

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 (公司帳戶) Investment Account Risk Profiling Questionnaire (Corporate 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

1. 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.
2. 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Any inaccurate, incomplete or outdated information provided by you to us for undertaking this questionnaire may result in distorted results.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.
3. 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.
4. 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.
5. 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.

1. 請問您(們)累積的交易經驗有幾多年? How many years of dealing experience do you have?
 - a. 完全沒有經驗 None
 - b. 1-3年years
 - c. 4-6年years
 - d. 7-9年years
 - e. 10年或以上years or above
2. 請您(們)表明您(們)偏向以下哪類風險及回報的投資組合。Please indicate your preference to investment portfolios with particular risk and return below.
 - a. 沒有偏向 No idea
 - b. 最低風險及保本 Minimum risk and principal protected
 - c. 低度風險及低回報 Low risk and low return
 - d. 中度風險及中回報 Medium risk and medium return
 - e. 高度風險及高回報 High risk and high return

3. 如果您(們)的投資組合價值200萬港元，您(們)能承受最大的本金的損失為多少？If you have an investment portfolio of HK\$2 million, what is the maximum loss in principal you can bear?
- a. 0%
- b. -5%
- c. -10%
- d. -15%
- e. -20%或以上or above
4. 若您(們)整體投資組合下跌超過20%，有關下跌將如何影響您(們)的業務運作？If there is a fall of 20% or over in relation to your entire investment portfolio, how such fall will impair your business operation?
- a. 無法承受 Intolerable
- b. 影響程度大 Great impact
- c. 中度影響 Medium impact
- d. 影響程度小 Little impact
- e. 無影響 No impact
5. 假設有甲與乙兩項投資產品可供您(們)投資，根據往績，產品甲過去幾年的平均回報為5%，而波幅較低；而根據往績，產品乙過去幾年的平均回報為10%，但波幅較高。請表明您(們)如何分配您(們)可運用的投資款項去申購上述投資產品？On the assumption that there are A & B investment products available for your investment, Product A has an average return of 5% as per the track record in the past few years with lower fluctuation whereas Product B has an average return of 10% according to the track record in the past few years but high fluctuation. Please indicate as to how you will split your money available for investment to subscribe the products.
- a. 只投資於產品甲 In Product A only
- b. 投資於產品甲，20%投資於產品乙 80% in Product A, 20% in Product B 80%
- c. 50%投資於產品甲，50%投資於產品乙 50% in Product A, 50% in Product B
- d. 投資於產品甲，80%投資於產品乙 20% in Product A, 80% in Product B 20%
- e. 全部投資於產品乙 All in Product B
6. 請表明下列哪一項是您(們)作出投資決定時的主要考慮因素。 Please indicate which of the following factors with which you are most concerned when you making investment decision.
- a. 有高的資產流動性 With high assets liquidity
- b. 保本 Principal protected
- c. 有定息收益 With fixed income return
- d. 有本金增長及利息 With capital gain and interest
- e. 有最大回報 With maximized return
7. 如果您(們)持有的投資已超過預設止蝕或止賺價，請表明您(們)會採納下列哪一種方式處理。If your investment holding exceeds the preset stop-loss or limit-selling price, please indicate which of the following approach you adopt.
- a. 持有投資直至回本或漲停為止 Hold investment until fully recovered or stop in price-rising
- b. 賣出一半或以上部位 Sell half or more position
- c. 賣出一半以內部位 Sell not more than half position
- d. 持有投資、等待及觀望 Hold investment and wait and see
- e. 立即賣出所有部位 Sell out all position forthwith
8. 當您(們)的投資組合預期平均年度回報達到多少時，才會考慮出售？What is your expected average annual return when you consider disposing of your investment portfolio?
- a. 5%
- b. 10%
- c. 15%
- d. 20%
- e. 25%以上over
9. 您(們)會多久檢視一次您(們)的投資組合？ How frequent do you review your investment portfolio?
- a. 不定期 Irregularly
- b. 每季一次 Quarterly
- c. 每月一次 Monthly
- d. 每週一次 Weekly
- e. 每天 Daily

10. 請表明您(們)曾投資過下列哪類產品？(可表明多於一項，如合適) Please indicate which of the following products you have made investment. (indicate more than one if applicable)

- a. 存款掛鈎產品或貨幣基金 Deposit-linked products or currency fund
- b. 債券或債券型基金 Bond or bond fund
- c. 股票或股票型基金 Equity or equity fund
- d. 結構型商品：如證券掛鈎債券 Structured product: e.g. equity linked note
- e. 期權或期貨 Options or futures

11. 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):

- a. < 1
- b. 1 – 3
- c. 4 – 6
- d. 7 – 10
- e. > 10

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	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
44 或以下 44 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.
45- 54	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.
55- 64	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.
65- 74	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.
75 或以上 75 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 :