

風險取向問卷 [個人]
Risk Profile Questionnaire [Individual]

客戶名稱 Client Name	帳戶號碼 Account Number

請圈出答 Please circle your answer

- | | | |
|----------|--|----------------|
| 1 | 你的年齡是 Your age is | Score 分 |
| | A 18- 25 | 2 |
| | B 26- 35 | 3 |
| | C 36- 48 | 3 |
| | D 49- 63 | 3 |
| | E 65- 75 | 2 |
| | F 75 或以上 | 1 |
| | | |
| 2 | 你的最高學歷是 Your highest level of education is | |
| | A 小學或以下 Primary school or below | 1 |
| | B 初中 Junior high school | 2 |
| | C 高中或大專 High school or diploma | 3 |
| | D 大學 Bachelor degree | 5 |
| | E 碩士或以上 Master Degree or above | 5 |
| | | |
| 3 | 你的資產（非自住物業的淨資產減去負債）是多少？ What are your assets (net assets of non-owner-occupied property minus liabilities)? | |
| | A ≤ HK\$ 500,000 | 1 |
| | B HK\$ 500,000- 2,500,000 | 2 |
| | C HK\$ 2,500,000- 5,000,000 | 3 |
| | D HK\$ 5,000,000- 7,500,000 | 4 |
| | E HK\$ 7,500,000- 15,000,000 | 5 |
| | F HK\$ 15,000,000- 40,000,000 | 5 |
| | G HK\$ 40,000,000- 75,000,000 | 5 |
| | H ≥ HK\$ 75,000,000 | 5 |

- 4 你的年收入（包括薪金，營商，佣金和投資等所有收入）是 Your annual income (including all income from salary, business, commission and investment) is
- | | | |
|---|-------------------------|---|
| A | ≤ HK\$ 120,000 | 1 |
| B | HK\$ 120,000- 360,000 | 2 |
| C | HK\$ 360,000- 720,000 | 3 |
| D | HK\$ 720,000- 1,200,000 | 4 |
| E | 1,200,000- 3,600,000 | 5 |
| F | ≥HK\$ 3,600,000 | 6 |
- 5 如果發生突發事件，你的流動資產可以應付多少個月的一般開支？ In the event of an emergency, how many months of general expenses can be covered by your liquid assets?
- | | | |
|---|-------------------------------------|---|
| A | 少於 1 個月 Less than 1 month | 1 |
| B | 1 個月至 6 個月 1 month to 6 months | 2 |
| C | 6 個月至 12 個月 6 months to 12 months | 3 |
| D | 12 個月至 24 個月 12 months to 24 months | 4 |
| E | 24 個月以上 Over 24 months | 5 |
- 6 您的投資知識可描述為 Your investment knowledge can be described as
- | | | |
|---|--|---|
| A | 沒有：對股票、基金等證券產品及相關風險一無所知 No: Have no knowledge of securities products such as stocks and funds and related risks | 1 |
| B | 淺薄：對股票、基金等證券產品有簡單的認識，但是不懂任何投資方法 Superficial: Have a basic understanding of securities products such as stocks and funds, but do not understand any investment strategy | 2 |
| C | 一般：對股票、基金等證券產品有深入的認識，懂得自己投資 General: Have in-depth knowledge of securities products such as stocks and funds, and know how to invest | 3 |
| D | 豐富：不光瞭解股票、基金，還瞭解期貨、期權等衍生品交易 Rich: Not only understand stocks and funds, but also know the trading of derivatives such as futures and options | 4 |
| E | 專家：不光瞭解股票、基金、期貨和期權，還瞭解其他更為複雜的產品 Expert: Not only understand stocks, funds, futures and options, but also know other more complex products | 5 |
- 7a 您於過去 24 個月曾投資以下金融產品（可多選） You have invested in the following financial products in the past 24 months (multiple Selection)
- | | | |
|---|--|---|
| A | 銀行存款、存款證、外幣 Bank deposits, certificates of deposit, foreign currencies | 2 |
| B | 債券、貨幣市場基金、債券基金或固定收益類投資產品 Bonds, money market funds, bond funds or fixed income | 2 |
| C | 股票、偏股型基金、對沖基金或權益類投資產品 Stocks & Shares, equity funds, hedge funds or equity investment products | 2 |
| D | 衍生品如認股權證、牛熊證、期貨、期權等 Derivatives such as warrants, CBBCs, futures, options, etc. | 2 |

E	結構性產品、複雜金融產品、其它產品或服務	Structured products, complex financial products, other products or services	2
F	本人在過去 24 個月內沒有投資過以上金融產品	I have not transacted any financial products above in the preceding 24 months	0
8	您預期的投資年期為多久? What is your expected investment time horizon?		
A	2 年以內(包含 2 年)	Within 2 years (including 2 years)	1
B	2~5 年	2~5 years	2
C	5~8 年	5~8 years	3
D	8~10 年	8~10 years	4
E	10 年以上	More than 10 years	5
9	當您進行投資時，您的投資目標是什麼? When you start investing, what is your investment goal?		
A	保本是第一目標,即使收益非常低	Capital preservation is the first goal, even if the return is very low	1
B	穩健投資,不希望本金損失,有較低收益即可	Stable and regular income, want to protect principal and low return is fine	2
C	平衡型投資,不希望本金損失,願意承擔一定幅度波動,對收益有一定要求	Balanced investment, do not want to lose the principal, can bear a certain range of fluctuations, and have certain requirements for return	3
D	尋求資金的較高收益和成長性,願意為此承擔有限本金損失	Seek for higher return and growth, can bear limited principal loss	4
E	希望賺取高回報,願意為此承擔較大本金損失	Accept larger losses of principal in exchange for the potential of higher returns.	5
10	假設您的投資在一年內虧損了 10%,您會採取哪種對策? Assuming that your investment loses is 10% in one year, what kind of countermeasures would you take?		
A	不能接受,聯繫客服經理詢問虧損原因	Unacceptable, contact the customer service to check the reason	1
B	立即清倉所有投資,止損退出	Liquidate all assets immediately, stop loss and exit	2
C	賣出部分持倉,剩餘持倉繼續觀望	Liquidate partially, and hold the remaining positions	3
D	接受現狀,理解金融市場並不穩定,目前的損失屬於接受範圍內	Accept the status quo, understand that the financial market is not stable, and the current losses are within the acceptable range	4
E	將市場低迷視作機會,計畫投入更多資金	Bargain hunting in a bear market	5

總分: _____

Score	Class	風險偏好	分析結果	適用產品
0- 15	A1	保守型 Conservative	您的風險承受能力低，關注資產的安全性遠超於資產的收益性。保護本金不受損失和保持資產的流動性是您的首要目標。Your risk tolerance is low, and you believe safety of your assets is far more important than the profitability. Protecting the principal from loss and maintaining the liquidity of assets are your primary goals.	低風險 Low Risk
16- 25	A2	穩健型 Prudent	您的風險承受能力較低，關注資產的安全性高於資產的收益性，期望投資在保證本金安全的基礎上能有一定增值收入。You have a relatively low risk tolerance, pay attention to the safety of assets higher than the profitability, and prefer that the investment can have stable return on the basis of ensuring the safety of the principal.	中低風險 Low to Medium Risk
26- 35	A3	平衡型 Moderate	您有一定的風險承受能力，接受中度的損失，以換取中度的投資回報。希望通過長期且持續的投資獲得高於平均水準的回報。可以承受一定的投資波動，但要保持波動風險小於市場的整體風險。You are able to take on certain risks and endure a short-term loss in exchange for long-term appreciation. Prefer to obtain stable and above-average return through long-term and continuous investment. Liquidity is a secondary concern and you are willing to accept fluctuations risk but keep it less than the overall market risk.	中風險 Medium Risk
36- 45	A4	積極型 Active	您有較高的風險承受能力，願意承擔可預見的投資風險去獲取更多的收益，傾向於進行中短期投資。您接受高程度的損失，以換取高程度的潛在投資回報。資產價值可能有相當大幅的波動並大幅低於您原本的投資額。您明白風險越大，回報越高的原則，而您可接受此程度的波動。You have a higher risk tolerance, are willing to endure larger losses of principal in exchange for the potential of higher returns. The value of assets may fluctuate considerably and be lower than principal. You understand that the greater the risk, the higher the return, and liquidity may not be a concern.	中高風險 Medium to High Risk
46- 55	A5	激進型 Aggressive	您有極高的風險承受能力，在投資收益波動的情況下，仍能保持積極進取的投資理念。您接受重大的損失，以換取得重大的潛在投資回報。資產價值可能大幅波動且遠低於您原本的投資額。您明白風險越大，回報越高的原則，而您可接受此程度的波動。You may endure extensive volatility and significant losses and can accept substantial risk. You can still maintain a proactive investment philosophy under the circumstance of fluctuations. You accept a great loss of principal in exchange for a significant potential return. The value of assets may fluctuate significantly and can be much lower than principal. You understand that the greater the risk, the higher the return, liquidity is generally not a concern.	高風險 High Risk

S.V

客戶簽署 Client's Signature(s)

日期 Date

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(DD/MM/YYYY)	(DD/MM/YYYY)	(DD/MM/YYYY)	(DD/MM/YYYY)