

## Client Investment Suitability Questionnaire

### 客戶投資屬性問卷

(1) This assessment is designed to help you consider your attitude toward investment risk. It asks questions which provide some indications of the overall general attitude toward risk for a typical investor displaying your personal investment characteristics. It may not match your actual attitude toward investment risk, but it indicates the profile you fit into. Please refer to our Assessment Disclaimer Statement.

本評估表依據合理的假設及預估架構設計，協助您瞭解本身的風險承受度、理財需求與投資屬性，方便您設定理財規劃。相關評估數據僅供參考並不一定實際反映您對投資風險的態度。請參閱評估表責任聲明說明。

1. How many years of investment experience do you have

請問您的投資累積資歷為何？

- A None 完全沒有經驗 .....  1分
- B 1 - 3 years 年 .....  3分
- C 4 - 6 years 年 .....  6分
- D 7 - 9 years 年 .....  8分
- E 10 years or above 年或以上 .....  10分

2. In the past 24 months, Are you holding any of the below investment products? (you may select more than 1 option)

過去 24 个月您是否持有以下任何投資產品？（可複選，以最高分之答案 計分）？

- A Cash, deposits, certificates of deposit, capital protected products.  
現金、存款、存款證、保本產品。 .....  1分
- B Bond, bond funds  
債券、債券基金。 .....  3分
- C Foreign currencies, non capital protected currency linked structured products.  
外幣、非保本之貨幣掛鉤結構投資產品。 .....  6分
- D Stocks, open-end funds excluding bond funds and money market funds, non capital protected equity linked structured products, investment-linked insurance plans, commodities.  
股票、開放式基金（不包括債券基金或貨幣市場基金）、非保本之股票掛鉤結構投資產品、具投資成分的保險計劃、商品。 .....  8分
- E Options, futures, warrants  
期權、期貨、認股權證（俗稱「窩輪」）。 .....  10分

3 Which of the below investment portfolios with particular risk and return do you prefer ?

您會偏好以下何種投資報酬及風險之組合？

- A No idea  
沒有概念 .....  1分
- B Absolute low risk investment strategy + secure of principal protection  
絕對低度風險投資組合 + 接近保本之報酬 .....  3分
- C Low risk investment strategy + low return  
低度風險投資組合 + 低報酬 .....  6分
- D Medium risk investment strategy + medium return  
中度風險投資組合 + 中報酬 .....  8分
- E High risk investment strategy + high return  
高度風險投資組合 + 高報酬 .....  10分

4 If you have HK\$1 million investment portfolio, what is the extent as to the fall you can bear?

如果您有 100 萬港元之投資組合，您能承受最大本金下跌幅度 為何？

- A 0% .....  1分
- B -5% .....  3分
- C -10% .....  6分
- D -15% .....  8分
- E -20% or above 或以上 .....  10分

5. If your investment holding exceeds the preset stop-loss or limit- selling price, which of the following action would you adopt?  
 如果您的投資的績效已超過預設之停損、停利點時，您會採取 下列何種方式？
- A Hold until fully recovered or stop in price-rising  
 繼續持有直至回本或不漲為止 .....  1 分
- B Hold and observe for 5 days  
 暫時觀望五天 .....  3 分
- C Sell not more than half  
 先賣出一半以內的部位 .....  6 分
- D Sell half or more  
 先賣出一半或以上的部位 .....  8 分
- E Sell out immediately  
 立即賣出所有部位 .....  10 分
6. When investing in investment products, how long will your investment horizon be? In general, the longer the investment horizon, the more you can ride out the ups and downs of the market. That is, the chance to lose money is generally lower when the investment horizon increases, but the money needs to be locked in longer.  
 購買投資產品時，您認為持有多久才合適？一般來說，投資年期 長，您投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會會一般較低，但資金需要被鎖定一段較長時間。
- A Over 10 years  
 10 年以上 .....  1 分
- B 6 to 10 years  
 6 至 10 年 .....  3 分
- C More than 3 years but less than 6 years  
 3 年以上，6 年以下 .....  6 分
- D 1 to 3 years  
 1 至 3 年 .....  8 分
- E Below 1 year  
 1 年以下 .....  10 分
7. Assuming there are two investment products A & B, Product A has an average return of 3% in the past few years with lower fluctuation while Product B has an average return of 10% in the past few years but high fluctuation. If you have a lump sum for investment, what is your investment allocation ?  
 假設有下列兩項投資工具 A 與 B: 投資工具 A 的歷年平均報酬為 3%，而且絕對沒有損失的機會；投資工具 B 的歷年平均報酬為 10%， 但是有損失本金的機會。如果您有一筆閒置資金可投資，您會如何調配：
- A All in Product A  
 全部投資工具 A，不投資工具 B .....  1 分
- B 80% in A, 20% in B  
 80% 投資工具 A，20% 投資工具 B .....  3 分
- C 50% in A, 50% in B  
 50% 投資工具 A，50% 投資工具 B .....  6 分
- D 20% in A, 80% in B  
 20% 投資工具 A，80% 投資工具 B .....  8 分
- E All in Product B  
 全部投資工具 B，不投資工具 A .....  10 分
8. When you invest, what is your main concern ?  
 請問您「從事投資」時，最主要之考量為何？
- A Maintain high liquidity of assets  
 保持資金之流動性 .....  1 分
- B Secure of principal protection  
 本金需要保本 .....  3 分
- C Earn fixed interest income  
 賺取固定利息收益 .....  6 分
- D Earn capital gain and interest  
 賺取資本利得 .....  8 分
- E Maximize absolute return  
 追求最大報酬 .....  10 分

9. What is your knowledge of financial markets and investments ?  
 您對金融市場和投資的認識有多少？

- A  None, I have no knowledge of financial markets at all and have no interest in understanding them.  
 並無認識：我對金融市場一無所知，亦無興趣深入瞭解。 .....  1分
- B  Low, I have only some basic knowledge of financial markets such as differences between stocks and bonds.  
 低水平：我對金融市場只有一些基本知識，例如股票和債券的分別。 .....  3分
- C  Medium, I have above basic knowledge and understand the importance of diversification and practice it (i.e., I have my money in different types of investments to spread the risks).  
 中等水平：達基本知識以上的水平，明白分散投資的重要性，並作出分散投資（即把資金配置於不同類別的投資，以分散風險）。 .....  6分
- D  High, I know how to read a company's financial reports (i.e., profit and loss statements and balance sheet) and understand the factors affecting the prices of stocks and bonds.  
 高水平：我懂得閱讀一家公司的財務報告（即損益表及資產負債表），並明白影響股票和債券價格的因素。 .....  8分
- E  Advanced, I am familiar with most financial products (including bonds, stocks, warrants, options, and futures) and understand the various factors that may affect the risk and performance of these financial products.  
 精通：我熟識大部份金融產品（包括債券、股票債券、認股權證、期權及期貨），並明白影響這些金融產品的風險和表現的各項因素。 .....  10分

10. If there is a fall of 15% or over in your overall investment portfolio, what level of your life be suffered?  
 若您整體投資資產下跌超過 15%，對您的生活影響程度為何？

- A  Intolerable 無法承受 .....  1分
- B  Great impact 影響程度大 .....  3分
- C  Medium impact 中度影響 .....  6分
- D  Little impact 影響程度小 .....  8分
- E  No impact 不會有影響 .....  10分

11. Client Age (according to date of birth)  
 客戶年齡（依客戶出生年月日試算）

- A  over 61 歲以上 .....  1分
- B  56 - 60 歲 .....  3分
- C  46 - 55 歲 .....  6分
- D  36 - 45 歲 .....  8分
- E  35 or below 歲（含）以下 .....  10分

Total Score 總評分： \_\_\_\_\_

### Grading 客戶風險等級評分方式

Total Score 總評分範圍	Grade 客戶風險等級	Description 投資屬性分析
10 ≤ Total Score 總評分 ≤ 30	1 第一級	Secure 穩健型
31 ≤ Total Score 總評分 ≤ 50	2 第二級	Cautious 審慎型
51 ≤ Total Score 總評分 ≤ 70	3 第三級	Balanced 均衡型
71 ≤ Total Score 總評分 ≤ 90	4 第四級	Adventurous 進取型
91 ≤ Total Score 總評分	5 第五級	Speculative 投機型

(2) The following questionnaire is designed to ensure the provision of services to you with respect to derivative products are in compliance with our obligations under the Code of Conduct issued by the Securities and Futures Commission.

以下問卷為確保本公司所提供給閣下有關衍生產品的服務遵從〈證券及期貨事務監察委員會持牌人或註冊人操守準則〉中的責任。

(a) I have undergone training or attended courses on derivative products 本人曾接受有關衍生產品的培訓或修讀相關課程

No 否

Yes 是 (insert details below 請提供資料)

| Name of course or training and name of course or training provider 培訓或相關課程之名稱及提供培訓或相關課程之機構名稱 :  
|

| Type(s) of derivative products relevant to the training or course 培訓或相關課程之有關投資產品種類 :

| Whether the training or course provide you with general knowledge of the nature and risks of derivative products  
培訓或相關課程是否為閣下提供衍生工具的性質和風險的一般知識:

No 否

Yes 是

(b) My current work experience relates to derivative products 本人現時的工作經驗與衍生產品有關

No 否

Yes 是 (insert details below 請提供資料)

| Name of employer 僱主名稱 : \_\_\_\_\_

| Position 職稱 : \_\_\_\_\_

| Please briefly state how your work relates to derivative products 請簡述閣下的工作如何與衍生產品有關 :

| Years of work experience which relates to derivative products 衍生產品有關工作經驗之年資 :

(c) My previous work experience relates to derivative products 本人過去的工作經驗與衍生產品有關 :

No 否

Yes 是 (insert details below 請提供資料)

| Name of previous employer 前僱主名稱 : \_\_\_\_\_

| Position 職稱 : \_\_\_\_\_

| Please briefly state how your previous work relates to derivative products 請簡述閣下過去的工作如何與衍生產品有關 :

| Years of previous work experience which relates to derivative products 過去與衍生產品有關工作經驗之年資 :

(d) I have prior trading experience in derivative products 本人有買賣衍生產品的經驗 :

No 否

Yes 是 (insert details below 請提供資料)

| Type of derivative products traded 以往曾買賣的衍生產品種類 :

| Number of transaction within the past three years 過去三年曾買賣衍生產品的交易數目 :

**Client Investment Suitability Classification**

客戶投資屬性分類：

 Grade1 一級 

 Grade2 二級 

 Grade3 三級 

 Grade4 四級 

 Grade5 五級 

Client has/has no derivative experience .

客戶有 / 沒有衍生工具的相關經驗 .

 No 沒有 

 Yes 有 

 I agree and accept the above assessment 我同意並接受上述評估結果。 ..... 

 I do not agree the above assessment 我不同意上述評估結果且欲變更個人投資屬性分類： ..... 

 Grade1 一級 

 Grade2 二級 

 Grade3 三級 

 Grade4 四級 

 Grade5 五級 

Because 由於：

 I have a specific purpose/objective for this investment. 這筆金額有特別的用途 / 投資目標。 ..... 

 The subscription amount for this transaction is a small portion of my investable assets.  
 此交易的認購金額只佔本人可投資資產的小部分。 ..... 

 I have experience of this product and fully understand the risks involved.  
 本人對此產品有投資經驗及完全明白有關的風險。 ..... 

 The product features are attractive to me. 本人認為此產品的特點吸引。 ..... 

 This is a good investment opportunity which is a good addition to my overall portfolio.  
 本人認為這是一項好的投資機會，適合增添至本人的投資組合。 ..... 

Others 其他： \_\_\_\_\_

**I insist on making this choice after reminder from the staff.**  
**職員已提醒有關風險，本人仍要求此交易。**

**IMPORTANT NOTE**

The risk of your selected Investment Suitability Classification may be higher or lower than your Risk Level of Investment Product. Please note that your Risk Level of Investment Product should be at least "RR3" to pursue "Adventurous Investment Suitability Classification, and should be at least "RR4" to pursue "Speculative Investment Suitability Classification."

**重要提示**

閣下所選投資屬性與風險可能高於或低於閣下的產品風險等級。要採取“進取型”的投資屬性，閣下的產品風險等級應至少達到“RR3”。要採取“投機型”的投資屬性，應至少達到“RR4”。

**New Investment Suitability Classification Grade and/or derivative experience counter signed by Client:**

客戶簽署確認新投資屬性級別及 / 或 衍生工具的相關經驗：

**Signature(s) of individual and all joint account applicants**

個人及所有聯名帳戶申請人簽署

Name 姓名: \_\_\_\_\_

Date 日期: \_\_\_\_\_

## Description of Client Investment Suitability Classification

### 各類投資屬性分析請詳下方說明

Investment Suitability Classification 投資屬	Description 投資屬性分析	Risks Level of Investment Products
Grade 1 第一級 Secure 穩健型	<p>You can bear extremely low level of investment risks with a main concern of principal protection. You prefer receiving fixed annual interests : deposit products or products with stable returns may be suitable for your consideration.</p> <p>您能承受的資產波動風險極低，極度保守的您十分注重本金的保護，寧可讓資產隨利率水準每年獲取穩定的孳息收入，也不願冒險追求可能的可觀報酬。您的理財目的可利用銀行存款，或具有穩定收益的產品來達成。</p>	RR1
Grade 2 第二級 Cautious 審慎型	<p>You can bear low level of investment risks. With a concern of principal protection, you are willing to take limited risks to outperform deposits over the medium term. In addition to deposit or currency products, with fixed income or balanced return products may be suitable for your consideration.</p> <p>您能承受的資產波動風險低。除了注重本金的保護外，你願意承受有限的風險，以獲得比定存高的報酬。所以除了定存和貨幣市場工具之外，建議可將部分資金配置在投資等級的固定收益或平衡型商品。</p>	RR1 ~ RR2
Grade 3 第三級 Balanced 均衡型	<p>You can bear medium level of investment risks. You expect a balanced portfolio among principal protection, fixed interest and capital gain. You can bear a higher level of short-term market fluctuation, which may fall, below your original investment. A balanced allocated portfolio with various types of assets may be suitable for your consideration.</p> <p>您能承受的資產波動風險中庸。穩健的您期望在本金保全、固定孳息、與資本增長達至平衡。您可以接受短期間的市場波動，並且瞭解投資現值可能因而減損。穩健的投資組合可以包括多種類別的資產，透過風險分散的方式獲得穩健的投資報酬，但仍需留意個別類型的波動性。</p>	RR1 ~ RR3
Grade 4 第四級* Adventurous 進取型	<p>You can bear high risks. To pursue over the short, medium and long term in returns, you are willing to bear capital values can fluctuate and may fall substantially below your original investment. Growth investment portfolio may be suitable for your consideration. You are also suggested to adopt small regular instalments and preset stop-loss and limit selling price in order to achieve your goal.</p> <p>您能承受的資產波動風險高，為了達成長期的資本增長，您願意忍受較大幅度的市場波動與短期下跌的風險。增長的投資組合可以包括多種類別，且預期報酬較高的資產，但建議您採取分批投入，且設定停損停利點以便循序漸進達到您的投資目標。</p>	RR1 ~ RR4
Grade 5 第五級* Speculative 投機型	<p>You can tolerate extremely volatile market fluctuation and very high level of investment risks. You are looking for adventurous and speculative investment products. Aggressive investment portfolio, even leverage transactions. You are suggested to strictly execute stop-loss and limit selling price investment principles to achieve your goal.</p> <p>您能承受的資產波動風險極高。非常積極的您如獵鷹般不停尋找獲利市場，並願意大筆投資在風險較高的產品。積極的投資組合中不但資產類別包羅萬象，且在必要時利用槓桿操作來提高獲利，但因市場反轉所造成的資本下跌風險偏高，建議嚴格執行停損停利的投資原則，以達到長期資產增值的目的。</p>	RR1 ~ RR5

Investor characterization 投資者分類	Description 說明
<p><b>With derivative experience</b> 有衍生工具的相關經驗</p>	<p>You are characterized as client with derivative experience, as a result, SinoPac is not required to explain the risks of derivative products to you while trading derivative products. 閣下被分類為有衍生工具相關經驗之投資者，倘若閣下交易衍生產品本公司無須向閣下解釋 衍生產品的風險。</p>
<p><b>Without derivative experience</b> 沒有衍生工具的相關經驗</p>	<p>You have been characterized as without derivative experience and in general cannot transact derivative products, unless, you wish to:</p> <p>(a) purchase a derivative product which is traded on an exchange without our solicitation or recommendation and after appropriate explanation by us of the risks associated with the product ; or</p> <p>(b) purchase a derivative product which is not traded on an exchange without our solicitation or recommendation, and after receive our appropriate advice in deciding whether or not the transaction is suitable for you in all the circumstances.</p> <p>閣下被分類為沒有衍生工具相關經驗之投資者及在一般情況下閣下不能進行衍生產品交易，除非閣下欲：</p> <p>(a) 認購在交易所買賣的衍生產品，且本公司沒有向閣下作出招攬或建議行為及本公司已向 閣下解釋該產品所附帶的相關風險；或</p> <p>(b) 認購並非在交易所買賣的衍生產品，且本公司沒有向閣下作出招攬或建議行為及就有關 交易對閣下是否在任何情況下都合適，本公司已向閣下提供恰當的意見。</p>

## Description of Client Investment Suitability Classification

### 各類投資屬性分析請詳下方說明

The results of the questionnaire are derived from information that you have provided to us, and only serve as a reference for your consideration when making your own investment decisions. The questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. TFI accepts no responsibility or liability as to the accuracy or completeness of the information given. Personal information collected in the questionnaire will be kept confidential by TFI. The information may be used by TFI and I or any TFI Group entity under a duty of confidentiality to TFI, for designing and/or marketing of financial products and services.

問卷的結果乃根據閣下所提供的資料而得出，並僅供閣下考慮為本身作出的投資決定時作參考之用。問卷內容及結果不可視為對任何投資 產品及服務的銷售邀約或購買邀約，亦不應作為投資建議予以考慮。天風國際對所提供資料的準確性及完整性並不負上義務或責任。天風國際將就此問卷內的個人資料保密。閣下提供的資料可供天風國際及 / 或任 何對天風國際有保密義務的天風集團實體用作設計及 / 或推廣金融產品及服務。