Risk Tolerance Assessment 風險承受能力評估 (Individual/Joint Account 個人/聯名戶口)

For Joint Account, all joint account holders are required to complete the Risk Tolerance Assessment. The result of the least risk tolerance account holder will be used for computing risk tolerance level of the account.

對聯名戶口而言，所有戶口持有人均需要完成風險承受能力評估。最低風險承受水平的戶口持有人的成績會被用作計算該戶口的風險承受水平。

Account Number: 帳戶號碼	Account Name: 帳戶名稱
Date: 日期	

a. Age of the Client
客戶的年齡
- i. ☐ > 65
- ii. ☐ 51 – 65
- iii. ☐ 36 – 50
- iv. ☐ 18 – 35

b. Highest education level of the Client
客戶的最高學歷程度
- i. ☐ Primary or below
小學或以下
- ii. ☐ Secondary
中學
- iii. ☐ Post-secondary
大專
- iv. ☐ Degree or Above / equivalent professional qualification
大學或以上 / 同等專業資格

c. Annual income of the Client
客戶每年收入
- i. ☐ HK$ <250,000
- ii. ☐ HK$ 250,000 – 500,000
- iii. ☐ HK$ 500,001 – 1,000,000
- iv. ☐ HK$ >1,000,000

d. Total Asset Value of the Client
客戶資產總值
- i. ☐ HK$ <1,000,000
- ii. ☐ HK$ 1,000,000 – 4,000,000
- iii. ☐ HK$ 4,000,001 – 8,000,000
- iv. ☐ HK$ >8,000,000

e. Which of the following is the best description of your investment objective?
以下哪一項最能形容你的投資目的？
- i. ☐ Capital preservation with a return similar to bank deposit rate
保本及追求接近銀行存款的回報
- ii. ☐ Seeking for stable income return in less risky manner
以低風險方式追求穩定收入回報
- iii. ☐ Gradual and long-term capital growth
穩定和長遠的資本增長
- iv. ☐ Maximize growth of capital in short period of time
短時間內賺取最高回報

f. Which of the following is the best description of your attitude towards investment risk?
以下哪一個項最能形容你對投資風險的取態？

i. ☐ I am risk averse and do not want to take any risks
我不願意承受任何風險
ii. ☐ I accept low level of investment risk in order to gain stable return
我接受低風險投資，以賺取穩定回報
iii. ☐ I accept higher level of investment risk in order to gain higher return
我接受較高風險投資，以賺取較高回報
iv. ☐ I aim to maximize return regardless of the investment risk
無論投資風險如何，我以爭取最大回報為目標

g. Please specify the proportion of client's current investment portfolio accounted for client's total asset value (except self-occupied property)
請指明客戶現時的投資組合佔總資產價值（不包括自住物業）的百份比

i. ☐ 0% - 10%
ii. ☐ 11% - 20%
iii. ☐ 21% - 30%
iv. ☐ > 30%

h. Please specify the percentage change of investment portfolio value acceptable by the client due to market fluctuation
請指明在市場波動的情況下，客戶可接受投資組合價值變動的百份比

i. ☐ Between +/- 5% 之間
ii. ☐ Between +/- 15% 之間
iii. ☐ Between +/- 30 % 之間
iv. ☐ Over 超過 30%

i. In normal circumstances, what is the proportion of client's income used for short term investment (i.e. investment expected to be realized within one year)?
在正常情況下，客戶會把多少收入用作短期投資 (i.e. 預期會於一年內變現的投資) 用途？

i. ☐ 0% - 10%
ii. ☐ 11% - 20%
iii. ☐ 21% - 30%
iv. ☐ >30%

j. In normal circumstances, what is the proportion of client's income used for long term investment (i.e. investment expected to be realized after one year)?
在正常情況下，客戶會把多少收入用作長期投資 (i.e. 預期會於一年後變現的投資) 用途？
☐ 0% - 10%
☐ 11% - 20%
☐ 21% - 30%
☐ >30%

k. What is the maximum loss of the investment that you can tolerate (within 1 year)?
在一年間, 你可以承受的最大投資損失是多少?
☐ 0% - 10%
☐ 11% - 20%
☐ 21% - 30%
☐ >30%

l. How stable is your current and anticipated source(s) of income such as salary/business profit or other investments?
現在或預期你的收入來源（如薪酬、業務盈利或其他投資）的穩定程度如何？

i. ☐ Very unstable
十分不穩定
ii. ☐ Relatively unstable
比較不穩定
iii. ☐ Relatively stable
比較穩定
iv. ☐ Very stable
十分穩定

m. In case of contingent event, how long could your savings and other financial reserve support the cost of your living?
在突發情況下，你的儲蓄和其他財政儲備足夠應付你多久的生活開支？

i. ☐ Less than 1 month 少於 1 個月
ii. ☐ 1 – 6 months 1 – 6個月
iii. ☐ 7 – 12 months 7 – 12個月
iv. ☐ Over 12 months 超過 12 個月

n. Which of the following markets you have investment experience in?
你於以下哪個市場有投資經驗？

i. ☐ None
沒有
ii. ☐ Developed market(s) (such as Hong Kong, USA, Japan, Singapore, UK, Germany, etc.)
已發展市場 （如香港、美國、日本、新加坡、英國、德國等）
iii. ☐ Emerging market(s)(such as China, Taiwan, Malaysia, etc) & frontier market(s)(such as Bulgaria, Romania, Serbia, etc)
新興市場 （如中國、台灣、馬來西亞等）及 前沿市場（如保加利亞、羅馬尼亞、塞爾維亞等）
iv. ☐ All of the above
以上皆有

o. Please specify the proportion of client's current investment portfolio
請指明客戶現時投資組合的比例

	Product 產品	%
i.	Deposit/Time Deposit/Certificate of Deposit 存款/定期存款/存款證	
ii.	Bond/Currency-linked investment product/Guaranteed fund 債券/貨幣掛鈎投資產品/保本基金	
iii.	Stocks/Non-guaranteed fund/Equity-linked investment product/Convertible bond 股票/非保本基金/股票掛鈎投資產品/可換股債券	
iv.	Futures/Options/Warrants/CBBC/Leveraged Forex 期貨/期權/窩輪/牛熊證/槓桿式外匯	

Client Risk Rating based on Risk Tolerance Assessment 根據風險承受能力評估計算的風險評分
(To be completed by Company staff 由公司員工填寫)

Item 項目	Rating 分數
Question a to n 問題 a 至 n i=1, ii=2, iii=3, iv=4	
Question o 問題 o [(i) x 1 + (ii) x 2 + (iii) x 3 + (iv) x 4]÷100	
Risk Rating 風險評分 (Round down to the nearest digit)	

Risk Rating 風險評分	Risk Tolerance Level 風險承受水平 (Please refer to The Definitions of Risk Tolerance Assessment 請參閱風險承受能力評估的說明)
15 – 25	Conservative 保守型
26 – 36	Balanced 平衡型
37 – 47	Growth 增長型
48 – 60	Aggressive 進取型

Result:
結果: ______________________________

Please select one only:
請選擇其中一項：

☐ I confirm that I have (i) invited the Client to read the definition of Risk Tolerance Level in this form and ask questions if any; and (ii) notified the Client his/her Risk Tolerance Level is rated as **Conservative / Balance / Growth / Aggressive** based on this Risk Tolerance Assessment.
基於這次風險承受能力評估，本人確認已(i) 邀請客戶閱讀本表格中的風險承受水平的定義，並提出問題; 及(ii)知會客戶其風險承受水平為 **保守型 / 平衡型 / 增長型 / 進取型**。

☐ After considering the following reason(s), I confirm to <u>revise</u> Client's Risk Tolerance Level as **Conservative / Balance / Growth / Aggressive** and I confirm that I have notified the Client his/her Risk Tolerance Level after revision .#
經考慮以下因素後，本人確認<u>修訂</u>客戶的風險承受水平為 **保守型 / 平衡型 / 增長型 / 進取型**，本人並確認已知會客戶其修訂後的風險承受水平。#

Reason(s) 原因:
____
____
____
____

Name of Account Executive 客戶主任姓名：____________________ Signature 簽署：____________________________

CE no. 中央編號：______________________________

 # Responsible Officer's approval is required to revise Client's Risk Tolerance Level. 客戶風險承受水平的修訂必須獲得負責人員批准

Name of Responsible Officer 負責人員姓名：___________________ Signature 簽署：____________________________

Client Acknowledgement of Risk Tolerance Assessment 風險承受評估客戶確認

I confirm that I have completed this Risk Tolerance Assessment based on my actual situation. Also, I (i) understand the definition of the Risk Tolerance Level; and (ii) acknowledge and agree that I was assigned with Risk Tolerance Level of **Conservative / Balance / Growth / Aggressive.**
本人確認本人按照個人實際情況完成此風險承受評估。同時，本人(i) 了解風險承受水平的定義; 及(ii)知悉及同意本人的風險承受水平被評估為 **保守型 / 平衡型 / 增長型 / 進取型** 。

Client Name 客戶姓名 ：__________________________ Signature 簽署：_____________________________

The Definitions of Risk Tolerance Assessment
「風險承受能力評估的說明」

Definitions 釋義

Risk Profiles 風險屬性

Conservative 保守型	You may choose the financial products with LOW product risk level, and emphasis on bonds and cash to seek for capital preservation. In return, you understand that you will receive low returns. 您可選擇投資於低風險的投資產品，以債券及現金為主以達到穩定回報的目的。如此一來，您明白所收取的回報也較低。
Balanced 平衡型	You can choose a diversified but more balanced mix of stocks, bonds and cash. You are willing to accept medium risks in exchange for some potential returns over the medium to long term. 您可選擇多元化及較均衡的股票、債券及現金投資組合。您願意承擔中等級別的風險，以便在中長期內賺取一些潛在回報。
Growth 增長型	You invest for growth of capital and can accept high risk exposure and price fluctuation. 您可以接受高風險及價格波動，並且有資本增長的投資。
Aggressive 進取型	You may choose to invest your money in Derivative Product, Investment Funds and/or Other Financial Products with any product risk level. You are willing to accept very high risks to maximum your potential return over the long term. You understand that you may lose a significant part or all of your capital. You may even be required to make good the losses over and above your capital. 您可選擇投資於任何產品風險的衍生產品、投資基金和/ 或其他金融產品。您願意承擔高級別的風險，以便在長期內得到最大的潛在回報。您知道您可能損失大部分或全部資本，您甚至可能須對資本以外的虧損作出補償。