



风险评估问卷

RISK ASSESSMENT QUESTIONNAIRE

客户名称 Client Name _____

客户号码 Client Number _____

评估日期 Assessment Date _____

到期日 Expiry Date _____ 风险评级 Risk Level _____

您在进行投资交易之前，必须完成风险评估问卷（「本问卷」）。请回答以下问题并在每题其中一项填上（）号。✓

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 个人客户：请回答以下全部 14 条问题)

(For corporate client: Please fill in 2-14 questions 公司客户：请回答以下 2 至 14 条问题)

(For corporate client, the questionnaire shall be completed by the authorized signer(s) of the account 如果客户为公司，则由公司的获授权签署人填写问卷以反映账户的风险承受能力)

Part A - 背景资料/财务状况 Background Information/Financial Situation

1. 您属于以下哪个年龄组别？（只适用于个人客户）

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

- a. 70 歲以上 Above 70
b. 66 至 70 歲 66 to 70
c. 56 至 65 歲 56 to 65
d. 41 至 55 歲 41 to 55
e. 18 至 40 歲 18 to 40

2. 您/贵公司现时的储备足够应付多少个月的开支及以面对突如其来的情况？

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?

- a. 没有 None
b. 少于 3 个月 Less than 3 months
c. 3 - 6 個月 3 - 6 months
d. 6 - 12 個月 6 - 12 months
e. 多於 12 個月 More than 12 months

3. 您认为把净资产（不包括自住物业、紧急现金储备和其他财务承担）总值的约多少百份比，购买投资产品才合适？
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?



- a. 20% 以下 Below 20%
- b. 20% to 40% 20% to 40%
- c. 40% 以上，但 60% 以下 More than 40% but less than 60%
- d. 60% to 80% 60% to 80%
- e. 80% 以上 Over 80%

4. 您的家庭净财富总值（包括自住物业）约为多少？

[净财富的定义：净财富是指资产总值减去负债总值。]

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.]

- a. HK\$500,000 以下 Below HK\$500,000
- b. HK\$500,000 to 1,500,000 HK\$500,000 to 1,500,000
- c. HK\$1,500,001 to 3,000,000 HK\$1,500,001 to 3,000,000
- d. HK\$3,000,001 to 5,000,000 HK\$3,000,001 to 5,000,000
- e. HK\$5,000,000 以上 Over HK\$5,000,000

Part B - 投资目标及年期 Investment Objective and Horizon

5. 购买投资产品时，您认为持有多久才合适？

[注：一般而言，投资者计划的投资期限越长，意味着能承受的风险越高。你投资时会投资期限做什么样的计划？]

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?]

- a. 1 年以下 Below 1 year
- b. 1 至 3 年 1 to 3 years
- c. 3 年以上，但 6 年以下 More than 3 years but less than 6 years
- d. 6 至 10 年 6 to 10 years
- e. 10 年以上 Over 10 years

6. 以下哪一项最能描述您的投资目标？

Which of the following best describes your investment objective?

- a. 我的首要目标是保本，即使回报可能非常低
My first priority is to preserve my capital, even if the returns may be very low
- b. 我的取向是获得较高而稳定的定期收入，例如股息，即使存在资本亏损的风险
My preference is to generate high stable regular income such as dividends, even if there is some risk of losing capital
- c. 我期望长远来说平衡定期收入和稳定的资本增长
I would like to balance regular income and stable capital growth over time
- d. 我希望长远来说获得稳定的资本增值，以累积资金
I prefer stable capital appreciation to grow my capital over a considerable amount of time.
- e. 我愿意承担较高的风险，以尽量提高资本增值
I am willing to take higher risk to maximize my capital appreciation

Part C - 投资知识及经验 Investment Knowledge and Experience

7. 您对金融市场和投资的认知有多少？

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

- a. 并无认识：我对金融市场一无所知，亦无兴趣深入了解。
None, I have no knowledge of financial markets at all and have no interest in understanding them.
- b. 低水平：我对金融市场只有一些基本知识，例如股票和债券的分别。
Average, I have only some basic knowledge of financial markets, e.g. differences between stocks and



- c. bonds.
中等水平：达基本知识以上的水平，明白分散投资的重要性，并作出分散投资（即把资金配于不同类别的投资，以分散风险）。
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：我懂得阅读公司的财务报告（即损益表及资产负债表），并明白影响股票和债券价格的因素。
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：我熟悉大部份金融产品（包括股票、债券、认股权证、期权及期货），并明白影响这些产品的风险和表现的各项因素。
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. 您有多少年购买投资产品的经验？

[投资产品的定义：投资产品是指其价值可随时波动，并可跌至低于其投资本金。投资产品包括股票、债券、认股权证、期权、期货、基金、股票、挂钩工具、外汇交易、商品、结构性产品等。]

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.]

- a. 并无经验 No experience at all
- b. 略有经验，但少于 3 年 Some experience, but less than 3 years
- c. 3 年或以上，但少于 6 年 3 years or more but less than 6 years
- d. 6 至 10 年 6 to 10 years
- e. 10 年以上 Over 10 years

Part D - 风险偏好/风险承受能力 Risk Appetite/Risk Tolerance Level

9. 以下哪一项最适合用来形容你对投资风险的态度？

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

- a. 避免风险 – 我是相当保守的投资者，我不愿意所从事的投资有任何价格波动。
Risk adverse – I would be very concerned about any volatility; I am not comfortable with fluctuations in the values of my investment portfolio.
- b. 平稳保守 – 我是保守的投资者，我可以接受所从事的投资有少许价格波动及可能损失部分投资本金，但比较注重保本及收益。
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. 中度风险 – 我了解风险与高回报息息相关，因此我愿意接受从事的投资有价格波动情况，及可能损失投资本金。
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. 长期增长 – 我以追求长期资本增值为主。虽然我会关注所从事的投资有较大的价格波动及损失风险，但我可以接受相当的投资波动。
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. 可接受超过 30% 的大幅亏损。
A large loss of more than 30% is acceptable.



10. 一般来说，您可接受投资本金出现什么程度的潜在亏损？

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

- a. 并不接受任何资本亏损，即使回报未能追上通胀。
No capital losses are acceptable, even if the returns cannot keep pace with inflation.
- b. 可接受最高 5% 的轻微亏损。
A small loss up to 5% is acceptable.
- c. 可接受最高 15% 的中度亏损。
A medium loss up to 15% is acceptable.
- d. 可接受最高 30% 的大幅亏损。
A large loss up to 30% is acceptable.
- e. 可接受超过 30% 的大幅亏损。
A large loss of more than 30% is acceptable.

11. 你会愿意投资于波动程度多大的产品？

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

- a. 于-5%至+5%之间的波动
Fluctuation between -5% to +5%
- b. 于-10%至+10%之间的波动
Fluctuation between -10% to +10%
- c. 于-20%至+20%之间的波动
Fluctuation between -20% to +20%
- d. 于-30%至+30%之间的波动
Fluctuation between -30% to +30%
- e. 于-30%以下至+30%以上之间的波动
Fluctuation more than -30% to +30%

12. 当您面对一个重大的财务决定时，您会更加关心的是可能的损失还是可能的盈利？

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

- a. 永远是可能的损失 Always the possible losses
- b. 通常是可能的损失 Usually the possible losses
- c. 通常是可能的盈利 Usually the possible gains
- d. 永远是可能的盈利 Always the possible gains
- e. 一定是绝对的盈利 Must be absolute gains

13. 如您/贵公司的整体投资组合下跌超过 20%，将如何可以影响您/贵公司？

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. 严重影响 Significant impact
- c. 中等影响 Medium impact
- d. 轻微影响 Slight impact
- e. 没有影响 No impact

14. 您/贵公司可以接受投资金额潜在损失水平？

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

- a. 没有资金损失 No capital loss
- b. 投资损失高达 10% Loss on investment amount up to 10%
- c. 投资损失高达 20% Loss on investment amount up to 20%
- d. 投资损失高达 50% Loss on investment amount up to 50%
- e. 所有投资损失 Total loss on investment amount

**投资者取向评估结果 Overall Assessment Result**

请计一下您的分数，找出您的风险承受程度。Please calculate your score to find out your risk tolerance level.

- (a) 答案的数量 No. of (a) answers x 1 point 分= _____ 总分 **Total score:** _____
- (b) 答案的数量 No. of (b) answers x 2 point 分= _____ **您的风险承受程度：**
- (c) 答案的数量 No. of (c) answers x 3 point 分= _____ **Your risk tolerance level:**
- (d) 答案的数量 No. of (d) answers x 4 point 分= _____
- (e) 答案的数量 No. of (e) answers x 5 point 分= _____

风险承受程度分类 Classification of Risk Tolerance Level

总分 Total Score	风险承受程度 Risk tolerance level	风险说明 Definition
Individual: 18 以下 Below 18 Corporate: 13 以下 Below 13	1 保守 Conservative	显示投资者对资本亏损的承受能力偏低。 Indicates that investor has little tolerance for capital loss.
Individual: 19– 35 Corporate: 14– 30	2 稳健 Stable	显示投资者致力保障所累积的财富，只愿意接受较低风险的投资，以换取在中期内（约三年）跑赢通胀及高于定期存款的潜在回报。 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.
Individual: 36 – 51 Corporate: 31 – 46	3 均衡 Balanced	显示投资者愿意接受中等水平（温和亏损）的风险，以换取在中至长期内（约五年）跑赢通胀，以及高于定期存款的较高潜在回报。 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.
Individual: 52 – 70 Corporate: 47 – 65	4 进取 Aggressive	显示投资者愿意接受非常高风险（或大幅亏损）的投资，以换取长远来说显著高的潜在回报。 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.

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投资者须注意投资涉及风险，包括可能损失全部投资本金，投资产品价格可升亦可跌，而所呈列的过往表现资料并不表示将来亦有类似表现。投资者作出任何投资决定前，应详细了解该产品的性质和相关风险。

当您/贵公司作出投资决策前，须考虑阁下的财务状况，投资经验，投资目标，独立专业意见等因素。佳兆业金融集团有限公司的持牌人会根据上述因素，协助解释产品是否适合您/贵公司作出投资。但您/贵公司要注意，这并非为，亦非



被指为佳兆業金融集團有限公司的任何陈述或建议。

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.

客户声明 Declaration by Client

本人/吾等谨此声明并同意上述所有资料均是完整、真实及准确，并且是尽本人/吾等所知而作答。本人/吾等确认，任何佳兆業金融集團有限公司的代表向本人/吾等提供之建议或推荐皆基于本人/吾等所提供的资料。如果本人/吾等所提供数据有任何关键性改变，本人/吾等会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/吾等同意并接受上述评估结果及本人确认同意本问卷评估本人/吾等所属的投资取向/风险概况。

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

本人/吾等不同意并上述评估结果，且认为本人/吾等的投资取向/风险概况为：

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"/> 稳健型 Stable	<input type="checkbox"/> 均衡型 Balanced	<input type="checkbox"/> 进取型 Aggressive
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请说明原因 Please specify the reason

客户签署 Signed by Client

日期 Date: _____



职员声明 Declaration by Staff

本人，以持牌代表身份，确认已向客户清楚解释此风险评估问卷的结果、并邀请客户提出问题及征求独立意见（如客户有此意愿）。

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.

#以上客户签名乃于本人面前签立。The above client signature(s) was/were made in my presence.

职员签署 Signed by Staff

日期 Date: _____

职员姓名 Name of Staff

中央编号 CE Number:

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