



## Risk Profile Questionnaire (For Individual Client) 風險取向問卷 (只供個人客戶)

<b>Date 日期:</b>	
<b>Name of the Client(s)* 客戶名稱*:</b>	
<b>Account No 戶口號碼:</b>	
<b>Name of the Account Executive 客戶經理姓名:</b>	
<b>Completed the Risk Questionnaire previously? 曾填寫風險取向問卷?</b>	<input type="checkbox"/> Yes 是 (Previous Risk Level 上次風險評級: _____ ) <input type="checkbox"/> No 否

\* For the Joint Account, each Account Holder should complete a Client Risk Profile Questionnaire separately and the **LEAST** of Risk Tolerance Level among all account holders should be used. 對於聯名賬戶，每個戶口持有人必需完成一份客戶風險取向問卷及將以所有戶口持有人中之最低風險承受程度為準。

This questionnaire is designed to help you (“Investor”) to establish the own investment strategy by gaining a deeper understanding of investment knowledge and experience, market experience, and risk tolerance, etc. The answers will provide some indication of the risk profile for a typical investor with personal investment characteristics but may not match actual attitude towards investment risk.

Investor are solely responsible for ensuring that the answers and information provide are accurate and up-to-date. Accordingly it is investor’s responsibility to notify us in a timely manner if the circumstances have changed, as such may affect the assessment of the attitude toward investment risk.

Please choose the answer which suits investor the most. Add up the points assigned to the answers and check against the Client Risk Tolerance Level Assessment result listed in Part (B).

透過「風險取向問卷」，可深入了解您（“投資者”）的投資知識和經驗、市場經驗和風險承受能力，幫助投資者確定自身的投資策略。投資者的答案未必與的實際風險取向相同，但表示擁有類似投資特性的典型投資者對投資風險的態度。

投資者須負責確保提供的答案及資料是準確及最新的。因此，若閣下的情況有變，須迅速作出通知，因為該變化可能影響對閣下的風險取向評估。

請選擇最適合的答案。每題答案得分總和將會顯示投資者屬於哪一類型投資者。客戶風險承受程度評估結果請參閱(B)部份。

(A) **Assessing your Risk Tolerance 評估客戶的風險承受能力**

(Note: The points of each answer are denoted in the brackets on the right side. 註：右方括號內為該答案之分數)

<b>1) Which age group do you belong to? 閣下的年齡屬於以下哪個組別?</b>		
<input type="checkbox"/>	65 or above	65 歲或以上 (1)
<input type="checkbox"/>	Between 55 to 64	55 歲至 64 歲 (2)
<input type="checkbox"/>	Between 40 to 54	40 歲至 54 歲 (3)
<input type="checkbox"/>	Between 30 to 39	30 歲至 39 歲 (4)
<input type="checkbox"/>	Between 18 to 29	18 歲至 29 歲 (5)
<b>2) Your highest education level achieved is 閣下的學歷為?</b>		
<input type="checkbox"/>	Primary School or below	小學或以下 (1)
<input type="checkbox"/>	Secondary School	中學 (2)
<input type="checkbox"/>	Diploma or Associate Degree	文憑或副學士 (3)
<input type="checkbox"/>	Bachelor Degree	學士學位 (4)
<input type="checkbox"/>	Professional Qualification, Master's or Above	專業資格、碩士或以上 (5)
<b>3) How many year(s) of investment experiences did investor invested in the Non-complex products (Shares traded on the SEHK, Non-complex bonds, callable bonds without other special features, Non-derivative funds, non-derivative ETFs traded on the SEHK, REITs, Non-leveraged Forex Trading, etc.)? 就非複雜產品 (於聯交所買賣的股份、非複雜債券、不具有其他特點的可贖回債券、非衍生產品基金、非衍生產品交易所買賣基金 (ETF)、房地產投資信託基金、非槓桿性外匯投資等)，投資者擁有多少年的投資經驗?</b>		
<input type="checkbox"/>	Never or Below 1 year	從沒買賣或少於 1 年 (1)
<input type="checkbox"/>	1 year or above but less than 3 years	1 年或以上及少於 3 年 (2)
<input type="checkbox"/>	3 years or above but less than 5 years	3 年或以上及少於 5 年 (3)
<input type="checkbox"/>	5 years or above but less than 8 years	5 年或以上及少於 8 年 (4)
<input type="checkbox"/>	Over than 8 years	多於 8 年 (5)
<b>4) How many year(s) of investment experiences did investor invested in the complex products (Futures contracts, DWs, CBBCs, listed share options, Synthetic ETFs and futures-based ETFs, L&amp;I products, Complex Bonds, Leveraged Forex Trading, Structured Investment Products, OTC Derivatives Products, Equity-linked Products/Notes or Derivatives etc.)? 就複雜產品 (期貨、衍生權證、牛熊證、上市認股權、合成 ETF 及期貨 ETF、槓桿及反向產品、複雜債券、槓桿性外匯投資、結構性投資產品、場外交易的衍生產品、股票掛鈎產品/票據或衍生工具等)，投資者擁有多少年的投資經驗?</b>		
<input type="checkbox"/>	Never or Below 1 year	從沒買賣或少於 1 年 (1)
<input type="checkbox"/>	1 year or above but less than 3 years	1 年或以上及少於 3 年 (2)
<input type="checkbox"/>	3 years or above but less than 5 years	3 年或以上及少於 5 年 (3)
<input type="checkbox"/>	5 years or above but less than 8 years	5 年或以上及少於 8 年 (4)
<input type="checkbox"/>	Over than 8 years	多於 8 年 (5)

**5) In the past 3 years, which of the following investment products did investor invest (i.e. executed > 5 transactions per year)? (Note: Investor may select more than 1 option. The option that carries the highest points in this question will be taken as investor's score)**

**在過去3年內，投資者有否投資下列投資產品（即每年進行多於5次交易）？（註：可選多於一項，並以最高分數作為此題得分）**

- Deposits, Certificates of Deposit or Capital Protected Products 存款、存款證或保本產品 (1)
- Non-complex bonds (including callable bonds without other special features), Bonds Funds or Money Market Funds 非複雜債券（包括不具有其他特點的可贖回債券）、債券基金或貨幣市場基金 (2)
- Non-leveraged Forex Trading 非槓桿性外匯投資 (3)
- Recognized Exchange traded Stocks or Bonds Fund or Money Market Fund  
認可交易所交易的股票、非債券基金或貨幣市場基金 (4)
- Warrants, Options, Futures, Structured Investment Products, OTC Derivatives Products, Equity-linked Products/Notes, Equity derivatives, Synthetic ETFs and futures-based ETFs, L&I products, Complex bonds or Forex Trading (Margin/Leveraged) 認股權證、期權、期貨、結構性投資產品、場外交易的衍生產品、股票掛鉤產品/票據、股票衍生工具、合成ETF及期貨ETF、槓桿及反向產品、複雜債券或外匯投資（孖展/槓桿） (5)

**6) What is the knowledge of investor of financial markets and investments?**

**投資者對金融市場和投資的認識多少？**

- Have no knowledge of financial markets at all and have interest in understanding them.  
對金融市場沒有知識，但有興趣深入瞭解 (1)
- Have only some basic knowledge of financial markets and have interest in understanding them.  
對金融市場只有初步認識，有興趣深入瞭解 (2)
- Have only some basic knowledge of financial markets such as differences between stocks and bonds. 對金融市場只有一些基本知識，例如股票和債券的分別 (3)
- Have above basic knowledge and understand the importance of diversification and practice it.  
(Different types of investments to spread the risks.) 達基本知識以上的水平，明白分散投資的重要性，並作出分散投資（即把資金配置到不同類別投資上，以分散風險） (4)
- Know how to read a company's financial reports and understand the various factors that may affect the risk and performance of these financial products. 懂得閱讀一家公司的財務報表，並明白影響這些金融產品之風險和表現的各項因素 (5)

**7) What is the Current Net Asset Value of the investor? (Net Asset Value = Asset – Liability)**

**投資者現時的資產淨值是多少？（資產淨值 = 資產 - 負債）**

- Less than HKD 100,000 少於港幣 100,000 元 (1)
- HKD 100,001 to 500,000 港幣 100,001 至 500,000 元 (2)
- HKD 500,001 to 3,000,000 港幣 500,001 至 3,000,000 元 (3)
- HKD 3,000,001 to 8,000,000 港幣 3,000,001 至 8,000,000 元 (4)
- More than HKD 8,000,000 多於港幣 8,000,000 元 (5)

**8) What is the amount of net liquid assets that investor will set aside for investing in investment product during its investment period?**

**投資者預留多少淨流動資產用在投資？**

- Less than 10% 少於 10% (1)
- 10% or above and less than 20% 10%或以上及少於 20% (2)
- 20% or above and less than 30% 20%或以上及少於 30% (3)
- 30% or above and less than 50% 30%或以上及少於 50% (4)
- Over than 50% 50%或以上 (5)

<b>9) What is current objective for investment of investor?</b> <b>投資者現時的投資目標是什麼?</b>		
<input type="checkbox"/>	Capital preservation with a return similar to bank Deposit Rate 保本及賺取相約銀行存款的回報	(1)
<input type="checkbox"/>	Earn a return which is slightly above bank deposit 賺取略高於銀行存款的回報	(2)
<input type="checkbox"/>	Stable, balanced income and capital growth 穩定、平衡收入與資本增長	(3)
<input type="checkbox"/>	Gradual long-term capital growth 資本長期地逐漸增長	(4)
<input type="checkbox"/>	Maximize capital growth as soon as possible 以最短時間，爭取最高回報	(5)
<b>10) How long is the estimated investment horizon of investor?</b> <b>投資者預計投資年期是多少?</b>		
<input type="checkbox"/>	Over than 8 years 多於 8 年	(1)
<input type="checkbox"/>	5 years or above but less than 8 years 5 年或以上及少於 8 年	(2)
<input type="checkbox"/>	3 years or above but less than 5 years 3 年或以上及少於 5 年	(3)
<input type="checkbox"/>	1 year or above but less than 3 years 1 年或以上及少於 3 年	(4)
<input type="checkbox"/>	Below 1 year 少於 1 年	(5)
<b>11) What level of annualized price fluctuation would investor generally be comfortable with?</b> <b>投資者可以接受年度價格波幅是多少?</b>		
<input type="checkbox"/>	Between -5% and +5% 介乎-5%至+5%之間的波幅	(1)
<input type="checkbox"/>	Between -10% and +10% 介乎-10%至+10%之間的波幅	(2)
<input type="checkbox"/>	Between -15 and +15% 介乎-15%至+15%之間的波幅	(3)
<input type="checkbox"/>	Between -20 and +20% 介乎-20%至+20%之間的波幅	(4)
<input type="checkbox"/>	More than 20% 多於 20%的波幅	(5)
<b>12) Which of the following statement could best describe investor's attitude towards investment risk?</b> <b>以下那一句最能反映投資者對風險的態度?</b>		
<input type="checkbox"/>	I am not willing to take risk and do not accept investment depreciation. 我很不願意承擔風險，而且不接受投資貶值。	(1)
<input type="checkbox"/>	I want capital protection but I am willing to take low risk in order to obtain a return slightly better than bank deposits. 我希望保本，但願意接受低度風險從而實現稍高於銀行存款的回報。	(2)
<input type="checkbox"/>	I am willing to accept medium risk in order to obtain a return greater than inflation 我願意承擔中度風險，以便實現高於通貨膨脹的回報。	(3)
<input type="checkbox"/>	I am willing to take higher risk in order to obtain a higher return. 我願意承擔較高風險，以便實現較高的潛在回報。	(4)
<input type="checkbox"/>	I am willing to take the highest risk in order to maximize the return. 我願意承擔最大風險，以便將回報提至最高。	(5)

## (B) Client Risk Tolerance Level Analysis 客戶風險承受程度分析

Based on the assessment of Risk Tolerance Level, which is calculated based on the points investor's scored for each answer in Part (A), we recommend a corresponding investment strategy stated in the table below.

根據投資者的風險承受能力水平，我們建議投資者採用下表所述的相應投資策略，其中風險承受能力水平是根據投資者在(A)部分每項回答得分計算得出。

Client Risk Tolerance Level 客戶風險承受程度	Total Score 總得分	Client Risk Profile 客戶風險類型
<input type="checkbox"/> Low 低	< 24	Conservative 保守型
<input type="checkbox"/> Medium 中	24 to 45	Moderate 平穩型
<input type="checkbox"/> High 高	> 45	Aggressive 進取型

### Conservative 保守型

As a conservative investor, investor is looking to preserve the value of investor's investment against the erosion of inflation and are therefore prepared to consider a combination of low risk alternatives to deposits to help generate a steady return over the long-term. Investor understands that there may be periods when the value of investor's investment could fall, but these are expected to be of limited impact because of the diversified investment strategy adopted. 作為保守型的投資者，投資者會選擇保障投資者的投資價值，以對抗通脹的蠶食，因此願意考慮存款以外的低風險投資選擇，以取得長期穩定的回報。投資者明白投資價值在某些時間內可能會下跌，但因採取分散的投資策略，跌幅只會產生有限度的影響。

### Moderate 平穩型

As a moderate investor, investor is looking to grow the value of investor over a longer term and generate an absolute return ahead of inflation. Investor is prepared to invest across a diversified portfolio of assets to achieve this goal and understand that there may be periods when the value of investor's capital can fall. 作為平穩型的投資者，投資者會以投資價值長期增長並產生超過通脹的絕對回報為目標。投資者願意投資於多元化的資產組合以達到此目標，並且明白投資者的資本價值在某些時間內可能會下跌。

### Aggressive 進取型

As an aggressive investor, investor is looking to maximise the value of investor's investment over the longer term by selecting a concentrated/speculative portfolio and are comfortable with a higher risk and reward strategy this approach involves. Investor understands that investor's investment may likely record strong gains as well as significant falls in future. 作為進取型的投資者，以達致投資價值長期有最高增長為目標，投資者可能會選取一個十分集中/甚至含投機性資產的組合，並且願意承受此策略所帶來的較高風險及回報。投資者明白投資價值將來在某些時間內會錄得強勁的收益，亦會錄得大幅下跌的虧損。

Based on the answers investor have selected, investor's score is \_\_\_\_\_ and investor's risk tolerance level (the risk profile accordingly) is **Low (Conservative) / Medium (Moderate) / High (Aggressive)**<sup>#</sup>

根據投資者所提供的答案，投資者的分數為\_\_\_\_\_ 而投資者的客戶風險承受程度(相應的風險取向)為**低 (保守型) / 中 (平穩型) / 高 (進取型)**<sup>#</sup>。

If investor disagree with the above assessment, please indicate investor's tolerance level that investor believe is more accurate (tick the appropriate box below) and specify the reason(s):

如果投資者不同意以上結果，請指出貴投資者認為更準確的可承受風險程度（於適當的方格填上「√」）並詳述原因：

Low 低

Medium 中

High 高

Reason(s) 原因：

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<sup>#</sup> Please delete where appropriate 請刪去不適用選項

**(C) Client Acknowledgement and Declaration 客戶確認及聲明**

The client hereby acknowledges and agrees the followings:

客戶現承認及確認如下：

- (i) This questionnaire is provided by Emperor Securities Limited and/or Emperor Futures Limited and/or Emperor Asset Management Limited (“Emperor”) and is intended to help the client understand his/her risk profile and investment needs.  
此問卷由英皇證券(香港)有限公司及/或英皇期貨有限公司及/或英皇資產管理有限公司(“英皇”)提供以協助客戶了解現時的風險承擔程度和投資需要。
- (ii) The information relating to the client provided pursuant to this questionnaire is complete, accurate and up-to-date information in addition the Emperor is entitled to rely on such information until the Emperor has received notice in writing from the Client of any changes therein. The client will notify the Emperor immediately in writing of any material changes in such information. The client has the authority and legal capacity to enter into and perform its obligations under this questionnaire and this questionnaire constitutes the valid and legally binding obligations of the client.  
客戶根據本問卷提供的資料是供完整、準確及最新的，及英皇有權依賴該等資料直至英皇收到有關資料更改的書面通知為止。如該等資料有變更，客戶將立即以書面通知英皇。客戶具有權力和法律行為能力簽署及履行本問卷的責任，及本問卷對客戶構成有效及具有法律約束力的責任。
- (iii) The suggestions are derived from information that the client has provided to Emperor. The suggestions are designed to meet the needs discussed in this questionnaire and the client’s indicated attitude towards risk. The suggestions are for the client’s reference when making the own investment decisions. Any assessment on risk profile will be based on the information the client provides to Emperor. Any failure by the client to provide information will affect Emperor’s assessment of the customer’s risk profile, investment needs and any suggestions that may be provided.  
所有意見均根據客戶向英皇所提供的資料而制定。因應是次問卷所討論過有關客戶的需要和有關客戶對風險所持的態度而提出的意見，祇供客戶作出個人投資決定的參考。任何風險承擔程度評估皆基於由客戶向英皇提供的資料。如客戶未能提供資料，會影響到英皇就客戶的風險承擔程度、投資需要而進行的評估及所提供之意見。
- (iv) Personal information collected in this questionnaire will be kept confidential by Emperor. The information may be used by Emperor for designing and/or marketing of financial products and service.  
英皇確保此問卷內的個人資料得到保密。客戶提供的資料可能會供英皇作為設計、推廣理財產品或服務之用。
- (v) Your Risk Tolerance Level Assessment Result is valid for 12 months from the date of this assessment. If your Risk Tolerance Level Assessment Result is expired, you may not be able to purchase certain products. If you believe your Risk Tolerance Level Assessment Result within the past 12 months is no longer valid, please contact your Account Executive and complete a new RPQ for reassessment purposes.  
你的風險承受程度有效期為十二個月(由此評估日計起)。如果你的風險承受程度已經過期，你可能不可購買部份產品。如果你認為你過去十二個月內評估的風險承受程度不再有效，請聯繫您的客戶經理並重新完成一份新的風險取向問卷。
- (vi) I confirm that I have been reminded and am aware that I should have adequate liquid funds to meet foreseen and unforeseen events. 本人確認本人已被提醒及了解到本人應有足夠流動資金去應付可預見及不能預見的事件。

Signature of the Client 客戶簽署

Name of the Client 客戶姓名:

Date 日期:

**Internal Use Only: Assessment by Account Executive**

<b>Name of the AE:</b>	<b>Signature of the AE:</b>
<b>SFC CE No.</b>	<b>Date:</b>