



Risk Profile Questionnaire
風險承擔能力問卷

Client's Name: _____
客戶姓名 _____

Account No.: _____
賬戶號碼 _____

Please answer the following questions. They will help you to understand your attitude to risk.
請回答下列問題，這些問題可以幫閣下了解自己對投資風險的取態。

1. What is your age
你的年齡介乎於？

- 18-35 (3) 36-50 (4) 51-65 (2) > 65 (1)

2. What is your education level
你的教育程度是？

- Primary level or below 小學程度或以下 (1) Secondary level 中學程度 (2) University level 大學程度 (3) Master level or above 碩士或以上 (4)

3. How many dependents do you have (including spouse, children, or parents)
你所需要供養人數 (包括配偶, 子女或父母)？

- None 無 (4) 1-2 人 (3) 3-4 人 (2) more than 4 多於四人 (1)

4. How many years of investment experience do you have?
你有多少年投資經驗？

- Nil 沒有 (1) 1-5 years 年 (2) 6-10 years 年 (3) >10 years 年 (4)

5. What percentage of your yearly income is available for investment
你的投資金額佔你的每年收入百分比？

- <10% (1) 10%-20% (2) 21% - 30% (3) > 30% (4)

6. Which of the following return objective most closely reflect your personal investment goal?
下列哪一項是最貼近你的個人投資目標？

- Capital preservation with a return similar to bank deposit rate 資本保障同時賺取接近銀行利率的回報 (1)
 Stable, balanced income and capital growth 穩定均衡收益及資本增長 (2)
 Gradual long-term capital growth 逐步累積的長線資本增長 (3)
 Maximize capital growth as soon as possible 盡快賺取最大的資本增長 (4)

7. Which of the following is your response to fluctuation in investments
下列哪一項是你對投資項目出現波動時的反應？

- I will cut loss very soon and will not invest anymore 我會盡快止蝕及不再投資 (1)
 I will replace my portfolio by a better alternative 我會投資更好項目從而取縮現在的投資項目 (2)
 I will wait for at least one year before making changes 我會觀察一年以上才作出變動 (3)
 I will keep my current portfolio and buy more if the market prices go down 我會繼續持有現在的投資項目並趁低吸納 (4)

8. What will you do to your investment if you need cash for other purposes (e.g. home purchasing, college tuition payment, retirement fund) in the coming 2 years
你會如何選擇當你在未來兩年內需要套現 (如買樓, 大學學費, 退休金)？

- I will liquidate all my investments 我會將所有投資項目套現 (1)
 I will liquidate a small portion of my investments 我會將小部分投資項目套現 (2)
 I will liquidate a large portion of my investments 我會將大部分投資項目套現 (3)
 No action will be taken as I have a lot of cash 不會作任何行動因我有大量現金 (4)

Risk Profile Questionnaire
風險承擔能力問卷

9. Income from Investment may go up and down. How would you describe your acceptance and attitude towards market fluctuations?
投資回報可升可跌, 你怎樣形容你對投資市場風險的接受能力及態度?

- Concern that income/asset will be affected by market fluctuations, and hence unwilling to take up any risk
憂慮市場波幅影響投資回報/資產價值,故不願意承擔任何風險 (1)
- Accept minor fluctuations for the opportunity to grow capital 願意承擔輕微程度市場風險,以換取資金增值的機會 (2)
- Accept moderate fluctuations for the opportunity of assets enhancement and better capital returns
願意承擔中等程度市場風險,以加強資金增值及投資回報的機會(3)
- Accept higher risks from market fluctuations, believe long-term investing can average out short-term volatility and higher potential growth can be achieved accordingly
願意承擔較高度市場風險,相信短期波動無礙長線投資以獲取較高的投資回報 (4)

10. Have you executed five or more transactions in derivatives products e.g. derivatives, warrants, callable bull/bear contracts, stock options, futures, commodities, structured products and ETFs within the past 3 years.
你於過去三年, 曾否執行五次或以上有關衍生產品的交易, 例如: 衍生權證、牛熊證、股票期權、期貨、商品、結構性產品及交易所買賣基金等?

- No (0) Yes (2)

11. How many months of your share of household expenses have you put aside to meet unforeseen events?

你儲備作不時之需的金額, 大約相等於你多少個月的家庭開支?

- Have no amount set aside for unforeseen events 我沒有儲備金額作不時之需 (0) Between 6 to 12 months 六至十二個月 (2)
- Between 1 year to 2 years 一年至兩年 (3) Over 2 years 兩年以上 (4)

12. Have you undergone relevant training or attended relevant courses on investment products (securities, derivatives)?

你曾否接受有關股票及衍生產品的培訓或修讀相關課程?

- No (0) Yes (2) please describe: _____

13. Do you have current or previous working experiences related to securities and derivatives products?

你曾否擁有與衍生產品有關的工作經驗?

- No (0) Yes (3), please describe: _____

Total score 總分數: _____

- <10 marks: The client is risk averse and seeks for capital preservation
十分以下: 客戶對風險採取比較保守的態度及重視保存資本
- 10 - 30 marks: The client is willing to accept a medium level of risk and a diversified/balanced portfolio is suitable for the client
十分至三十分: 客戶願意承受中等程度的風險, 可接受多元化/較平衡的投資組合
- >30 marks: The client is aggressive and is willing to take a higher level of risk (i.e. monetary loss) for a potential return.
三十分以上: 客戶屬進取型及願意為潛在回報承受較高程度的風險(即金錢損失)

I/We confirm that I understand and agree with the result of this Risk Profile Questionnaire.

本人確認本人明白及同意於此風險承擔能力問卷之結果

Signature of Account Holder

賬戶持有人簽署 _____

Name of Account Holder

賬戶持有人姓名 _____

**Joint client is required to complete this questionnaire separately 聯名客戶需填寫另外一份問卷

Date 日期: _____