



Client Risk Profile Questionnaire

客戶風險取向問卷

Client Name 客戶名稱	
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The below questions are asked and targeted at the investment decision maker(s): For Joint Account, either all account holders or the sole decision maker. For Corporate Account, authorised signatories who will give transaction instructions on behalf of the company. The answers filled below will be considered as the OVERALL assessment of all investment decision maker(s) for the Account. 有關問題的對象為投資決策者：若為聯名賬戶，即指全部賬戶持有人或唯一決策者。若為公司賬戶，即指公司授權代表發出交易指示的簽署者。此部份的評估將被視為該賬戶的投資決策者的綜合性評估。

1. Investment experience in Funds/Derivatives/Structured Products/Bonds 客戶就互惠基金/衍生產品/結構性產品及債券之投資經驗

Have you invested into any of the product(s) below for more than 5 times in the past 3 years? (Can select more than one item)
於過往三年內，您曾否進行過逾五次下述投資產品的交易？（可選多於一項）

- ☐ Bonds / Bond Funds 債券、債券基金
- ☐ Certificate of Deposit 存款證
- ☐ Mutual Fund 互惠基金
- ☐ Stock / Open-end funds excluding bond funds and money market funds / Non capital protected equity linked structured products 股票、開放式基金（不包括債券基金或貨幣市場基金）、非保本之股票掛鉤結構投資產品
- ☐ Foreign currencies / Non Capital Protected Currency Linked Structured Products 外匯、非保本貨幣掛鉤結構性產品
- ☐ Commodities Futures 商品期貨
- ☐ Futures Contracts 期貨合約
- ☐ Options 期權
- ☐ Equity-linked Note (ELN) 股票掛鉤票據
- ☐ Equity-linked Instrument (ELI) 股票掛鉤投資工具
- ☐ Equity-linked Deposit (ELD) 股票掛鉤存款
- ☐ Leveraged Transaction 槓桿式交易
- ☐ Other Funds / Derivatives / Structured Products 其他基金/衍生產品/結構性投資產品 (Please provide 請註明)
- ☐ None of the above 以上皆沒有

2. Knowledge of Derivatives 衍生工具知識

This section is designed to assist us to assessing your knowledge of derivatives investment and the suitability of certain financial products with derivatives exposures in your investment portfolio. You are required to complete this questionnaire as you will be restricted from investing in certain Securities if you do not pass this assessment. 本部份旨在評估您對衍生工具投資的認識，以及您在投資組合加入帶有衍生工具成分之金融產品的合適性。您必須完成本問卷，如您未能通過此評估，您將會受到限制而不能投資於若干證券。

a. Work Experience in the Financial Industry 金融業工作經驗

Have you ever been either a licensed person under Hong Kong Securities and Futures Commission (SFC) or a relevant individual with Hong Kong Monetary Authority (HKMA)? 您曾否是香港證券及期貨事務監察委員會（「證監會」）之持牌人或香港金融管理局（「金管局」）之註冊機構有關人士？

- ☐ No 否
- ☐ Yes 是

b. Derivatives Knowledge acquired from Academic Background 從學術途徑認識衍生工具

Have you ever obtained any financial qualification(s), or completed any finance course(s) or in-depth training from reputable institute(s)? 您曾否於具信譽之機構取得任何金融學歷或完成任何金融課程？

- ☐ No 否
- ☐ Yes (please select multiple options if applicable) 是（請選擇以下合適項目（如適用））
 - ☐ Passed Hong Kong Securities and Investment Institute (HKSI) Paper 7 / 8 / 9 通過香港證券專業學會 (HKSI) 考卷 7 / 8 / 9
 - ☐ Passed Chartered Financial Analyst (CFA) Examination - Level 1 / 2 / 3 通過特許財務分析師 (CFA) 考試 1 / 2 / 3 級
 - ☐ Passed Financial Risk Manager (FRM) Examination 通過金融風險管理師 (FRM) 考試
 - ☐ Passed Chartered Alternative Investment Analyst (CAIA) Examination 通過特許另類投資分析師 (CAIA) 考試
 - ☐ Certified Financial Planner (CFP) - Investment Module 認可財務策劃師 (CFP) 課程之投資單元
 - ☐ Master Degree in Finance 金融學碩士
 - ☐ Bachelor Degree in Finance 金融學學士
 - ☐ Diploma / Higher Diploma in Finance 金融學文憑 / 高級文憑

3. Risk Profile Questionnaire 風險取向問卷

This questionnaire is designed to assist us in assessing your financial situation, investment experience and investment objectives.
這份問卷的設計是為幫助評估您的金融狀況、投資經驗及投資目標的態度。

(Please ✓ where appropriate 請於適當位置 ✓)

Q1 Which age group do you belong to? 您屬於那一個年齡組別?			
(a)	<input type="checkbox"/>	Between 18 and 24	18 至 24 歲
(b)	<input type="checkbox"/>	Between 25 and 34	25 至 34 歲
(c)	<input type="checkbox"/>	Between 35 and 50	35 至 50 歲
(d)	<input type="checkbox"/>	Between 51 and 64	51 至 64 歲
(e)	<input type="checkbox"/>	65 or above	65 歲或以上
Q2 Please indicate your highest education level: 請指示您的最高學歷:			
(a)	<input type="checkbox"/>	Primary school or below	小學或以下
(b)	<input type="checkbox"/>	Secondary school	中學
(c)	<input type="checkbox"/>	Post-secondary school / Associate Degree/ Diploma	大專 / 副學士 / 文憑
(d)	<input type="checkbox"/>	University or above	大學或以上
Q3 What is the average percentage of your disposable income that can be set aside for investment? 平均而言，您會將可動用收入的多少百分比作投資用途?			
(a)	<input type="checkbox"/>	Less than 5%	少於 5%
(b)	<input type="checkbox"/>	5% to less than 15%	5% 至 15% 以下
(c)	<input type="checkbox"/>	15% to less than 25%	15% 至 25% 以下
(d)	<input type="checkbox"/>	25% or above	25% 或以上
Q4 What is the average percentage of your current net worth (excluding the value of your self-occupied property) that will be allocated for investment purpose? 您用作投資的資金佔流動資產淨值(不包括自住物業的價值)的平均百分比是多少?			
(a)	<input type="checkbox"/>	Less than 10%	少於 10%
(b)	<input type="checkbox"/>	10% to less than 20%	10% 至 20% 以下
(c)	<input type="checkbox"/>	20% to less than 30%	20% 至 30% 以下
(d)	<input type="checkbox"/>	30 % or above	30% 或以上
Q5 How long is your expected investment horizon? 您的預計投資年期是多久?			
(a)	<input type="checkbox"/>	Less than 1 year	少於 1 年
(b)	<input type="checkbox"/>	1 year to less than 3 years	1 年至 3 年以下
(c)	<input type="checkbox"/>	3 years to less than 5 years	3 年至 5 年以下
(d)	<input type="checkbox"/>	5 years or above	5 年或以上
Q6 In general, how much liquid assets (including cash or highly liquid assets: e.g. foreign currency, bullion etc.) have you reserved for your monthly household expenses? 在一般情況下，您會預留多少流動資金(包括現金或高流通性的資產：如外幣、黃金等)作為每月家庭開支儲備?			
(a)	<input type="checkbox"/>	Less than 3-month household expenses	少於 3 個月的家庭開支
(b)	<input type="checkbox"/>	3-month to less than 6-month household expenses	3 個月至 6 個月以下的家庭開支
(c)	<input type="checkbox"/>	6-month to less than 12-month household expenses	6 個月至 12 個月以下的家庭開支
(d)	<input type="checkbox"/>	12-month or above household expenses	12 個月或以上的家庭開支
Q7 Which of the following do you think best describe your investment attitude? 下列那一項最能夠形容您的投資意向?			
(a)	<input type="checkbox"/>	In general, I can bear price fluctuation of around 5% in my investment in exchange for potential gain, which is slightly higher than the rate of bank deposits. 一般而言，本人能承受投資上大約 5% 的價格上落波動以獲得稍微高於銀行存款利率的潛在回報。	
(b)	<input type="checkbox"/>	In general, I can bear price fluctuation of around 10% in my investment in exchange for potential gain, which is higher than the rate of bank deposits. 一般而言，本人能承受投資上大約 10% 的價格上落波動以獲得高於銀行存款利率的潛在回報。	
(c)	<input type="checkbox"/>	In general, I can bear price fluctuation of around 20% in my investment in exchange for potential gain, which is much better than the rate of bank deposits. 一般而言，本人能承受投資上大約 20% 的價格上落波動以獲得明顯高於銀行存款利率的潛在回報。	
(d)	<input type="checkbox"/>	In general, I can bear price fluctuation of around 30% in my investment in exchange for potential gain, which is comparable to the stock market indexes. 一般而言，本人能承受投資上大約 30% 的價格上落波動以獲得相比股票市場指數的潛在回報。	
(e)	<input type="checkbox"/>	I can bear any price fluctuation of my investment in exchange for potential gain, which is remarkably higher than the stock market indexes. 本人能承受投資上任何的價格上落波動以獲得明顯高於股票市場指數的潛在回報。	

Q8 Please indicate your investment experience in the following table: 在下列表中, 請指示您的投資經驗:

(Tick ✓ more than one choice if appropriate) (如適用, 可選擇 ✓ 多於一項)

	Type of Investment Product 投資產品種類	Investment Experience 投資經驗			
		No 沒有	Below 1 year 一年以下	1-3 years 一年至三年	Above 3 years 三年以上
(a)	Principal Protected Products 保本產品 (e.g. Certificates of Deposit, Principal Protected Structured Deposits/Notes) (例如: 存款證、保本的結構性存款/票據)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b)	Foreign Currency 外幣	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c)	Fixed Income Products - A e.g. Retail Bonds, Bond Investment Funds 定息投資產品-甲 例如: 零售債券、債券基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d)	Paper Gold 紙黃金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e)	Currency Linked Products 貨幣掛鉤產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f)	Fixed Income Products - B e.g. Private Placement Bonds 定息投資產品-乙 例如: 私人配售債券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g)	Investment Funds 投資基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h)	Stocks 股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i)	Investment Linked Assurance Scheme 投資相連保險計劃	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j)	Equity Linked Products 股票掛鉤產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k)	Commodity/ Derivatives/ Leverage Products (e.g. options, futures, warrants, margin trading, accumulator) 商品 / 衍生工具 / 槓桿產品(例如: 期權、期貨、認股權證、孖展交易、累計期權)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Client Risk Profile 客戶風險取向 (To be computed and completed by WA 由財富顧問計算及填寫)

Total Score from CRPQ 問卷總得分	Risk Level 風險級別	Client Risk Profile 客戶風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/> 6-15	1	Secure 保守型	<p>These clients are classified into those investors who have limited knowledge and experience in financial investment and can only tolerate low level of investment risk. They are comfortable with low risk or low uncertainty on returns for the intended transaction; therefore, investment products with risk level P1 are more suitable for them (whereas P1 is the lowest risk level and P5 is the highest risk level).</p> <p>這類客戶在金融投資方面具有有限的知識及經驗，屬於能承受低程度投資風險的投資者，對低風險或低不確定性回報的預算交易感安心；因此，風險級別為 P1 的投資產品比較適合他們（P1 為最低風險級別而 P5 為最高風險級別）。</p>
<input type="checkbox"/> 16-25	2	Moderate 穩健型	<p>These clients are classified into those investors who have some knowledge and experience in financial investment and can tolerate low to medium level of investment risk. They are willing to take some risk to achieve regular return better than bank deposits for the intended transaction; therefore, investment products with risk level P2 or below risk level are more suitable for them (whereas P1 is the lowest risk level and P5 is the highest risk level).</p> <p>這類客戶在金融投資方面具有一些知識及經驗，屬於能承受低至中度投資風險的投資者，願意承擔一定程度的風險去達成相比銀行存款較高並有定期性的回報；因此，風險級別為 P2 或以下的投資產品比較適合他們（P1 為最低風險級別而 P5 為最高風險級別）。</p>
<input type="checkbox"/> 26-34	3	Balanced 均衡型	<p>These clients are classified into those investors who have reasonable knowledge or experience in financial investment and/or have moderate financial capability to tolerate losses from investment, and can tolerate medium level of investment risk. They are willing to take risk to achieve returns comparable to the global market indexes for the intended transaction; therefore, investment products with risk level P3 or below are more suitable for them (whereas P1 is the lowest risk level and P5 is the highest risk level).</p> <p>這類客戶在金融投資方面具有一定的知識或經驗，同時/或擁有穩定的財政能力來承受投資帶來的損失，屬於能承受中度投資風險的投資者，願意承擔風險去達成媲美環球市場指數的回報；因此，風險級別為 P3 或以下的投資產品比較適合他們（P1 為最低風險級別而 P5 為最高風險級別）。</p>
<input type="checkbox"/> 35-42	4	Growth 增長型	<p>These clients are classified into those investors who have considerable knowledge or experience in financial investment and/or have strong financial capability to tolerate losses from investment, and can tolerate medium to high level of investment risk. They are willing to take higher risk to achieve returns better than the global market indexes for the intended transaction; therefore, investment products with risk level P4 or below are more suitable for them (whereas P1 is the lowest risk level and P5 is the highest risk level).</p> <p>這類客戶在金融投資方面具有相當的知識或經驗，同時/或擁有良好的財政能力來承受投資帶來的損失，屬於能承受高度投資風險的投資者，願意承擔較高的風險去達成高於環球市場指數的回報；因此，風險級別為 P4 或以下的投資產品比較適合他們（P1 為最低風險級別而 P5 為最高風險級別）。</p>
<input type="checkbox"/> 43-50	5	Aggressive 進取型	<p>These clients are classified into those investors who have extensive knowledge and experience in financial investment and/or have solid financial capability to tolerate losses from investment, and can tolerate high level of investment risk. They are comfortable with maximizing return on investment by taking maximized risk for the intended transaction; therefore, investment products with risk level P5 or below are more suitable for them (whereas P1 is the lowest risk level and P5 is the highest risk level).</p> <p>這類客戶在金融投資方面具有廣泛知識及經驗及/或擁有強健的財政能力來承受投資帶來的損失，屬於能承受中至高度投資風險的投資者，對高風險產品有強烈的喜好，並安心承擔最大的風險去達成最大化投資的回報；因此，風險級別為 P5 或以下的投資產品比較適合他們（P1 為最低風險級別而 P5 為最高風險級別）。</p>

You may choose to disregard these indications but must fully understand and acknowledge the risks of doing so.

您可選擇不予理會該等指示，但必須充分明白及確認有關的風險。

5. Risk Profile of ALL Underlying Account(s) 全部所屬賬戶的風險取向

Purpose 目的	<input type="checkbox"/> New Setup 新成立	<input type="checkbox"/> Renewal 延續	<input type="checkbox"/> Change 更新
Client Risk Profile Result 客戶風險取向結果	<input type="checkbox"/> 1 Secure 保守型 <input type="checkbox"/> 2 Moderate 穩健型	<input type="checkbox"/> 3 Balanced 均衡型 <input type="checkbox"/> 4 Growth 增長型	<input type="checkbox"/> 5 Aggressive 進取型

	1	2	3
All A/C No., if any 全部賬戶號碼, 如有			
A/C Type 賬戶類別	<input type="checkbox"/> Corporate Account 公司賬戶 <input type="checkbox"/> Personal Account 個人賬戶 <input type="checkbox"/> Joint Account 聯名賬戶	<input type="checkbox"/> Corporate Account 公司賬戶 <input type="checkbox"/> Personal Account 個人賬戶 <input type="checkbox"/> Joint Account 聯名賬戶	<input type="checkbox"/> Corporate Account 公司賬戶 <input type="checkbox"/> Personal Account 個人賬戶 <input type="checkbox"/> Joint Account 聯名賬戶
	Account Risk Profile 賬戶風險取向		
Select Risk Profile 選擇風險取向	<input type="checkbox"/> 1 Secure 保守型 <input type="checkbox"/> 2 Moderate 穩健型 <input type="checkbox"/> 3 Balanced 均衡型 <input type="checkbox"/> 4 Growth 增長型 <input type="checkbox"/> 5 Aggressive 進取型	<input type="checkbox"/> 1 Secure 保守型 <input type="checkbox"/> 2 Moderate 穩健型 <input type="checkbox"/> 3 Balanced 均衡型 <input type="checkbox"/> 4 Growth 增長型 <input type="checkbox"/> 5 Aggressive 進取型	<input type="checkbox"/> 1 Secure 保守型 <input type="checkbox"/> 2 Moderate 穩健型 <input type="checkbox"/> 3 Balanced 均衡型 <input type="checkbox"/> 4 Growth 增長型 <input type="checkbox"/> 5 Aggressive 進取型
Deviate from Client Risk Profile Result? ^{Note} 是否與客戶風險取向問卷 結果不同? ^註	<input type="checkbox"/> Yes是 / <input type="checkbox"/> No否	<input type="checkbox"/> Yes是 / <input type="checkbox"/> No否	<input type="checkbox"/> Yes是 / <input type="checkbox"/> No否

Note: If "Yes", please provide explanation below and attach supporting documents where applicable.
 註：如選擇“是”請在以下提供解釋及附上證明文件(如適用)。

6. Client Acknowledgement 客戶確認

I have gone through the above Risk Profile Questionnaire. I confirm that I fully understand and accept (i) that the above Risk Profile process is for the purpose of helping me to assess my attitude towards risk and investment objectives before selecting financial / investment products; (ii) that the above Risk Profile process is not intended to list out all factors and/or issues which I should consider at the time of my investment; (iii) that I must not rely on the Risk Profile as my investment preferences and my decisions may change from time to time, and in particular, may be different at the time of investment; and (iv) that I must fully read and understand the information as disclosed in various documents (including but not limited to the prospectus / explanatory memorandum / brochures / guide / offering document(s) of the financial or investment product(s)) relating to the features, risks, merits, charges and other details of the financial or investment products before making any investment decision and (v) I must satisfy myself as to my ability to tolerate the risk levels associated with different investment products at the time of my investment decision. (vi) that this document was completed before the licensed representative provided the recommendation of investment product(s) to me.

本人已進行上述風險取向測試。本人確認本人已完全明白及接受（i）進行上述風險取向測試過程是為了有助本人在選擇金融／投資產品前，評估本人對風險及投資目標的態度；（ii）上述風險取向測試過程並不在列出所有於本人投資應考慮的因素及／或事項；（iii）本人不能只以此風險取向測試作為本人投資意向的依據，且本人的決定可不時改變，尤其現時的決定可能跟投資時不同；以及（iv）在作出任何投資決定前，本人必須細閱及明白於不同文件所披露的資料（包括但不限於金融或投資產品的招股書／解釋備忘錄／介紹冊子／指引／發售文件），其與金融或投資產品的特點、風險、優點、收費及其他有關詳情及（v）本人必須令自己信納於作出投資決定時本人可容忍不同投資產品有關的風險程度。（vi）上述風險取向測試是於持牌代表向本人提供任何投資產品建議前填寫的。

Client Name 客戶名稱	Signature / Authorised Signature 簽署 / 授權人簽署
Contact Tel. No. & Email 聯絡電話及電郵	Date 日期 dd 日/mm 月/yyyy 年

For Partner 供合夥人使用	
Name of FI Company 金融機構名稱	
Name of Partner 合夥人姓名	Partner Code 合夥人編號
Signature of Partner 合夥人簽署 ✓	Date 日期 dd 日/mm 月/yyyy 年