



Client Name 客户名称	Account Number 账户号码
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Please answer the following questions. They will help you understand your attitude to risk. 请回答下列问题，这些问题可以帮助您了解自己对待投资风险的态度。

(1) When it comes to investing, you would describe yourself as 在投资方面，您会形容自己是：  
(Please Select One Only of the following 请只选择以下一项)

[1] Inexperienced 毫无经验  [2] Somewhat inexperienced 经验不足

[3] Somewhat experienced 略具经验  [4] Very experienced 经验丰富

(2) How many years of investment experience do you have? 您有多少年的投资经验?  
(Please Select One Only of the following 请只选择以下一项)

[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? 您曾经投资在甚么投资工具之上?  
(You can select more than one option if appropriate 如适用，可以选择多于一项)

[1] Bond 债券  [2] Mutual Fund/Unit Trust 互惠基金/单位信托基金  [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.  
备注：本题的分數，等于所选项目中，分數最高一项的分數，举例：如账户申请人勾选了「互惠基金/单位信托基金」和「股票」，账户申请人本题的分數就是 3 分。

(4) What would be the maximum loss you would feel acceptable? 您可承受的最大损失是多少?  
(bear in mind that the more risk associated with an investment the greater the potential for return 请紧记潜在投资回报愈高，风险亦愈高)  
(Please Select One Only of the following 请只选择以下一项)

[1] Will try as far as possible to avoid any capital loss, even if this impacts negatively on the potential return  
在可能的情况下尽量避免任何资本上的损失，就算这对潜在回报产生负面影响

[2] Wish to minimize capital loss, maximum acceptable loss is 10%  
希望将资本损失减至最低，可承受最多 10% 的损失

[3] Can tolerate some capital loss in order to improve potential returns, maximum acceptable loss is 20%  
可容许某程度上的资本损失以改善潜在回报，可承受最多 20% 的损失

[4] Can tolerate more capital loss in order to maximize potential investment returns, I can accept a loss of 30% or more  
可容许较多的资本损失以提高潜在回报，可承受 30% 或以上的损失

(5) What is your current investment objective? 您现时的投资目标是什么?  
(Please Select One Only of the following 请只选择以下一项)

[1] Capital preservation is the most important  
保存资本是最重要的

[2] Balance between preservation and growth of capital, but preservation of capital is more important  
保存资本及资本增值都重要，但较着重保存资本

[3] Balance between preservation and growth of capital, but growth of capital is more important  
保存资本及资本增值都重要，但较着重资本增值

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

(6) In normal market conditions, what return do you expect from your investments? 在正常市况下，您预期您的投资可带来多少回报?  
(Please Select One Only of the following 请只选择以下一项)

[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 每年超过 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?  
假如您购买了一只股票并打算持有五年，在首年投资后便已升值 30%，那您会怎样做?  
(Please Select One Only of the following 请只选择以下一项)

[1] Sell the investment to realize the gain  
沽出该项投资将利润套现

[2] Sell part of the investment while still betting the rest on the potential performance of the investment  
套现一部份又继续持有部份投资以求赚取更大回报

[3] Hold the investment to see if it continues to produce good returns  
继续持有投资，留意会否持续有可观回报

[4] Buy more shares of the stock to take advantage of further potential  
购入更多该公司的股份以求赚取更大回报

(8) If you have spare money to invest, you will 假如您有多余的金钱可供投资，您会：  
(Please Select One Only of the following 请只选择以下一项)

[1] Have no idea what to do with it  
完全不知道该如何做

[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  
完全对自己的投资选择有信心

(9) Which of the following would be considered the most risky investment you would probably make? 以下哪一项是您认为是可能作出最具风险的投资?  
(Please Select One Only of the following 请只选择以下一项)

[1] Deposit money in bank saving account  
将金钱存放于银行储蓄账户内

[2] Invest in investment grade bonds  
投资于投资级别的债券

[3] Invest in shares, mutual funds and unit trusts  
投资于股票、互惠基金及单位信托基金

[4] Buy futures contracts, warrants and options etc.  
买一份期货合约、窝轮或期权等



Have you ever thought that you would like to invest into a high risk, highly volatile investment for the possibility of high returns?  
(10) 您曾否考虑过投资高风险及高波幅的投资项目以求赚取可能出现的高额回报?  
(Please Select One Only of the following 请只选择以下一项)

[1] Never 从不  [2] Rarely, would be a bit of a gamble 绝少, 只当作赌博  [3] Sometimes 偶尔  [4] Always 经常

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.  
最后, 把所有问题的得分加起来, 得出总分, 再对照「承受风险特性」列表, 便可大概了解您承受风险的特性。

<b>Important:</b> 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.	<b>Total Score</b> 总分数
<b>请注意:</b> 此部份之问题是大概评估您对风险的态度及对投资风险的承受程度而设。这些问题与您可能进行的投资及其实际表现没有直接关系。	

Please refer to the table below for explanation of Risk Level 请参阅以下之「承受风险特性」列表。	Risk Level 风险承担能力 (Please tick the appropriate box below) (请在下方勾选相应的方框)	
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. 这类投资组合旨在保本, 因此减低风险较争取高回报更为重要。投资组合可能主要包括现金类别基金, 旨在赚取稳定收入。这类投资组合应该适合有意在未来两年内提取资本的投资者, 或即将退休及不愿承受过高风险的投资者。	<b>Preservation 保本</b> 10 ~ 14 points 分	<input type="checkbox"/> (1)
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. 这类投资组合适合可承受有限程度的风险的投资者, 并提供稳定收入。尽管现金与定息投资的比重可能仍然偏高, 但由于股票等所占的比重较保本投资组合为高, 故预期回报亦较高。这类投资组合应该适合将于 5 年内退休及希望透过波幅较低的投资组合去赚取稳定回报的投资者。	<b>Conservative 稳健</b> 15 ~ 22 points 分	<input type="checkbox"/> (2)
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. 这类投资组合的股票与定息投资的比重均衡, 投资组合具备资本增值潜力, 同时可提供稳定收入。尽管投资组合的预计增长一般较股票指数为低, 但预期的波幅亦较小。因此, 这类投资组合相对地适合有意投资于股票但同时希望减低风险的投资者。	<b>Balanced 均衡</b> 23 ~ 30 points 分	<input type="checkbox"/> (3)
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. 这类投资组合适合较资深的投资者。这类投资者明白持股比重较高的投资策略, 亦明白这会导致投资组合的波动性较大。由于投资组合着眼于增长而非收入, 故可能有一定程度的波动。然而, 为减低波幅, 组合亦可能持有部份定息及另类投资。	<b>Growth 增长</b> 31 ~ 36 points 分	<input type="checkbox"/> (4)
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. 这类投资组合适合主要着重资本增值而不介意波幅的投资者。投资者不应过份依赖这类投资组合, 应视之为高风险与高回报的投资工具。只有有份了解股市及各种高风险的另类投资工具, 并愿意承受有关风险的投资者才应该考虑选择这类投资组合。	<b>Aggressive 进取</b> 37 ~ 40 points 分	<input type="checkbox"/> (5)

<b>Signature 签署</b>	
Signature of Account Main Holder 账户主要持有人 签署 <b>X</b>	Date 日期
Signature of Account Second Holder (if applicable) 账户第二持有人签署 (如适用) <b>X</b>	Date 日期

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