	2 points 分

6. How many dependents do you have (including spouse, children, or elderly parents)?
您有多少位家人需要您供養〔包括配偶、子女或年長父母〕？

A.	None. 無。	4 point 分
B.	1	3 points 分
C.	2 - 3.	2 points 分
D.	More than 3. 超過 3 位。	1 points 分

7. What is your expectation of your future income? **您對未來收入有什麼預期？**		
A.	Decrease. 下跌。	1 point 分
B.	Remains the same or grow slowly at a similar rate as inflation. 維持現水平或貼近通脹率增加。	4 points 分
C.	Increase a bit faster than inflation. 增長略高於通脹率。	7 points 分
D.	Increase a lot faster than inflation. 增長遠高於通脹率。	10 point 分

8. What annual rate of return do you expect from your investment(s) to meet your stated objectives? **您期望每年可獲多少回報率方可達到您所訂立的目標？**		
A.	Less than 5% 少於百分之五。	1 point 分
B.	5% - 10%	4 points 分
C.	11% - 15%	7 points 分
D.	Above 15% 高於百分之十五。	10 points 分

9. How would you best describe your attitude towards investing? **您會怎樣形容您對投資的取向？**		
A.	Fairly conservative, but with a view to consistent potential returns with lower risk. 相當保守，期望以較低風險，獲取穩定的潛在回報。	1 point 分
B.	Willing to take some risks to improve potential returns. 願意承受低一些風險，獲取較佳潛在回報。	4 points 分
C.	Willing to take reasonable amount of risk to improve potential returns. 願意承受一定程度風險，獲取更佳潛在回報。	7 points 分
D.	Willing to take more risks than most to improve potential returns. 願意承受較多風險，獲取最佳潛在回報。	10 points 分

Please count the total score from the above questions. Your total score is:
請計算以上 9 條問題的總分。您的總分數是：

Total score 總分數	Guidance 投資指引
35 points or below 35 分或以下	**<u>Conservative Portfolio 謹慎型</u>** You may choose a diversified mix of stocks, bonds and cash with an emphasis on bonds and cash to seek for capital preservation. 您可選擇分散投資於股票、債券及現金，但以債券及現金為主以達到穩定回報的目的。
36 - 72 points 36 至 72 分	**<u>Balanced Portfolio 平衡型</u>** You can choose a diversified but more balanced mix of stocks, bonds and cash. 您可選擇多元化及較均衡的股票、債券及現金 投資組合。
73 points or above 73 分或以上	**<u>Aggressive Portfolio 進取型</u>** You may choose to invest your money in a diversified mix of stocks, bonds and cash with an emphasis on stocks to promote growth potential. 您可選擇分散投資於股票、債券及現金，但以投資股票為主以達到增長潛力的目的。

If you choose to deviate in any respect from the Risk Profile Questionnaire process, you must indicate your reason(s) in writing.
如您選擇不填報上述風險承擔能力問卷，您必須書面詳述有關原因。

(Applicant must complete explanation in own handwriting in this box. 申請人必須在此親筆填寫解釋。)

Suggestion and Recommendations 參考建議

Section III DERIVATIVES KNOWLEDGE QUESTIONNAIRE 衍生工具認識問卷

☐ **I have acquired knowledge of derivative products**
本人從以下途徑已獲得對衍生產品之認識：

(請於 1, 2 或 3 選擇一項，其中可剔多於一格)
(Please choose 1, 2 or 3, can tick more than one box)

1. By undergoing training or attending courses that provide general knowledge of the nature and risks of derivatives.
已接受有關衍生產品之性質及風險的培訓或課程。

I ☐ Regulatory Authority 監管機構 ☐ Exchange 交易所 ☐ Financial Institution 金融機構 ☐ Education Institution 進修學院 ☐ Tertiary Institution 大專院校

2. By gaining prior relevant work experience in financial institutions such as a brokerage firm or bank, fund house or asset management firm, regulatory authority or exchange.
於經紀公司或銀行、基金或資產管理公司、監管機構或交易所等金融機構擁有有關的工作經驗。

II ☐ Regulated Licensed Person 受監管持牌人士 ☐ Derivatives Related Back Office 與衍生工具相關後勤 ☐ Management 管理層

3. From my relevant trading experience i.e. I have executed five or more transactions in derivative products (whether traded on an exchange or not) within the past three years and understand the risk in relating to derivative products.
本人相關之交易經驗，即本人於過去三年内已進行了五次或以上有關衍生產品之交易(不論是否於交易所進行交易)，並清楚明白其風險。

III. ☐ CBBC / Warrants 牛熊證 / 窩輪 ☐ Futures / Options 期貨 / 期權 ☐ Leveraged Foreign Exchange Product 槓桿式外匯 ☐ Leveraged and Inverse Product 槓桿及反向產品

☐ **I have NO knowledge of derivative products. (Derivative products would not be approved to be invested in if this option is chosen)**
本人並未有衍生產品之認識。 (選此項將不批准投資衍生工具相關產品)

Note 備註:

1. This Risk Profile Questionnaire is for your reference only. It is not intended to provide any investment advice. We strongly recommend you review your viewpoint about investment risk at least once a year or when material change occurs in your personal situation to make sure your investment decisions continue to match with your attitude towards investment risk profile.
   此「風險承擔能力問卷」僅供參考，並非引誘您作出任何投資選擇。我們極力建議您最少每年一次或在個人狀況發生重大轉變時，檢討您對投資風險的見解，以確保您的投資決定仍然配合您對投資風險取向的態度。
2. This Risk Profile & Derivatives Knowledge Questionnaire is not a contract of insurance and it does not form part of any policy that may be issued.
   此「風險承擔能力及衍生工具認識問卷」並非正式壽險保單合約，並不構成日後保單之任何部份。

Declaration 聲明:

I hereby confirm that the above information provided is true and complete.
Please refer to the Risk Disclosure Statements in Client Agreement or http://www.phillip.com.hk.
I understand that this questionnaire will help me assess my risk appetite and investment experience based on the information provided by me. I am aware that my financial needs may change over time depending on my personal situation and objectives. Therefore, I understand that this questionnaire is intended for reference only and does not constitute, in any manner, advice given by the company. No guarantee is given as to the accuracy or completeness of the suggestions and recommendations provided in this questionnaire. I confirm that I have made this decision entirely based on my own judgment.
本人確認上述資料完全真實及完整。
有關產品的風險，請參閱 客戶協議 或 http://www.phillip.com.hk 內的「風險披露聲明」。
本人明白此問卷是基於本人所提供的資料，協助本人了解個人的投資風險承擔能力及投資經驗。本人明白個人理財需要會因應日後的個人狀況及目標而改變。因此，本人明白此問卷僅供參考之用，並不構成貴公司以任何方式所提供的建議。此問卷所提供的建議及推介之準確性及其完整性並非保證，本人所作出的投資決定乃完全依據本身的判斷而定。

Applicant's Name 申請人簽署	Date (DD/MM/YYYY) 日期(日/月/年)

Licensed Technical Representative (Broker)'s Name 持牌業務代表(經紀)姓名	Licensed Technical Representative (Broker)'s Signature 持牌業務代表(經紀)簽署	Date (DD/MM/YYYY) 日期(日/月/年)