信控國際證券有限公司
XinKong International Securities Limited

風險評估取向問卷 Risk Profiling Questionnaire
(個人帳戶/ Individual account)

本問卷旨在評估閣下對風險的態度及對投資風險的承受程度。雖未必能準確反映閣下的實際風險承受程度，但亦可估算出閣下對擬投資的產品的適合情況。如有需要，請尋求專業意見。 This questionnaire is designed to help you assess your attitude towards risk and risk tolerance level. Though it may not accurately reflect your actual risk tolerance level, it may help assess the suitability about investing in particular products. However, if necessary, please seek professional advice. **閣下確認完全負責確保所提供的答案及資料乃是完整、準確及最新的。因此，若閣下的情況有變，閣下須盡快通知信控國際證券有限公司，因為該變化可能影響對閣下的可承受風險程度的評估。** You acknowledge that you are solely responsible for ensuring that the answers and information you provide are complete, accurate and up to date. Accordingly it is your responsibility to notify XinKong International Securities Limited (“XinKong”) in a timely manner if your circumstances have changed, as such may affect the assessment of your risk tolerance level towards investment risk. **本人明白本人與信控國際證券有限公司職員就此「風險評估取向問卷」之全部談話內容有可能會被錄音，以符合相關的法例要求，本人亦同意該錄音。** I understand that the whole of my conversation with staff of XinKong in respect of this Risk Profiling Questionnaire may be audio recorded for XinKong to comply with the relevant regulatory requirement(s) and I hereby agree to such audio recording.

如為聯名帳戶，應由代表該帳戶發出有關指示或作出投資決定的申請人／帳戶持有人填寫及簽署本問卷。

For joint holders account, this questionnaire should be completed and signed by applicant/ account holder(s) who is/are responsible for giving instructions or making investment decisions.

以下為問卷部份， 請在適當位置加上“ √ ” 號。 Please see the Risk Profiling Questionnaire below and please “ √ ” where appropriate.

1) 以下哪一項最適合用來形容閣下的投資目的及可承受的損失度?
Which of the following best describes your investment objective and the degree of losses you can tolerate?

☐ A) 我的投資目的是保障我的資金並獲得存款回報，及我可承受最低程度的資本損失。
My investment objective is to protect my capital and to receive returns in line with bank deposits, and I can tolerate minimal capital loss.

☐ B) 我的投資目的是獲得定期穩定收入至稍為優於穩定的收入，及我可承受中等程度的資本損失。
My investment objective is to seek a regular stream of stable income, and I can tolerate minimal to moderate capital loss

☐ C) 我的投資目的是取得不錯的投資回報，及我可承受中等至高程度的資本損失。
My investment objective is to seek a balance of regular income and capital growth, and I can tolerate moderate to high capital loss

☐ D) 我的投資目的是尋求資本增值，及我可承受高程度的資本損失。
My investment objective is to seek predominately capital growth, and I can tolerate high capital loss.

☐ E) 我的投資目的是以最低的成本博取極高回報，及我可承受極高程度的資本損失。
My investment objective is to seek highest return with minimal cost, and I can tolerate high capital

loss.

2) 閣下願意投資於波動程度多大的產品？

What level of fluctuation in the value of products will you be willing to commit?

（注意：閣下的答案應反映於<u>一般情況</u>下能接受的波動程度。Note: Your answer should reflect only on volatility level under <u>normal circumstances</u>.）

- ☐ A) 於-5%至+5%之間的波動 Fluctuation between -5% to +5%
- ☐ B) 於-20%至+20%之間的波動 Fluctuation between -20% to +20%
- ☐ C) 於-40%至+40%之間的波動 Fluctuation between -40% to +40%
- ☐ D) 於-70%至+70%之間的波動 Fluctuation between -70% to +70%
- ☐ E) 超過-100%至+100%的波動 Fluctuation more than -100% to +100%

3) **閣下最近 24 個月內曾持有下列哪些投資產品？**

Which of the following products have you ever held during the past 24 months?

（注意：可選擇多於一項，將選用得分最高的答案來計算總分 Note: Can tick more than one item. The highest point answer for this question will be used to calculate your total score.）

- ☐ A) 未持有任何投資產品
  None of the above investment products have been held
- ☐ B) 存款證／定期存款/ 政府機構發行債券／外幣
  Certificates of deposits / Term deposits/ Government Bond/ foreign currency
- ☐ C) 股票 (或包括美股、滬深港通股)
  Equity (US stock, stocks under China Connect)
- ☐ D) 孖展／期貨／認股權證／窩輪
  Margin trading / futures / stock options / warrants
- ☐ E)其他結構性產品 (e.g. 累計期權))
  Other structured products (e.g. accumulator)

4） **當閣下投資一些價值會波動的投資產品時，你會願意接受下列那項投資年期？**

What time horizon would you generally be comfortable with when making an investment?

- ☐ A) Less than 1 year 少過 1 年
- ☐ B) Between 1 and 3 years 1 年至 3 年
- ☐ C) Between 4 and 5 years 4 年至 5 年
- ☐ D) Between 6 and 10 years 6 年至 10 年
- ☐ E) Over 10 years 超過 10 年

5) 當你的投資組合價值下跌了 4 成，你會有下列哪一個反應?

What will you do if your investment were to decrase in value by 40%?

- ☐ A) Broadly reduce positions 全面減持
- ☐ B) Selectively reduce positions 選擇性減持
- ☐ C) Maintain current positions 繼續維持目前組合
- ☐ D) Selectively increase positions 選擇性增持
- ☐ E) Broadly increase positions 全面增持

6) 你通常多久會跟進金融市場的發展（如：新聞及媒體平台）

How often do you follow developments in the financial markets? (e.g. through news and media channel)？

- ☐ A) Never 從不
- ☐ B) Rarely 很少
- ☐ C) Sometimes 有時
- ☐ D) Regularly 定時
- ☐ E) Almost daily or more often 差不多每日或常常都會

7) 你的總資產負債率（總負債除以淨值）是?

What is your total gearing ratio (defined as: total debts divided by net worth)?

(註: 淨值 = 總資產 – 總債務 Note: Net worth = Total assets – Total liabilities)

- ☐ A)Greater than 200% 超過 200%
- ☐ B)100.1% to 200% 100.1%至 200%
- ☐ C)50.1% to 100% 50.1%至 100%
- ☐ D)20.1% to 50% 20.1%至 50%
- ☐ E)Less than 20% 少過 20%

8) 假設你目前沒有任何收入，以你目前所持的流動資產，足夠支持你年度支出多少年？

Assuming you have no annual income, for how long could you finance your annual expense from your liquid assets?

- ☐ A) Less than 2 years 少於 2 年
- ☐ B) Between 2 and 6 years 2 年至 6 年
- ☐ C) Between 6 and 10 years 6 年至 10 年
- ☐ D) Between 10 and 15 years 10 年至 15 年
- ☐ E) For 15 years and more 15 年以上

風險取向計算表 **Risk Profile Calculation Table**

請根據下表計算閣下的分數：Please calculate your scores according to the table below:

問題* Question*	**A**	**B**	**C**	**D**	**E**	**閣下分數 Your scores**
問題 Question 1	1	2	3	4	5	
問題 Question 2	1	2	3	4	5	

問題 **Question 3**	1	2	3	4	5	
問題 **Question 4**	1	2	3	4	5	
問題 **Question 5**	1	2	3	4	5	
問題 **Question 6**	1	2	3	4	5	
問題 **Question 7**	1	2	3	4	5	
問題 **Question 8**	1	2	3	4	5	

*****如問題可選擇多於一個答案，計算分數時請選用分數最高的答案。

*****If multiple answers may be possible, only the answer carrying the highest score is counted in the calculation.

請將 8 條問題的分數加起來並在方格內填寫閣下的風險分數：

Please total the scores for the nine questions and write your risk score in the box :

風險分數 **Risk Score**	風險取向說明 **Risk Profile Description**	合乎此風險程度的投資產品 **Investment products commensurate with the risk level**
1-12	**風險取向 ：較低風險承受型 Risk Profile: Low to Slightly Moderate** 閣下可接受較低至中度的風險及價格波動，和相對較低的投資回報 You can accept a low to slightly moderate level of risk and price fluctuation on your investment coupled with a relatively low level of potential return	股票/ 政府機構發行債券等 Equities/ Government Bonds etc.
13-27	**風險取向 ：中至高風險承受型 Risk Profile: Moderate to High** 閣下可接受中至高風險及價格波動，並以資本增長為中至稍長期目標 You can accept a moderate to high level of risk and price fluctuation on your investment, and aim at a medium to longer term capital growth	孖展/期貨/股票期權/窩輪等 Margin trading / futures / stock options / warrants etc..
28-40	**風險取向 ：進取型 Risk Profile : Aggressive** 閣下可接受最高風險及價格大幅波動，並以高資本增值為目標 You can accept a higher or the highest level of risk and price fluctuation on your investment, and aim at maximum capital growth	其他結構性產品/ 衍生產品 Other structured products/ derivatives

備註：Note:

本問卷及測試結果僅供參考，並不構成投資建議或招攬，亦不得視為建議游說買賣任何投資產品或服務。本問卷並不能取代獨立的專業意見。信控國際證券有限公司 對本問卷內容及結果的準確性及完整性概不作出任何保證。閣下應定期檢討投資策略。如有需要，閣下可於日後再次填寫本問卷以重新評估閣下的風險取向。

This questionnaire and the test results are for reference only. They do not constitute investment advice and should not be regarded as solicitation or recommendation to buy or sell any investment products or services. The questionnaire is not a substitute for independent professional advice. XinKong does not guarantee the accuracy and completeness of the content of the questionnaire and the results. You should regularly review your investment strategy. If necessary, you may complete the questionnaire again in the future in order to re-evaluate your risk appetite.

客戶聲明 Client's declaration:

☐ 本人/吾等確認本人/吾等的可承受風險程度已正確地陳述如上，而本人/吾等所提供的資料均屬正確。
I/We confirm that the Risk of my/ our company is correctly stated above and that the information I/we have supplied is correct.

☐ 本人/吾等授權並同意信控國際證券有限公司 (「信控國際證券」)使用本人/吾等於此問卷內提供的資料，以作(i)開立或維持任何及所有本人/吾等於信控國際證券及相關公司持有或將會持有之帳戶；(ii)符合任何法律或法規之要求；及(iii) 所有適用於相關帳戶之「客戶協議」附件五內有關個人資料（私隱）條例的客戶通知書所載之其他用途。
I/We hereby authorize, and give our consent to, XinKonf to use the information provided by us in this form for the purpose of (i) opening and maintaining any and all of our account(s) held with or to be held with XinKong and (ii) comply with any legal or regulatory requirements and (iii) all other purposes set out in the Notice to Client Relating to the Personal Data (Privacy) Ordinance set out in Annexure 5 to the Client Agreement as amended from time to time.

適合性聲明 Suitability Declaration:

☐ 本人/吾等明白及同意，根據本人/吾等填寫的「風險評估取向問卷」時披露現時的需要及投資風險概況，有關產品之特色及其風險級 別與本人/吾等所選擇的風險承受程度均適合本人/吾等。
I / We understand and agree that, in accordance with my/our investment needs and risk profiles as set out in the Risk Profiling Questionnaire, the characteristics of the product(s) and its risk rating is appropriate to my/our risk tolerance level.

註: 投資涉及風險。過往的表現不能作為日後表現的指標。

Remark: Investment involves risk. Past performance is not indicative of future performance.

填寫及簽署人 **Completed and signed by**	**見證人** **Witness**
客户簽署： Signature of Client:	見證人簽署： Signature of Witness:
客户全名： Full Name of Client:	見證人全名： Full name of Witness:
客户身份證號碼： Identity No. of Client:	資格/牌照編號 ： Qualification and the Licensed No.:
日期（日/月/年）: Date (DD/MM/YYYY):	日期（日/月/年）: Date (DD/MM/YYYY):

註:請提供風險評估取向問卷的副本予客戶存檔。
Remarks: Please provide a copy of completed and signed Risk Profiling Questionnaire to the client.