



風險評估問卷

RISK PROFILE QUESTIONNAIRE

客戶名稱 Account Name _____

客戶號碼 Account Number _____

日期 Date _____

到期日期 Expiry Date _____ 風險評級 Risk Level _____

您在進行投資交易之前，必須完成風險評估問卷（「本問卷」）。請回答以下全部 10 條問題並在每題其中一項填上（✓）號。

You are required to complete the Risk Profile Questionnaire (the "RPQ") before investment proceeding. Please fill in all 10 questions and tick (✓) one answer only for each question.

1. 年齡：您屬於以下哪個年齡組別？

AGE: Which of the following age category do you belong to?

- | | | |
|--------------------------|--------------|----------|
| <input type="checkbox"/> | a. 70 歲以上 | Above 70 |
| <input type="checkbox"/> | b. 66 至 70 歲 | 66 to 70 |
| <input type="checkbox"/> | c. 56 至 65 歲 | 56 to 65 |
| <input type="checkbox"/> | d. 41 至 55 歲 | 41 to 55 |
| <input type="checkbox"/> | e. 18 至 40 歲 | 18 to 40 |

2. 金融知識：您對金融市場和投資的認識有多少？

FINANCIAL KNOWLEDGE: What is your knowledge of financial markets and investments?

- a. 並無認識：我對金融市場一無所知，亦無興趣深入瞭解。
None, I have no knowledge of financial markets at all and have no interest in understanding them.
- b. 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。
Average, I have only some basic knowledge of financial markets, e.g. differences between stocks and bonds.
- c. 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（即把資金配於不同類別的投資，以分散風險）。
Medium, I have above basic knowledge and understand the importance of diversification and practice it (i.e., I invest in different types of investments to spread the risks).
- d. 高水平：我懂得閱讀公司的財務報告（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。
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.
- e. 精通：我熟悉大部份金融產品（包括股票、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。
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.



3. 可接受的虧損：一般來說，您可接受投資本金出現甚麼程度的潛在虧損？

ACCEPTABLE LOSS: What level of potential loss on your original investment is generally acceptable to you?

- a. 並不接受任何資本虧損，即使回報未能追上通脹。
No capital losses are acceptable, even if the returns cannot keep pace with inflation.
- b. 可接受最高 5% 的輕微虧損。
A small loss up to 5% is acceptable.
- c. 可接受最高 15% 的中度虧損。
A medium loss up to 15% is acceptable.
- d. 可接受最高 30% 的大幅虧損。
A large loss up to 30% is acceptable.
- e. 可接受超過 30% 的大幅虧損。
A large loss of more than 30% is acceptable.

4. 投資經驗：您有多少年購買投資產品的經驗？

[投資產品的定義：投資產品是指其價值可隨時波動，並可跌至低於其投資本金。投資產品包括股票、債券、認股權證、期權、期貨、基金、股票、掛鈎工具、外匯交易、商品、結構性產品等。]

INVESTMENT EXPERIENCE: How many years have you been investing in investment products?

[Definition of investment products: An investment product means that its value can fluctuate over time and can fall below its original invested capital. These include stocks, bonds, warrants, options, futures, funds, equity-linked instruments, foreign exchange trades, commodities, structured products, etc.]

- | | |
|--|--|
| <input type="checkbox"/> a. 並無經驗 | No experience at all |
| <input type="checkbox"/> b. 略有經驗，但少於 3 年 | Some experience, but less than 3 years |
| <input type="checkbox"/> c. 3 年或以上，但少於 6 年 | 3 years or more but less than 6 years |
| <input type="checkbox"/> d. 6 至 10 年 | 6 to 10 years |
| <input type="checkbox"/> e. 10 年以上 | Over 10 years |

5. 投資年期：購買投資產品時，您認為持有多久才合適？

[註：一般來說，投資年期越長，您投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會一般較低，但資金需被鎖定一段較長時期。]

INVESTMENT HORIZON: When investing in investment products, how long will your investment horizon be?

[Note: 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.]

- | | |
|---|---|
| <input type="checkbox"/> a. 1 年以下 | Below 1 year |
| <input type="checkbox"/> b. 1 至 3 年 | 1 to 3 years |
| <input type="checkbox"/> c. 3 年以上，但 6 年以下 | More than 3 years but less than 6 years |
| <input type="checkbox"/> d. 6 至 10 年 | 6 to 10 years |
| <input type="checkbox"/> e. 10 年以上 | Over 10 years |



6. 資產配置：您認為把淨流動資產（不包括自住物業、緊急現金儲備和其他財務承擔）總值的約多少百分比，購買投資產品才合適？

ASSET ALLOCATION: Approximately what percentage of your total net liquid assets (excluding self-use properties, emergency cash reserves, and other financial commitments) do you think it is suitable to invest in investment products?

- | | | |
|--------------------------|--------------------|---------------------------------|
| <input type="checkbox"/> | a. 20% 以下 | Below 20% |
| <input type="checkbox"/> | b. 20% to 40% | 20% to 40% |
| <input type="checkbox"/> | c. 40% 以上，但 60% 以下 | More than 40% but less than 60% |
| <input type="checkbox"/> | d. 60% to 80% | 60% to 80% |
| <input type="checkbox"/> | e. 80% 以上 | Over 80% |

7. 財務狀況：您的家庭淨財富總值（包括自住物業）約為多少？

[淨財富的定義：淨財富是指資產總值減去負債總值。]

FINANCIAL SITUATION: Approximately what is the total value of your household net worth including self-use property?

[Definition of net worth: Net worth is defined as the total value of assets minus total value of liabilities.]

- | | | |
|--------------------------|-------------------------------|----------------------------|
| <input type="checkbox"/> | a. HK\$150,000 以下 | Below HK\$150,000 |
| <input type="checkbox"/> | b. HK\$150,000 to 600,000 | HK\$150,000 to 600,000 |
| <input type="checkbox"/> | c. HK\$600,001 to 1,500,000 | HK\$600,001 to 1,500,000 |
| <input type="checkbox"/> | d. HK\$1,500,001 to 6,000,000 | HK\$1,500,001 to 6,000,000 |
| <input type="checkbox"/> | e. HK\$6,000,000 以上 | Over HK\$6,000,000 |

8. 投資目標：以下哪一項最能描述您的投資目標？

INVESTMENT OBJECTIVE: Which of the following best describes your investment objective?

- | | |
|--------------------------|--|
| <input type="checkbox"/> | a. 我的首要目標是保本，即使回報可能非常低。 My first priority is to preserve my capital, even if the returns may be very low. |
| <input type="checkbox"/> | b. 我的取向是獲得較高而穩定的定期收入，例如股息，即使存在資本虧損的風險。 My preference is to generate high stable regular income such as dividends, even if there is some risk of losing capital. |
| <input type="checkbox"/> | c. 我期望長遠來說平衡定期收入和穩定的資本增長。 I would like to balance regular income and stable capital growth over time. |
| <input type="checkbox"/> | d. 我希望長遠來說獲得穩定的資本增值，以累積資金。 I prefer stable capital appreciation to grow my capital over a considerable amount of time. |
| <input type="checkbox"/> | e. 我願意承擔較高的風險，以盡量提高資本增值。 I am willing to take higher risk to maximize my capital appreciation. |



9. 投資意向：你會願意投資於波動程度多大的產品？

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

- a. 於-5%至+5%之間的波動。
Fluctuation between -5% to +5%.
- b. 於-10%至+10%之間的波動。
Fluctuation between -10% to +10%.
- c. 於-20%至+20%之間的波動。
Fluctuation between -20% to +20%.
- d. 於-30%至+30%之間的波動。
Fluctuation between -30% to +30%.
- e. 於-30%以下至+30%以上之間的波動。
Fluctuation more than -30% to +30%.

10. 財務決定：當您面對一個重大的財務決定，您更關注可能的損失或者可能的盈利？

FINANCIAL DECISION: When you are faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

- | | |
|--------------------------------------|-----------------------------|
| <input type="checkbox"/> a. 永遠是可能的損失 | Always the possible losses |
| <input type="checkbox"/> b. 通常是可能的損失 | Usually the possible losses |
| <input type="checkbox"/> c. 通常是可能的盈利 | Usually the possible gains |
| <input type="checkbox"/> d. 永遠是可能的盈利 | Always the possible gains. |
| <input type="checkbox"/> e. 一定是絕對的盈利 | Must be absolute gains. |

請計一下您的分數，找出您的風險承受程度。Please calculate your score to find out your risk tolerance level.

- | | | | |
|------------------------------|--------------------------------------|---------|-----------------------------------|
| (a) 答案的數量 No. of (a) answers | <input type="checkbox"/> x 1 point 分 | = _____ | 總分 Total score : _____ |
| (b) 答案的數量 No. of (b) answers | <input type="checkbox"/> x 2 point 分 | = _____ | 您的風險承受程度： |
| (c) 答案的數量 No. of (c) answers | <input type="checkbox"/> x 3 point 分 | = _____ | Your risk tolerance level: |
| (d) 答案的數量 No. of (d) answers | <input type="checkbox"/> x 4 point 分 | = _____ | |
| (e) 答案的數量 No. of (e) answers | <input type="checkbox"/> x 5 point 分 | = _____ | _____ |

風險承受程度分類 Classification of Risk Tolerance Level

| 總分 Total Score | 風險承受程度 Risk tolerance level | 風險說明 Definition |
|-------------------|--------------------------------|---|
| 12 以下 Below 12 | 1 保守 Conservative | 顯示投資者對資本虧損的承受能力偏低。 Indicates that investor has little tolerance for capital loss. |
| 13 – 22 | 2 中度 Moderate | 顯示投資者致力保障所累積的財富，只願意接受較低風險的投資，以換取在中期內（約三年）跑贏通脹及高於定期存款的潛在回報。 Indicates that investor seeks to protect his/her accumulated wealth, and is only prepared to accept a relatively low level of risk in exchange for potential returns that may outpace inflation and outperform time deposits over a medium term of approximately 3 years. |



| | | |
|---------|---------------------------|--|
| 23 - 32 | 3 均衡 Balanced | 顯示投資者願意接受中等水平（溫和虧損）的風險，以換取在中至長期內（約五年）跑贏通脹，以及高於定期存款的較高潛在回報。 Indicates that you are comfortable accepting a moderate loss of capital in exchange for a potential return that may outpace inflation modestly and outperform time deposits over a medium to long term of approximately 5 years. |
| 33 - 42 | 4 增長 Growth | 顯示投資者願意接受高風險（或高虧損）的投資，以換取長遠來說可望高於通脹的潛在回報。 Indicates that investor in comfortable to accept a high level of risk (or large loss of capital) in exchange for the potential to earn high returns that can be substantially higher than inflation in the long term. |
| 43 - 50 | 5 進取 Aggressive | 顯示投資者願意接受非常高風險（或大幅虧損）的投資，以換取長遠來說顯著高的潛在回報。 Indicates that investor is willing to accept a very high level of risk (or very large loss of capital) in exchange for the potential to earn very high returns in the long term. |

重要事項

投資者風險承受程度及所得評分是根據您在問卷所提供予我們的資料計算。本問卷及所得結果僅供您作參考用途，此評分乃根據您於問卷內提供的資料而作出的客觀評估，旨在助您瞭解本身的風險承受程度，以便釐定您的投資需要及讓中國中恒金融能了解您的投資背景。問卷的評分結果將會顯示得分相若的典型投資者的整體風險承擔能力。您的個人狀況可能會隨著時間而影響您的風險承受程度，特別是市場狀況及您近日的投資收益或虧損經驗，可能會影響您現時風險承擔能力的評估。因此，當您作出投資決定時，應根據您當時的個別情況，並考慮上述因素。此外，再次提醒您，如本調查問卷中所提供的資料有任何變更，您應重新評估您的風險承受能力。

投資者風險承受程度及相應提供的基金類別乃根據客觀評估並僅作為概括指引，以顯示可能適用於得分相若的典型投資者的基金系列。您應謹記考慮您當時的所有個人的實際狀況，並根據所有對您具影響力的相關因素作出投資決定。上述結果亦不應視作可取代您的獨立研究。有需要時，應尋求獨立專業人士的意見。投資涉及風險。詳情請細閱有關基金說明書（包括風險因素）。

Important Notes

The investor risk tolerance level and scores generated are calculated based on information you provided to us in the questionnaire. This questionnaire and the results are provided to you for reference purposes only. The scoring is an objective assessment based on the information you provide in this questionnaire. They are designed to let you understand your own risk tolerance level in order to help you determine your investment needs, and for China Zhong Heng Finance Group Limited to understand your investment background. The resulting scores of this questionnaire will provide you with some indications of the overall risk tolerance for a typical investor with similar scores. Your personal circumstances may change over time that could affect your risk tolerance level, in particular, the market conditions and the experience from your recent investment gains or losses may affect the assessment of your current risk tolerance. As a result, when you make your investment decisions, you should base them on your own circumstances at the time and take these factors into consideration. Also, you are reminded that you shall re-assess your risk tolerance in case there is any change to your information provided in this questionnaire.

The investor risk tolerance level and the corresponding available groups of funds are based on an objective assessment and are provided as broad guidelines on the range of funds that might fit typical investor with similar scores. You are reminded to take into account all your



actual circumstances at the time, and make investment decisions based on all relevant factors affecting yourself. The above results should also not be considered a substitute for your independent research. Where necessary, you should seek independent professional advice. Investment involves risks. Please refer to the relevant offering documents for further information including the risk factors.

客戶聲明及承諾：

Customer Acknowledgement & Undertaking

本人／吾等確認、明白及同意上述所有內容。

I/We hereby acknowledge, understand and agree all the content above.

客戶簽署

Client Signature _____

日期

Date _____

由持牌代表填寫

本人_____（持牌代表名稱），證監會中央編號_____，
確認已向客戶清楚解釋此風險評估問卷的結果、並邀請客戶提出問題及徵求獨立意見（如客戶有此意願）。

To be completed by Licensed Representative

I, _____ (name of representative) with C.E. number _____ confirm
that I have informed the client of the result of this Risk Assessment Questionnaire and that I have invited the above customer to
ask questions and take independent advice if he/she wishes.

持牌代表簽署 Licensed Representative Signature _____

日期 Date _____

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| Prepared and Checked by AE | Received by CS | Signature Verified by | Approved by R.O. |
|----------------------------|----------------|-----------------------|------------------|
| | | | |
| Name | Name | Name | Name |
| Date | Date | Date | Date |