



Client Investment Risk Profile (Individual) 客戶投資風險取向問卷 (個人)

Notice to Customer(s) 客戶須知:

1. This questionnaire is designed to help CMB International Securities Limited ("CMBIS") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, CMBIS may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice.

本問卷用以協助招銀國際證券有限公司(「招銀國際證券」)評估您的投資風險取向,並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料,招銀國際證券可能無法處理您的申請。搜集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議,且不應被視為一項投資建議。

2. CMBIS is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.

為作出合理的產品合適性評估,招銀國際證券需要您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前,您應考慮自身情況,包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前,您應考慮諮詢您的獨立投資顧問。

3. For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within CMBIS or not, should be taken into account.

有關您的財務或投資資料之問題,例如可投資資產、某一產品的總投資金額或投資經驗等,您在招銀國際證券之內及以外的所有資產及交易均應計算在內。

4. All information obtained in this questionnaire will be used and kept confidential in accordance with CMBIS' s Personal Data Protection Statement.

招銀國際證券將會根據招銀國際證券的個人資料保障聲明使用並保密處理本問卷所收集的資料。

5. The results of this questionnaire are derived from the information you provide to us and are built upon the assumptions that an appropriate risk level will depend on your investment objective, investment horizon, liquidity needs, investment knowledge and experience, attitude towards risk and return expectation. The investment risk profile is divided into 1 to 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk appetite. The questionnaire design and scoring methods are based on the findings from empirical research. Your answers have material impact on the indicative result of this questionnaire. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment.

本問卷的結果乃根據您提供予本行的資料而得出,問卷內容是基於以下假設:您適宜的風險水平將取決於您的投資目標、投資期限、流動性需要、投資知識及經驗、對風險的取向和預期回報的看法。投資風險取向評級分為1至5級,其中較高風險的投資產品僅適合於風險評級較高的客戶。問卷設計和評分方法乃是根據實證研究的結果。您的答案對本問卷的指示性結果有重大影響。請您務必提供有效、真實、完整、準確及最新的資料。如您未能提供該等資料將會對招銀國際證券的合適性評估之準確性及可信性產生重大影響。

6. When conducting transaction by using joint account, CMBIS will merely rely on the investment risk profile and personal information provided by the client, who places the investment order, when conducting the suitability assessment and introducing products (if applicable). Therefore, the product being subscribed by the relevant client may not be suitable for another joint account holder due to different factors including but not limited to product nature, structure or complexity etc.

在以聯名賬戶辦理投資交易時,招銀國際證券只會以交易來人的投資風險取向及所提供的個人資料,進行合適性評估及介紹合適產品(如有)。故此認購的產品(包括但不限於產品特性、結構或複雜性等不同因素)可能未必適合另一位聯名戶主。

7. Please circle the most appropriate answer.

請圈出最適合的一項答案。

Client Name 客戶姓名		Completion Date 填寫日期	
CIF No 客戶號		Account No 帳戶號碼	

1. Which of the following age group do you belong to?

你屬於以下那一個年齡組別?

- (a) 18 to 至 24 歲
- (b) 25 to 至 34 歲
- (c) 35 to 至 50 歲
- (d) 51 to 至 64 歲
- (e) 65 or above 歲或以上

2. How much funds (including cash or highly liquid assets e.g. foreign currency, bullion, freely tradable securities, etc.) have been roughly reserved for your monthly household expenses?

你已預留大約多少備用金(包括現金或高流動性的資產·例如: 外幣、黃金、股票等)去應付每月的家庭開支?

- (a) Less than 6 months of household expenses 少於 6 個月的家庭開支
- (b) 6 to less than 12 months of household expenses 6 至少於 12 個月的家庭開支
- (c) 12 to less than 24 months of household expenses 12 至少於 24 個月的家庭開支
- (d) 24 months or more of household expenses 24 個月或以上的家庭開支

3. Please state your highest education level:

請簡述你的最高學歷:

- (a) Primary or below 小學或以下
- (b) Secondary or post-secondary 中學或專上學院
- (c) University or above / professional qualifications (not related to Economics / Finance) 大學或以上/專業資格 (非財經學科相關)
- (d) University or above / professional qualifications (related to Economics / Finance) 大學或以上/專業資格 (跟財經學科相關)

4. Which of the following is the best one that expresses your attitude toward price fluctuation and returns on financial investment?

以下那一項最佳表達你對金融投資上價格波動及回報的看法?

- (a) In general, I can only bear less than 5% price fluctuation of financial investment within one year and do not expect considerable returns.
一般來說·本人在一年內只能夠承受金融投資上少於 5% 的價格波動·並不預期有可觀的回報。
- (b) In general, I can only bear less than 5% to 10% price fluctuation of financial investment within one year and would like to acquire returns better than the rate of bank deposits.
一般來說·本人在一年內只能夠承受金融投資上 5% 至少於 10% 的價格波動·並期望獲得比銀行存款較高的回報。
- (c) In general, I can only bear 10% to less than 15% price fluctuation of financial investment within one year and would like to acquire returns that are comparable to the major stock market indexes.
一般來說·本人在一年內只能夠承受金融投資上 10% 至少於 15% 的價格波動·並期望獲得可以與主要股票市場相比的回報。
- (d) In general, I can only bear 15% to less than 25% price fluctuation of financial investment within one year and would like to acquire returns that are better than major stock market indexes.
一般來說·本人在一年內只能夠承受金融投資上 15% 至少於 25% 的價格波動·並期望獲得比主要股票市場更佳的回報。
- (e) In general, I can bear 25% or more price fluctuation of financial investment within one year and would like to acquire returns that are remarkably higher than the major stock market indexes.
一般來說·本人在一年內能能夠承受金融投資上 25% 或以上的價格波動·並期望獲得明顯高於主要股票市場的回報。

5. In general cases, how long is the maximum length of your expected investment horizon?

在一般情況下，你期望的最長投資年期是多久？

- (a) Not more than 1 year 不超過 1 年
- (b) Not more than 3 years 不超過 3 年
- (c) Not more than 5 years 不超過 5 年
- (d) More than 5 years 超過 5 年

6. What is the percentage of your after-tax income* that will be set aside for investment purpose?

你將會分配多少百分比的稅後收入*作為投資用途？

- (a) Less than 少於 10%
- (b) 10% to less than 至少於 20%
- (c) 20% to less than 至少於 30%
- (d) 30% to less than 至少於 50%
- (e) 50% or more 或以上

* Income refers to the sum of all sources of income coming from, but not limited to, work, investment, business, tenancy, interest, coupon, dividend, pension, estate, etc. 收入是指合計所有來源的收入，包括但不限於來自工作、投資、商務、租務、利息、票息、股息、退休金、遺產等。

7. What is the percentage of your net worth asset (excluding the value of your real estate properties) that will be set aside for investment purpose?

你將會分配多少百分比的淨資產(即不包括房地產物業的價值)作為投資用途？

- (a) Less than 少於 10%
- (b) 10% to less than 至少於 20%
- (c) 20% to less than 至少於 30% 20%
- (d) 30% to less than 至少於 50%
- (e) 50% or more 或以上

8. Which of the following is the best one that expresses your principal investment objective?

以下那一項最佳表達你的主要投資目標？

- (a) Capital Preservation - I principally aim to keep investment loss at a minimum with not much concern on overall returns.
保本為主 - 本人主要旨在儘量減低投資損失，較少關注整體的回報。
- (b) Income Oriented - I principally aim to achieve stable income or counteract inflation.
收入主導 - 本人主要旨在獲取穩定收入或抵消通脹。
- (c) Income-and-Growth - I principally aim to achieve returns from both capital appreciation and stable income.
收入及增長 - 本人主要旨在獲取來自資本增值及穩定收入的回報。
- (d) Growth Oriented - I principally aim to achieve returns that focus on capital appreciation.
增長主導 - 本人主要旨在獲取來自以資本增值為主的回報。
- (e) Aggressive Growth - I principally aim to achieve higher returns derived from the complex or leveraged investment products.
積極增長 - 本人主要旨在獲取來自複雜或槓桿投資產品的較高回報。

9. Please state your investment experience in the following product type within the past 3 years:

請簡述你對以下投資產品類別，在過去3年內的買賣經驗：

(Choose more than one answer if applicable 如適用，可選擇多於一項)

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去3年內的交易次數 ^		
			沒有交易 No Transaction	五次以下買賣 Transactions Less Than 5	五次或以上買賣 Transactions 5 or More
(a) Foreign Currency/Precious Metals 外幣/貴金屬	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(b) Fixed Income Securities (Without Special Features [#]) 固定收益証券(沒有附帶特別條款 [#]) e.g. Certificates of Deposits, Government Bonds 例如: 存款證、政府債券	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(c) Fixed Income Securities (With Special Features [#] Excluding Loss Absorption Feature*) 固定收益証券(附帶特別條款 [#] 但彌補虧損特點除外) e.g. Perpetual Bonds, Preferred Shares 例如: 永續債券、優先股票	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(d) Principal Protected Structured Product 保本結構性產品 e.g. Structured Deposits 例如: 結構性存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(e) Non-principal Protected Structured Product (Currency/ Interest Rate Linked) 非保本結構性產品(外幣/利率掛鉤) e.g. Currency Linked Deposits 例如: 外幣掛鉤存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(f) Unit Trust / Mutual Fund (Type I: Money Market Fund, Guarantee Fund) 單位信託/互惠基金(第一類: 貨幣市場基金、保證基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(g) Unit Trust / Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund) 單位信託/互惠基金(第二類: 債券基金、混合分配基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(h) Unit Trust / Mutual Fund (Type III: Equity Fund, High Yield Bond Fund) 單位信託/互惠基金(第三類: 股票基金、高收益債券基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)

^ Including but not limited to the number of transactions conducted through the CMBIS. 包括但不限於招銀國際証券所進行之交易次數。

According to the website of Securities and Futures Commission regarding "Non-complex and complex products", bonds with special features include but not limited to perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures. 根據證券及期貨事務監察委員會網頁有關「非複雜及複雜產品」之說明，具有某特點的債券包括但不限於屬永續性質或後償性質的債券，或那些具有浮息或延遲派付利息條款、可延遲期日、或那些屬可換股或可交換性質或具有或然減撤或彌補虧損特點的債券，或那些具備非單一信貸支持提供者及結構的債券。

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去3年內的交易次數 ^			
			沒有交易 No Transaction	五次以下買賣 Transactions Less Than 5	五次或以上買賣 Transactions 5 or More	
(i) Unit Trust / Mutual Fund (Type IV: Commodity Fund, Alternative Investment Fund) 單位信託/互惠基金 (第四類: 商品基金、另類投資基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(j) Stocks or ETFs 股票或交易所買賣基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(k) Non-principal Protected Structured Product 非保本結構性產品 e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note 例如: 股票掛鉤投資、股票掛鉤票據、信貸掛鉤票據	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(l) Derivatives / Leveraged Product 衍生工具/槓桿產品 e.g. Option, Futures, Forwards, Interest Rate Swap, Cross Currency Swap, Warrant, Margin Trading 例如: 期權、期貨、遠期、利率掉期、跨貨幣掉期、認股權證、孖展交易	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(m) Exchange Traded Derivatives 交易所買賣衍生工具 e.g. Warrants, Stock Options, Futures & Options, Callable Bull/Bear Contracts 例如: 窩輪、股票期權、期貨及期權、牛熊證	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(n) Derivative Fund 金融衍生工具基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(o) Loss Absorption Product* 彌補虧損產品*	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	
(p) Others 其它 e.g. Private Equity, Private Equity Fund, Hedge Fund, Virtual asset-related Product 例如: 私募股本、私募股本基金、對沖基金、虛擬資產相關產品	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)	

^ Including but not limited to the number of transactions conducted through the CMBIS. 包括但不限於招銀國際證券所進行之交易次數。

* Loss absorption products refer to debt instruments with features of contingent write-down or conversion to ordinary shares on the occurrence of a trigger event and investment products that invest mainly in those debt instruments, or whose returns are closely linked to the performance of those instruments. Therefore, debt instruments with loss-absorption features are subject to the risk of being written down or converted to ordinary shares (such as recapitalizing the issuer as it goes through resolution). 彌補虧損產品是指發生觸發事件時具有或然撇減或轉換為普通股的債務票據及主要投資於具有該等債務票據或回報與該等票據緊密相連的投資產品。因此，附有彌補虧損特點的債務票據存在被撇減或轉換為普通股的風險(例如在發行人進入處置過程時進行資本重組)。

Assessment Result 評估結果

Based on the answers you have provided, you have been informed that your investment risk profile is 根據你提供的答案，你被通知你的投資風險取向為

	Risk Profile 投資風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/>	Conservative 保守型	Generally speaking, these customers prefer investment products of low uncertainty on returns or preserve capital; and/or are equipped with limited/no knowledge and/or experience in financial investment. 一般而言，這類客戶偏向回報較為穩定的投資產品或保存資本，及/或在金融投資方面具備有限/沒有知識及/或經驗。
<input type="checkbox"/>	Moderate 穩健型	Generally speaking, these customers are equipped with some knowledge and/or experience in financial investment; and/or are willing to take modest risk so as to achieve returns better than bank deposits. 一般而言，這類客戶對於金融投資方面具有一些知識及/或經驗，及/或願意承擔適度的風險，以獲取比銀行存款較高的回報。
<input type="checkbox"/>	Balanced 均衡型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept commensurable price fluctuation and take a certain degree of risk so as to achieve returns in comparison with the major stock market indexes. 一般而言，這類客戶具備有關投資的知識及/或經驗，願意接受相應的價格波動及承擔一定程度的風險，以獲取能與主要股票市場相比的回報。
<input type="checkbox"/>	Growth 增長型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept relatively higher price fluctuation and take relatively higher risk so as to achieve returns better than the major stock market indexes. 一般而言，這類客戶具備有關投資的知識及/或經驗，願意接受相對較高的價格波動及承擔相對較高的風險，以獲取能比主要股票市場更高的回報。
<input type="checkbox"/>	Aggressive 進取型	Generally speaking, these customers demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; are willing to accept critical price fluctuation and take very high risk so as to achieve returns substantially higher than the major stock market indexes. 一般而言，這類客戶對於高風險、複雜或槓桿產品具有較強的喜好、知識及/或經驗，願意接受重大的價格波動及承擔非常高的風險，以獲取明顯高於主要股票市場的回報。

Customer Declaration 客戶確認

I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment risk profile is correctly stated above. 本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述已正確顯示本人的投資風險取向。

or 或

I confirm that my self-declared investment risk profile below, which is more prudent, is more appropriate to my situation. 本人認為以下由本人自行選定更為保守的投資風險取向，更能反映本人的實際情況。

- Growth 增長型
- Balanced 均衡型
- Moderate 穩健型
- Conservative 保守型

I hereby agree that this investment risk profile will be captured in CMBIS' s record, and CMBIS will adopt the above assessment result for product suitability assessment. 本人同意此投資風險取向將存於招銀國際證券記錄，及招銀國際證券將採取本問卷結果作產品合適性評估。

Important Note 重要事項:

Your investment risk profile assessment is based on your overall responses rather than your answer to any individual question. However, your product specific suitability assessment will be separately conducted before every single transaction is made in future. 招銀國際證券將就您對整份問卷提供的答案而綜合評估您的投資風險取向，而非取決於問卷內任何單一問題的答案。而您的產品合適性評估則會在往後於每次交易前敘做。

Signature 簽署

Date 日期