



Client Name 客戶名稱	Account Number 帳戶號碼
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Please answer the following questions. They will help you understand your attitude to risk. 請回答下列問題，這些問題可以幫您了解自己對投資風險的取態。

(1) When it comes to investing, you would describe yourself as 在投資方面，您會形容自己是：
(Please Select One Only of the following 請只選擇以下一項)

[1] Inexperienced 毫無經驗 [2] Somewhat inexperienced 經驗不足

[3] Somewhat experienced 略具經驗 [4] Very experienced 經驗豐富

(2) How many years of investment experience do you have? 您有多少年的投資經驗？
(Please Select One Only of the following 請只選擇以下一項)

[1] Less than 1 year 1年以下 [2] 1 - 5 years 1至5年 [3] 6 - 10 years 6至10年 [4] Over 10 years 10年以上

(3) What kind of investment instruments have you invested in? 您曾經投資在甚麼投資工具之上？
(You can select more than one option if appropriate 如適用，可以選擇多於一項)

[1] Bond 債券 [2] Mutual Fund/Unit Trust 互惠基金/單位信託基金 [3] Stock 股票

[4] Derivative 衍生工具 [1] None of the above 以上皆不是

Remark: The score for this question equals to the highest score among the selected options. e.g. If Account Applicant ticked both "Mutual Fund/Unit Trust" and "stock", Account Applicant's score for this question is 3.
備註：本題的分數，等於所選選項中，分數最高一項的分數。舉例：如帳戶申請人勾選了「互惠基金/單位信託基金」和「股票」，帳戶申請人本題的分數就是3分。

(4) What would be the maximum loss you would feel acceptable? 您可承受的最大損失是多少？
(bear in mind that the more risk associated with an investment the greater the potential for return 請緊記潛在投資回報愈高，風險亦愈高)
(Please Select One Only of the following 請只選擇以下一項)

[1] Will try as far as possible to avoid any capital loss, even if this impacts negatively on the potential return
在可能的情況下盡量避免任何資本上的損失，就算這對潛在回報產生負面影響

[2] Wish to minimize capital loss, maximum acceptable loss is 10%
希望將資本損失減至最低，可承受最多10%的損失

[3] Can tolerate some capital loss in order to improve potential returns, maximum acceptable loss is 20%
可容許某程度上的資本損失以改善潛在回報，可承受最多20%的損失

[4] Can tolerate more capital loss in order to maximize potential investment returns, I can accept a loss of 30% or more
可容許較多的資本損失以提高潛在回報，可承受30%或以上的損失

(5) What is your current investment objective? 您現時的投資目標是什麼？
(Please Select One Only of the following 請只選擇以下一項)

[1] Capital preservation is the most important
保存資本是最重要的

[2] Balance between preservation and growth of capital, but preservation of capital is more important
保存資本及資本增值都重要，但較重保存資本

[3] Balance between preservation and growth of capital, but growth of capital is more important
保存資本及資本增值都重要，但較重資本增值

[4] Growth of capital is the most important
資本增值是最重要的

(6) In normal market conditions, what return do you expect from your investments? 在正常市況下，您預期您的投資可帶來多少回報？
(Please Select One Only of the following 請只選擇以下一項)

[1] 0 ~ 4% per annum 每年0~4% [2] 5 ~ 9% per annum 每年5~9% [3] 10 ~ 15% per annum 每年10~15% [4] Over 15% per annum 每年超過15%

(7) If you had purchased a stock with a 5 year time frame and after only 1 year the investment had appreciated by 30%, what would you do?
假如您購買了一只股票並打算持有五年，在首年投資後便已升值30%，那您會怎樣做？
(Please Select One Only of the following 請只選擇以下一項)

[1] Sell the investment to realize the gain
沽出該項投資將利潤套現

[2] Sell part of the investment while still betting the rest on the potential performance of the investment
套現一部份又繼續持有部份投資以求賺取更大回報

[3] Hold the investment to see if it continues to produce good returns
繼續持有投資，留意會否持續有可觀回報

[4] Buy more shares of the stock to take advantage of further potential
購入更多該公司的股份以求賺取更大回報

(8) If you have spare money to invest, you will 假如您有多餘的金錢可供投資，您會：
(Please Select One Only of the following 請只選擇以下一項)

[1] Have no idea what to do with it 完全不知道該怎樣做 [2] Have a few ideas but require guidance 有些主意但需要指引

[3] Have a few ideas and does not require any guidance 有些主意及不需要任何指引 [4] Feel totally confident to make your investment decision 完全對自己的投資選擇有信心

(9) Which of the following would be considered the most risky investment you would probably make? 以下哪一項是您認為是可能作出最具風險的投資？
(Please Select One Only of the following 請只選擇以下一項)

[1] Deposit money in bank saving account 將金錢存放於銀行儲蓄帳戶內 [2] Invest in investment grade bonds 投資於投資級別的債券

[3] Invest in shares, mutual funds and unit trusts 投資於股票、互惠基金及單位信託基金 [4] Buy futures contracts, warrants and options etc. 買一份期貨合約、窩輪或期權等



Have you ever thought that you would like to invest into a high risk, highly volatile investment for the possibility of high returns ?
(10) 您曾否考慮過投資高風險及高波幅的投資項目以求賺取可能出現的高額回報?
(Please Select One Only of the following 請只選擇以下一項)

[1] Never 從不 [2] Rarely, would be a bit of a gamble 絕少, 只當作賭博 [3] Sometimes 偶爾 [4] Always 經常

Finally, sum up the score from each question and you will have the final score, please refer to risk profile from which you will roughly learn your risk level.
最後, 把所有問題的得分加起來, 得出總分, 再對照「承受風險特性」列表, 便可大概了解您承受風險的特性。

<p>Important : The questions in this section are set for the purpose of roughly assessing your attitude to risk and your risk tolerance in investment. There is no direct relationship between the questions asked in this section and the actual performance of any investments you may decide to purchase.</p> <p>請注意 : 此部份之問題是為大概評估您對風險的態度及對投資風險的承受程度而設。這些問題與您可能進行的投資及其實際表現沒有直接關係。</p>	<p>Total Score 總分數</p>
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Please refer to the table below for explanation of Risk Level 請參閱以下之「承受風險特性」列表。	Risk Level 風險承擔能力 (Please tick the appropriate box below) (請在下方勾選相應的方格)
<p>This portfolio aims at preserving capital – so keeping risks to a minimum level is more important than high returns. The portfolio may consist mainly of cash-type mutual funds aimed at generating a steady income stream. This portfolio should be suitable for those investors who want access to their capital within the next two years, or those who are close to retirement and do not wish to take undue risks on their portfolio. 這類投資組合旨在保本, 因此減低風險較爭取高回報更為重要。投資組合可能主要包括現金類別基金, 旨在賺取穩定收入。這類投資組合應該適合有意在未來兩年內提取資本的投資者, 或快將退休及不願承受過高風險的投資者。</p>	<p>Preservation 保本</p> <p>10 ~ 14 points 分</p> <p><input type="checkbox"/> (1)</p>
<p>This portfolio is designed for investors who can accept a controlled level of risk, whilst offering a steady income stream. Although there may still be a higher weighting towards cash and fixed income investments, the expected return is higher than that of the preservation portfolio due to the higher exposure to equities, etc. This portfolio should be suitable for investors who have less than five years left to retirement and wish to generate steady returns with low volatility to their portfolio. 這類投資組合適合可承受有限程度的風險的投資者, 並提供穩定收入。儘管現金與定息投資的比重可能仍然偏高, 但由於股票等所佔的比重較保本投資組合為高, 故預期回報亦較高。這類投資組合應該適合將於5年內退休及希望透過波幅較低的投資組合去賺取穩定回報的投資者。</p>	<p>Conservative 穩健</p> <p>15 ~ 22 points 分</p> <p><input type="checkbox"/> (2)</p>
<p>This portfolio balances the weighting between equities and fixed income investments, providing investors with both growth potential and steady income from their portfolios. Although the expected growth of the portfolio will generally be less than the equity indices, the volatility is expected to be reduced as well. This makes it comparatively ideal for investors who wish to participate in equities market with a reduced level of risk. 這類投資組合的股票與定息投資的比重均衡, 投資組合具備資本增值潛力, 同時可提供穩定收入。儘管投資組合的預計增長一般較股票指數為低, 但預期的波幅亦較小。因此, 這類投資組合相對地適合有意投資於股票但同時希望減低風險的投資者。</p>	<p>Balanced 均衡</p> <p>23 ~ 30 points 分</p> <p><input type="checkbox"/> (3)</p>
<p>This portfolio aims at more experienced investors who understand that having a higher weighting towards equities would result in greater volatility for their portfolio. The focus of the portfolio is more on growth than income, which may result in considerable volatility. However, to reduce the volatility, there may be moderate exposure to fixed interest and alternative investments. 這類投資組合適合較資深的投資者。這類投資者明白持股比重較高的投資策略, 亦明白這會導致投資組合的波動性較大。由於投資組合著眼於增長而非收入, 故可能有一定程度的波動。然而, 為減低波幅, 組合亦可能持有部份定息及另類投資。</p>	<p>Growth 增長</p> <p>31 ~ 36 points 分</p> <p><input type="checkbox"/> (4)</p>
<p>This portfolio aims at investors who are mainly interested in capital growth, with little regard for volatility. Investors should not be over-reliant on this category of portfolio, but rather consider this as a high risk, high return investment. Only those investors who are aware of the dynamics of equity markets and higher risk alternative investments, and accept their risks, should seek to invest in this type of portfolio. 這類投資組合適合主要著重資本增值而不介意波幅的投資者。投資者不應過份依賴這類投資組合, 應視之為高風險與高回報的投資工具。只有充份了解股市及各種高風險的另類投資工具, 並願意承受有關風險的投資者才應該考慮選擇這類投資組合。</p>	<p>Aggressive 進取</p> <p>37 ~ 40 points 分</p> <p><input type="checkbox"/> (5)</p>

■ Signature 簽署	
<p>Signature of Account Main Holder 帳戶主要持有人 簽署</p> <p>X</p>	<p>Date 日期</p>
<p>Signature of Account Second Holder (if applicable) 帳戶第二持有人簽署 (如適用)</p> <p>X</p>	<p>Date 日期</p>

Process Date : _____	FOR OFFICE USE ONLY	Received Date : _____
Remark		
Signature Verified by	B.O. Maker	B.O. Checker
R.O.		