

Risk Profile Questionnaire

風險承受能力問卷

Name of Individual/Account Holder:

Client's A/C No:

個人/帳戶持有人姓名: _____ 客戶帳戶號碼: _____

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 Account Holder.

本「風險承受能力問卷」旨在了解閣下的一般個人狀況，及評估閣下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。本問卷以帳戶持有人之資料作出評估。

Investment Objectives 投資目標

Investment objectives are overall objectives for the entire Account and may be inconsistent with a particular holding and the Account's performance at any time.

投資目標是帳戶的整體目標，可能會與持倉及帳戶的表現有所不符。

Income 收入 Growth 增長 Balanced 均衡 Hedging 對沖 Speculation 投機 Others 其他: _____

Please choose the appropriate answer below 請選擇下列最適當答案

Q 1. What is your age ?

您的年齡介乎於？

(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 (包括購入後長期持有及經常性買賣投資產品)？價值波動之投資產品的例子包括股票、單位信託基金、外幣、商品、結構性投資產品、認股權證、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)
您是否有以下任何產品的投資經驗或知識? (您可選擇多於一個選擇)

- (a) Cash, Deposit. 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 not excluding money market funds), investment-linked insurance plans
股票、債券、股票或債券基金 (包括強積金, 但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/investment.
期權、期貨、認股權證、對沖基金。

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%
- (b) Fluctuates between -30% and +30% 波動於 -30% 至 +30%
- (c) Fluctuates between -15% and +15% 波動於 -15% 至 +15%

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 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, 請參閱問題 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

Q8. Your investment with Victory Securities is planned to account for how much your own total assets?
您投放在這投資組合的資金約佔總資產的比率為

- (a) below 20% 低於 20%
- (b) between 20% and 30% 介乎於 20% 至 30%
- (c) between 30% and 50% 介乎於 30% 至 50%
- (d) over 50% 高於 50%

| | | | |
|--|--|--|--|
| Total Score 總分數 | | | |
| Risk Tolerance Analysis 風險承受能力分析 | | | |
| Total Score 總分數 | < 40 | 41 - 70 | > 70 |
| Risk Tolerance Level 風險承受程度 | <input type="checkbox"/> Low Risk 低度風險 | <input type="checkbox"/> Medium Risk 中度風險 | <input type="checkbox"/> High Risk 高度風險 |
| Investor General Characteristics 投資者的一般特徵 | <p>Conservative <u>保守型</u></p> <p>You are willing to accept low risk. In return, you understand that You will receive low return.</p> <p>閣下願意承受低度的風險，亦明白會接受比較保守的回報。</p> | <p>Steady Growth/Balance <u>穩健型/平衡型</u></p> <p>You are willing to accept medium risks in exchange for some potential returns over the medium to long term.</p> <p>閣下願意承受中度的風險，於中長線換取潛在回報。</p> | <p>Growth/Aggressive <u>增長型/進取型</u></p> <p>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.</p> <p>閣下願意承受高度的風險，於長線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。</p> |
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| Customer Declaration 客戶聲明 | | | |
| <p>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.</p> <p>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。</p> <p>Customer’s Signature 客戶簽署：</p> <p>_____</p> <p>Customer’s Name 客戶姓名</p> <p>_____</p> <p>Date 日期:</p> | | | |