



## Customer Risk Assessment Questionnaire 客户风险评估问卷

This questionnaire aims to assess whether transacting a given investment product (“Product”) is suitable for our prospective customer (the “Customer”). The following twelve questions are designed for generating indications as to the risk profile and personal circumstances of the Customer for matching with the risk level of the Product, which may not be the actual level of risk acceptable to the Customer.

本问卷旨在评估客户所选择的投资产品是否适合客户本身。下列十二条问题仅提供一些指引予客户，用以评估客户的风险状况及个人情况是否适合投资产品的风险水平，未必能准确反映客户实际可接受的风险水平。

- \* For a joint account, the individual applicant/holder who places orders or makes investment decisions for the account should complete and sign the form. 如为联名户口，代表该账户发出有关指示或作出投资决定的申请/持有人应填写及签署本问卷。
- \* For a corporate account, the authorized signatory who makes investment decisions on behalf of the company should complete and sign this questionnaire. 如为法团机构账户，代表该公司作出投资决定之授权签署人应填写及签署本问卷。

Please choose the appropriate answer. 请选择适当答案

1. What is your age range?  
您属于以下哪个年龄组别
  - A) 18 – 24. 18 岁至 24 岁
  - B) 25 – 34. 25 岁至 34 岁
  - C) 35 – 49. 35 岁至 49 岁
  - D) 50 – 64. 50 岁至 64 岁
  - E) Under 18 or Above 64. 18 岁以下或 64 岁以上
2. What is your level of education?  
您的教育程度?
  - A) Primary school or below. 小学或以下
  - B) Secondary school. 中学
  - C) Post secondary school. 预科
  - D) University/professional qualification unrelated to Economics or Finance. 大学/专业资格(经济学/财务学以外)
  - E) University / professional qualification related to Economics or Finance. 大学/专业资格(经济学/财务学相关)
3. How long is your / your company’s expected investment horizon?  
您/贵公司预期中的投资年期为多久?
  - A) Less than 1 year. 少于 1 年
  - B) 1 - 5 year(s). 1 年至 5 年
  - C) 6 -10 years. 6 年至 10 年
  - D) 11 – 20 years. 11 年至 20 年
  - E) More than 20 years. 20 年以上
4. Which of the following statements best describe your / your company’s investment objective?  
以下哪项最能形容您/贵公司的投资目标?
  - A) Guarantee of principal being utmost important. 保本至上
  - B) Guarantee of principal being most important 保本很重要
  - C) Balanced between guarantee of principal and capital growth 在保本及资本增长之间取得平衡
  - D) Capital growth being more important 资本增长很重要
  - E) Capital growth being utmost important 资本增长至上
5. How long is your / your company’s investment experience in product with appreciable price volatility (e.g. certificates of deposits, foreign currencies, stocks, bonds, investment funds, credit linked notes, structured products, futures, warrants, and commodities, etc)?  
您/贵公司投资于价格波动财务产品的经验有多久? (例如：存款证、外币、股票、投资基金、信贷相连票据、结构性产品、债券、期货、认股权证、商品等)
  - A) No such experience. 全无经验
  - B) Less than 2 years. 少于 2 年
  - C) 2 – 4 years. 2 年至 4 年
  - D) 5 - 7 years. 5 年至 7 年
  - E) More than 7 years. 7 年以上

6. What investment product(s) have you / your company ever held during the past 24 months (Tick one or more)?  
您/贵公司过去 24 个月曾持有有哪些投资产品(可选择多于一项)?
- A) Margin Trading/ Futures/ Options/ Equity Options/ Accumulators/ Forwards/ Credit-linked Notes with exposure to Structured Products. 保证金交易/期货/期权/股票期权/累计认股证/远期合约/ 涉及结构性产品的信贷相连票据
  - B) Stocks/ Equity-linked Investments (non-Blue Chips)/ Investment Funds exposed to emerging markets, regional markets, single country or single sector/ Hedge Funds/ Foreign Exchange Options/ Option Embedded Products. 股票/股票相连投资 (非蓝筹) /投资于新兴市场、地区市场、单一国家或单一行业的投资基金/对冲基金/外汇期权/含期权产品
  - C) Stocks/ Equity-linked Investments (Blue Chips)/ Global Equity Investment Funds/ Balanced Investment Funds/ Bond Investment Funds exposed to emerging markets, regional markets, single country/ High-yield Bond investment Funds/ Currency-linked Deposits/ Credit-linked Notes without exposure to Structured Products. 股票/股票相连投资 (蓝筹) / 环球股票投资基金/均衡基金/ 投资于新兴市场、地区市场、单一国家的债券投资基金/ 高收益债券投资基金/ 外币挂钩存款/ 不涉及结构性产品的信贷相连票据
  - D) Bonds/ Global Bond Investment Funds/ Foreign Currencies. 债券/ 环球债券投资基金/ 外币
  - E) Certificates of Deposits/ Capital-guaranteed Investment Products/ Money Market Funds. 存款证/ 保本型投资产品/ 货币市场基金
  - F) None of the above during the past 24 month but some of the above or other financial products prior to the past 24 months 过去 24 个月未持有以上投资产品, 惟过去 24 个月之前曾投资于上述部分产品或其他金融产品
  - G) Never held any investment products so far. 迄今从未持有任何投资产品
7. Which of the following channels is/are your investment knowledge acquired (Tick one or more)?  
您曾经或现时从以下哪些途径汲取投资知识(可选择多于一项)?
- A) Never attempting to acquire investment knowledge 从未汲取及/或没有兴趣汲取任何投资知识
  - B) From relatives and/or colleagues without further self-study 与亲友及/或同事讨论投资或理财话题
  - C) From financial programmes of mass media without further self-study 阅读及/或收听有关投资或财经新闻
  - D) Self-study 从多个途径阅读及分析有关投资或财务资料
  - E) From attending financial courses together with self-study 研究投资或财务相关事宜, 或参加投资或财务相关课程、论坛、简报会、研讨会或工作坊
8. What is the percentage of your / your company's liquid assets (i.e. assets easily converted into cash) that can be allowed for investing in product with appreciable price volatility  
您/贵公司现正持有的价格波动财务产品占总流动资产(易于变现金的资产)的多少个百分比?
- A) Less than 10%. 少于 10%
  - B) 10% to 20%. 10% 至 20%
  - C) 21% to 30%. 21% 至 30%.
  - D) 31% to 50%. 31% 至 50%
  - E) More than 50%. 多于 50%
9. How much price volatility of investment you / your company can accept?  
您/贵公司可以接受财务产品的价格出现多大波幅?
- A) Less than 10% price fluctuation. 少于 10% 的升跌
  - B) 10% price fluctuation. 10% 的升跌
  - C) 15% price fluctuation. 15% 的升跌
  - D) 20% price fluctuation.. 20% 的升跌
  - E) More than 20% price fluctuation. 超过 20% 的升跌
10. What is the average percentage of your / your company's after-tax income that can be allowed for saving or investment?  
您/贵公司的除税后收入平均多少个百分比可作储蓄或投资?
- A) Less than 10%. 少于 10%
  - B) 10% to 20%. 10% 至 20%
  - C) 21% to 30%. 21% 至 30%.
  - D) 31% to 50%. 31% 至 50%
  - E) More than 50%. 多于 50%
11. How many months of your / your company's normal expenses could be covered by your / your company's liquid assets (i.e. assets easily converted into cash) in case of any unexpected event?  
如发生突发事件, 您/贵公司的流动资产(易于变现金的资产)可应付多少个月的一般开支?
- A) Less than 1 month. 少于 1 个月
  - B) 1 month to less than 6 months. 1 个月至 6 个月以下
  - C) 6 months to less than 12 months. 6 个月至 12 个月以下

- D) 12 months to less than 24 months. 12 个月至 24 个月以下
- E) 24 months or more. 24 个月或以上

12. How would you best describe your / your company's attitude towards investing?

您会怎样形容您/贵公司对外投资的取向?

- A) I/We cannot put up with any price fluctuation and have no interest on earnings. 我/我们不能接受任何价格波动, 并且对赚取投资回报不感兴趣
- B) I/We can only put up with little price fluctuation and wish up to have earnings slightly higher than bank deposit rate 我/我们只能接受较小幅度的价格波动, 并且仅希望赚取稍高于银行存款利率的回报
- C) I/We can put up with some price fluctuation and wish to have earnings much better than bank deposit rates. 我/我们可接受若干价格波动, 并希望赚取远高于银行存款利率的回报
- D) I/We can put with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. 我/我们可接受大幅度的价格波动, 并希望赚取与股市表现相若的回报
- E) I/We can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes. 我/我们可接受任何幅度的价格波动, 并希望回报能跑赢股市

**How to Score the Risk Assessment Questionnaire 如何为风险取向问卷计分?**

Please count the total score according to the table as below 请根据以下表计算您的得分 :

Question 问题	A	B	C	D	E	F	G	Your Points 您的得分
Question 问题 1	1	3	5	3	1			
Question 问题 2	1	2	3	5	7			
Question 问题 3	1	2	3	5	5			
Question 问题 4	1	2	3	5	5			
Question 问题 5	0	2	3	4	5			
Question 问题 6*	9	7	5	3	1	1	0	
Question 问题 7*	0	2	3	4	5			
Question 问题 8	1	2	3	5	5			
Question 问题 9	1	2	3	4	5			
Question 问题 10	1	2	3	4	5			
Question 问题 11	0	1	3	5	5			
Question 问题 12	0	1	3	4	5			

\*As the question allows multiple answers, only the answer carries the highest score is used in the calculation.

由于问题可选择多于一个答案, 计算时请选用得分最高的答案。

Please total your points from the above twelve questions and write your risk score in the box :

请将十二条问题的得分加起来, 并在方格内写出您的风险分数 :

Total Score 总分	Risk Categories 风险类别	Investment Risk Profiles 投资风险分析
7 - 14	Conservative 稳健	You may choose the financial products with LOW product risk level, and emphasis on bonds and cash to seek for capital preservation. In return, you understand that you will receive low returns. 您可选择投资于低风险的投资产品, 但以债券及现金为主以达到稳定回报的目的。如此一来, 您要明白所收取的回报也较低。
15 - 29	Moderate 中度	You can accept some returns of your investments with low to medium risk exposure and price fluctuation. 您可以接受低至中风险及价格波动, 并有一些的投资回报。
30 - 44	Balanced 均衡	You can choose a diversified but more balanced mix of stocks, bonds and cash. You are willing to accept medium risks in exchange for some potential returns over the medium to long term. 您可选择多元化及较均衡的股票、债券及现金投资组合。您愿意承担中等级别的风险, 以便在中长期内赚取一些潜在回报。
45 - 56	Growth 增长	You can accept growth of capital with high risk exposure and price fluctuation. 您可以接受高风险及价格波动, 并且有资本增长的投资。
57 - 66	Aggressive 进取	You may choose to invest your money in Derivative Product, Investment Funds and/or Other Financial Products with any product risk level. You are willing to accept very high risks to maximum your potential return over the long term. You understand that you may lose a significant part or all of your capital. You may even be required to make good the losses over and above your capital. 您可选择投资于任何产品风险级别的衍生产品、投资基金和/或其他金融资产

		品。您愿意承担高级别的风险，以便在长期内得到最大的潜在回报。您知道您可能损失大部份或全部资本，您甚至可能须对资本以外的亏损作出补偿。
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**Customer Risk Categories Description 客户风险评估结果** (To be completed by Staff / RM / A.E.)

Based on your responses, your risk categories is: 根据阁下的响应，您的风险评估结果为：	Conservative 稳健	Moderate 中度	Balanced 均衡	Growth 增长	Aggressive 进取
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**Rationale and Recommendation to Client 客户建议依据** (To be completed by Staff / RM / A.E.)

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Signature of Staff / RM / A.E.

Staff Name

License Number

Date

**Declaration 声明:**

I / We declare that the information provided within the document is true and accurate to the best of my/our knowledge. I / We agree to inform Celestial Securities Limited (“CSL”) in writing as soon as reasonably possible of any changes to this information. I / We acknowledge and agree that my/our risk profile is as above. I / We acknowledge that CSL takes no responsibility for any acts or omissions resulting from the provision of incomplete or inaccurate information by me.

本人 / 吾等谨此声明，按本人 / 吾等所知，本人 / 吾等在本文件提供的数据真确无误。本人 / 吾等同意，如此资料有任何变动，本人 / 吾等将会在合理可行情况下尽快以书面通知时富证券。本人 / 吾等同意时富证券以上的风险评估结果。本人/吾等确认，就因本人提供不完整或不正确数据所导致的任何行动或遗漏，时富证券概不负上任何责任。

**Suitability Declaration 适合性声明:**

I understand and agree that (tick one only):

本人明白并同意 (只可选一项):

CSL has conducted a financial needs and risk analysis for me and I have read the Product Key Facts Statement, Explanatory Memorandum and other marketing materials of the product(s) that I am applying for. I declare and agree that I fully understand and accept the various features of the product(s) including but not limited to the potential risks, returns and loss associated with the investment. I confirm that the features and risk level of the product(s) are suitable for me based on my disclosed current needs and risk profile as indicated in the Customer Risk Assessment Questionnaire.

时富证券已为本人分析财务需要及风险。本人已阅读本人所申请的产品数据概要、注释备忘录及其他销售数据。本人声明及同意本人完全明白并接受有关产品之特性包括但不限于潜在之风险、回报及损失。本人确定根据本人于「客户风险评估问卷」所披露之现时需要及投资风险概况，有关产品之特色及其风险级别均适合本人。

OR 或

CSL has conducted a financial needs and risk analysis for me and I have read the Product Key Facts Statement, Explanatory Memorandum and other marketing materials of the product(s) that I am applying for. I declare and agree that I fully understand and accept the various features of the product(s) including but not limited to the potential risks, returns and loss associated with the investment. I confirm that despite the fact that the features and/or risk level of the product(s) **MAY NOT BE SUITABLE** for me based on my disclosed current needs and risk profile as indicated in the Customer Risk Assessment Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

时富证券已为本人分析财务需要及风险。本人已阅读本人所申请的产品数据概要、注释备忘录及其他销售数据。本人声明及同意本人完全明白并接受有关产品之特性包括但不限于潜在之风险、回报及损失。本人确定尽管根据本人于「客户风险评估问卷」所披露之现时需要及投资风险概况，有关产品之特色及/或风险级别可能并不适合本人，但本人确认基于下述原因，本人打算及意欲继续本申请。

Reason 原因:

**Remarks 备注:**

This Risk Assessment Questionnaire and the result are for your reference only. It is not intended to provide any investment advice on, an offer to sell, or a solicitation for an offer to purchase any investment products or services. CSL accept no responsibility or liability as to the accuracy or completeness of the information provided in this questionnaire and the results. We strongly recommend you/your company review your/your company's viewpoint about investment risk at least once a year or when major changes occurs in your personal/your company situation to make sure your/your company's investment decisions continue to match with your/your company's attitude towards investment risk profile.

本问卷及测试结果仅供参考，并不构成投资建议，亦不得视为建议游说买卖任何投资产品及服务。时富证券对本问卷内容及结果的准确性及完整性概不作出任何保证。我们极力建议您/贵公司最少每年一次或在个人/公司状况发生重大转变时，检讨您/贵公司对投资风险的见解，以确保您/贵公司的投资决定仍然配合您/贵公司对投资风险取向的态度。

**Completed and Signed by 填写及签署人:**

**For individuals 适用于个人**

Signature of Customer :  
客户签署

\_\_\_\_\_

Customer name :  
客户姓名

\_\_\_\_\_

Customer A/C :  
客户号码

\_\_\_\_\_

Date :  
日期

\_\_\_\_\_

**For Corporate 适用于公司**

Signature of Authorized Signatory :  
(with company chop) 授权签署人  
签署 (公司印)

\_\_\_\_\_

Full name of Company :  
公司全名称

\_\_\_\_\_

Customer A/C :  
客户号码

\_\_\_\_\_

Date :  
日期

\_\_\_\_\_