

Risk profile Questionnaire

風險承受能力問卷

Full Name of Individual/Primary Account Holder:

個人/主要帳戶持有人姓名：

Full Name of Secondary Joint Account Holder:

聯名帳戶持有人姓名：

Client's A/C 客戶號碼:

This questionnaire is to capture your general personal circumstances and to assess your overall GENERAL attitude towards investment risks as an investor. Only you can decide what risk/return trade-off you are comfortable with. This guide may help you to assess your tolerance for risk. (The result of the questionnaire is based on the information of the **Primary Account Holder**, the **Secondary Joint Account Holder** must sign to confirm.)

本《風險承受能力問卷》旨在了解您的一般個人狀況，及評估您作為投資者整體上對投資風險的一般態度。只有閣下能夠決定那種程度的風險回報能令您安心，透過本問卷可助您評估自己面對風險的承受能力。

(本問卷以主要帳戶持有之資料作出評估，聯名帳戶持有人必需簽署確認)

Please choose the appropriate answer below: 請選擇下列最適當的答案:

Q1. What is your age? 您的年齡是介乎於？

- A. 18-35
- B. 36-50
- C. 51-65
- D. >65

Q2. What is your education level? 您的教育程度是？

- A. Primary level or below 小學程度或以下
- B. Secondary level 中學程度
- C. Tertiary/University level 預科或大學程度

Q3. How many years of experience do you have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.

您有多少年投資於價值波動之投資產品的經驗（包括購入然後長期持有及經常買賣投資產品）？價值會波動之投資產品的例子包括股票，單位信托基金，外幣，商品，結構投資產品，認股權證（俗稱《窩輪》），期權，期貨，投資相連保單等。

- A. No experience or Less than 1 year 沒有經驗或少於一年
- B. Between 1 and 3 years 一至三年
- C. Over 3 years 多過三年

Q4. Do you have any investment experience or knowledge of the below products? (You may select more 1 option)

您是否有以下任何產品的投資經驗或知識？（您可選擇多於一個選項）

- A. Cash, Deposits, Certificates of Deposit, capital protected products, HKSAR Government Bond.
現金，存款，存款證，保本產品，香港政府債券。
- B. Stocks, Bonds, Equity or Bond Funds (including Mandatory Provident Funds, but excluding money market funds).
股票，債券，股票或債券基金（包括強積金，不包括貨幣市場基金），投資相連保單。
- C. Options, futures, warrants, hedge funds and other structured products such as equity linked note and OTC stocks.
期權，期貨，認股權證（俗稱《窩輪》），對沖基金，資產掛鈎票據，場外交易股份。

Q5. Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?
在一段時間之內，投資價值可升可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在回報亦愈高。相反，風險愈低的投資，其潛在波動愈小，但潛在回報亦相對較低。在一般情況下，您會願意投資於波動程度多大的投資產品。

- A. Fluctuates under -30% and over +30% 波動多於 -30% 至 +30% 之間
- B. Fluctuates between -30% and +30% 波動於 -30% 至 +30% 之間
- C. Fluctuates between -15% and +15% 波動於 -15% 至 +15% 之間

Q6. How much of your investments would you require to liquidate to meet liquidity need for an unforeseen event?

您有多需要將投資項目變現，來滿足對突發事件的流動資金需要？

- A. I would not have to sell any of my investments.
我不一定會出售任何投資。
- B. I would sell no more than 30% of my investments.
我會出售不多於 30% 的投資。
- C. I would sell more than 30% but less than 50% of my investments.
我會出售多於 30% 但少於 50% 的投資。
- D. I would sell more than 50% of my investments.
我會出售 50% 以上的投資。

Q7. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate, and the values of investment products? Please refer to Question 3 for examples of such products.

在一般情況下，投資的年期越長，可承受的風險越高，而投資產品的價值亦會波動。當投資於產品時，您會願意接受下列哪項投資年期？有關投資產品的例子，請查閱問題 3。

- A. Over 3 years 多過 3 年
- B. Between 1 and 3 years 1 至 3 年
- C. Less than 1 year 少過 1 年

Total Score 總分數：_____

Total Score 總分數	<40	<41-70	71-100
Risk Tolerance Level 風險承受 程度	() Low Risk 低風險	() Medium Risk 中風險	() High Risk 高風險
Investor General Characteristics 投資者的一般特 徵	<u>Conservative 保守型</u> You are willing to accept low risks. In return, you understand that you will receive low returns. 閣下願意承受低度的風險，亦明白會接受比較保守回報。	<u>Balance 平衡型</u> You are willing to accept medium risks in exchange for some potential returns over the medium to long term 閣下願意承受中度的風險，於中長綫換取潛在回報。	<u>Aggressive 進取型</u> You are willing to accept very high risks to maximize your potential return over the long term. You understand that you may lose a significant part or all of your capital. 閣下願意承受高度的風險，於長綫換取最大的潛在回報。閣下亦明白到有可能招致損失大部份或全部本金。

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請注意，倘若您未能全面披露所有或任何有關您的個人狀況（如財務狀況），不正確，不完整或過時的資料可能影響本集團評估您對投資風險的態度及承受能力。如您的狀況出現變動而可能影響本問卷中任何問題的答案，我們極力建議您再次填寫本問卷。

Customer Declaration 客戶聲明：

I/We hereby declare that the information I/We have provided in this form is in all respects true, accurate and complete and agree that my/our investment risk tolerance analysis is correctly stated above.

本人（等）謹此聲明：本人（等）為本問卷所提供資料為真實，正確及全面，並同意上述的投資風險承受能力分析為正確。

Signature of Individual/Primary Account Holder	Date	Signature of Secondary Joint Account Holder	Date
個人/主要帳戶持有人簽署	日期	個人/主要帳戶持有人簽署	日期

Internal Use 內部專用 – Assessment Matrix 評估組合

Answer 答案	Q1 問題一	Q2 問題二	Q3 問題三	Q4 問題四	Q1-Q4 Sub-total 小計	Q5 問題五	Q6 問題六	Q7 問題七	Total Score* 總計
A		-20	-10	-10 <Ticked A only 如只選擇 A>	Max. accumulated score for Q1-Q4, 0 Pt 最高累積分數 為 0 分.	+85	0	+10	
B		0	0	0		+55	0	0	
C		0	+10	+10		+20	-10	0	
D							-20		

* Please circle and add them up, please note that the maximum accumulated score for Q1-Q4 is Zero. If the Total score is a negative value, just state zero on page 2.

* 請圈上分數並相加，請留意 Q1-Q4 的最高累積分數是 0 分。如果總分是負數，請於第二頁填上 0 分。

Account Executive / Staff Name: 客戶主任名稱

Account Executive / Staff Signature: 客戶主任簽署

日期