



風險承擔能力問卷

Risk Profiling Questionnaire

本問卷旨在評估客戶所選擇的投資產品是否適合客戶本身。下列十二條問題僅提供一些指引予客戶，用以評估客戶的風險狀況及個人情況是否適合投資產品的風險水平，未必能準確反映客戶實際可接受的風險水平。

This questionnaire aims to assess whether transacting a given investment product ("Product") is suitable for the prospective customer (the "Customer"). The following twelve questions are designed for generating indications as to the risk profile and personal circumstances of the Customer for matching with the risk level of the Product, which may not be the actual level of risk acceptable to the Customer.

如為聯名戶口，代表該賬戶發出有關指示或作出投資決定的申請／持有人應填寫及簽署本問卷。

For a joint account, the individual applicant/holder who places orders or makes investment decisions for the account should complete and sign the form.

如為法團機構賬戶，代表該公司作出投資決定之授權簽署人應填寫及簽署本問卷。

For a corporate account, the authorized signatory who makes investment decisions on behalf of the company should complete and sign this questionnaire.

請✓選擇適當答案 Please ✓ choose the appropriate answer.

1. 您屬於以下哪個年齡組別?

What is your age range?

- ☐ A) 18歲至24歲 18-24.
- ☐ B) 25歲至34歲 25-34
- ☐ C) 35歲至49歲 35-49.
- ☐ D) 50歲至60歲 50-60.
- ☐ E) 18歲以下或64以上 Under 18 or Above 64.

2. 您的教育程度?

What is your leave of education?

- ☐ A) 小學或以下 Primary school or below.
- ☐ B) 中學 Secondary school.
- ☐ C) 預科 Post-secondary school
- ☐ D) 大學/專業資格(經濟學/財務學以外) University/professional qualification unrelated to Economics or Finance.
- ☐ E) 大學/專業資格(經濟學/財務學相關) University/professional qualification related to Economics or Finance.

3. 您/貴公司預期中的投資年期為多久?

How long is your/your company's expected investment horizon?

- ☐ A) 少於1年 Less than 1 year.
- ☐ B) 1年至5年 1-5 year(s).
- ☐ C) 6年至10年 6-10 years.
- ☐ D) 11年至20年 11-20 years.
- ☐ E) 20年以上 More than 20 years.

4. 以下哪項最能形容您/貴公司的投資目標? Which of the following statements best describe you/your company's investment objective?

- ☐ A) 保守及賺取相約於銀行存款的回報 Conservative with a return similar to bank deposit rate
- ☐ B) 賺取略高於銀行存款的回報 Earn a return which is slightly above bank deposit
- ☐ C) 穩定平衡收入與資本增長 Stable, balanced income and capital growth
- ☐ D) 資本長期地逐漸增長 Gradual long-term capital growth
- ☐ E) 以最短時間爭取最高回報 Maximize capital growth as soon as possible

5. 您/貴公司投資於價格波動的財務產品經驗有多久 (例如: 存款證、外幣、股票、投資基金、信貸相連票據、結構性產品、債券、期貨、認股權證、商品等)?
- How long is your/your company's investment experience in product with appreciable price volatility (e.g. certificates of deposits, foreign currencies, stocks, bonds, investment funds, credit linked notes, structured products, futures, warrants, and commodities, etc)?
- ☐ A) 全無經驗 No such experience.
- ☐ B) 少於2年 Less than 2 years.
- ☐ C) 2年至4年 4 years.
- ☐ D) 5年至7年 5-7 years.
- ☐ E) 7年以上 More than 7 years.
6. 您/貴公司過去24個月曾持有哪些投資產品 (可選擇多於一項)? What investment product(s) have you/your company ever held during the past 24 months (Tick one or more)?
- ☐ A) 保證金交易/期貨/期權/股票期權/累計認證股證/遠期合約/涉及結構性產品的信貸相連票據 Margin Trading/Futures/Options/Equity Options/Accumulators/Forwards/Credit-linked Notes with exposure to Structured Products.
- ☐ B) 股票/股票相連投資(非藍籌)/投資於新興市場、地區市場、單一國家或單一行業的投資基金/對沖基金/外匯期權/含期權產品 Stocks/Equity-linked Investments (non-Blue Chips)/Investment Funds exposed to emerging markets, regional markets, single country or single sector/Hedge Funds/Foreign Exchange Options/Option Embedded Products
- ☐ C) 股票/股票相連投資(藍籌)/環球股票投資基金/均衡基金/投資於新興市場、地區市場、單一國家的債券投資基金高收益債券投資基金/外幣掛鈎存款/不涉及結構性產品的信貸相連票據 Stocks/Equity-linked Investments (non-Blue Chips)/Global Equity Investment Funds/Balanced Investment Funds/Bond investment Funds exposed to emerging markets, regional markets, single country/High-yield Bond Investment Funds/Currency-linked Deposits/Credit-linked Notes without exposure to Structured Products.
- ☐ D) 債券/環球債券投資基金/外幣 Bonds/Global Bond Investment Funds/Foreign Currencies.
- ☐ E) 存款證/保本型投資產品/貨幣市場基金. Certificates of Deposits/Capital-guaranteed Investment Products/Money Market Funds.
- ☐ F) 過去24個月未持有以上投資產品, 惟過去24個月之前曾投資於上述部份產品或其他金融產品 None of the above during the past 24 months but some of the above or other financial products prior to the past 24 months.
- ☐ G) 迄今從未持有任何投資產品. Never held any investment products so far.
7. 您曾經或現時從以下哪些途徑汲取投資知識 (可選擇多於一項)? Which of the following channels is/are your investment knowledge acquired (Tick one or more)?
- ☐ A) 從未汲取/或沒有興趣汲取任何投資知識 Never attempting to acquire investment knowledge.
- ☐ B) 與親友及/或同事討論投資或理財話題 From relatives and/or colleagues without further self-study
- ☐ C) 閱讀及/或收聽有關投或財經新聞 From financial programmes of mass media without further self-study
- ☐ D) 從多個途徑閱讀及分析有關投資或財務資料 Self-study.
- ☐ E) 研究投資或財務相關事宜, 或參加投資或財務相關課程、論壇、簡報會、研討會或工作坊 From attending financial courses together with self-study.
8. 您/貴公司現正持有的價格波動財務產品佔總流動資產(易於變現金的資產)的多少個百分比?
- What is the percentage of your/your company's liquid assets (i.e. assets easily converted into cash) that can be allowed for investing in product with appreciable price volatility?
- ☐ A) 少於10% Less than 10%
- ☐ B) 10%至20% 10% to 20%
- ☐ C) 21%至30% 21% to 30%
- ☐ D) 31%至50% 31% to 50%
- ☐ E) 多於50% More than 50%

9. 您/貴公司可以接受財務產品的價格出現多大波幅? How much price volatility of investment you/your company can accept?
- ☐ A) 少於10%的升跌 Less than 10% price fluctuation.
 - ☐ B) 10%的升跌 10% price fluctuation.
 - ☐ C) 15%的升跌 15% price fluctuation.
 - ☐ D) 20%的升跌 20% price fluctuation.
 - ☐ E) 超過20%的升跌 More than 20% price fluctuation.
10. 您/貴公司每月可用作投資的金額，佔總收入多少個百分比? What portion of your/your company's overall income is available for investment for each month?
- ☐ A) 少於10% Less than 10%
 - ☐ B) 10%至29% 10% to 29%
 - ☐ C) 30%至49% 30% to 49%
 - ☐ D) 50%至69% 50% to 69%
 - ☐ E) 多於70% More than 70%
11. 若您整體投資資產下跌超過百分之十五，對您的生活影響程度如何? If there is a fall of 15% or over in your overall investment portfolio, what level of your living will be suffered.
- ☐ A) 無法承受 Intolerable
 - ☐ B) 影響程度大 Great impact
 - ☐ C) 中度影響 Medium impact
 - ☐ D) 影響程度 Little impact
 - ☐ E) 不會有影響 No impact
12. 您會怎樣形容您/貴公司對投資的取向? How would you best describe your/your company's attitude towards investing?
- ☐ A) 我/我們不能接受任何價格波動 I/We cannot put up with any price fluctuation
 - ☐ B) 我/我們只能接受較小幅度的價格波動，並且希望賺取稍高於銀行存款利率的回報
I/We can only put up with little price fluctuation and wish up to have earnings slightly higher than bank deposit rate.
 - ☐ C) 我/我們可接受若干價格波動，並希望賺取遠高於銀行存款利率的回報
I/We can put up with some price fluctuation and wish to have earnings much better than bank deposit rates
 - ☐ D) 我/我們可接受大幅度的價格波動，並希望賺取與股市表現相若的回報
I/We can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes
 - ☐ E) 我/我們可接受任何幅度的價格波動，並希望回報能跑贏股市
I/We can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes.

如何為風險取問卷計分？How to Score the Risk Profiling Questionnaire

請根據以下表計算您的得分：Please count the total score according to the table as below

Question 問題	A	B	C	D	E	F	G	Your Points您的總分
Question 1 問題1	1	3	5	3	1			
Question 2 問題2	1	2	3	5	7			
Question 3 問題3	1	2	3	5	5			
Question 4 問題4	1	2	3	5	5			
Question 5 問題5	0	2	3	4	5			
Question 6 問題6	9	7	5	3	1	1	0	

Question 7 問題7	0	2	3	4	5			
Question 8 問題8	1	2	3	5	5			
Question 9 問題9	1	2	3	5	5			
Question 10 問題10	1	2	3	4	5			
Question 11 問題11	0	1	3	5	5			
Question 12 問題12	0	1	3	4	5			
							Total:	

多於一個答案，計算時請選用得分最高的答案。

* As the question allows multiple answers, only the answer carries the highest score is used in the calculation 由於問題可選擇

請將十二條問題的得分加起來，並在方格內寫出您的風險分數：

Please total your points from the above twelve questions and write your risk score in the box.

總分 Total Score	風險類別 Risk Categories	投資風險分析 Investment Risk Profiles
7-14	穩健 Conservative	您可選擇投資於低風險的投資產品，以債券及現金為主以達到穩定回報的目的。如此一來，您要明白所收取的回報也較低。You may choose the financial products with LOW product risk level, and emphasis on bonds and cash to seek for capital preservation. In return, you understand that you will receive low returns.
15-29	中度 Moderate	您可以接受低至中風險及價格波動，並有一些的投資回報。 You can accept some returns of your investments with low to medium risk exposure and price fluctuation.
30-44	均衡Balanced	您可選擇多元化及較均衡的股票、債券及現金投資組合。您願意承擔中等級別的風險，以便在中長期內賺取一些潛在回報。 You can choose a diversified but more balanced mix of stocks, bonds and cash. You are willing to accept medium risks in exchange for some potential returns over the medium to long term.
45-56	增長 Growth	您可以接受高風險及價格波動，並且有資本增值的投資。 You can accept growth of capital with high risk exposure and price fluctuation.
57-66	進取 Aggressive	您可選擇投資於任何風險級別的衍生產品、投資基金和/或其他金融產品。您願意承擔高級別的風險，以便在中長期內得到最大的潛在回報。您知道您可能損失大部份或全部資本，您甚至可能須對資本以外的虧損作出補償。 You may choose to invest your money in Derivative Product, Investment Funds and/or Other Financial Products with any product risk level. You are willing to accept very high risks to maximize your potential return over the long term. You understand that you may lose a significant part or all of your capital. You may even be required to make good the losses over and above your capital

客戶簽署 Client Signature

客戶姓名 Client Name: _____

日期 Date : _____

客戶風險評估結果Customer Risk Categories Description (To be completed by Staff/RM/A.E. of Financial Intermediary)

根據閣下的回應，您的風險評估結果為： Based on your responses, your risk categories is:	穩健 Conservative	中度 Moderate	均衡 Balanced	增長 Growth	進取 Aggressive
客戶風險級別 Client Risk Grade	1	2	3	4	5