



## 風險評估問卷

### RISK ASSESSMENT QUESTIONNAIRE

客戶名稱 Client Name \_\_\_\_\_

客戶號碼 Client Number \_\_\_\_\_

評估日期 Assessment Date \_\_\_\_\_

到期日 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」）。請回答以下問題並在每題其中一項填上（✓）號。

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

(For individual client: Please fill in all 14 questions 個人客戶：請回答以下全部 14 條問題)

(For corporation client: Please fill in 2-14 questions 公司客戶：請回答以下 2 至 14 條問題)

(For corporate client, the questionnaire shall be completed by the authorized signer(s) of the account 如果客戶為公司，則由公司的獲授權簽署人填寫問卷以反映帳戶的風險承受能力)

#### Part A - 背景資料/財務狀況 Background Information/Financial Situation

1. 您屬於以下哪個年齡組別？（只適用於個人客戶）

Which of the following age category do you belong to? (For individual client only)

- |                          |    |           |          |
|--------------------------|----|-----------|----------|
| <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. 您/貴公司現時的儲備足夠應付多少個月的開支及以面對突如其來的情況？

How many months of the expenses could be covered by your/your company's reserve to meet your/your company's liquidity and emergency needs?

- |                          |    |           |                     |
|--------------------------|----|-----------|---------------------|
| <input type="checkbox"/> | a. | 沒有        | None                |
| <input type="checkbox"/> | b. | 少於 3 個月   | Less than 3 months  |
| <input type="checkbox"/> | c. | 3 - 6 個月  | 3 - 6 months        |
| <input type="checkbox"/> | d. | 6 - 12 個月 | 6 - 12 months       |
| <input type="checkbox"/> | e. | 多於 12 個月  | More than 12 months |

3. 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？

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%                        |

## 4. 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\$500,000 以下             | Below HK\$500,000          |
| <input type="checkbox"/> | b. | HK\$500,000 to 1,500,000   | HK\$500,000 to 1,500,000   |
| <input type="checkbox"/> | c. | HK\$1,500,001 to 3,000,000 | HK\$1,500,001 to 3,000,000 |
| <input type="checkbox"/> | d. | HK\$3,000,001 to 5,000,000 | HK\$3,000,001 to 5,000,000 |
| <input type="checkbox"/> | e. | HK\$5,000,000 以上           | Over HK\$5,000,000         |

**Part B - 投資目標及年期 Investment Objective and Horizon**

## 5. 購買投資產品時，您認為持有多久才合適？

[註：一般而言，投資者計劃的投資期限越長，意味著能承受的風險越高。你投資時會對投資期限做什麼樣的計畫？]

When investing in investment products, how long will your investment horizon be? [Note: It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally plan with when investing in products the value of which can fluctuate?]

- |                          |    |               |   |
|--------------------------|----|---------------|---|
| <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. 以下哪一項最能描述您的投資目標？

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<br>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<br>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<br>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<br>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<br>I am willing to take higher risk to maximize my capital appreciation  |

**Part C - 投資知識及經驗 Investment Knowledge and Experience**

## 7. 您對金融市場和投資的認識有多少？

What is your level of knowledge about financial markets and investments?

- |                          |    |  |
|--------------------------|----|--|
| <input type="checkbox"/> | a. | 並無認識：我對金融市場一無所知，亦無興趣深入瞭解。<br>None, I have no knowledge of financial markets at all and have no interest in understanding them.               |
| <input type="checkbox"/> | 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。<br>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 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.

8. 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。]

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                          |

**Part D - 風險偏好/風險承受能力 Risk Appetite/Risk Tolerance Level**

9. 以下哪一項最適合用來形容你對投資風險的態度？

Which of the following best describes your risk attitude towards investment value fluctuations?

- ☐ a. 避免風險 — 我是相當保守的投資者，我不願意所從事的投資有任何價格波動。  
Risk adverse – I would be very concerned about any volatility; I am not comfortable with fluctuations in the values of my investment portfolio.
- ☐ b. 平穩保守 — 我是保守的投資者，我可以接受所從事的投資有少許價格波動及可能損失部分投資本金，但比較注重保本及收益。  
Conservative – I am conservative, but can accept some minor fluctuations in my portfolio's value and some potential loss of principal. I am more concerned with preserving my principal and earning income that maximizing capital appreciation.
- ☐ c. 中度風險 — 我瞭解風險與高回報息息相關，因此我願意接受從事的投資有價格波動情況，及可能損失投資本金。  
Moderate – I have a moderate investment attitude and accept that the potential for higher returns means accepting fluctuations in my portfolio's value and possible loss of principal.
- ☐ d. 長期增長 — 我以追求長期資本增值為主。雖然我會關注所從事的投資有較大的價格波動及損失風險，但我可以接受相當的投資波動。  
Long-term Growth – My main goal is long-term capital appreciation; and though I would be concerned about major fluctuations and increased risk of loss, I can accept considerable investment volatility.
- ☐ e. 可接受超過 30% 的大幅虧損。  
A large loss of more than 30% is acceptable.

10. 一般來說，您可接受投資本金出現甚麼程度的潛在虧損？

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.

11. 你會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?

- ☐ 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%

12. 當您面對一個重大的財務決定時，您會更加關心的是可能的損失還是可能的盈利？

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

- ☐ a. 永遠是可能的損失                      Always the possible losses
- ☐ b. 通常是可能的損失                      Usually the possible losses
- ☐ c. 通常是可能的盈利                      Usually the possible gains
- ☐ d. 永遠是可能的盈利                      Always the possible gains
- ☐ e. 一定是絕對的盈利                      Must be absolute gains

13. 如您/貴公司的整體投資組合下跌超過 20%，將如可以影響您/貴公司？

If your/your company's overall investment portfolio falls more than 20%, how you/your company would be affected?

- ☐ a. 不能承受                      Intolerable
- ☐ b. 嚴重影響                      Significant impact
- ☐ c. 中等影響                      Medium impact
- ☐ d. 輕微影響                      Slight impact
- ☐ e. 沒有影響                      No impact

14. 您/貴公司可以接受投資金額潛在損失水平？

What is the level of potential loss on the investment amount would be acceptable to you/your company?

- ☐ a. 沒有資金損失                      No capital loss
- ☐ b. 投資金額損失至 10%                      Loss on investment amount up to 10%
- ☐ c. 投資金額損失至 20%                      Loss on investment amount up to 20%
- ☐ d. 投資金額損失至 50%                      Loss on investment amount up to 50%
- ☐ e. 投資金額全部損失                      Total loss on investment amount

**投資者取向評估結果 Overall Assessment Result**

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 ☐ x 1 point 分= \_\_\_\_\_ **總分 Total score:** \_\_\_\_\_
- (b) 答案的數量 No. of (b) answers ☐ x 2 point 分= \_\_\_\_\_ **您的風險承受程度：**
- (c) 答案的數量 No. of (c) answers ☐ x 3 point 分= \_\_\_\_\_ **Your risk tolerance level:**
- (d) 答案的數量 No. of (d) answers ☐ x 4 point 分= \_\_\_\_\_
- (e) 答案的數量 No. of (e) answers ☐ 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
<b>Individual: 18 以下 Below 18</b> <b>Corporate: 13 以下 Below 13</b>	<b>1</b> <b>保守 Conservative</b>	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.
<b>Individual: 19– 35</b> <b>Corporate: 14– 30</b>	<b>2</b> <b>穩健 Stable</b>	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.
<b>Individual: 36 – 51</b> <b>Corporate: 31 – 46</b>	<b>3</b> <b>均衡 Balanced</b>	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.
<b>Individual: 52 – 70</b> <b>Corporate: 47 – 65</b>	<b>4</b> <b>進取 Aggressive</b>	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.

**免責聲明 Disclaimer**

本問卷和結果基於您所提供的資料，並只供您作為個人投資決定的參考。以上並不應被視為投資建議，要約出售，或徵求購買任何金融產品。閣下應該仔細考慮您/貴公司的投資目標及承受風險能力，並尋求獨立專業意見，才作出任何投資決定。佳兆業金融集團有限公司對於本問卷由您/貴公司提供的資料及/或結果的準確性或完整性不承擔任何責任。

投資者須注意投資涉及風險，包括可能損失全部投資本金，投資產品價格可升亦可跌，而所呈列的過往表現資料並不表示將來亦有類似表現。投資者作出任何投資決定前，應詳細了解該產品的性質和相關風險。

當您/貴公司作出投資決策前，須考慮閣下的財務狀況，投資經驗，投資目標，獨立專業意見等因素。佳兆業金融集團有限公司的持牌人會根據上述因素，協助解釋產品是否適合您/貴公司作出投資。但您/貴公司要注意，這並非為，亦非



被指為佳兆業金融集團有限公司的任何陳述或建議。

This questionnaire and its result stated as above is derived from the information that you have provided, and only serve as reference for your consideration when making your own decisions. This should not be regarded as an investment advice, an offer to sell, or a solicitation to buy any financial products. You/your company should consider carefully your investment objective and risk tolerance ability and seek independent professional advice before making any investment decision. Kaisa Financial Group Company Limited (“KFGCL”) accepts no responsibility or liability as to the accuracy or completeness of the information provided by you/your company in this questionnaire and/or its result.

Investors should note that investment involves risks, including the possibility of loss of the entire capital invested, price of investment products may go up as well as down and past performance information presented is not indicative of future performance. Investors should understand the nature and the risks associated with the relevant product before making any investment decision.

You/your company should always make your own investment decision having regard to your financial situation, investment experience, investment objectives, independent professional advice etc. Licensed person of KFGCL will assist by explaining whether or not a product is suitable for you/your company according to your circumstances but you/your company should note that no representation or advice is made or implied by KFGCL.

#### 客戶聲明 Declaration by Client

本人/吾等謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡本人/吾等所知而作答。本人/吾等確認，任何佳兆業金融集團有限公司的代表向本人/吾等提供之建議或推薦皆基於本人/吾等所提供的資料。如果本人/吾等所提供資料有任何關鍵性改變，本人/吾等會立刻通知佳兆業金融集團有限公司。

I/We hereby declare and agree that all the information given above is complete, true and accurate, and is given to the best of my/our knowledge. I/We acknowledge that any advice or recommendation given to me/us by the representative(s) of Kaisa Financial Group Company Limited (“KFGCL”) relies upon the basis of information given by me/us. I/We shall inform KFGCL immediately if there is any material change in any of the information given.

☐ 本人/吾等同意並接受上述評估結果及本人確認同意本問卷評估本人/吾等所屬的投資取向/風險概況。

I/We agree and accept the above assessment result of my/our investment appetite / risk profile.

☐ 本人/吾等不同意並上述評估結果，且認為本人/吾等的投資取向/風險概況為：

I/We disagree with the above assessment result and my/our investment appetite / risk profile should be:

<input type="checkbox"/> 保守型 Conservative	<input type="checkbox"/> 穩健型 Stable	<input type="checkbox"/> 均衡型 Balanced	<input type="checkbox"/> 進取型 Aggressive
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請說明原因 Please specify the reason

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客戶簽署 Signed by Client

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日期 Date: 

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**職員聲明 Declaration by Staff**

本人，以持牌代表身份，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）。

I, a licensed person, declare 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.

#以上客戶簽署乃於本人面前簽立。The above client signature(s) was/were made in my presence.

職員簽署 Signed by Staff

日期 Date: \_\_\_\_\_

職員姓名 Name of Staff

中央編號 CE Number:

**只供內部使用 For official use only**

Prepared and Checked by AE	Signature Verified by	Approved by R.O.
Name:	Name:	Name:
Date:	Date:	Date: