

風險評估問卷 (“問卷”) - 只適用於非機構專業投資者

**Risk Profiling Questionnaire (the “Questionnaire”) – Applicable to non- Institutional Professional Investors**

這份問卷是根據閣下/貴公司可承受風險的能力及風險接受程度以評估閣下的風險取向。如閣下/貴公司的情況或投資目標有變，請儘快聯系我們及在本問卷中更新有關資料，以便重新評估閣下/貴公司的風險概況。

*The objective for this Questionnaire is to help you understand more about your attitude towards risk based on your ability to take risk and your risk tolerance level. If your situation or investment goals changes, you should approach us and update your information in this questionnaire as soon as possible to re-assess your risk profile.*

客戶賬號:

Account Number: \_\_\_\_\_

客戶名稱:

Client Name: \_\_\_\_\_

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

**A: 風險承擔程度及投資需要**

**Risk Profile and Investment Needs**

1. 如閣下/貴公司有意投資，可接受的最長投資期是多久？

What is the longest investment period which you / your company would be willing to commit?

- (A) 少於 1 年      Less than 1 year
- (B) 1 至 2 年      Between 1 and 2
- (C) 2 至 4 年      Between 2 and 4
- (D) 4 至 7 年      Between 4 and 7
- (E) 多於 7 年      Over 7 years

2. 以下哪一個講法最能表達閣下/貴公司的投資目標？

Which of the following statements best describes your / your company's investment goal?

- (A) 要求保本，即使回報極低甚至沒有獲利  
We want to preserve capital even if it means little to no gains
- (B) 希望有穩定的投資回報，獲利較銀行存款利息高  
We are looking for a stable stream of income that is higher than what bank deposits can provide.
- (C) 要求有經常性收入，而且資本也有所增長  
We are looking for a combination of regular income as well as some capital growth
- (D) 要求大量長遠資本增長  
We are looking for substantial long term capital growth.
- (E) 要求高額の資本增長  
We are looking for high capital growth.

3. 假設投資基本面沒有任何改變，請問閣下/貴公司在**投資組合中風險最高的投資**價值下跌之時會做何反應（例如，該公司的前景沒有改變，但股價仍然下跌）？What would be your /your company's response to a drop in value of the **highest risk investment in your portfolio** absent any changes to that investment's fundamentals (for instance the company's outlook has not changed but the stock price has nonetheless dropped)?

- (A) 即使價值只是輕微下跌，也立刻沽出投資以減低損失  
Sell that investment immediately to avoid further losses, even if the drop in value is small.
- (B) 雖然價值下跌令閣下感到好有壓力，但也只會在價值大幅下跌時沽出  
Although any drop in value would make you feel quite uneasy, only sell if the drop in value is significant
- (C) 沽出部份投資產品以減低損失，但視乎該投資項目基本面的變化，仍會維持投資  
Sell some of the investment to decrease exposure but otherwise maintain the investment subject to any change in the fundamentals of the investment
- (D) 雖然價格有所波動，但如未到任何止蝕位及視乎該投資項目基本面的變化，仍會維持投資  
Maintain the investment through any price fluctuations as long as it does not hit any stop loss and subject to any change in the fundamentals of the investment.
- (E) 除非該投資項目基本面有變化，否則不論虧損多大，仍會維持投資  
Maintain the investment no matter how large the losses and only sell if there was a change in the fundamentals of that investment

4. 就閣下/貴公司的總資產淨值 (不計算自用物業的價值) 而言, 拿出多少比例來投資金融產品會令你感到安心 (比如, 股票、結構性投資產品、權證、期權、期貨)?  
What percentage of your /your company's total net wealth (excluding the value of your self-use properties) do you feel comfortable investing in financial products (such as stocks, structured investment products, warrants, options, futures)?
- (A) 0% 0%
- (B) 少於 20% Less than 20%
- (C) 20% 至少於 40% 20% to less than 40%
- (D) 40% 至少於 60% 40% to less than 60%
- (E) 多於 60% Over 60%
5. 閣下/貴公司期望的投資組合整體回報率是多少 (假設通脹率大於或等於 0%)? What is your /your company's expected return for your investment portfolio as a whole (assuming the inflation rate is higher than or equal to 0%)?
- (A) 與通脹率一樣 The same as the inflation rate
- (B) 高於通脹率至 2% Greater than and up to 2% above the inflation rate
- (C) 高於通脹率 2% 以上至 5% Greater than 2% and up to 5% above the inflation
- (D) 高於通脹率 5% 以上至 8% Greater than 5% and up to 8% above the inflation
- (E) 高於通脹率 8% 以上 Greater than 8% above the inflation rate
6. 假設閣下/貴公司一年前購買了某公司的股票而所計劃的投資年期為 5 年, 現時股價比那時增加了 30%, 市場上沒有任何消息、資料顯示該公司會有潛在或重大的轉變。在這種情況下, 閣下會:  
Suppose you/your company purchased a stock one year ago planning for a time horizon of five years. Since then its share price has increased by 30%. There is no news or market information about any potential or material changes in the company. In this case, you will:
- (A) 變賣所有股票, 獲取利潤 Sell all your shares to secure the profit
- (B) 一方面變賣 2/3 股票, 獲取大部份利潤, 另一方面繼續持有餘下的股票並期望股價會在未來上升  
Sell 2/3 of shares to secure a major part of profit while retaining 1/3 to benefit from any further increase in stock price
- (C) 一方面變賣 1/3 股票, 獲取小部份利潤, 另一方面繼續持有餘下的股票並期望股價會在未來上升  
Sell 1/3 of shares to secure a minor part of profit while retaining the remaining to benefit from any further increase in stock price
- (D) 繼續持有股票, 等待更高股價才變賣 Hold on and wait for a higher selling price
- (E) 趁股價有上升的趨勢, 繼續購入股票 Buy more to take full advantage of the upward trend
7. 閣下/貴公司現時的儲備足夠應付多少個月的生活/營運開支, 以面對突如其來的情况?  
How many months of your/company's living/operational expenses have you reserved to meet unforeseen events?
- (A) 少於 2 個月的日常開支 Less than 2 month of monthly expense.
- (B) 2 - 6 個月的日常開支 2 - 6 months of monthly expense.
- (C) 6 - 9 個月的日常開支 6 - 9 months of monthly expense.
- (D) 9 - 12 個月的日常開支 9 - 12 months of monthly expense.
- (E) 超過 12 個月的日常開支 Over 12 months of monthly expense.
8. 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, 其潛在波動愈大, 但潛在回報亦愈高。相反, 風險愈低的投資, 其潛在波動愈小, 但潛在回報亦愈低。總體來看, 閣下/貴公司願意投資於波動幅度多大的投資產品? (注意: 於此描述的投資波動數字只供說明之用, 閣下/貴公司不應倚賴此等數字作為於本公司進行投資之損失/回報指引。)  
Over a period of time the value of investments can rise and fall, we call it "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. In general, which of the following return profiles is most attractive to you /your company? (Note: Fluctuation figures here are for illustrative purpose only. You / your company should not rely on such figures to be indicative of your investment gain/loss with us.)
- (A) 於-5% 至 +5% 之間的波動  
Fluctuation between -5% and +5%
- (B) 於-10% 至 +10% 之間的波動, 以期取得潛在資本回報  
Fluctuation between -10% and +10% for the opportunity of potential capital return.
- (C) 於-15% 至 +15% 之間的波動, 以期取得較佳的潛在資本回報  
Fluctuation between -15% and +15% for the opportunity of better potential capital return.

- (D) 於-20% 至 +20% 之間的波動, 以期取得更高的潛在資本回報  
 Fluctuation between -20% and +20% for the opportunity of higher potential capital return.
- (E) 於-20% 以下或+20% 以上之間的波動。我相信長期投資可以抵銷短期波動, 並可以取得更高的潛在資本回報。 Fluctuation beyond -20% or +20%. I believe in long-term investment can average out short-term volatility and achieve higher potential capital return.

## B: 投資者分類

### Investor Characterization (“IC”)

此部分旨在協助評估閣下是否具備衍生工具的知識。本公司將根據閣下於下方提供的資料, 評估閣下是否了解衍生產品的性質和風險。請回答以下問題並在最符合閣下情況的方格上打勾(✓)。

*This part assesses whether you have knowledge of derivatives. Based on the information provided below, we will assess whether you understand the nature and risks of derivative products. Please answer the following questions and tick the box that best describes you.*

請提供以下有關於衍生產品的資料:

With regards to derivative products, please provide the following information:

	是 Yes	否 No
<p>請問閣下/貴公司在過去三年內, 有否進行過五次或以上相關於以下衍生產品的投資交易? (優先股、永久債券、可換股債券、次級債券、可贖回債券、可回售債券、應急可轉換債券 (也可稱之為「CoCo 債券」)、遞增票息債券、債券回購/逆回購協議、對沖基金、遠期、利率上/下限、遠期利率協議、掉期期權、債務抵押債券、期權、認股權證、期貨、掉期、合成交易所交易基金、結構性產品、無本金交割遠期外匯、雙幣投資、累計期權 / 累沽期權)、中期票據 (與信用、指數、債券、外匯-固定/浮動/區間計息或基金掛鈎) 和重新包裝票據。</p> <p>Have you /your company made 5 or more investment transactions in the past 3 years in any of the following derivatives products? (preference shares, perpetual bonds, convertible bonds, subordinated bonds, callable bonds, puttable bond, contingent convertible (otherwise known as ‘CoCos’), step-up coupon bonds, repos / reverse repos, hedge funds, forwards, caps and floors, forward rate agreement, swaption, collateralized debt obligation, options, warrants, futures, swaps, synthetic ETFs, structured products, non-delivery forward, dual currency investment, accumulator/decumulator), medium term notes (linked to credit, index, bond, FX – fixed/floating/range accrual, Funds), repackaged notes</p>	<p>請具體說明: Please provide details:</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>	<input type="checkbox"/>
<p>請問閣下/貴公司有否參加過由銀行、金融機構、教育機構或專業組織所舉辦與衍生工具相關之培訓或課程呢?</p> <p>Have you /your company received any training or attended any courses related to derivatives offered by banks, financial institutions, educational institutions or professional organization?</p>	<input type="checkbox"/> 銀行 Banks <input type="checkbox"/> 其他金融機構 Other financial institutions <input type="checkbox"/> 教育機構 Education institutions <input type="checkbox"/> 專業組織 Professional organizations	<input type="checkbox"/>
<p>請問閣下/貴公司是否擁有與衍生產品相關的工作經驗?</p> <p>Do you/your company have any work experience relating to derivatives products?</p>	<p>請具體說明: Please provide details:</p> <p>.....</p> <p>.....</p> <p>.....</p>	<input type="checkbox"/>

責任聲明：

Disclaimer:

此問卷由中信信期國際證券提供以協助客戶了解其可承受風險的能力及風險接受程度以評估客戶的風險取向。中信信期國際證券對於本問卷提供的資料及結果的準確性及完整性不負任何責任。

This Questionnaire is provided by CFIS and is intended to help the customers understand their risk attitude based on their ability to take risk and their risk tolerance level. CFIS makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information given in this questionnaire and the result.

本問卷和結果只是客戶作出投資前應考慮的**其中一個因素**，不應視作投資建議、銷售要約或購買任何金融產品的招攬。閣下應該仔細考慮閣下的投資目標及風險承受能力，並尋求獨立的專業人士建議，才適宜作出任何投資決定。

This questionnaire and the result is **only one of the factors** that the customer should take into account when investing. This should not be regarded as an investment advice, an offer to sell, or a solicitation to buy any financial products. You should consider carefully your investment objective and risk tolerance ability and seek for independent professional advice before making any investment decision.

所有投資建議均來源於客戶向中信信期國際證券提供的信息。請客戶務必全數回答問卷內的問題，以免我司因資料不足而未能向閣下/貴公司提供投資建議服務。

The investment advices are derived from information that the customer has provided to CFIS. Customers are advised to answer all questions of the questionnaires. Otherwise, we may not be able to provide any investment advisory service to you / your company.

由問卷之計分方法所得出的風險承受程度(下稱「工具」)，應被視為一般參考。中信信期國際證券並沒有透過提供「工具」向其客戶提供任何投資或融資建議。中信信期國際證券不對使用「工具」而引起的結果作出任何明示或暗示的保證。中信信期國際證券不就客戶因使用「工具」，而招致或承受的損失、損害或罰款；或引起的任何針對客戶或已和解的索償或要求；或導致客戶面臨的任何監管問題或爭議等而承擔責任。

The risk tolerance level derived from use of the scoring point as shown in the Questionnaire (the “Tools”) are provided only as general guidelines. CFIS is not providing investment or financial advice to any of its customers by providing the Tools. CFIS makes no warranties, expressed or implied, as to results to be obtained from use of the Tools. CFIS shall not be liable to any customer for any loss, damage or penalties suffered or incurred by, any claim or demand made against or settled by or any regulatory issues or disputes faced by customer arising out of the use of the Tools.

中信信期國際證券確保在此問卷內收集的客戶個人資料得到保密。客戶資料只會在保密的情況下，供中信信期國際證券用作設計、推廣理財產品或服務之用。

CFIS will keep personal information collected in this test confidential. The information may be used by CFIS under a duty of confidentiality to CFIS, for designing and/or making of financial services.

此問卷的中、英文版本若有不一致或差異之處，概以英文版本為準。

In case of inconsistency or discrepancy between the Chinese version and the English version of this Questionnaire, the English version shall prevail for all purposes.

**客戶聲明及承諾**

**Customer Acknowledgement & Undertaking**

本人/吾等確認、理解及同意：

I/We hereby acknowledge, understand and agree that:

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To the knowledge of CFIS, in the design of the Tools, the specific needs, investment criteria or suitability of any particular funds or investments of individual customers have not been taken into account. Accordingly, the information in the Tools shall not be treated, nor relied upon, as any investment or individualized advice. I/We should ultimately rely on my/our own judgment and/or the judgment of my/our own financial and legal advisers in making any investment decision. CFIS takes no responsibility for any information or use relating to the Tools and makes no representation as to the accuracy or completeness of any such information and expressly disclaims any liability whatsoever for any loss or damage as a result of or arising from customers or any other persons acting or refraining from actions based on the information or results contained in the foregoing. Investments involve risks and the prices of investments can and do fluctuate and in certain circumstances may become valueless. Customers should refer to the relevant offering documents before investing. The Tools is for information only and does not constitute any offer or solicitation to buy or sell. Data and information on past performance are not indicative of future performance.

本人/吾等已獲中信信期國際證券邀請細閱本問卷、此客戶確認聲明及承諾及免責聲明，提出問題及(假如本人/吾等希望)諮詢獨立意見。本人/吾等聲明本人/吾等會就本人/吾等之判斷作出投資決定。

I/We have been invited by CFIS to read the Questionnaire, this Customer Acknowledgement & Undertaking and the Disclaimer, to ask questions and take independent advice if I/we wish and I/we declare that I/we will make investment decision based on my/our own judgment.

本人/吾等已獲中信信期國際證券邀請查閱了中信信期國際證券官網並確認已獲知了本調查問卷和指定的風險承受能力水平的相關資訊，及就調查問卷的結果和指定的風險承受能力水平向中信信期國際證券的代表諮詢(假如本人/吾等希望)。

I/We confirm that I/We have been invited by CFIS to read related information on the CFIS website explaining this Questionnaire and the assigned risk tolerance level and been invited to ask questions about the results this Questionnaire and the assigned risk tolerance level if I/we wish.

客戶簽名及用印 (如用) :

日期:

Client Signature with chop (If Any) : \_\_\_\_\_

Date: \_\_\_\_\_

**僅供內部使用 Internal Use Only**

A部分:

總分數:

Total Score: \_\_\_\_\_ [A=1, B=2, C=3, D=4 and E=5]

客戶的風險評級:

Client's Risk Rating (CRR): \_\_\_\_\_

B部分:

- 具備金融衍生工具的知識 (至少有一條回答「是」) 。With knowledge on financial derivatives (at least one positive answer "yes" in above).
- 不具備金融衍生工具的知識。Without knowledge on financial derivatives.