



## Risk Assessment Questionnaire

### 風險評估問卷

Client name 客戶名稱 : \_\_\_\_\_

Client number 客戶編號 : \_\_\_\_\_

Client age 客戶年齡 : \_\_\_\_\_

<p>Q1. Which are those are your investment objectives 你的投資目標是?</p> <p>(A) Capital preservation 資本保障 <input type="checkbox"/> 10</p> <p>(B) Earn fixed interest income 賺取定息收益 <input type="checkbox"/> 20</p> <p>(C) Stable, balanced capital growth 穩定均衡資本增長 <input type="checkbox"/> 30</p> <p>(D) Gradual long term capital growth 賺取長遠的資本增長 <input type="checkbox"/> 40</p> <p>(E) Maximize the capital growth as soon as possible 盡快賺取最高的資本增長 <input type="checkbox"/> 50</p>
<p>Q2. Which of the following can best describe your employment/income status? 以下哪一句最能描述閣下的工作 / 收入情況?</p> <p>(A) I am retired/not working and I rely on my investments for living expenses 我已退休 / 沒有工作且依賴我的投資支付生活費用 <input type="checkbox"/> 10</p> <p>(B) I am retired/not working but I do not rely on my investments for living expenses 我已退休/沒有工作但我不需要依賴我的投資支付生活費用 <input type="checkbox"/> 20</p> <p>(C) I am working but I rely on my investments to supplement my income 我仍然工作但我需要依賴我的投資以增補我的收入 <input type="checkbox"/> 30</p> <p>(D) I am working and I do not rely on my investments to supplement my income 我仍然工作但我不需要依賴我的投資以增補我的收入 <input type="checkbox"/> 40</p>
<p>Q3. What level of fluctuation of investment product would be acceptable to you? 你願意接受有多大波動程度的投資產品?</p> <p>(A) Between -5% and +5% -5%至+5%之間 <input type="checkbox"/> 10</p> <p>(B) Between -10% and +10% -10%至+10%之間 <input type="checkbox"/> 20</p> <p>(C) Between -25% and +25% -25%至+25%之間 <input type="checkbox"/> 30</p> <p>(D) Between -50% and +50% -50%至+50%之間 <input type="checkbox"/> 50</p> <p>(E) Total loss 全部損失 <input type="checkbox"/> 50</p>
<p>Q4. What is your expectation on the investment return? (Assuming inflation rate is greater than zero) 你期望的投資回報是多少? (假設通脹率 &gt;= 0%)?</p> <p>(A) Same as inflation rates 與通脹率一樣 <input type="checkbox"/> 10</p> <p>(B) 2% higher than inflation rates 在通脹率以上至高於通脹率 2% <input type="checkbox"/> 20</p> <p>(C) 2-5% higher than inflation rates 高於通脹率 2%以上至 5% <input type="checkbox"/> 30</p> <p>(D) 5-8% higher than inflation rates 高於通脹率 5%以上至 8% <input type="checkbox"/> 40</p> <p>(E) More than 8% higher than inflation rates 高於通脹率 8%以上 <input type="checkbox"/> 50</p>
<p>Q5. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally plan with when investing in products the value of which can fluctuate? 一般而言，投資者計畫的投資期限越長，意味著能承受的風險越高。你投資時會對投資期限做什麼樣的計畫?</p> <p>(A) Less than 1 years &lt; 1 年 <input type="checkbox"/> 10</p> <p>(B) 1 to 3 years 1-3 年 <input type="checkbox"/> 20</p> <p>(C) 4 to 6 years 4-6 年 <input type="checkbox"/> 30</p> <p>(D) 7 to 10 years 7-10 年 <input type="checkbox"/> 40</p> <p>(E) Over 10 years &gt;10 年 <input type="checkbox"/> 50</p>
<p>Q6. Approximately what percentage of your liquid assets you will allocate in the investment? 你在投資中配置的資產大概佔您流動資產的百分之幾?</p> <p>(A) 0% <input type="checkbox"/> 10</p> <p>(B) 0% - 10% <input type="checkbox"/> 20</p> <p>(C) 10% - 25% <input type="checkbox"/> 30</p> <p>(D) 25% - 50% <input type="checkbox"/> 40</p> <p>(E) &gt; 50% <input type="checkbox"/> 50</p>
<p>Q7. 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?</p> <p>(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。 <input type="checkbox"/> 10</p> <p>(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 that 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。 <input type="checkbox"/> 20</p> <p>(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。 <input type="checkbox"/> 30</p> <p>(D) Long-term Growth – My main goal is long-term capital appreciation; and though I would be concerned about major fluctuations and increased risk of loss, I can accept considerable investment volatility. 長期增長 – 我以追求長期資本增值為主。雖然我會關注所從事的投資有較大的價格波動及損失風險，但我可以接受相當的投資波動。 <input type="checkbox"/> 40</p> <p>(E) Aggressive – I want my investments to grow and earn the highest possible return. I can accept negative fluctuations and possible loss of my initial investments. 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。 <input type="checkbox"/> 50</p>



Q8. Your investment experience in structured/derivative products/investment funds and/or other similar financial products is best described as:

以下哪一項最適合用來形容你對在結構性 / 衍生產品 / 投資基金和 / 或其他金融產品投資的經驗?

- (A) No experience 毫無經驗。  10
- (B) Limited experience: Some investment experience but need detailed guidance. 有限的經驗: 有一些投資經驗, 但需要詳細指點。  20
- (C) Experienced: Some investment experience and can make own investment decision. 有經驗: 有一些投資經驗, 可自行作出投資決定。  30
- (D) Very experienced: Active and experienced investor and would prefer to make own decisions 經驗豐富: 積極和富有經驗的投資者, 更願意自行作出投資決定  40

Q9. Number of investment in the past 12 months. 過去十二個月的投資交易總數。

- (A) 0  10
- (B) 0-40  20
- (C) 40-100  40
- (D) >100  50

Q10. How many years of experience do you have in the following investment products? 你有多少年投資於以下投資產品的經驗?

Cash, Time deposit, Foreign currencies, Certificate of deposit 現金、定期存款、外幣、存款證

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  10
- (C) 1 to 4 years 1 - 4 年  20
- (D) 5 to 10 years 5 - 10 年  20
- (E) More than 10 years > 10 年  20

Shares 股票

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  30
- (C) 1 to 4 years 1 - 4 年  40
- (D) 5 to 10 years 5 - 10 年  40
- (E) More than 10 years > 10 年  40

Bonds, Bonds fund 債券、債券基金

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  20
- (C) 1 to 4 years 1 - 4 年  30
- (D) 5 to 10 years 5 - 10 年  40
- (E) More than 10 years > 10 年  40

Derivative products (Options, futures, warrants, etc) 衍生工具產品(期權、期貨、認股權證/窩輪等)

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  40
- (C) 1 to 4 years 1 - 4 年  40
- (D) 5 to 10 years 5 - 10 年  50
- (E) More than 10 years > 10 年  50

Structured products (Equity linked deposit/Note, Currency linked deposit, etc) 結構投資產品(股票掛鉤存款 / 票據, 貨幣掛鉤存款等)

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  40
- (C) 1 to 4 years 1 - 4 年  40
- (D) 5 to 10 years 5 - 10 年  50
- (E) More than 10 years > 10 年  50

Foreign exchange margin trading 外匯保證金交易

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  30
- (C) 1 to 4 years 1 - 4 年  40
- (D) 5 to 10 years 5 - 10 年  50
- (E) More than 10 years > 10 年  50

Unit trusts/Mutual Funds 單位信託 / 互惠基金

- (A) No experience 沒有  10
- (B) Less than 1 year < 1 年  20
- (C) 1 to 4 years 1 - 4 年  30
- (D) 5 to 10 years 5 - 10 年  40
- (E) More than 10 years > 10 年  40



## Client Risk Tolerance Analysis Result 風險承受能力分析結果

Total Score = The Sum of Q1-Q9 plus the highest score among all choices selected in Q10

總分 = 第一題至第九題分數總和加第十題中最高分數選擇

Total Score 總分: \_\_\_\_\_

After taking into account the client's investment objectives, investment horizon, risk tolerance and financial circumstances, the risk tolerance level of client is classified as 考慮客戶的投資目標、投資期、風險承受能力及財政狀況後，客戶的風險承受能力被介定為:

- Conservative 穩健
- Moderate 均衡
- Aggressive 進取

I agree and accept the above assessment 我同意並接受上述評估結果

I do not agree the above assessment, and my classification should be:

我不同意上述評估結果且欲變更個人投資屬性分類為: \_\_\_\_\_

New Suitability Classification Grade counter signed by Client:

客戶簽署確認新投資屬性級別: \_\_\_\_\_

## Description of Client Investment Suitability Classification 客戶投資屬性分類的說明

Total score 得分	Risk tolerance level 風險承受能力	Investment Risk Profiles 投資取向	Recommended risk level of investment products 建議投資產品風險水平
100-180	Conservative 穩健	You can bear low level of investment risks with a main concern of principal protection. 閣下能承受的投資風險極低，最關注保本。	Low 低風險
190-320	Moderate 均衡	You can bear medium level of investment risks. You expect a balanced portfolio among principal protection, fixed interest and capital gain. 閣下能承受中度投資風險。閣下期望組合在保本、定息與資本收益間取得平衡。均衡分配不同類別資產的投資組合可能適合閣下考慮。	Low - Medium 低至中風險
330-480	Aggressive 進取	You can bear very high risks. You are looking for adventurous and speculative investment products. Even so, you are suggested to strictly execute stop-loss and limit selling price investment principles to achieve your goal. 閣下能承受高度風險。閣下物色進取及投機的投資產品。即使如此，建議閣下嚴格執行止蝕及止賺價的投資準則，以實現閣下的目標。	Low - High 低至高風險

Risk Disclosure 風險披露聲明:

Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall below customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Before making any investment decision, customers should assess their own willingness and ability to bear risks and understand the nature of the relevant product and its associated risks. Customers are advised to seek professional advice from an independent financial advisor. This questionnaire is only intended to help customer to understand his/her risk profile and investment needs and is for reference purpose only. It does not constitute an offer or invitation of an offer to purchase or subscribe for any investment product.

投資雖可帶來獲利機會，但每種投資工具都有其風險。由於市場瞬息萬變，投資產品之買賣價格升跌及波幅可能非如客戶預期，客戶資金可能因買賣投資產品而有所增加或減少。客戶在作出任何投資決定之前，須評估本身承受風險的意願及能力，並了解有關產品的性質及相關風險。客戶應徵詢獨立財務顧問的專業意見。本問卷僅作為參考之用，藉以協助客戶了解可承受的風險程度及投資需要，並不構成購買或認購任何投資產品的邀請或要約。

Authorized Signature(s) of Client(s) 客戶授權簽署

1. I/We confirm that the above result of investment risk preference analysis truly reflect my/our investment preference. 本人/我們確認上述投資風險取向分析的結果正確反映本人的投資風險取向。

2. I/We understand that the above investment risk preference analysis result will override my/our answer on the Account Opening Form. 本人/我們明白上述投資風險取向分析的結果將取代本人/吾等於開戶表之答案。

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Joint Client's Authorized Signature(s) (if applicable) 客戶授權簽署：

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Client Name 客戶姓名::

Date 日期: \_\_\_\_\_