

風險評估問卷 Risk Profiling Questionnaire

本問卷旨在評估閣下對風險的態度及對投資風險的承受程度，未必能準確反映閣下實際可接受的風險水平。如有需要，請尋求專業意見。

This questionnaire is designed to help you to assess your attitude towards risk and risk tolerance level. It may not accurately reflect your actual risk tolerance level. If necessary, please seek professional advice.

如為聯名帳戶，代表該帳戶發出有關指示或作出投資決定的申請人／持有人應填寫及簽署本問卷。

For joint holders account, this questionnaire should be completed and signed by applicant(s)/ account holder(s) who is/are responsible for giving instructions or making investment decisions.

A 部分: 背景資料 Section A: Background Information

1) 閣下屬於以下哪個年齡組別？ Which of the following age category do you belong to?

- A) 18 歲至 24 歲 Between 18 and 24
- B) 25 歲至 34 歲 Between 25 and 34
- C) 35 歲至 49 歲 Between 35 and 49
- D) 50 歲至 64 歲 Between 50 and 64
- E) 18 歲以下或 64 歲以上**Below 18 or above 64**

2) 閣下的最高學歷/教育水平？ What is your highest academic qualification/ education level?

- A) 小學或以下**Primary education or below**
- B) 中學 Secondary education
- C) 大專/副學士/文憑 Tertiary/ associate degree /diploma
- D) 大學 Bachelor
- E) 碩士或以上 Master or above

**如閣下選擇此答案，為保障閣下的利益，我們會將閣下定為風險取向 1：保守。因此，我們不會接受閣下認購低風險以外的產品。

If you choose this answer, in order to protect your interest, we will profile you as Risk Profile 1: Conservative and as a consequence we will not accept your subscription instruction in products other than "Low Risk Products".

B 部分：投資目標 Section B: Investment Objective

3) 以下哪一項最適合形容閣下的投資目標？ Which of the following best describes your investment objective?

- A) 保本 - 傾向資本保障 /較謹慎的投資以賺取相當於短期貨幣市場利率的回報。我於任何時候均不願意接受投資有任何損失。##
Capital Preservation - A preference for preservation / relative safety of invested capital with returns in line with short-term money market rates. I am not willing to assume any financial loss on any investment at any point in time. **
- B) 收益為本 - 傾向主要以提供穩定收益為目標的投資，而非追求資本增值。我只願意接受非常低之投資風險 (1% - 10%)
Income Oriented - A preference for investments primarily intended to generate income rather than achieve appreciation of capital. I am only comfortable in taking a very low level of investment risk (1% - 10%)
- C) 收益及增長 - 傾向收益及資本增值比重均衡的投資或投資策略。我願意承受高水平的投資風險 (>10% - 15%)
Income & Growth - A preference for investments or investment strategies that aim to provide a balance of income and capital appreciation. I am willing to take a low to moderate level of investment risk (>10% - 15%)
- D) 增長為本 - 傾向以主要提供資本增值而較少比重於固定收益回報為目標的投資或投資策略。我願意承受中等至高水平的投資風險 (>15% - 20%)
Growth Oriented - A preference for investments or investment strategies that typically aim to provide mostly capital appreciation with less emphasis on regular income returns. I am willing to take a moderate to high level of investment risk (>15% - 20%)
- E) 高增長 - 傾向積極地追求高資本增值的投資或投資策略。我願意承受中等至高水平的投資風險 (>20% - 30%)
High Growth - A preference for investments or investment strategies that seek exclusively to provide aggressive capital appreciation over time. I am willing to take a high level of investment risk (>20% - 30%)
- F) 市場投機 - 傾向利用金融資產的短期定價異常以積極地追求高資本增值的投資或交易策略。我願意承受中等至高水平的投資風險 (>30%)
Market Speculation - A preference for investments or trading strategies that seek exclusively to provide aggressive capital appreciation through exploiting short-term pricing anomalies among financial assets. I am willing to take an extreme level of investment risk (>30%)

##如閣下選擇此答案，為保障閣下的利益，我們會將閣下定為風險取向 1：保守。因此，我們不會接受閣下認購低風險以外的產品。

If you choose this answer, in order to protect your interest we will profile you as Risk Profile 1: Conservative and as a consequence we will not accept your subscription instruction in products other than “Low Risk Products” .

4) 閣下預期中的投資年期為多久？ What is your expected investment horizon?

- A) 少於3個月 Less than 3 months
- B) 3個月至6個月 3 months to not more than 6 months
- C) 6個月至12個月 6 months to not more than 12 months
- D) 1年至2年 1 to 2 years
- E) 2年以上 More than 2 years

C 部分：風險承受水平 Section C: Risk Tolerance

5) 閣下會願意投資於波動程度多大的產品？ What level of fluctuation in the value of products will you be willing to commit?

注意：閣下的答案應反映於一般情況下能接受的波動程度。 Note: Your answer should reflect only on volatility level under normal circumstances.

- A) 於-5%至+5%之間的波動 Fluctuation between -5% to +5%
- B) 於-10%至+10%之間的波動 Fluctuation between -10% to +10%
- C) 於-15%至+15%之間的波動 Fluctuation between -15% to +15%
- D) 於-20%至+20%之間的波動 Fluctuation between -20% to +20%
- E) 於-20%以下至+20%以上之間的波動 Fluctuation more than -20% to +20%

6) 如閣下的整體投資組合下跌超過 30%，將如可以影響閣下？ If your overall investment portfolio falls more than 30%, how you would be affected?

- A) 沒有影響 No impact
- B) 輕微影響 Slight impact
- C) 中等影響 Medium impact
- D) 嚴重影響 Significant impact
- E) 不能承受 Intolerable

D 部分：財務狀況 Section D: Financial Profile

7) 閣下預計未來五年可投資之金額會怎樣？ How do you expect investable amount over the next five years?

- A) 預計每月可投資之金額會急速上升 Expect the monthly investable amount will increase sharply
- B) 預計每月可投資之金額會逐漸上升 Expect the monthly investable amount will increase gradually
- C) 預計每月可投資之金額會維持不變 Expect the monthly investable amount will remain unchanged
- D) 預計每月可投資之金額會逐漸減少 Expect the monthly investable amount will decrease gradually
- E) 預計每月可投資之金額會急速減少 Expect the monthly investable amount will decrease sharply

8) 閣下每年的估計總收入(包括薪金、投資收入、租金、家用等)是多少? What is your estimated total annual income (including salaries, investment income, rental income, housekeeping money, etc.)?

- A) 港幣 0 元 (主要適用於無業、退休、家庭主婦等) HKD 0 (mainly applicable to unemployed, retired, housewives, etc)
- B) 港幣 1 元至 200,000 元 Between HKD1 and HKD200,000
- C) 港幣 200,001 元至 500,000 元 Between HKD200,001 and HKD500,000
- D) 港幣 500,001 元至 1,000,000 元 Between HKD500,001 and HKD1,000,000
- E) 港幣 1,000,001 元至 3,000,000 元 Between HKD1,000,001 and HKD3,000,000
- F) 港幣 3,000,001 元至 8,000,000 元 Between HKD3,000,001 and HKD8,000,000
- G) 港幣 8,000,000 元或以上 HKD8,000,000 or above

9) 閣下的可投資資產總值是 (這等於閣下所有投資組合及現金的總和(不包括自住物業價值)再減去私人貸款及信用卡結欠): What is the value of your total investable asset net worth (which is equal to the sum of all of your investment portfolio and cash (excluding the value of self-occupied property) minus personal loans and credit card balances):

- A) 港幣 8,000,000 元以上 HKD 8,000,000 or above
- B) 港幣 4,000,001 至 8,000,000 元 Between HKD4,000,001 and HKD8,000,000
- C) 港幣 2,000,001 至 4,000,000 元 Between HKD2,000,001 and HKD4,000,000
- D) 港幣 1,000,001 至 2,000,000 元 Between HKD1,000,001 and HKD2,000,000
- E) 港幣 500,001 至 1,000,000 元 Between HKD500,001 and HKD1,000,000
- F) 港幣 100,001 至 500,000 元 Between HKD100,001 and HKD500,000
- G) 港幣 100,000 元以下 Below HKD100,000

10) 閣下每月可作投資的家庭收入的百份比? What is the percentage of your monthly household income available for investment?

- A) 5%或以下 5% or below
- B) 超過 5% , 但不多於 10% Over 5%, but less than 10%
- C) 超過 10% , 但不多於 20% Over 10%, but less than 20%
- D) 超過 20% , 但不多於 25% Over 20%, but less than 25%
- E) 超過 25% Over 25%

11) 閣下希望此戶口/理財組合的投資佔閣下的流動資產淨值多少個百分比? Percentage of your liquid net worth you'd like to invest in this account

- A) 少於 25% Less than 25%
- B) 25%至 50% Between 25% and 50%
- C) 多於 50% More than 50%

12) 請填上閣下的選擇：我會依賴此理財戶口 _____ 的投資資金，包括所有收入，以應付今年的開支。
Complete this sentence: I am relying on _____ of the money I've invested in this account/relationship(s), including any earnings, to cover my spending this year.

- A) 少於 25% Less than 25%
- B) 25%至 50% Between 25% and 50%
- C) 多於 50% More than 50%

E 部分：投資知識及經驗 Section E: Investment Knowledge and Experience

13) 閣下在過去 3 年有否曾投資以下產品？Have you invested in the following products in the past 3 years?

13.1	外幣 Currency (例如:外匯買賣、高息貨幣掛鈎存款 e.g.: Foreign Exchange or Currency Linked Products)	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
*13.2	※衍生工具 - 保本結構性產品 ※Derivatives Products - Principal Protected Structural Products (例如:保本結構性存款/票據 e.g.: Principal Protected Structure deposit / note)	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
*13.3	※衍生工具 - 非保本結構性產品 ※Derivatives Products - Non Principal Protected Structural Products (例如: 高息貨幣掛鈎存款、股票掛鈎投資、非保本結構性票據 e.g.: High Yield Currency Linked, Equity Linked Note and Non Principal Protected Structure Note)	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
13.4	固定收入工具 Fixed Income Instrument (例如: 債券 e.g.: Bond) ※部分債券具有某些特點	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
13.5	互惠基金 Mutual Fund ※衍生產品基金及對沖基金	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
13.6	股票 Stock	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
*13.7	※交易所交易的衍生工具 Exchange-traded derivatives (例如:期權、期貨、認股權證、槓桿交易或可贖回牛證熊證 e.g.: Options, Futures, Warrant, Margin trade or callable bull bear contracts)	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No

※複雜產品 包括但不限於 Complex Product including but not limited to

1. 於期交所買賣的期貨合約；
Futures contracts traded on SEHK
2. 於聯交所買賣的股票衍生工具（例如衍生權證、牛熊證及上市認股權）；
Equity derivatives traded on the SEHK (eg, DWs, CBBCs and listed share options)
3. 證監會認可及於聯交所買賣的合成 ETF 及期貨 ETF；
Synthetic ETFs and futures-based ETFs authorized by the SFC and traded on the SEHK
4. 證監會認可及於聯交所買賣的槓桿及反向產品；及
L&I products authorized by the SFC and traded on the SEHK; and
5. 複雜債券 - 複雜債券是指具有某些特點的債券（包括（但不限於）屬永續性質或後償性質的債券，或那些具有浮息或延遲派付利息條款、可延遲到期日，或那些屬可換股或可交換性質或具有或然撇減或彌補虧損特點的債券，或那些具備非單一信貸支持提供者及結構的債券）及／或由一項或以上特點組成的債券；
Complex bonds. Complex bonds are bonds with special features (including, but not limited to, perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures) and/or bonds comprising one or more special features;
6. 證監會根據《單位信託守則》認可並屬於衍生產品基金的基金；
Funds authorized by the SFC under the UT Code which are derivative funds;
7. 證監會根據《單位信託守則》第 8.7 條認可的基金（即證監會認可對沖基金）；
Funds authorized by the SFC under 8.7 of the UT Code (ie, SFC-authorized hedge funds);
8. 證監會認可的非上市結構性投資產品（包括證監會認可股票掛鈎存款、股票掛鈎投資工具／投資等）；
SFC-authorized unlisted structured investment products (including SFC-authorized equity-linked deposits, equity-linked instruments/investments, etc.);
9. 其他並非在交易所買賣的結構性投資產品；及
Other non-exchange-traded structured investment products; and
10. 證監會可能不時指明的任何其他投資產品。
Any other investment product the SFC may specify from time to time.

承上, 如 13.2, 13.3 及 13.7 答案是 “沒有”, 請提供以下資料:

As above, please provide below information if the answer is “No” on 13.2, 13.3 and 13.7

13.2 衍生工具 - 保本結構性產品 Derivatives Products – Principal Protected Structural Products

A) 閣下是否曾接受過任何由銀行或金融機構所提供的有關衍生工具的培訓或課程?

Have you ever received any training or courses on derivatives offered by banks or financial institutions?

有, 請提供機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

B) 閣下有否接受過任何由教育機構或專業團體所提供的有關衍生工具的培訓或課程?

Have you ever received any training or courses on derivatives offered by educational institutions or professional bodies?

有, 請提供教育機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

C) 閣下是否具有與衍生產品有關的工作經驗?

Do you have work experience related to derivatives?

有, 請提供工作單位名稱_____

Yes, please provide the institution and course name_____

沒有 No

13.3 衍生工具 - 非保本結構性產品 Derivatives Products – Non Principal Protected Structural Products

A) 閣下是否曾接受過任何由銀行或金融機構所提供的有關衍生工具的培訓或課程?

Have you ever received any training or courses on derivatives offered by banks or financial institutions?

有, 請提供機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

B) 閣下有否接受過任何由教育機構或專業團體所提供的有關衍生工具的培訓或課程?

Have you ever received any training or courses on derivatives offered by educational institutions or professional bodies?

有, 請提供教育機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

C) 閣下是否具有與衍生產品有關的工作經驗？

Do you have work experience related to derivatives?

有，請提供工作單位名稱_____

Yes, please provide the institution and course name_____

沒有 No

13.7 交易所交易的衍生工具 Exchange-traded derivatives

A) 閣下是否曾接受過任何由銀行或金融機構所提供的有關衍生工具的培訓或課程？

Have you ever received any training or courses on derivatives offered by banks or financial institutions?

有，請提供機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

B) 閣下有否接受過任何由教育機構或專業團體所提供的有關衍生工具的培訓或課程？

Have you ever received any training or courses on derivatives offered by educational institutions or professional bodies?

有，請提供教育機構及課程名稱_____

Yes, please provide the institution and course name_____

沒有 No

C) 閣下是否具有與衍生產品有關的工作經驗？

Do you have work experience related to derivatives?

有，請提供工作單位名稱_____

Yes, please provide the institution and course name_____

沒有 No

F 部分：資產集中度 Section F: Asset Concentration Level

14. 請閣下提供擬投資於以下類型產品佔閣下總資產的比率上限：Please state the proposed top limit of concentration level for each of the following product types out of your total net worth:

	產品類型 Product Type	集中度上限 top concentration limit
i.	外幣 Currency	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%
ii.	衍生工具 - 保本結構性產品 Derivatives Products-Principal Protected Structural Products	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%
iii.	衍生工具 - 非保本結構性產品 Derivatives Products-Non Principal Protected Structural Products	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%
iv.	固定收入工具 Fixed Income Instrument	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%
v.	互惠基金 Mutual Fund	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%
vi.	交易所交易的衍生工具 Exchange-traded derivatives	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> 40%

風險取向計分表 Risk Profile Calculation Table

根據下表計算閣下的得分：Please calculate your scores according to the table below:

問題 Question	A	B	C	D	E	F	G	閣下得分 Your scores
問題 Question 1	1	2	3	2	1			
問題 Question 2	1	2	3	4	5			
問題 Question 3	1	2	3	4	5	6		
問題 Question 4	1	2	3	4	5			
問題 Question 5	1	2	3	4	5			
問題 Question 6	5	4	3	2	1			
問題 Question 7	5	4	3	2	1			
問題 Question 8	1	2	3	4	5	6	7	
問題 Question 9	7	6	5	4	3	2	1	
問題 Question 10	1	2	3	4	5			
問題 Question 11	3	2	1					
問題 Question 12	3	2	1					
問題 Question 13*	13.1	13.2	13.3	13.4	13.5	13.6	13.7	
	1	1	1	1	1	1	1	

* 由於問題是多項題，每項一分。答案計算為每項分數的總加。* This question is a multiple question, one point for each sub-questions. The answer is calculated as the total sum of the sub-score.

請將 13 條問題的得分加起來並在方格內寫出閣下的風險分數：

Please total the scores for the ten questions and write your risk score in the box:

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風險分數 Risk Score	風險取向描述 Risk Profile Description
12-22	<p>風險取向 1：保守 Risk Profile 1: Conservative</p> <p>閣下接受較低的風險及價格波動，和較低的投資回報</p> <p>You can accept a low level of risk and price fluctuation on your investment coupled with a low level of potential return</p>
23-33	<p>風險取向 2：中度 Risk Profile 2: Moderate</p> <p>閣下接受低至中風險及價格波動，和一些投資回報</p> <p>You can accept a low to moderate level of risk and price fluctuation on your investment coupled with some potential return</p>
34-44	<p>風險取向 3：均衡 Risk Profile 3: Balanced</p> <p>閣下接受中至高風險及價格波動，並以資本增長為中期目標</p> <p>You can accept a moderate to high level of risk and price fluctuation on your investment, and aimed at a medium term capital growth</p>
45-55	<p>風險取向 4：增長 Risk Profile 4: Growth</p> <p>閣下接受高風險及價格波動，並以資本增長為短期目標</p> <p>You can accept a high level of risk and price fluctuation on your investment, and aimed at a short term capital growth</p>
56-66	<p>風險取向 5：進取 Risk Profile 5: Aggressive</p> <p>閣下接受最高風險及價格大幅波動，並以高資本增值為目標</p> <p>You can accept the highest level of risk and price fluctuation on your investment, and aimed at maximum capital growth</p>

備註：Note:

本問卷及測試結果僅供參考，並不構成投資建議，亦不得視為建議游說買賣任何投資產品或服務。本問卷並不能取代獨立的專業意見。中陽證券有限公司（中陽證券）及其相關公司對本問卷內容及結果的準確性及完整性概不作出任何保證。閣下應定期檢討投資策略。如有需要，閣下可於日後再次填寫本問卷以重新評估閣下的風險取向。

This questionnaire and the test results are for reference only. It does not constitute investment advice and should not be regarded as a solicitation for an offer to buy or sell any investment products or services. The questionnaire is not a substitute for independent professional advice. Zhong Yang Securities Limited (“ZYSL”) and its associated companies shall not give any guarantee for the accuracy and completeness of the content of the questionnaire and the results. You should regularly review your investment strategy. If necessary, you may complete the questionnaire again in the future in order to re-evaluate your risk appetite.

投資涉及風險。過往的表現不能作為日後表現的指標。

Investment involves risk. Past performance is not indicative of future performance.

聲明: Declaration:

本人/吾等謹此聲明上文所載資料屬真實及準確。中陽證券可倚賴此等資料以履行其義務。本人/吾等明白及同意中陽證券可根據本人/吾等填寫的「風險取向問卷」所披露現時的需要及投資風險概況評估適合本人/吾等的金融產品。

I/We hereby declare that the information as set out in the above is true and accurate and can be relied upon by ZYSL in the satisfaction of its obligations. I/We understand and agree that my/our investment needs and risk profiles as set out in the “Risk Profiling Questionnaire” can be relied upon by ZYSL in assessing the type of financial product(s) that is suitable to me/us.

註: 客戶必須完成此風險評估問卷，才可購買交易所買賣產品及非交易所買賣產品，如債券、基金及其他結構性產品。

Remark: Customers should complete this Risk Profiling Questionnaire before proceeding to purchase any exchange traded products and non-exchange traded securities products, such as bonds, funds and other structured products.

填寫及簽署人

Completed and signed by

客戶簽署：

Signature of Customer: _____

客戶全名：

Full Name of Customer: _____

客戶身份證號碼：

Identity No. of Customer: _____

日期（日/月/年）：

Date

(DD/MM/YYYY): _____

見證人

Witness

證監會持牌人簽署：

Signature of SFC licensed Representative: _____

證監會持牌人全名：

Full name of SFC licensed representative: _____

持牌人中央編號：

CE No. of SFC Licensed Representative: _____

日期（日/月/年）：

Date

(DD/MM/YYYY): _____

Acknowledgement of Receipt

本人謹此確認已收到已填寫及簽署之風險取向問卷的副本。

I hereby confirm that I have received a copy of this completed and signed Risk Profiling Questionnaire.

客戶簽署：

Signature of Customer: _____

日期（日/月/年）：

Date (DD/MM/YYYY): _____

For Internal Use Only 只供內部填寫

Signature verified by:	Document checked by:
Sign:	Sign:
Date:	Date:

For special approval only:					
Final Risk Profile	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
Case description:					
RO approved by: (signature)					
Date:					