

聚富證券有限公司 (“聚富證券”)
Riches Depot Securities Co., Limited (“RDS”)

Client Risk Profiling Questionnaire – Investment Products

投資產品 - 風險承受能力問卷

(for Individual/Joint Account 個人/聯名客戶適用)

Client's Name

客戶名稱: _____

Account No.

客戶編號: _____

This questionnaire serves to help you to assess your risk attitude based on your ability to take risk and your risk tolerance level.

這份問卷是根據閣下承受風險的能力及風險接受程度以評估閣下的風險態度。

Information provided will be kept confidential. 閣下提供的資料將絕對保密。

Background Information/Financial Situation 背景資料/財務狀況	Answer and Score 答案與分數
<p>Q1 What is your age? 您現時的歲數是?</p> <p>a. Age 18 - 35 , 18- 35 歲</p> <p>b. Age 36 - 50 , 36- 50 歲</p> <p>c. Age 51 - 65 , 51- 65 歲</p> <p>d. 65 or above , 65 歲或以上*</p> <p>*The Overall Investment Appetite/Risk Profile of a client should be “Conservative” if you are 65 or above 如客戶的年齡是 65 歲或以上，閣下的 整體投資取向 / 風險概況將定為 “保守型”</p>	
<p>Q2 What is your highest education level? 您的教育程度是?</p> <p>a. Finance Degree or above / equivalent finance professional qualification 大學或以上（財務學相關）/ 同等財務學相關專業資格</p> <p>b. Non-finance related degree or above 大學或以上（非財務學相關）</p> <p>c. Post-secondary 大專</p> <p>d. Secondary 中學</p> <p>e. Primary or below 小學或以下</p>	
<p>Q3 How many years of investment experience (exclude savings, fixed deposit and foreign currency deposit) do you have? 您有多少年投資經驗（不包括儲蓄、定期儲蓄及外幣儲蓄)?</p> <p>a. Over 10 years , 多於 10 年</p> <p>b. 7- 10 years , 7 - 10 年</p> <p>c. 4- 6 years , 4 - 6 年</p> <p>d. 1- 3 years , 1 - 3 年</p> <p>e. None or less than 1 year , 沒有或少於 1 年</p>	

<p>Q4 Which of the following products you have previously invested? 您曾否投資於以下產品?</p> <p>(you may select more than 1 option 您可選擇多於一項)</p> <ul style="list-style-type: none"> a. Savings/Fixed Deposits/Foreign Currency Deposit 儲蓄/定期儲蓄/外幣儲蓄 b. Bonds/Certificate of Deposits/Stocks/Mutual Funds, 債券/存款證/證券/基金 c. Investment-Linked Insurance Plans, 投資相連保險計畫 d. Derivatives/Structure Products/Linked Deposits/FX Trading (Margin/Leveraged), 衍生產品/結構性產品/掛鉤存款/外匯投資 (孖展/槓桿) e. None, 沒有 	
<p>Q5 What is your investment horizon? 您預期中的投資年期為多久?</p> <ul style="list-style-type: none"> a. Over 10 years, 多於 10 年 b. 7 - 10 years, 7 - 10 年 c. 4- 6 years, 4 - 6 年 d. 1- 3 years, 1 - 3 年 e. None or less than 1 year, 沒有或少於 1 年 	
<p>Q6 What is your current objective for investment? 您現時之投資目標是?</p> <ul style="list-style-type: none"> a. Maximize capital growth as soon as possible 以最短時間, 爭取最高回報 b. Gradual long-term capital growth 資本長期地逐漸增長 c. Stable, balanced income and capital growth 穩定、平衡收入與資本增長 d. Earn a return which is slightly above bank deposit 賺取略高於銀行存款的回報 e. Capital preservation with a return similar to bank deposit rate 保本及賺取相約於銀行存款的回報 	
<p>Q7 Which of the following statement could best describe your attitude towards investment risk? 以下那一段句子最能反映您對風險的態度?</p> <ul style="list-style-type: none"> a. I never consider risks, as I aim to maximize returns 我不會考慮風險, 務求得到最高回報 b. I am willing to accept more risks, as I aim for more returns 我願意承受較高的風險, 以換取更高回報 c. I am trying to strike a balance between risks and returns 我會平衡風險與回報 d. I will try to avoid risks but minor ones are still acceptable 我會儘量回避風險, 但仍可承受較低的波動 e. I am risk averse and don't want to take any risks 我不願意承受任何風險 	
<p>Q8 Generally, the higher the expected return the higher price fluctuation may be involved. What level of annualized price fluctuation would you generally be comfortable with? 一般而言, 預期較高回報, 亦會涉及較高的價格波幅。您可以接受以下哪個年度價格波幅?</p> <ul style="list-style-type: none"> a. Price fluctuates between -20% and +20%, 價格波幅介乎 -20% 至 +20% b. Price fluctuates between -15% and +15%, 價格波幅介乎 -15% 至 +15% c. Price fluctuates between -10% and +10%, 價格波幅介乎 -10 至 +10 d. Price fluctuates between -5% and +5%, 價格波幅介乎 -5% 至 +5% e. No price fluctuation 沒有價格波幅 	

<p>Q9 What portion of your overall income is available for investment for each month? 您每月可用作投資的金額，占總收入多少個百分比?</p> <p>a. 50% or above, 50%或以上</p> <p>b. 30% – 49%</p> <p>c. 10% – 29%</p> <p>d. Less than 10%, 少於 10%</p>	
<p>Q10 How many months of your household expenses could be covered by your reserve to meet unforeseen events? 您現時的儲備足夠應付多少個月的日常家庭開支，以面對突如其來的情況?</p> <p>a. More than 12 months, 多於 12 個月</p> <p>b. 6- 12 months , 6 - 12 個月</p> <p>c. 3- 6 months , 3 - 6 個月</p> <p>d. Less than 3 months , 少於 3 個月</p> <p>e. None 沒有</p>	
<p>Q11 How do you expect your future monthly investable amount over the next five years? 您預計未來五年每月可投資之金額會怎樣?</p> <p>a. Expect the monthly investable amount will increase sharply 預計每月可投資之金額會急升</p> <p>b. Expect the monthly investable amount will increase gradually 預計每月可投資之金額會逐漸上升</p> <p>c. Expect the monthly investable amount will remain unchanged 預計每月可投資之金額會維持不變</p> <p>d. Expect the monthly investable amount will decrease 預計每月可投資之金額會減少</p>	
<p>Q12 Derivative Knowledge 衍生產品知識</p> <p>a. Have you undergone training or attended courses on structured or derivative product(s)? 您以往曾否接受有關結構性或衍生產品的培訓或修讀相關課程? (Yes 有, No 沒有)</p> <p>b. Do you have current or previous work experience related to structured or derivative products? 您現時或過去與結構性或衍生產品有關的工作經驗? (Yes 有, No 沒有)</p> <p>c. Do you have trading experience in structured or derivative product(s) (e.g. Callable Bull/Bear Notes/Stock Options/Derivative Warrants/Equity Linked Notes etc)? 您以往曾否有投資衍生產品的經驗(如牛熊證/股票期權/衍生認股證/股票掛鉤產品等) (Yes 有, No 沒有)</p> <p>d. Have you executed five or more transactions in structured or derivative products within the past three years? 您曾否在以往三年內執行過五宗或以上結構性或衍生產品交易? (Yes 有, No 沒有)</p>	
<p>Total Score 總分數</p>	

Overall Assessment Result 評估結果					
Total Score 總分數	≤ 19	20 – 29	30 – 39	40 – 49	≥ 50
Risk Tolerance Level 風險承受程度	Low 低	Low-to-Medium 低至中	Medium 中	Medium-to-high 中至高	High 高
Investor Characteristics 投資者特徵	Conservative 保守型 An investor who is risk-averse and to whom capital preservation is very important. 投資者對風險採取比較保守的態度及重視保存資本。	Stable 穩健型 An investor who would like to have the capital gain potential, and he/she understands he/she needs to take a low to medium level of risk in respect of the capital invested. 投資者喜愛有資本增值的潛力的投資，同時亦明白到需要承擔低至中度風險。	Balance 平衡型 An investor who is willing to accept a medium level of risk. 投資者願意承擔中等程度的風險。	Growth 增長型 An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a high level of risk. 投資者喜愛有較大資本增值潛力的投資，同時亦明白到需要承擔高程度的風險	Aggressive 進取型 An investor who would like to have significant capital gain, and he/she understands that he/she needs to take a very high level of risk in respect of the capital invested. 投資者喜愛有可觀資本增值的投資，同時亦明白到要承擔相當高的風險。

If you choose to deviate in any respect from the Risk Profile process, you must indicate your reason(s) in writing.

Your Investment Appetite/Risk Profile will be classified as “Conservative”.

如閣下選擇不填報上述風險評估，閣下必須書面詳述有關原因。閣下的整體投資取向/風險概況將定為“保守型”

(Client must complete explanation in own handwriting in this box) ((客戶必須在此親筆填寫解釋)

DISCLAIMER 免責聲明

This questionnaire and the result is only one of the factors you may take into account when investing. This should not be regarded as an investment advice, an offer to sell, or a solicitation to buy any financial products. You should consider carefully your investment objective and risk tolerance ability and seek for independent professional advice before making any investment decision. It is. RDS accepts no responsibility or liability as to the accuracy or completeness of the information provided by you in this questionnaire and/or the results.

Investors should note that investment involves risks, including the possibility of loss of the entire capital invested, price of investment products may go up as well as down and past performance information presented is not indicative of future performance. Investors should understand the nature and the risks associated with the product before making any investment decision.

You should always make your own investment decision having regard to your financial situation, investment experience, investment objectives, independent professional advice etc. Licensed person of RDS will assist in explaining whether a product is suitable for you according to the said factors but you should note that no representation or advice is made or implied by RDS.

本問卷和結果只是閣下考慮投資的其中一個因素。以上並不應被視為投資建議，要約出售，或徵求購買任何金融產品。閣下應該仔細考慮閣下的投資目標及承受風險能力，並尋求獨立專業意見，才作出任何投資決定。聚富證券對於本問卷由閣下提供的資料及/或結果的準確性或完整性不承擔任何責任。

投資者須注意投資涉及風險，包括可能損失全部投資本金，投資產品價格可升亦可跌，而所呈列的過往表現資料並不表示將來亦有類似表現。投資者作出任何投資決定前，應詳細瞭解該產品的性質和風險。

當閣下作出投資決策前，須考慮閣下的財務狀況，投資經驗，投資目標，獨立專業意見等因素。聚富證券的持牌人會根據上述因素，協助解釋產品是否適合閣下作出投資。但閣下要注意，這並非為，亦非被指為聚富證券的任何陳述或建議。

Personal Information Collection Statement 個人資料收集聲明

The personal information collected will be used for any of the purposes set out above. Depending on the actual business or operational needs, the personal information collected may be transferred to (i) the administrative, operating or information technology departments of any member of the RDS; (ii) any third party service provider to RDS who has a legitimate need to obtain the information in connection with the provision of the relevant service to RDS; (iii) any business partner or other financial product issuer having business relationship with RDS who has a legitimate need to obtain the information in connection with the provision of the relevant financial product to the client; and (iv) any governmental, judicial, statutory or self-regulatory authority having competent jurisdiction over any member of RDS. Subject to the aforesaid, the personal information held by us is kept confidential. This form will be destroyed not later than 1 year after it no longer serves any of the purposes set out herein. As part of the business records of RDS, this form may be retained for a substantial period of time due to the need to comply with applicable laws or regulatory requirements.

此表格所收集之個人資料將被使用於以下用途。基於實際的商業及營運需要，該等資料可能被（i）聚富證券任何成員之行政、運作及資訊科技部門；（ii）任何向本公司提供服務之供應商，而該服務供應商就其提供有關服務是有合理需要知道相關資料的；（iii）任何與本公司有業務關係的商業夥伴或其他金融產品發行人，而該夥伴或發行人就其提供有關金融產品予客戶是有合理需要知道相關資料的；及（iv）任何對本公司任何成員具有適當管轄權之政府機關、司法機關、法定機關或業界自我監管機關。除用於上述目的外，閣下之個人資料將會保密。如此表格不再適用於以上所提及之任何用途，將於其後一年內被銷毀；但此表格可能會被保留一段相當時間，以符合有關法律及監管要求。


Client may access or make corrections to any personal information provided to or collected by the RDS, and such request can be made to RDS at Room 1701A, 1 Lyndhurst Tower, 1 Lyndhurst Terrace, Central, Hong Kong.

閣下有權查閱及要求更正本公司持有有關閣下的個人資料，並以書面向本公司(地址為:香港中環擺花街1號一號廣場1701A室)提出要求。

Client's Declaration 客戶聲明

I hereby declare that the information I have provided in this form is in all respects true, accurate and complete and agree that my investment risk tolerance analysis is correctly stated above.

本人(等) 謹此聲明：本人(等) 為本問卷所提供資料均是真實，正確及全面，並同意上述的投資風險承受能力分析為正確。

<input type="checkbox"/> I agree and accept the above assessment of my investment appetite / risk profile. 本人同意並接受上述評估結果及本人確認同意本問卷評估本人所屬的投資取向/風險概況。	
<input type="checkbox"/> I disagree with the above assessment and my investment appetite / risk profile should be : _____ 本人不同意上述評估結果，且認為本人的投資取向/風險概況為:_____	
	
_____	_____
Client's Signature 客戶簽署	Date 日期

For Internal Use Only 只供內部使用	
Signature of Licensed Person of RDS 聚富證券持牌人簽署	Approved by Department Head or Responsible Officer 部門主管或負責人員批核
Declaration: I hereby declare and confirm that this questionnaire is duly completed by the client. 聲明: 本人謹此聲明及確認此問卷由客戶親自填寫	
Name 姓名: CE No.中央編號 : Date 日期:	Name 姓名: CE No.中央編號 : Date 日期:

Applicable only if client is 65 years old or above

僅適用於被界定為"65 歲或以上客戶"

If you are 65 years old or above, in order to protect your interests, RDS will profile you as a conservative investor and as a consequence we will not accept your subscription instruction in high risk investment products.

如閣下已達 65 歲或以上，為保障閣下的利益，聚富證券將閣下定為保守型投資者。因此，聚富證券不會接受閣下認購高風險的投資產品。

However, if you consider that you should not be profiled as a conservative investor given your higher risk appetite and as such would be keen to deal in a wider range of investment products of a higher risk profile, by signing below, you confirmed that notwithstanding your age, you may want to deal in investment products of a higher risk profile and you understand that your investment in such products may involve higher risk (including the possibility of loss of the capital invested) than what you can take and therefore may not be in your best interest.

然而，閣下如認為可承受較高風險而不應被定為保守型投資者，並有意買賣較廣泛的投資產品（包括較高風險的產品），請在下方簽署。閣下確認儘管考慮年齡狀況，閣下仍有意買賣較高風險的投資產品，並明白於該等產品的投資涉及的風險可能較閣下可承受的為高（包括可能損失投資本金），未必屬於閣下的最佳利益。



Client's Signature 客戶簽署

日期

For Internal Use Only 只供內部使用	
Signature of Licensed Person of RDS 聚富證券持牌人簽署	Approved by Department Head or Responsible Officer 部門主管或負責人員批核
Declaration: I hereby declare and confirm that this questionnaire is duly completed by the client. 聲明：本人謹此聲明及確認此問卷由客戶親自填寫	
Name 姓名: CE No.中央編號： Date 日期:	Name 姓名: CE No.中央編號： Date 日期: