中信証券經紀(香港)有限公司 ("中信証券經紀香港")
CITIC Securities Brokerage (HK) Limited ("CSBHK")

中信証券期貨(香港)有限公司 ("中信証券期貨香港")
CITIC Securities Futures (HK) Limited ("CSFHK")

風險評估問卷 ("問卷") - 只適用於非資深法團專業投資者 / 非機構專業投資者

Risk Profiling Questionnaire (the "Questionnaire") – Applicable to non-Experienced Corporate Professional Investors/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.

客戶名稱：
Client Name: ______________________________

證券/期貨帳戶號碼：
Securities/Futures Account Number: ______________________________

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

甲部： 風險承擔程度及投資需要
Part A: 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 years
☐ (C) 2 至 4 年 Between 2 and 4 years
☐ (D) 4 至 7 年 Between 4 and 7 years
☐ (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) 要求高額的資本增長
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**<u>投資組合中風險最高的投資</u>**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 **<u>highest risk investment in your portfolio</u>** 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 rate
☐ (D) 高於通脹率 5% 以上 至 8% Greater than 5% and up to 8% above the inflation rate
☐ (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. 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。）**【水印問題】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.) [Watermark question]**

☐ (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.

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): ____________________

分析：
Explanations:

	分數 Score	**總體風險概況類別 General Risk Profile Category***	**風險尺度 Risk Scale**
1	13 以下 Less than 13	保守 Conservative	極低風險 Very Low
2	13 - 18	中度保守 Moderately Conservative	低至中風險 Low to Medium Risk
3	19 - 23	平穩 Balanced	中風險 Medium Risk
4	24 - 29	中度進取 Moderately Aggressive	中至高風險 Medium to High Risk
5	30 或以上 30 or above	進取 Aggressive	高風險 High Risk

* *風險承受程度之說明請參考附錄* *Please refer to Annex for explanation of risk tolerance level* **乙部： 投資者分類**

Part B：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
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。 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	請具體說明： Please provide details:	☐
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？ Have you /your company received any training or attended any courses related to derivatives offered by banks, financial institutions, educational institutions or professional organization?	☐ 銀行 Banks ☐ 其他金融機構 Other financial institutions ☐ 教育機構 Education institutions ☐ 專業組織 Professional organizations 請具體說明（包括但不限於參加培訓的日期、培訓的主題及培訓組織的名稱）： Please provide details (including but not limited to the date of the training(s) attended, the subject of the training(s)and the name of the organization which delivered the training):	☐
請問閣下/貴公司是否擁有與衍生產品相關的工作經驗？ Do you/your company have any work experience relating to derivatives products?	請具體說明： Please provide details:	☐

評估結果 Assessment Result	
☐	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.

丙部： 個人及財務資料

Part C：Personal and Financial Information

[只適用於個人/聯名戶口] [Applicable to Individual/Joint Accounts only]

1. 閣下的年齡為？ What is your age?

☐ (A) 65 歲或以上 65 or above *
☐ (B) 55 歲至 64 歲 55-64
☐ (C) 45 歲至 54 歲 45-54
☐ (D) 18 歲至 44 歲 18-44

* 另請填妥「風險承受能力薄弱的客戶聲明」 Please also fill out the “Vulnerable Customer Declaration”

2. 閣下的教育程度為？ What is your education level?

☐ (A) 小學或以下 Primary or below *
☐ (B) 中學 Secondary
☐ (C) 專上 Post-Secondary
☐ (D) 大學 University

* 另請填妥「風險承受能力薄弱的客戶聲明」 Please also fill out the “Vulnerable Customer Declaration”

3. 閣下每年的收入為？ What is your annual income?

☐ (A) 三十萬港元或以下 HKD 300,000 or below
☐ (B) 三十萬港元以上至八十萬港元 Between > HKD 300,000 to HKD 800,000
☐ (C) 八十萬港元以上至一百二十萬港元 Between > HKD 800,000 to HKD 1,200,000
☐ (D) 一百二十萬港元以上，請註明__________ Over HKD 1,200,000 Please Specify__________
☐ (E) 零港元，原因：____________________ HKD 0 Reason:____________________

4. 閣下現時的估計資產淨值大約為？What is your estimated net worth?

☐ (A) 一百萬港元或以下 HKD 1,000,000 or below
☐ (B) 一百萬港元以上至四百萬港元 Between > HKD 1,000,000 to HKD 4,000,000
☐ (C) 四百萬港元以上至八百萬港元 Between > HKD 4,000,000 to HKD 8,000,000
☐ (D) 八百萬港元以上，請註明__________ Over HKD 8,000,000 Please Specify__________

Type: ☐物業 Property__________(港元 HKD) ☐現金 Cash__________ (港元 HKD)
☐股票 Stocks__________ (港元 HKD) ☐其他 Others__________(港元 HKD)

[只適用於公司/機構戶口] [Applicable to Corporate/Institutional Accounts only]

5. 貴公司的總資產負債率為 [定義為：(流動負債總額+非流動負債總額) / 有形淨資產]？ What is your company’s total gearing ratio [defined as: (Total Current Liabilities + Total Non-Current Liabilities) / Tangible Net Worth]?

☐ (A) 200%以上 Over 200%
☐ (B) 100%以上至 200% Between >100% and 200%
☐ (C) 50%以上至 100% Between >50% and 100%
☐ (D) 20%以上至 50% Between >20% and 50%
☐ (E) 20%或以下 20% or below

6. 貴公司未來五年的盈利預期如何？ What is your business’s profit expectation in the next five years?

☐ (A) 非常不穩定，很有可能虧損 Very unstable with high possibility to lose money
☐ (B) 不算穩定，虧損的可能性中等 Unstable with medium possibility to lose money
☐ (C) 尚算穩定，虧損的可能性不大 Somewhat stable with low possibility to lose money
☐ (D) 穩定並與經濟增長一致 Stable and in line with economic growth
☐ (E) 非常穩定並優於經濟增長 Very stable and outpacing economic growth

7. 貴公司現時的估計資產淨值大約為？ What is your company’s estimated net worth?

☐ (A) 一百萬港元或以下 HKD 1,000,000 or below
☐ (B) 一百萬港元以上至一千萬港元 Between > HKD 1,000,000 to HKD 10,000,000
☐ (C) 一千萬港元以上至四千萬港元 Between > HKD 10,000,000 to HKD 40,000,000
☐ (D) 四千萬港元以上至一億港元 Between > HKD 40,000,000 to HKD 100,000,000
☐ (E) 一億港元以上，請註明__________ Over HKD 100,000,000 Please Specify__________

丁部： 投資經驗及知識
Part D：Investment Experience and Knowledge

1. 閣下/貴公司有否委派專業人士處理投資事宜？
Have you/Has your company appointed professional to handle investment?

- ☐ (A) 無，而且本人/本公司負責處理投資事宜的人員對投資產品的瞭解並不多
No, and the person handling our company's investments / myself does not have much knowledge on investment products
- ☐ (B) 無，但本人/本公司負責處理投資事宜的人員對投資產品有基本認識
No, but the person handling our company's investments / myself has basic knowledge on investment products
- ☐ (C) 無，但本人/本公司負責處理投資事宜的人員對投資產品十分熟悉
No, but the person handling our company's investments /myself has extensive knowledge on investment products
- ☐ (D) 有 Yes
- ☐ (E) 有，而且多過一名 Yes, and more than 1 professional

【僅適用於企業客戶】如果閣下的回答是（C），請提供代表貴公司作出投資決策之人員的姓名和職位。
[Applicable to corporate client only] If you answered (C), please provide name and title of the person(s) who are responsible for making investment decision on behalf of your company:

2. 閣下/貴公司或負責處理貴公司投資事宜的人員有多少年投資於以下投資產品（已開發市場：G10 國家外加中國香港、新加坡、紐西蘭和澳洲）的經驗？
How many years of experience do you (or the person handling your company's investment) have in respect of the following investment products (Developed markets: G10 countries plus Hong Kong, Singapore, New Zealand and Australia)?

a)

現金、存款、存款證、保本產品 Cash, deposits, certificate of deposits, capital protected products	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
A）無經驗 A) No Experience		
B）少於 3 年 B) Less than 3 years		
C）3 至 6 年 C) Between 3 and 6 years		
D）7 至 10 年 D) Between 7 and 10 years		
E）10 年以上 E) Over 10 years		

b)

債券、次級債券、永久債券、可換股債券、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、債券基金、非保本之債券/與信用掛鉤之結構性投資產品 Bonds subordinated bonds, perpetual bonds, convertible bonds, callable bonds, puttable bond, contingent convertible (otherwise known as 'CoCos"), step-up coupon bonds, bond funds, non-capital protected bond/credit linked structured products	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
A）無經驗 A) No Experience		
B）少於 3 年 B) Less than 3 years		
C）3 至 6 年 C) Between 3 and 6 years		
D）7 至 10 年 D) Between 7 and 10 years		
E）10 年以上 E) Over 10 years		

c)

外幣、利率、商品、非保本之貨幣/利率/與商品掛鉤之結構性投資產品 Foreign currencies, interest rate, commodities, non-capital protected currency/interest rate/commodity linked structured products	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
A）無經驗 A) No Experience		
B）少於 3 年 B) Less than 3 years		
C）3 至 6 年 C) Between 3 and 6 years		
D）7 至 10 年 D) Between 7 and 10 years		
E）10 年以上 E) Over 10 years		

d)

股票、交易所交易基金、開放式基金、場內衍生工具（包括認股權證、牛熊證、合成交易所基金、槓桿及反向產品、股票期權等）、非保本且與股票掛鉤之結構性投資產品 Stocks, exchange traded funds (ETF), open-ended funds, listed derivatives (including warrants, CBBC, synthetic ETFs , Leveraged and inverse (L&I) products, share options etc.), non-capital protected equity linked structured products	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
A）無經驗 A) No Experience		
B）少於 3 年 B) Less than 3 years		
C）3 至 6 年 C) Between 3 and 6 years		
D）7 至 10 年 D) Between 7 and 10 years		
E）10 年以上 E) Over 10 years		

e)

其他衍生工具產品，如場內期貨/遠期、場內/場外期權、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、累積/累沽期權、掉期、中期票據（與信用、指數、債券、外匯-固定/浮動/區間計息或基金掛鉤）和重新包裝票據。 Other derivatives such as listed/OTC futures/forwards, listed/OTC options, repos / reverse repos, hedge funds, forwards, caps and floors, forward rate agreement, swaption, collateralized debt obligation, accumulator/ decumulator, swaps, medium term notes (linked to credit, index, bond, FX – fixed/floating/range accrual, Funds), repackaged notes	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
A）無經驗 A) No Experience		
B）少於 3 年 B) Less than 3 years		
C）3 至 6 年 C) Between 3 and 6 years		
D）7 至 10 年 D) Between 7 and 10 years		
E）10 年以上 E) Over 10 years		

f)	封閉式基金、設有鎖定期的投資產品、另類投資（包括私募股權投資等）、基金掛鈎衍生品 Close-ended funds, investment products with lock-up, alternative investments (including private equities etc.), fund linked derivatives	已開發市場，即中國香港、新加坡、澳洲、加拿大、法國、德國、意大利、日本、荷蘭、瑞典、瑞士、紐西蘭、英國和美國 Developed markets i.e. Hong Kong, Singapore, Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, New Zealand, the United Kingdom and the United States	新興市場（即已開發市場之外的其他市場） Emerging markets (i.e. markets other than the Developed markets).
	A）無經驗 A) No Experience		
	B）少於 3 年 B) Less than 3 years		
	C）3 至 6 年 C) Between 3 and 6 years		
	D）7 至 10 年 D) Between 7 and 10 years		
	E）10 年以上 E) Over 10 years		

3. 閣下/貴公司現在是否持有以下任何投資產品？(可多選)
Are you / your company currently holding any of the below investment products? (You can choose more than one answer)

☐ (A) 現金、存款、存款證、保本產品
Cash, deposits, certificate of deposits, capital protected products

☐ (B) 債券、債券基金
Bonds, bond funds

☐ (C) 外幣、非保本之貨幣掛鈎結構性投資產品
Foreign currencies, non-capital protected currency linked structured products

☐ (D) 股票、開放式基金 (不包括債券基金或貨幣市場基金)、非保本之股票掛鈎結構性產品、有投資性質的保險計劃、商品
Stocks, open-end funds (excluding bond funds & money market funds), non-capital protected equity linked structured products, investment-linked insurance plan, commodities

☐ (E) 期權、期貨、認股權證 (俗稱「窩輪」)
Options, futures, covered warrants

4. 閣下/貴公司現時已投資於價值波動之投資產品的資產，大概佔閣下/貴公司資產 (不計算自用物業的價值) 的百分之幾？有關價值波動之投資產品的例子，請參閱問題 2 (丁部)。
Approximately what percentage of your / your company's assets (excluding own use property) is currently held in investment products where the value can fluctuate? Please refer to Question 2 (Part D) for examples of such products.

☐ (A) 0% 0%
☐ (B) 0%以上至 10% Greater than 0% and up to 10%
☐ (C) 10%以上至 25% Greater than 10% and up to 25%
☐ (D) 25%以上至 50% Greater than 25% and up to 50%
☐ (E) 50%以上 Over 50%

5. 一般情況下，投資年期越長，風險越高。當投資於價值波動之投資產品時，閣下/貴公司願意接受下列哪個投資年期？有關價值波動之投資產品的例子，請參閱問題 2 (丁部)。
It is generally true that the longer the investment horizon, the higher the risk. What time horizon would you / your company generally be comfortable with when investing in products the value of which can fluctuate? Please refer to Question 2 (Part D) for examples of such products.

☐ (A) 少過 1 年 Less than 1 year
☐ (B) 1 年 至 3 年 Between 1 and 3 years
☐ (C) 4 年 至 6 年 Between 4 and 6 years
☐ (D) 7 年 至 10 年 Between 7 and 10 years
☐ (E) 多過 10 年 Over 10 years

責任聲明：
Disclaimer：

此問卷由中信証券經紀香港/中信証券期貨香港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户的風險取向。中信証券經紀香港/中信証券期貨香港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 CSBHK/CSFHK and is intended to help the customers understand their risk attitude based on their ability to take risk and their risk tolerance level. CSBHK/CSFHK 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户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証券經紀香港/中信証券期貨香港提供的信息。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 CSBHK/CSFHK. 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。中信証券經紀香港/中信証券期貨香港並沒有透過提供「工具」向其客戶提供任何投資或融資建議。中信証券經紀香港/中信証券期貨香港不對使用「工具」而引起的結果作出任何明示或暗示的保證。中信証券經紀香港/中信証券期貨香港不就客戶因使用「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. CSBHK/CSFHK is not providing investment or financial advice to any of its customers by providing the Tools. CSBHK/CSFHK makes no warranties, expressed or implied, as to results to be obtained from use of the Tools. CSBHK/CSFHK 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.

如閣下不同意由問卷計分方法所得出的風險承受程度，應向閣下的客戶經理查詢。
If you disagree the risk tolerance level derived from use of the scoring point as shown in the Questionnaire, you should refer to your Account Manager for enquiry.

投資附帶風險。投資的價值可升可跌，甚至變成毫無價值，過往的表現數據並不能表示未來也有同樣的表現。請參閱相關產品的說明書以獲取進一步資料。
Investment involves risks. The value of investment may move up or down and may become valueless. Past performance figures shown are not indicative of future performance. Relevant products offering documents should be read for further details.

中信証券經紀香港/中信証券期貨香港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，供中信証券經紀香港/中信証券期貨香港用作設計、推廣理財產品或服務之用。
CSBHK/CSFHK will keep personal information collected in this test confidential. The information may be used by CSBHK/CSFHK under a duty of confidentially to CSBHK/CSFHK, 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:

據中信証券經紀香港/中信証券期貨香港所知，在設計「工具」時，並未將個別客戶的特定需要、投資準則、個別基金或投資產品的合適性考慮在內。因此，「工具」所包含之資料不應視為或當作任何投資或個人化的建議。於作出投資決定前，本人/吾等應根據自己的判斷及/或尋求財務及法律顧問之專業意見。中信証券經紀香港/中信証券期貨香港對「工具」的任何資料及其使用無須負責，及對「工具」之內容的準確性及完整性均不作出任何保證，並拒絕就客戶或任何人士因使用「工具」之資料或避免使用「工具」的資料而招致或帶來之任何損失或損害承擔任何責任。投資涉及風險，投資產品的價格可能會有波動，在特定情況下甚至有可能變得毫無價值。於投資前，客戶應參考有關投資的銷售文件。「工具」之內容僅供參考，並不構成買賣要約。過往的表現數據及資料並不表示未來也有同樣的表現。
To the knowledge of CSBHK/CSFHK, 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. CSBHK/CSFHK 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/吾等已獲中信証券經紀香港/中信証券期貨香港邀請細閱本問卷、此客户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 CSBHK/CSFHK 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.

中信証券經紀香港/中信証券期貨香港的代表也向本人解釋了本調查問卷的結果和指定的風險承受能力水平。本人確認已完全理解本調查問卷的結果和指定的風險承受能力水平。
The results of this Questionnaire and the assigned risk tolerance level have also been explained to me by a representative of CSBHK/CSFHK. I confirm that I fully understand the results this Questionnaire and the assigned risk tolerance level.

此問卷的版權是受保護的。本人 / 吾等不會再分配、複製及/或複印此問卷之部份或全部內容。
The copyright of the Questionnaire is protected. I/We will not redistribute, reproduce and/or photocopy the Questionnaire in whole or in part.

客戶簽名：
Client Signature： ______________________________

日期：
Date： ______________________

只供內部使用 FOR INTERNAL USE ONLY ☐ **Short RPQ** ☐ **Long RPQ**

由持牌代表填寫 To be completed by Licensed Representative

本人 ____________________(姓名以正楷書寫) 持有 C.E. 編號 __________，特此確認本人已向該客戶提供包含上述「客戶聲明及承諾」之風險評估問卷副本。本人並已邀請該客戶提出問題，及在需要時諮詢獨立意見 (如客戶有此意願)。

I, ____________________(name in block letters) with C.E. number __________ confirm that I have provided to the customer a copy of the Risk Profiling Questionnaire incorporating the above Customer Acknowledgement and Undertaking and that I have invited the above customer to ask questions and take independent advice if he/she wishes.

如持牌代表以公司錄音電話與客戶確認以上資料，請提供錄音詳情。
If Licensed Representative confirms the above information with client through company taped phone recording system, please provide the taped recording details.

內線 Ext. No.：__________________ 日期 Date：__________________ 時間 Time：__________________

持牌代表簽名：
Licensed Representative Signature：______________________________

日期：
Date：__________________

負責人員 / 管理人員 ：
Sign off by Responsible Officer/Management：

____
姓名 Name：

日期：
Date：__________________
C.E. 編號 C.E. No：

Checked By: __________________

風險評估問卷 (“問卷”) - 只適用於非資深法團專業投資者 / 非機構專業投資者附錄

Risk Profiling Questionnaire (the “Questionnaire”) – Applicable to non-Experienced Corporate Professional Investors/non-Institutional Professional Investors Annex 1

風險承受程度之說明 **Description for Risk Tolerance Level** 附錄 **Annex**

<u>風險承受程度Risk Tolerance Level: 低風險(1) Low Risk (1)</u>

- 所確定的風險程度是：低風險(1) – 投資者希望儘量避免風險，希望有輕微的資本增長機會，並明白及願意承受輕微的資本風險。
- The risk level determined is: Low Risk(1) – for an investor who is very risk averse and wants to gain the potential for minimal capital growth while he/she understands that he/she needs to take a minimal amount of risk with the capital invested.
- 可能適宜此類投資者的投資產品在資本價值上可能波動並跌至低於他/她原本的投資額。預期在正常市況下，波動僅為輕微(但不作保證)，而他/她可接受這一程度的波動。
- Capital values of investment products that are potentially suitable for such investor may fall below his/her original investment. In normal market conditions, fluctuation is expected to be minimal (although this is not guaranteed), and he/she is comfortable with this level of fluctuation.
- 評為低風險(1)的投資產品應當適合此類投資者。
- Investment products with risk rating “Low Risk (1)” are likely to be suitable for such investors.

<u>風險承受程度Risk Tolerance Level: 低至中風險(2)Low to Medium Risk (2)</u>

- 所確定的風險程度是：低至中風險(2) – 投資者希望有低至中等程度的資本增值機會，並明白及願意承受低至中等程度的資本風險。
- The risk level determined is: Low to Medium Risk(2) – for an investor who wants to gain the potential for low to medium capital growth while he/she understands that he/she needs to take low to medium amount of risk with the capital invested.
- 可能適宜此類投資者的投資產品在資本價值上可能波動並跌至低於他/她原本的投資額。預期在正常市況下，波動為低至中等(但不作保證)，而他/她可接受這一程度的波動。
- Capital values of investment products that are potentially suitable for such investor may fall below his/her original investment. In normal market conditions, fluctuation is expected to be low to medium (although this is not guaranteed), and he/she is comfortable with this level of fluctuation.
- 評為低至中度風險(2)或更低風險的投資產品應當適合此類投資者。
- Investment products with risk rating “Low to Medium Risk (2)” or below are likely to be suitable for such investors.

<u>風險承受程度Risk Tolerance Level: 中風險 (3)Medium Risk (3)</u>

- 所確定的風險程度是：中風險(3) – 投資者希望有中等程度的資本增值機會，並明白及願意承受中等程度的資本風險。
- The risk level determined is: Medium Risk(3) – for an investor who wants to gain the potential for moderate capital growth while he/she understands that he/she needs to take a moderate amount of risk with the capital invested.
  評為中度風險(3)或更低風險的投資產品應當適合此類投資者。
- Investment products with risk rating “Medium Risk (3)” or below are likely to be suitable for such investors.

<u>風險承受程度Risk Tolerance Level: 中至高風險(4)Medium to High Risk (4)</u>

- 所確定的風險程度是：中至高風險(4) – 投資者希望他/她的投資有很高的資本增值機會，並明白及願意承受很高的資本風險。
- The risk level determined is: Medium to High Risk(4) – for an investor who wants to gain the potential of high capital growth while he/she understands that he/she needs to take a high amount of risk with the capital invested.
  評為中至高風險(4)或更低風險的投資產品應當適合此類投資者。
- Investment products with risk rating “Medium to High Risk (4)” or below are likely to be suitable for such investors.

<u>風險承受程度Risk Tolerance Level: 高風險(5)High Risk (5)</u>

- 所確定的風險程度是：高風險(5) – 投資者希望他/她的投資有大幅度的資本增值機會，並明白及願意承受大幅度的資本風險。
- The risk level determined is: High Risk(5) – for an investor who wants to have very significant capital growth while he/she understands that he/she needs to take a very significant amount of risk with the capital invested.
- 評為高風險(5)或更低風險的投資產品應當適合此類投資者。
- Investment products with risk rating “High Risk (5)” or below are likely to be suitable for such investors.

僅供內部使用

Internal Use Only

甲部： 風險承擔程度及投資需要
Part A：Risk Profile and Investment Needs

問題 7 是水印問題，即 A、B 和 C 的客戶的風險評級上限分別為 2、3 和 4。負責的持牌人應清楚地知悉水印問題是確保中信証券經紀香港/中信証券期貨香港採取謹慎措施的關鍵（如需要）。例如，RPQ 的結果可能表明客戶的總體風險概況類別（GRPC）為進取型，但水印問題進一步提供了相關信息，即客戶只接受那些在-5%到+5%之間浮動的潛在回報投資。在這種情況下，中信証券經紀香港/中信証券期貨香港應採取審慎措施，客戶的 GRPC 上限為 2（中度保守）。對於問題 7 中的 D 和 E 選項，因爲客戶已表明其可接受相對較高的風險，客戶的 GRPC 將不設上限。

Q7 is a watermark question, i.e. CRR would be capped at “2” for “A”, “3” for “B”, “4” for “C”. The responsible licensed person should be aware that the watermark question is a key question to enable CSBHK/CSFHK to take a prudent approach if needed. For example, the result of RPQ might show that the client’s General Risk Profile Category (“GRPC”) as aggressive but this watermark question might further provide information showing that he can only accept investments with fluctuation between -5% and +5% as potential return. In this case, CSBHK/CSFHK shall take a prudent approach, the GRPC for that client is to be capped as 2 (moderately conservative). For Options D & E of Question 7, client’s GRPC would not be capped as client already indicated that he can accept relatively high risk.)

乙部： 投資者分類
Part B：Investor Characterization (“IC”)

乙部的問題雖未指定任何風險等級，但卻是評估客戶是否具備衍生工具知識以履行合適性評估義務的重要信息。負責的持牌人應時刻參考乙部中客戶提供的信息，以評估某種產品是否適宜該客戶，而不僅僅將客戶的風險等級與產品的風險等級進行機械式配對。

The questions under Part B are not assigned with any risk rating but they are important information in assessing whether the client has derivative knowledge for the purpose of discharging the suitability obligations. The responsible licensed person should always refer to the information provided by the client under Part B in assessing whether a product is suitable for the client, rather than only mechanically matching the client's risk rating with the product risk rating

丁部： 投資經驗及知識
Part D：Investment Experience and Knowledge

丁部的問題雖未指定任何風險等級，但卻是評估客戶是否具備衍生工具知識以履行合適性評估義務的重要信息。負責的持牌人應時刻參考丁部中客戶提供的信息，以評估某種產品是否適宜該客戶，而不僅僅將客戶的風險等級與產品的風險等級進行機械式配對。

The questions under Part D are not assigned with any risk rating but they are important information in assessing whether the client has derivative knowledge for the purpose of discharging the suitability obligations. The responsible licensed person should always refer to the information provided by the client under Part D in assessing whether a product is suitable for the client, rather than only mechanically matching the client's risk rating with the product risk rating