



客戶風險承擔能力評估表格

FORM OF RISK TOLERANCE FOR CLIENTS

Please answer these questions to understand your tolerance of risk and the attitude towards risk. 請回答下列問題以瞭解閣下對風險的承擔能力及投資取態。

1. What is your current age? 請問您現時的年紀?

- | | | | |
|--------------------------|--------------|-----------|---|
| <input type="checkbox"/> | 30 or under. | 30 歲或以下 | 5 |
| <input type="checkbox"/> | 31-45 | 31 至 45 歲 | 4 |
| <input type="checkbox"/> | 46-65 | 45 至 65 歲 | 3 |
| <input type="checkbox"/> | 66-70 | 66 至 70 歲 | 2 |
| <input type="checkbox"/> | 71 or above | 71 歲或以上 | 1 |

2. What is your knowledge of financial market and investment? 請問您對金融市場及投資的認識是多少?

- | | | | |
|--------------------------|---|------------------|---|
| <input type="checkbox"/> | None. I have no knowledge of financial market at all. | 我對金融市場一無所知 | 1 |
| <input type="checkbox"/> | I have basic knowledge of financial market. | 我對金融市場只有基本知識 | 2 |
| <input type="checkbox"/> | I have knowledge above basic level. | 我對金融市場達基本知識以上的水平 | 3 |
| <input type="checkbox"/> | High. I know the factors affecting the prices of the price of stocks and bonds. | 我瞭解影響股票及債券價格的因素 | 4 |
| <input type="checkbox"/> | Advance. I am familiar with most of the financial products. | 我對大部份的金融產品都非常熟悉 | 5 |

3. What is your acceptable level of potential loss? 請問您可接受潛在虧損的程度是多少?

- | | | | |
|--------------------------|-----------------------------------|-----------------|---|
| <input type="checkbox"/> | No capital losses are acceptable. | 我並不接受任何虧損 | 1 |
| <input type="checkbox"/> | A small loss up to 5%. | 可接受最高 5% 的輕微虧損 | 2 |
| <input type="checkbox"/> | A medium loss up to 15%. | 可接受最高 15% 的輕微虧損 | 3 |
| <input type="checkbox"/> | A large loss up to 30%. | 可接受最高 30% 的大幅虧損 | 4 |
| <input type="checkbox"/> | A large loss of more than 30%. | 可接受超過 30% 的大幅虧損 | 5 |

4. What would you react if the market plunged 10% in three days? 如果市場在三天內暴跌 10%, 你會如何反應?

- | | | | |
|--------------------------|--|---------------------|---|
| <input type="checkbox"/> | I would see it as an opportunity to invest more immediately. | 我認為是入市的好機會並且會立即入市 | 5 |
| <input type="checkbox"/> | I would do nothing and monitor the market closely. | 我不會有任何行動, 亦會留意市場走勢 | 3 |
| <input type="checkbox"/> | I would see it as an opportunity to increase the investment gradually over a period of time. | 我認為是入市的好機會並且會逐步增持投資 | 4 |
| <input type="checkbox"/> | I would sell at least half of my investments to limit my loss. | 我會賣掉一半投資以減少虧損 | 2 |
| <input type="checkbox"/> | I would sell all my investment and avoid further loss. | 我會賣掉所有投資以避免更多虧損 | 1 |

5. How long will your investment horizon be? 您的投資期限是多久?

- | | | | |
|--------------------------|---------------|------|---|
| <input type="checkbox"/> | Below 1 year. | 少於一年 | 1 |
| <input type="checkbox"/> | 1 to 3 years. | 一至三年 | 2 |
| <input type="checkbox"/> | 3 to 5 years. | 三至五年 | 3 |
| <input type="checkbox"/> | 6 to 10 years | 六至十年 | 4 |
| <input type="checkbox"/> | Over 10 years | 十年以上 | 5 |

6. What is your investment objective? 您的投資目標是什麼?

- | | | | |
|--------------------------|--|---------------|---|
| <input type="checkbox"/> | Capital preserve | 保本 | 1 |
| <input type="checkbox"/> | High stable regular income | 高而穩定的定期收入 | 2 |
| <input type="checkbox"/> | Balance regular income and stable capital growth | 平衡定期收入及穩定資本增長 | 3 |
| <input type="checkbox"/> | Stable capital appreciation | 穩定的資本增值 | 4 |
| <input type="checkbox"/> | Maximize Capital appreciation | 盡量提高資本增值 | 5 |

7. Do you have emergency saving? 您有應急備用錢嗎?

- | | | | |
|--------------------------|--------------------------------|-----------------|---|
| <input type="checkbox"/> | Yes, more than 6 months income | 有, 金額多於六個月的收入 | 5 |
| <input type="checkbox"/> | Yes, 3- 6 months income | 有, 金額介乎三至六個月的收入 | 4 |
| <input type="checkbox"/> | Yes, 1- 3 months income | 有, 金額介乎一至三個月收入 | 3 |
| <input type="checkbox"/> | Yes, less than 1 month income | 有, 金額少於一個月的收入 | 2 |
| <input type="checkbox"/> | No. | 沒有 | 1 |

8. What is your monthly household disposable income on average? 你每月平均家庭可動用收入有多少?

- | | | | |
|--------------------------|-------------------|------------------------|---|
| <input type="checkbox"/> | Below \$4,000. | 少於港幣 4,000 元 | 1 |
| <input type="checkbox"/> | \$4,000-\$15,000 | 介乎港幣 4,000 至 15,000 元 | 2 |
| <input type="checkbox"/> | \$15,001-\$30,000 | 介乎港幣 15,001 至 30,000 元 | 3 |
| <input type="checkbox"/> | \$30,001-\$60,000 | 介乎港幣 30,001 至 60,000 元 | 4 |
| <input type="checkbox"/> | Over \$60,000 | 多於港幣 60,000 元 | 5 |

9. What is your expectation growth of your income in the next five years? 請問您期望

- | | | | |
|--------------------------|--|------------|---|
| <input type="checkbox"/> | Rapid grow and greater than inflation. | 急速增長並大於通脹 | 5 |
| <input type="checkbox"/> | Grow fast and slightly greater than inflation. | 快速增長並略大於通脹 | 4 |
| <input type="checkbox"/> | Grow with inflation. | 與通脹同步增長 | 3 |
| <input type="checkbox"/> | Grow less than inflation. | 有增長但低於通脹 | 2 |
| <input type="checkbox"/> | Remain unchanged or go down. | 維持不變或下跌 | 1 |

10. Are you confident enough to make investment decision individually? 您有足夠的信心以單獨作出投資決定嗎?

- | | | | |
|--------------------------|---|---------------------|---|
| <input type="checkbox"/> | No. I rely on my investment advisor. | 不, 我依賴的的投資顧問作出決定 | 1 |
| <input type="checkbox"/> | Sometime, but mostly fallow the suggestion of the advisor. | 間中, 但多數都依從顧問的意見 | 2 |
| <input type="checkbox"/> | Sometimes, I would listen to my advisors' suggestion | 間中, 我會參考顧問的意見 | 3 |
| <input type="checkbox"/> | Yes, I am able to make decision when I have to do it on my own. | 當我需要自己作投資決定時, 我能夠做到 | 4 |
| <input type="checkbox"/> | Yes, I am confident enough to make my own investment | 我完全有信心去作投資決定 | 5 |

Client' s Information 客戶資料	
Account No. 帳號:	<input type="checkbox"/> Cash 現金客戶 <input type="checkbox"/> Margin 保證金客戶
Client Name(s): English 英文	Chinese 中文:
Client' s Signature 客戶簽署	
<div style="border-bottom: 1px solid black; margin-bottom: 5px;">日期: _____</div>	
*** FOR OFFICE USE ONLY 祇供本行使用 ***	
Tolerance level of Client 客戶之風險承擔能力	
<input type="checkbox"/> 43-50 Very High Risk	非常高風險 : 此類投資者客戶屬非常進取型之客戶, 並願意承受更大風險換取更多的資本增值
<input type="checkbox"/> 32-42 High Risk	高風險 : 此類投資者屬高風險之客戶, 能接受較長線的投資或承受高風險以增值資本
<input type="checkbox"/> 15-31 Low to medium risk	低至中等風險 : 此類投資者屬穩健型之客戶, 投資取向傾於平衡分佈
<input type="checkbox"/> below 15 Low risk	低風險 : 此類客戶為保守型之客戶, 即使回報不高亦傾向承受較少風險
A.E. / Staff Signature 客戶經理/ 職員簽署	
<div style="border-bottom: 1px solid black; margin-bottom: 5px;">C.E. No.: _____</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">日期: _____</div>	