



風險承受能力問卷

Risk Profile Questionnaire

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數據作出評估，聯名帳戶持有人必需簽署確認）

Please choose the appropriate answer below. 请选择下列最适当答案

Q1. What is your age?

您的年齡介乎于？

- (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、單位信託基金、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
沒有經驗或少過1年
- (b) Between 1 and 3 years
1至3年
- (c) Over 3 years
多過3年



Q4. Do you have any investment experience or knowledge of the below products? (You may select more than 1 option)
您是否有以下任何产品的投资经验或知识? (您可选择多于一个选项)

- (a) Cash, Deposits, Certificates of Deposit, capital protected products, Government Bond
现金、存款、存款证、保本产品、政府债券。
- (b) Stocks, Bonds, Equity or Bond Funds, investment-linked insurance plans.
股票、债券、股票或债券基金、投资相连保单。
- (c) Options, futures, warrants, hedge funds and other structured products such as equity linked note/investment.
期权、期货、认股权证 (俗称「窝轮」)、对冲基金。

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?

在一段时间之内, 投资价值可升可跌, 我们称之为波动。一般而言, 风险愈高的投资, 其潜在波动愈大, 但潜在回报亦愈高。相反, 风险愈低的投资, 其潜在波动愈小, 但潜在回报亦相对较低。在一般情况下, 您会愿意投资于波动程度多大的投资产品?

- (a) Fluctuates under -30% and over +30%
波动多于 -30%至 +30%之间
- (b) Fluctuates between -30% and +30%
波动少于 -30%至 +30%之间
- (c) Fluctuates between -15% and +15%
波动少于 -15%至 +15%之间

Q6. How much of your investments would you require to liquidate to meet liquidity need for an unforeseen event?
您有多需要将投资项目变现, 来满足对突发事件的流动资金需要?

- (a) I would not have to sell any of my investments.
我不一定会出售任何投资。
- (b) I would sell no more than 30% of my investments.
我会出售不多于 30%的投资。
- (c) I would sell more than 30% but less than 50% of my investments.
我会出售多于 30%但少于 50%的投资。
- (d) I would sell more than 50% of my investments.
我会出售 50%以上的投资。

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 will fluctuate. What time horizon would you generally be comfortable with when investing in investment products? Please refer to Question 3 for examples of such products.

在一般情况下, 投资的年期越长, 可承受的风险越高, 而投资产品的价值亦会波动。当投资于产品时, 您会愿意接受下列哪项投资年期? 有关投资产品的例子, 请参阅问题 3。

- (a) Over 3 years
多过 3 年
- (b) Between 1 and 3 years
1 至 3 年
- (c) Less than 1 year
少过 1 年

Total Score 总分数: _____

Please turn to next page for analysis result
请转下页参阅分析结果



Risk Tolerance Analysis 风险承受能力分析

Total Score 总分数	< 40	41 - 70	71-110
Risk Tolerance Level 风险承受程度	Low Risk 低风险	Medium Risk 中风险	High Risk 高风险
Investor General Characteristics 投资者的一般特征	<u>Conservative 保守型</u> You are willing to accept low risks. In return, you understand that you will receive low returns. 阁下愿意承受低度的风险，亦明白会接受比较保守回报。	<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. 阁下愿意承受中度的风险，于中长线换取潜在回报。	<u>Aggressive 进取型</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. 阁下愿意承受高度的风险，于长线换取最大的潜在回报。阁下亦明白到有可能招致损失大部份或全部本金。

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- Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude and capacity for investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.
请注意，倘若您未能全面披露所有或任何有关您的个人状况(如财务状况)、不正确、不完整或过时的数据可能影响本公司评估您对投资风险的态度及承受能力。如您的状况出现变动而可能影响本问卷中任何问题的答案，我们极力建议您再次填写本问卷。

Customer Declaration 客户声明:

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

本人(等) 谨此声明: 本人(等) 为本问卷所提供数据为真实、正确及全面，并同意上述的投资风险承受能力分析为正确。

Signature of Individual/ Primary Account Holder
个人/主要帐户持有人签署

Date 日期

Signature of Secondary Joint Account Holder
联名帐户持有人签署

Date 日期

Internal Use 内部专用 - Assessment Matrix 评估组合

Question 问题	Q1	Q2	Q3	Q4	Q1-Q4 Sub-total 小计	Q5	Q6	Q7	Total Score* 总计
Answer 答案									
(a)		-10	0	0		+30	0	+20	
(b)		0	+10	+10		+20	0	+10	
(c)		+10	+20	+20		+15	-10	0	
(d)							-20		

AE/Staff Name

AE/Staff Code

AE/Staff Signature

Date