

國泰世華商業銀行股份有限公司香港分行

Cathay United Bank Company Limited, Hong Kong Branch

投資帳戶風險屬性問卷 (個人帳戶) Investment Account Risk Profiling Questionnaire (Personal Account)

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請用中/英文正楷填寫表格 Please complete in **block capitals**.

| | |
|---|--------------------------------|
| 投資帳戶戶名(中/英文) Name of Investment Account (Chinese/ English) | |
| 投資帳戶號碼 Investment Account No. | 客戶電話號碼 Client Telephone No. |

投資帳戶風險屬性問卷 Investment Account Risk Profiling Questionnaire

重要提示 Important Notice

- 本問卷旨在幫助您(們)了解您(們)對投資風險的取態及投資需要，且僅供您(們)考慮及參考用途。
This questionnaire desires to assist you in understanding your attitude towards investment risks and investment needs and for your consideration and reference only.
- 如果您(們)提供的資料並不準確或並不完備又或並不反映現時的狀況，本問卷得出的風險承受程度結果將會受到影響。如您(們)所提供資料有所變動，您(們)應通知本行，並重新進行問卷調查，以便重估您(們)最新的風險取態。本問卷不應視作任何投資產品的合適性的推薦或建議，亦不構成任何投資建議或招攬。
Any inaccurate, incomplete or outdated information provided by you to us for undertaking this questionnaire may result in distorted results. If the information provided is changed, you are advised to notify us and re-undertake this questionnaire in order to assess your updated risks attitude. Nothing herein shall be considered as recommendation or advice on the suitability of any investment product and does not constitute any advice or solicitation to make investment.
- 任何投資產品的風險級別均屬現行的分類及可不時改變。因此，涉及此等投資產品的交易而衍生的風險可能與您(們)於本問卷評估所得的風險取態不盡相同。
It is important to understand that the risk level associated with any investment product is currently classified and may change from time to time. The risks arising from any transaction in relation to such investment product may not correspond to your risk attitude as assessed in this questionnaire.
- 您(們)應該於每次購買投資產品時了解該投資產品的風險級別，儘管您(們)之前已經購買過相同的投資產品。
You are required to understand the risk level in connection with each investment product when you determine to purchase such investment product despite that you have before purchased it.
- 集中程度比率指單一投資產品佔全部可投資資產總額的比率。集中程度比率被採納作為一種分散風險的工具。一般而言，您(們)於某產品的投資，不應超過您(們)可投資資產總額的某一個百分比。儘管您(們)的風險承受程度可能與某產品的風險等級相符，但若您(們)買入該產品，導致可投資資產組合過份集中於某單一投資資產。此外，您(們)應該考慮避免購入該等資產。
Concentration ratio of an investment in a particular product is a percentage showing the amount of such investment in aggregated term against customer's total investible assets. It is one of the methods employed for the diversification of risk. Generally speaking, investment in a particular product should not constitute more than certain percentage of the customer's total investible assets. Although your risk tolerance level may match the risk rating of a product, the product may not match your profile if purchase of the product triggers a high degree of concentration with respect to your total investible assets. In addition, you should consider refraining from purchasing such product.

- 您(們)的投資目標是：Your investment purposes are:
 - 資本保值 Principal Protection
 - 儲蓄 Savings
 - 投資 Investment
 - 退休 Retirement
 - 教育 Education
- 請表明您(們)的投資年期之取態(以年計算)：Please indicate your preference to investment horizon (in terms of years):
 - < 1
 - 1 - 3
 - 4 - 6
 - 7 - 10
 - > 10
- 在過去兩年內，您(們)所有收入來源，包括但不限於，基本薪酬、佣金、花紅及其所得的每月平均收入為 (以港幣計算)：Your average monthly income generated from all sources including, without limitation, basic salary, commission, bonus and other income in the past 2 years (in HK\$) is:
 - 20,000 - 39,999
 - 40,000 - 99,999
 - 100,000 - 200,000
 - > 200,000

4. 在過去兩年內，您(們)平均每月支出，包括但不限於，按揭還款、租金及生活開支(含所有受養人)(按港幣計算)為：
Your average monthly expenditure including, without limitation, mortgage repayment, rental and living expenses (all dependents inclusive) in the past 2 years is (in HK\$):
- < 20,000
 - 20,000 - 39,999
 - 40,000 - 99,999
 - 100,000 - 200,000
 - > 200,000
5. 您(們)可作出供款的投資計劃的年期為多少年? For how long are you able to make contribution to investment plan (in terms of years)?
- < 1
 - 1 - 3
 - 4 - 6
 - 7 - 10
 - > 10
6. 請表明您(們)用作投資的資金來源(可表明多於一項，如合適)：Please indicate your sources of funds for investment (indicate more than one if applicable):
- 薪酬 Salary
 - 收入 Income
 - 儲蓄 Savings
 - 其他投資的收入 Income from other investments
7. 請表明您(們)的資金需要：Please indicate your cash needs
- 您(們)的定期收入足以應付所需，您(們)毋須倚靠您(們)的投資來賺取定期收入 You have adequate regular income to meet your needs and will not rely on your investments to generate regular income.
 - 您(們)倚靠投資來支撐目前的收入需要，您(們)會定期運用部份投資來補充收入 You are dependent on your investments to support your current income needs and will regularly apply your investments to supplement your income.
8. 請表明您(們)獲取投資經驗的投資產品(可表明多於一項，如合適)：Please indicate the investment products from which you gain your investment experience(s) (indicate more than one if applicable):
- 外匯孖展買賣、外匯槓桿買賣、不交收遠期合約或衍生投資工具 Foreign exchange margin trading, foreign exchange leveraged trading, non-deliverable forward contract or derivatives
 - 另類投資(例如：物業相關、商品掛鈎或對沖基金) Alternative investments (e.g. properties-linked, commodities-linked or hedge funds)
 - 外匯(例如：貨幣循環存款、高息貨幣掛鈎存款或外幣定期存款) Foreign exchange (e.g. currency switching, premium deposits or foreign currency fixed deposits)
 - 投資基金或股票 Investment funds or equities
 - 債務證券(例如：債券或票據)、儲蓄或定期存款 Debt securities (e.g. bonds or notes), savings or fixed deposit
 - 上述均不是 None of the above
9. 您(們)每年的風險承受程度為：Your risk tolerance level per year is:
- $\geq 20\%$ 的虧損 loss
 - 11% - 19%的虧損 loss
 - 6% - 10%的虧損 loss
 - 1% - 5%的虧損 loss
 - 您(們)只會考慮投資於可在到期時取回資本或本金保障的投資產品 You will only consider making investment in product which has capital or principal protection upon maturity
10. 您(們)是否對所投資產品的相關市場形成任何見解，並希望按照您(們)的見解來投資? Do you form any view on the underlying market of your investment and desire to exercise your view?
- 是，且希望按照您(們)形成的見解，投資於某一市場或產品 Yes and wish to exercise your formed view to invest in a particular market or a product
 - 沒有，且對您(們)投資的市場沒有形成見解 No and do not form a market view on your investment
11. 您(們)可運用作投資於財務產品的每月平均收入之百分比是多少? What percentage of your monthly income on average could be applied towards investments in financial products?
- 1% - 8%
 - 9% - 16%
 - 17% - 24%
 - 25% - 29%
 - > 30%

12. 您(們)認為以下哪句句子最適合形容您(們)的投資取向? Which of the following statements best describes your attitudes?
- 您(們)不能夠接受任何風險 You cannot accept any risks
 - 您(們)會盡量迴避風險，但可接受少量風險 You will try your best to avoid risks, though minor ones are still acceptable
 - 您(們)於風險及回報間嘗試平衡 You are trying to strike a balance between risks and returns
 - 您(們)願意接受較高風險來獲取較高回報 You are willing to accept more risk, as you aim for more returns
 - 您(們)只著重回報，從不考慮風險因素 Risks are never your concern and only the extent of return will be your focus
13. 您(們)現時的投資目標是什麼? What is your current investment objective?
- 保存資本是最重要的 Security of capital is the most significant
 - 保存資本是重要的 Security of capital is significant
 - 於保存資本及資本增值間嘗試平衡是重要的 Balance between security and growth of capital is significant
 - 資本增值是重要的 Growth of capital is significant
 - 資本增值是最重要的 Growth of capital is the most significant
14. 您(們)現時擁有以下哪種投資工具? Which of the following investments you are currently holding?
- 只有現金及銀行定期存款 Cash and bank deposits only
 - 有現金、銀行定期存款及外幣 Cash, bank deposits and foreign currencies
 - 有現金、銀行定期存款、外幣及基金 Cash, bank deposits, foreign currencies and funds
 - 有現金、銀行定期存款、外幣、基金、股票及衍生工具 Cash, bank deposits, foreign currencies, funds, stocks and derivatives
15. 當發生出乎意料的事情時，您(們)的流動資產儲備足夠應付多少個月的正常開支? How many months of your normal expenses could be covered by the liquid assets you reserved in the event of an unexpected event?
- < 4 個月 months
 - 4 - 7 個月 months
 - 8 - 10 個月 months
 - > 10 個月 months
16. 當您(們)的投資出現 20% 的損失時，您(們)會：When there is a 20% loss in your investment, you would:
- 立刻沽售 Sell forthwith
 - 轉而持有其他比較安全的投資工具 Switch to other more prudent investment products
 - 認為價格波動是正常現象，可以多等一會才作決定 Price fluctuation is usual and will wait for a moment before making any change
 - 繼續作長線投資及維持現有投資組合比重 Continue your long term investment plan and maintain your asset mix
 - 趁投資產品價格低時，買入更多投資產品 Subscribe more investment products when the product price is low
17. 您(們)計劃於何時退休? When will you retire?
- 現已退休 Already retired
 - 於 5 年內 Within 5 years
 - 於 6 至 10 年內 Within 6 – 10 years
 - 於 11 至 15 年內 Within 11 – 15 years
 - 最少於 16 年後 At least 16 years later
18. 請表明您(們)心目中的理想投資回報是：Please indicate your expected investment return from investments:
- 只需保存資本 Principal protection only
 - 緊貼通脹 Meet the inflation standard
 - 稍高於通脹 Slightly above the inflation rate
 - 較多地高於通脹 Moderately above the inflation rate
 - 遠高於通脹 Significantly above the inflation rate

客戶簽署 Authorized signature(s) ↓

日期 Date :

驗印 S.V :

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投資風險屬性評估結果 Result of the Risk Profiling Questionnaire :

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|-------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 總分 Total |
| | | | | | | | | | | | | | | | | | | |

閣下上一次問卷評估投資風險屬性為：_____ 閣下這次問卷評估投資風險屬性為：_____

Your last result of risk profiling evaluation is : _____ This time you are assessed as : _____

| 總分 Total Score | 風險承受程度 Risk Level | 投資產品風險級別 Product Risk Level | 投資合適性分析 Investment Suitability Analysis |
|-------------------------|--------------------------------|--------------------------------|--|
| 50 或以下 50 or below | 非常保守型 Very Conservative | 低 Low | 如您(們)被評估為非常保守型的投資者，您(們)適合低風險類型及低度價格波動的投資的投資者，以取得比一般存款及通脹稍高的回報。 Where you are assessed as very conservative, you are suitable for making investment in relatively low risk assets and price fluctuation which achieve gradually yield higher than deposits and inflation rate. |
| 51 - 80 | 穩健型 Moderate | 中 Medium | 如您(們)被評估為穩健型的投資者，您(們)適合中風險類型及中度價格波動的投資的投資者，以取得比一般存款及通脹較高的回報。 Where you are assessed as moderate, you are suitable for medium risk assets and price fluctuation which relatively achieve yield higher than deposits and inflation rate. |
| 81 - 110 | 穩健進取型 Moderate - Aggressive | 中高 Medium High | 如您(們)被評估為穩健進取型的投資者，您(們)適合中高風險類型及中高度價格波動的投資，以取得長期資本增長。 Where you are assessed as moderate - aggressive, you are suitable for medium high risk assets and price fluctuation which achieve long term capital gain. |
| 111 - 140 | 進取型 Aggressive | 高 High | 如您(們)被評估為進取型的投資者，您(們)適合高風險類型及高度價格波動的投資，以取得可觀的資本增長。 Where you are assessed as aggressive, you are suitable for relatively high risk assets and significant price fluctuation which achieve considerable growth of capital. |
| 141 或以上 141 or above | 非常進取型 Very Aggressive | 非常高 Very High | 如您(們)被評估為非常進取型的投資者，您(們)適合非常高風險類型及非常高度價格波動的投資，以取得迅速的資本增長。 Where you are assessed as very aggressive, you are suitable for very high risk assets and significant price fluctuation which achieve speedy growth of capital. |

為及代表國泰世華商業銀行股份有限公司香港分行

For and behalf of Cathay United Bank Company Limited, Hong Kong Branch

銀行職員簽署 Signed by Bank Staff

日期 Date :

客戶聲明及簽署 Customer Risk Declaration and Signature(s)

本人/吾等確認知悉本次投資風險屬性評估結果。I/We acknowledge that the result of risk profiling evaluation.

客戶簽署 Authorized signature(s) ↓

| | |
|------------------|--|
| 驗印S.V | |
| 確認時間Confirm Time | |
| 確認人員Staff | |

日期 Date :