



客戶風險承擔能力評估表格
RISK TOLERANCE FOR CLIENTS QUESTIONNAIRE

Please answer these questions to understand your tolerance of risk and the attitude towards risk.
請回答下列問題以瞭解閣下對風險的承擔能力及投資取態。

1. What is your current age? 請問您現時的年紀?

- | | | |
|---------------------------------------|-----------|---|
| <input type="checkbox"/> 30 or under. | 30 歲或以下 | 5 |
| <input type="checkbox"/> 31 - 45 | 31 至 45 歲 | 4 |
| <input type="checkbox"/> 46 - 65 | 46 至 65 歲 | 3 |
| <input type="checkbox"/> 66 - 70 | 66 至 70 歲 | 2 |
| <input type="checkbox"/> 71 or above | 71 歲或以上 | 1 |

2. What is your knowledge of financial market and investment? 請問您對金融市場及投資的認識是多少?

- | | | |
|--|------------------|---|
| <input type="checkbox"/> None. I have no knowledge of financial market at all. | 我對金融市場一無所知 | 1 |
| <input type="checkbox"/> I have basic knowledge of financial market. | 我對金融市場只有基本知識 | 2 |
| <input type="checkbox"/> I have knowledge above basic level. | 我對金融市場達基本知識以上的水平 | 3 |
| <input type="checkbox"/> High. I know the factors affecting the prices of stocks and bonds | 我瞭解影響股票及債券價格的因素 | 4 |
| <input type="checkbox"/> Advance. I am familiar with most of the financial products. | 我對大部份的金融產品都非常熟悉 | 5 |

3. What is your acceptable level of potential loss? 請問您可接受潛在虧損的程度是多少?

- | | | |
|--|-----------------|---|
| <input type="checkbox"/> No capital losses are acceptable. | 我並不接受任何虧損 | 1 |
| <input type="checkbox"/> A small loss up to 5%. | 可接受最高 5% 的輕微虧損 | 2 |
| <input type="checkbox"/> A medium loss up to 15%. | 可接受最高 15% 的輕微虧損 | 3 |
| <input type="checkbox"/> A large loss up to 30%. | 可接受最高 30% 的大幅虧損 | 4 |
| <input type="checkbox"/> A large loss of more than 30%. | 可接受超過 30% 的大幅虧損 | 5 |

4. What would you react if the market plunged 10% in three days? 如果市場在三天內暴跌 10%，你會如何反應?

- | | | |
|---|------------------------|---|
| <input type="checkbox"/> I would see it as an opportunity to invest more immediately. | 我認為這是一個更多投資的機會 | 5 |
| <input type="checkbox"/> I would do nothing and monitor the market closely. | 我甚麼都不做並密切關注市場動向 | 4 |
| <input type="checkbox"/> I would see it as an opportunity to increase the investment gradually over a period of time. | 我認為這是一個在一段時間內逐漸增加投資的機會 | 3 |
| <input type="checkbox"/> I would sell at least half of my investments to limit my loss. | 我會出售至少一半的投資來限制我的損失 | 2 |
| <input type="checkbox"/> I would sell all my investment and avoid further loss. | 我會出售所有投資，避免進一步損失 | 1 |

5. How long will your investment horizon be? 您的投資期限是多久?

- | | | |
|---|------|---|
| <input type="checkbox"/> Below 1 year. | 少於一年 | 1 |
| <input type="checkbox"/> 1 to 2 years. | 一至二年 | 2 |
| <input type="checkbox"/> 3 to 5 years. | 三至五年 | 3 |
| <input type="checkbox"/> 6 to 10 years | 六至十年 | 4 |
| <input type="checkbox"/> Over 10 years. | 十年以上 | 5 |



6. What is your objective for investment? 您的投資目標是什麼?

- | | | |
|---|--------------|---|
| <input type="checkbox"/> Capital preservation | 資本保障 | 1 |
| <input type="checkbox"/> Earn a return which is slightly above bank deposit | 賺取略高於銀行存款的回報 | 2 |
| <input type="checkbox"/> Stable and balanced income | 穩定、平衡收入 | 3 |
| <input type="checkbox"/> Gradual long-term capital growth | 資本長期地逐漸增長 | 4 |
| <input type="checkbox"/> Maximize capital growth as soon as possible | 以最短時間，爭取最高回報 | 5 |

7. Do you have emergency saving? 您有應急備用錢嗎?

- | | | |
|---|----------------|---|
| <input type="checkbox"/> Yes, more than 6 months income | 有，金額多於六個月的收入 | 5 |
| <input type="checkbox"/> Yes, 3- 6 months income | 有，金額介乎三至六個月的收入 | 4 |
| <input type="checkbox"/> Yes, 1- 2 months income | 有，金額介乎一至二個月的收入 | 3 |
| <input type="checkbox"/> Yes, less than 1 month income | 有，金額少於一個月的收入 | 2 |
| <input type="checkbox"/> No. | 沒有 | 1 |

8. What is your monthly household disposable income on average? 您每月平均家庭可動用收入有多少?

- | | | |
|--|------------------------|---|
| <input type="checkbox"/> Below \$4,000. | 少於港幣 4,000 元 | 1 |
| <input type="checkbox"/> \$4,000 - \$15,000 | 介乎港幣 4,000 至 15,000 元 | 2 |
| <input type="checkbox"/> \$15,001 - \$30,000 | 介乎港幣 15,001 至 30,000 元 | 3 |
| <input type="checkbox"/> \$30,001 - \$60,000 | 介乎港幣 30,001 至 60,000 元 | 4 |
| <input type="checkbox"/> Over \$60,000 | 多於港幣 60,000 元 | 5 |

9. What is your expectation growth of your income in the next five years? 請問您期望五年後您的收入增長如何?

- | | | |
|---|------------|---|
| <input type="checkbox"/> Rapid grow and greater than inflation. | 急速增長並大於通脹 | 5 |
| <input type="checkbox"/> Grow fast and slightly greater than inflation. | 快速增長並略大於通脹 | 4 |
| <input type="checkbox"/> Grow with inflation. | 與通脹同步增長 | 3 |
| <input type="checkbox"/> Grow less than inflation. | 有增長但低於通脹 | 2 |
| <input type="checkbox"/> Remain unchanged. | 維持不變 | 1 |

10. Are you confident enough to make investment decision individually? 您有足夠的信心以單獨作出投資決定嗎?

- | | | |
|--|--------------------|---|
| <input type="checkbox"/> No. I rely on my investment advisor. | 不，我依賴的的投資顧問作出決定 | 1 |
| <input type="checkbox"/> Sometime, but mostly follow the suggestion of the advisor. | 間中，但多數都依從顧問的意見 | 2 |
| <input type="checkbox"/> Sometimes, I would listen to my advisors' suggestion | 間中，我會參考顧問的意見 | 3 |
| <input type="checkbox"/> Yes, I am able to make decision when I have to do it on my own. | 當我需要自己作投資決定時，我能夠做到 | 4 |
| <input type="checkbox"/> Yes, I am confident enough to make my own investment decision. | 我完全有信心去作投資決定 | 5 |



IMPORTANT INFORMATION 責任聲明

The results of this questionnaire are derived from the information that you have provided to the Company and on certain generally accepted assumptions and reasonable estimates. Calculations and values used in this questionnaire are used for illustration purpose only.

本問卷的結果是從您向本行提供的資料，並根據若干普遍接納的假設及合理估算而得出。本問卷採用的計算方法及取值僅供說明途。

This questionnaire and the results only serve as a reference for your consideration, and are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice or recommendation.

本問卷及所得結果僅供您參考，並非購買或出售任何金融產品及服務的要約或招攬，亦不應被視為投資意見或推薦。

Answers you give to the questions in this questionnaire help to provide some indication as to which Risk Profile you may fit in. It does not represent the suitability of any investment product for you.

您於本問卷提供的答案有助顯示因應您的個人情況而指出您對風險的取態及您所屬的風險取向類別。

Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude towards investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.

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，可能影響本行就本問卷得出的評估結果。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。

Personal data collected in this questionnaire will be kept confidential by the Company. The data may be used by the Company, or third party insurer or any other companies within the Group under a duty of confidentiality to the Company, for designing and/or marketing of financial products or insurance products and services.

本問卷所收集的個人資料保密，本行、供應商、保險公司或其他屬於集團的公司須按照本行的保密責任使用該等資料設計及/或推廣金融產品或保險產品及服務。

Client's Information 客戶資料	
Account No. 帳號：	<input type="checkbox"/> Cash 現金客戶 <input type="checkbox"/> Margin 保證金客戶
Client's Signature 客戶簽署	<p>Client's Name 客戶姓名： _____</p> <p>Date 日期： _____</p>
*** FOR OFFICE USE ONLY 祇供本行使用 ***	
Tolerance level of Client 客戶之風險承擔能力	
<input type="checkbox"/> 43 - 50 Very High Risk 非常高風險	: 此類投資者客戶屬非常進取型之客戶，並願意承受更大風險換取更多的資本增值
<input type="checkbox"/> 32 - 42 High Risk 高風險	: 此類投資者屬高風險之客戶，能接受較長線的投資或承受高風險以增值資本
<input type="checkbox"/> 15 - 31 Low to medium risk 低至中等風險	: 此類投資者屬穩健型之客戶，投資取向傾向於平衡分佈
<input type="checkbox"/> below 15 Low risk 低風險	: 此類客戶為保守型之客戶，即使回報不高亦傾向承受較少風險
A.E./ Staff Signature 客戶經理/ 職員簽署	<p>Name 客戶經理/ 職員姓名： _____</p> <p>C.E. No. 證監會中央編號： _____</p> <p>Date 日期： _____</p>