



## Customer Risk Assessment Questionnaire 客戶風險評估問卷

This questionnaire aims to assess whether transacting a given investment product (“Product”) is suitable for our prospective customer (the “Customer”). The following twelve questions are designed for generating indications as to the risk profile and personal circumstances of the Customer for matching with the risk level of the Product, which may not be the actual level of risk acceptable to the Customer.

本問卷旨在評估客戶所選擇的投資產品是否適合客戶本身。下列十二條問題僅提供一些指引予客戶，用以評估客戶的風險狀況及個人情況是否適合投資產品的風險水平，未必能準確反映客戶實際可接受的風險水平。

- \* For a joint account, the individual applicant/holder who places orders or makes investment decisions for the account should complete and sign the form. 如為聯名戶口，代表該帳戶發出有關指示或作出投資決定的申請/持有人應填寫及簽署本問卷。
- \* For a corporate account, the authorized signatory who makes investment decisions on behalf of the company should complete and sign this questionnaire. 如為法團機構帳戶，代表該公司作出投資決定之授權簽署人應填寫及簽署本問卷。

Please choose the appropriate answer. 請選擇適當答案

1. What is your age range?  
您屬於以下哪個年齡組別
  - A) 18 – 24. 18 歲至 24 歲
  - B) 25 – 34. 25 歲至 34 歲
  - C) 35 – 49. 35 歲至 49 歲
  - D) 50 – 64. 50 歲至 64 歲
  - E) Under 18 or Above 64. 18 歲以下或 64 歲以上
2. What is your level of education?  
您的教育程度?
  - A) Primary school or below. 小學或以下
  - B) Secondary school. 中學
  - C) Post secondary school. 預科
  - D) University/professional qualification unrelated to Economics or Finance. 大學/專業資格(經濟學/財務學以外)
  - E) University / professional qualification related to Economics or Finance. 大學/專業資格(經濟學/財務學相關)
3. How long is your / your company’s expected investment horizon?  
您/貴公司預期中的投資年期為多久?
  - A) Less than 1 year. 少於 1 年
  - B) 1 - 5 year(s). 1 年至 5 年
  - C) 6 -10 years. 6 年至 10 年
  - D) 11 – 20 years. 11 年至 20 年
  - E) More than 20 years. 20 年以上
4. Which of the following statements best describe your / your company’s investment objective?  
以下哪項最能形容您/貴公司的投資目標?
  - A) Guarantee of principal being utmost important. 保本至上
  - B) Guarantee of principal being most important 保本很重要
  - C) Balanced between guarantee of principal and capital growth 在保本及資本增長之間取得平衡
  - D) Capital growth being more important 資本增長很重要
  - E) Capital growth being utmost important 資本增長至上
5. How long is your / your company’s investment experience in product with appreciable price volatility (e.g. certificates of deposits, foreign currencies, stocks, bonds, investment funds, credit linked notes, structured products, futures, warrants, and commodities, etc)?  
您/貴公司投資於價格波動財務產品的經驗有多久? (例如：存款證、外幣、股票、投資基金、信貸相連票據、結構性產品、債券、期貨、認股權證、商品等)
  - A) No such experience. 全無經驗
  - B) Less than 2 years. 少於 2 年
  - C) 2 – 4 years. 2 年至 4 年
  - D) 5 - 7 years. 5 年至 7 年
  - E) More than 7 years. 7 年以上

6. What investment product(s) have you / your company ever held during the past 24 months (Tick one or more)?  
您/貴公司過去 24 個月曾持有有哪些投資產品(可選擇多於一項)?
- A) Margin Trading/ Futures/ Options/ Equity Options/ Accumulators/ Forwards/ Credit-linked Notes with exposure to Structured Products. 保證金交易/期貨/期權/股票期權/累計認股證/遠期合約/ 涉及結構性產品的信貸相連票據
  - B) Stocks/ Equity-linked Investments (non-Blue Chips)/ Investment Funds exposed to emerging markets, regional markets, single country or single sector/ Hedge Funds/ Foreign Exchange Options/ Option Embedded Products. 股票/股票相連投資 (非藍籌) /投資於新興市場、地區市場、單一國家或單一行業的投資基金/對沖基金/外匯期權/含期權產品
  - C) Stocks/ Equity-linked Investments (Blue Chips)/ Global Equity Investment Funds/ Balanced Investment Funds/ Bond Investment Funds exposed to emerging markets, regional markets, single country/ High-yield Bond investment Funds/ Currency-linked Deposits/ Credit-linked Notes without exposure to Structured Products. 股票/股票相連投資 (藍籌) / 環球股票投資基金/均衡基金/ 投資於新興市場、地區市場、單一國家的債券投資基金/ 高收益債券投資基金/ 外幣掛鉤存款/ 不涉及結構性產品的信貸相連票據
  - D) Bonds/ Global Bond Investment Funds/ Foreign Currencies. 債券/ 環球債券投資基金/ 外幣
  - E) Certificates of Deposits/ Capital-guaranteed Investment Products/ Money Market Funds. 存款證/ 保本型投資產品/ 貨幣市場基金
  - F) None of the above during the past 24 month but some of the above or other financial products prior to the past 24 months 過去 24 個月未持有以上投資產品，惟過去 24 個月之前曾投資於上述部分產品或其他金融產品
  - G) Never held any investment products so far. 迄今從未持有任何投資產品
7. Which of the following channels is/are your investment knowledge acquired (Tick one or more)?  
您曾經或現時從以下哪些途徑汲取投資知識(可選擇多於一項)?
- A) Never attempting to acquire investment knowledge 從未汲取及/或沒有興趣汲取任何投資知識
  - B) From relatives and/or colleagues without further self-study 與親友及/或同事討論投資或理財話題
  - C) From financial programmes of mass media without further self-study 閱讀及/或收聽有關投資或財經新聞
  - D) Self-study 從多個途徑閱讀及分析有關投資或財務資料
  - E) From attending financial courses together with self-study 研究投資或財務相關事宜，或參加投資或財務相關課程、論壇、簡報會、研討會或工作坊
8. What is the percentage of your / your company's liquid assets (i.e. assets easily converted into cash) that can be allowed for investing in product with appreciable price volatility  
您/貴公司現正持有的價格波動財務產品佔總流動資產(易於變現金的資產)的多少個百分比?
- A) Less than 10%. 少於 10%
  - B) 10% to 20%. 10% 至 20%
  - C) 21% to 30%. 21% 至 30%.
  - D) 31% to 50%. 31% 至 50%
  - E) More than 50%. 多於 50%
9. How much price volatility of investment you / your company can accept?  
您/貴公司可以接受財務產品的價格出現多大波幅?
- A) Less than 10% price fluctuation. 少於 10% 的升跌
  - B) 10% price fluctuation. 10% 的升跌
  - C) 15% price fluctuation. 15% 的升跌
  - D) 20% price fluctuation.. 20% 的升跌
  - E) More than 20% price fluctuation. 超過 20% 的升跌
10. What is the average percentage of your / your company's after-tax income that can be allowed for saving or investment?  
您/貴公司的除稅後收入平均多少個百分比可作儲蓄或投資?
- A) Less than 10%. 少於 10%
  - B) 10% to 20%. 10% 至 20%
  - C) 21% to 30%. 21% 至 30%.
  - D) 31% to 50%. 31% 至 50%
  - E) More than 50%. 多於 50%
11. How many months of your / your company's normal expenses could be covered by your / your company's liquid assets (i.e. assets easily converted into cash) in case of any unexpected event?  
如發生突發事件，您/貴公司的流動資產(易於變現金的資產)可應付多少個月的一般開支?
- A) Less than 1 month. 少於 1 個月
  - B) 1 month to less than 6 months. 1 個月至 6 個月以下
  - C) 6 months to less than 12 months. 6 個月至 12 個月以下
  - D) 12 months to less than 24 months. 12 個月至 24 個月以下

E) 24 months or more. 24 個月或以上

12. How would you best describe your / your company's attitude towards investing?

您會怎樣形容您/貴公司對投資的取向?

A) I/We cannot put up with any price fluctuation and have no interest on earnings. 我/我們不能接受任何價格波動，並且對賺取投資回報不感興趣

B) I/We can only put up with little price fluctuation and wish up to have earnings slightly higher than bank deposit rate 我/我們只能接受較小幅度的價格波動，並且僅希望賺取稍高於銀行存款利率的回報

C) I/We can put up with some price fluctuation and wish to have earnings much better than bank deposit rates. 我/我們可接受若干價格波動，並希望賺取遠高於銀行存款利率的回報

D) I/We can put with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. 我/我們可接受大幅度的價格波動，並希望賺取與股市表現相若的回報

E) I/We can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes. 我/我們可接受任何幅度的價格波動，並希望回報能跑贏股市

**How to Score the Risk Assessment Questionnaire 如何為風險取向問卷計分?**

Please count the total score according to the table as below 請根據以下表計算您的得分：

Question 問題	A	B	C	D	E	F	G	Your Points 您的得分
Question 問題 1	1	3	5	3	1			
Question 問題 2	1	2	3	5	7			
Question 問題 3	1	2	3	5	5			
Question 問題 4	1	2	3	5	5			
Question 問題 5	0	2	3	4	5			
Question 問題 6*	9	7	5	3	1	1	0	
Question 問題 7*	0	2	3	4	5			
Question 問題 8	1	2	3	5	5			
Question 問題 9	1	2	3	4	5			
Question 問題 10	1	2	3	4	5			
Question 問題 11	0	1	3	5	5			
Question 問題 12	0	1	3	4	5			

\*As the question allows multiple answers, only the answer carries the highest score is used in the calculation.  
由於問題可選擇多於一個答案，計算時請選用得分最高的答案。

Please total your points from the above twelve questions and write your risk score in the box :

請將十二條問題的得分加起來，並在方格內寫出您的風險分數：

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Total Score 總分	Risk Categories 風險類別	Investment Risk Profiles 投資風險分析
7 - 14	Conservative 穩健	You may choose the financial products with LOW product risk level, and emphasis on bonds and cash to seek for capital preservation. In return, you understand that you will receive low returns. 您可選擇投資於低風險的投資產品，但以債券及現金為主以達到穩定回報的目的。如此一來，您要明白所收取的回報也較低。
15 - 29	Moderate 中度	You can accept some returns of your investments with low to medium risk exposure and price fluctuation. 您可以接受低至中風險及價格波動，並有一些的投資回報。
30 - 44	Balanced 均衡	You can choose a diversified but more balanced mix of stocks, bonds and cash. You are willing to accept medium risks in exchange for some potential returns over the medium to long term. 您可選擇多元化及較均衡的股票、債券及現金投資組合。您願意承擔中等級別的風險，以便在中長期內賺取一些潛在回報。
45 - 56	Growth 增長	You can accept growth of capital with high risk exposure and price fluctuation. 您可以接受高風險及價格波動，並且有資本增長的投資。
57 - 66	Aggressive 進取	You may choose to invest your money in Derivative Product, Investment Funds and/or Other Financial Products with any product risk level. You are willing to accept very high risks to maximum your potential return over the long term. You understand that you may lose a significant part or all of your capital. You may even be required to make good the losses over and above your capital. 您可選擇投資於任何產品風險級別的衍生產品、投資基金和/或其他金融產品。您願意承擔高級別的風險，以便在長期內得到最大的潛在回報。您知道

您可能損失大部份或全部資本，您甚至可能須對資本以外的虧損作出補償。

**Customer Risk Categories Description 客戶風險評估結果** (To be completed by Staff / RM / A.E.)

Based on your responses, your risk categories is: 根據閣下的回應，您的風險評估結果為：	Conservative 穩健	Moderate 中度	Balanced 均衡	Growth 增長	Aggressive 進取
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**Rationale and Recommendation to Client 客戶建議依據** (To be completed by Staff / RM / A.E.)

Signature of Staff / RM / A.E.

Staff Name

License Number

Date

**Declaration 聲明:**

I / We declare that the information provided within the document is true and accurate to the best of my/our knowledge. I / We agree to inform Celestial Securities Limited (“CSL”) in writing as soon as reasonably possible of any changes to this information. I / We acknowledge and agree that my/our risk profile is as above. I / We acknowledge that CSL takes no responsibility for any acts or omissions resulting from the provision of incomplete or inaccurate information by me.

本人 / 吾等謹此聲明，按本人 / 吾等所知，本人 / 吾等在本文件提供的資料真確無誤。本人 / 吾等同意，如此資料有任何變動，本人 / 吾等將會在合理可行情況下儘快以書面通知時富證券。本人 / 吾等同意時富證券以上的風險評估結果。本人 / 吾等確認，就因本人提供不完整或不正確資料所導致的任何行動或遺漏，時富證券概不負上任何責任。

**Suitability Declaration 適合性聲明:**

I understand and agree that (tick one only):

本人明白並同意 (只可選一項):

CSL has conducted a financial needs and risk analysis for me and I have read the Product Key Facts Statement, Explanatory Memorandum and other marketing materials of the product(s) that I am applying for. I declare and agree that I fully understand and accept the various features of the product(s) including but not limited to the potential risks, returns and loss associated with the investment. I confirm that the features and risk level of the product(s) are suitable for me based on my disclosed current needs and risk profile as indicated in the Customer Risk Assessment Questionnaire.

時富證券已為本人分析財務需要及風險。本人已閱讀本人所申請的產品資料概要、注釋備忘錄及其他銷售資料。本人聲明及同意本人完全明白並接受有關產品之特性包括但不限於潛在之風險、回報及損失。本人確定根據本人於「客戶風險評估問卷」所披露之現時需要及投資風險概況，有關產品之特色及其風險級別均適合本人。

OR 或

CSL has conducted a financial needs and risk analysis for me and I have read the Product Key Facts Statement, Explanatory Memorandum and other marketing materials of the product(s) that I am applying for. I declare and agree that I fully understand and accept the various features of the product(s) including but not limited to the potential risks, returns and loss associated with the investment. I confirm that despite the fact that the features and/or risk level of the product(s) **MAY NOT BE SUITABLE** for me based on my disclosed current needs and risk profile as indicated in the Customer Risk Assessment Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

時富證券已為本人分析財務需要及風險。本人已閱讀本人所申請的產品資料概要、注釋備忘錄及其他銷售資料。本人聲明及同意本人完全明白並接受有關產品之特性包括但不限於潛在之風險、回報及損失。本人確定儘管根據本人於「客戶風險評估問卷」所披露之現時需要及投資風險概況，有關產品之特色及/或風險級別可能並不適合本人，但本人確認基於下述原因，本人打算及意欲繼續本申請。

Reason 原因：

**Remarks 備註:**

This Risk Assessment Questionnaire and the result are for your reference only. It is not intended to provide any investment advice on, an offer to sell, or a solicitation for an offer to purchase any investment products or services. CSL accept no responsibility or liability as to the accuracy or completeness of the information provided in this questionnaire and the results. We strongly recommend you/your company review your/your company's viewpoint about investment risk at least once a year or when major changes occurs in your personal/your company situation to make sure your/your company's investment decisions continue to match with your/your company's attitude towards investment risk profile.

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及服務。時富證券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。我們極力建議您/貴公司最少每年一次或在個人/公司狀況發生重大轉變時，檢討您/貴公司對投資風險的見解，以確保您/貴公司的投資決定仍然配合您/貴公司對投資風險取向的態度。

**Completed and Signed by 填寫及簽署人:**

**For individuals 適用於個人**

Signature of Customer :  
客戶簽署

\_\_\_\_\_

Customer name :  
客戶姓名

\_\_\_\_\_

Customer A/C :  
客戶號碼

\_\_\_\_\_

Date :  
日期

\_\_\_\_\_

**For Corporate 適用於公司**

Signature of Authorized Signatory :  
(with company chop) 授權簽署人  
簽署 (公司印)

\_\_\_\_\_

Full name of Company :  
公司全名稱

\_\_\_\_\_

Customer A/C :  
客戶號碼

\_\_\_\_\_

Date :  
日期

\_\_\_\_\_