



Client Risk Profiling Questionnaire
客戶風險評估問卷





Important Information 重要信息

This Client Risk Profiling Questionnaire (this “RPQ”) is designed to assist ADS Securities Hong Kong Limited (“ADSS HK”) to understand your investment objectives, risk appetite and risk tolerance level, so as to identify the investment choices that are suitable for you.

本客戶風險評估問卷(「RPQ」，下文稱「問卷」)用於幫助 ADS Securities Hong Kong Limited (「ADSS HK」)瞭解閣下的投資目標、風險偏好以及風險承受水平，以便於確定適合閣下的投資選擇。

This RPQ is also used to assess your overall general attitude towards investment risks as an investor. Only you can decide what risk/return trade-off you are comfortable with. The result of this RPQ is based on the information of the Primary Account Holder, and in the case of a Joint Account, the Secondary Joint Account Holder must sign to confirm the results of this RPQ.

本問卷亦將用於評估閣下作為投資者對投資風險的總體看法。只有閣下才能權衡和決定適合自己的風險/回報風格。本問卷的結果是基於主要賬戶持有者的信息，而如果為聯名賬戶，次要聯名賬戶持有者必須簽字確認本問卷的結果。

This RPQ includes the following sections: **Section 1:** Background, **Section 2:** Investment Experience and **Section 3:** Investment Objectives.

本問卷包括以下部分：**第一部分：**背景資料，**第二部分：**投資經驗，**第三部分：**投資目標。

IMPORTANT NOTES 重要提醒

In completing this RPQ, you may ask questions and take independent professional advice. After your confirmation of your risk profile, the corresponding risk appetite will be recorded with ADSS HK, and it may be used in generating investment recommendation and assessing the suitability of different financial products to you.

在完成本問卷的過程中，閣下可以提問和採納獨立專業建議。閣下確認風險評估之後，ADSS HK 將記錄相應的風險偏好，並可能將其用於作出投資建議，以及評估其它金融產品是否適合閣下。

If we solicit the sale of or recommend any financial product to you, the financial product must be reasonably suitable for you having regard to your financial situation, investment experience and investment objectives, as well as information stated in this RPQ.

如果我們向閣下就任何金融產品作出建議或招攬行為時，必須考慮到閣下的財務狀況、投資經驗和投資目標，以及閣下在本問卷中陳述之信息，以便於確定該金融產品合理地適合閣下。

DISCLAIMER 免責聲明

The results of this RPQ are derived from the information that you have provided to ADSS HK and on certain generally accepted assumptions and reasonable estimates. Calculations and values used in this RPQ are used for illustration purpose only. ADSS HK accepts no responsibility or liability as to the accuracy or completeness of the information containing in this RPQ and/or the results.

本問卷的結果源於閣下向 ADSS HK 提供的信息，並基於一些一般公認的假設和合理推斷。本問卷使用的計算和數值僅供說明之用。ADSS HK 對本問卷所包含的信息及/或結果的準確度和完整性不承擔責任。

This RPQ and the results only serve as a reference for your consideration, and 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 or recommendation.

本問卷和結果僅作為閣下決策之參考，並不構成銷售任何金融產品和服務的邀約，亦不構成作出買入任何金融產品和服務的邀約的招攬行為，而且不能被視為投資建議或推薦。

Please be reminded that any failure to fully disclose all or any of your personal circumstances such as your financial situation, or the provision of any inaccurate, incomplete or outdated information may affect our assessment of your attitude and capacity for investment risks.

請注意，若閣下未能完整披露所有或任何閣下的個人信息，例如閣下的財務狀況，或提供的信息不準確、不完整或已失效，這將會影響到我們對閣下投資風險態度和能力的評估。

If there is any change in circumstances which may affect your answer(s) to any question in this RPQ, we strongly recommend that you contact ADSS HK to complete this RPQ again, so that your risk profile can be updated accordingly.

如果閣下的狀況出現變化並會影響本問卷的任何回答，我們極力建議閣下聯繫 ADSS HK 重新回答本問卷以更新閣下相應的風險評估。

Full Name of Individual / Primary Account Holder: 主要賬戶持有者姓名:	
Full Name of Secondary Joint Account Holder: 次要聯名賬戶持有者姓名:	
Account Number (if any): 賬號 (如有) :	

(Please tick as appropriate 請勾選合適的答案)

Section 1: Background

第一部分：背景資料

1. Education level 教育程度	
<input type="checkbox"/> A) Primary level or below 小學或以下	(1 Mark 分)
<input type="checkbox"/> B) Secondary level / Diploma 中學水平/文憑	(2 Marks 分)
<input type="checkbox"/> C) University degree 大學學位	(3 Marks 分)
<input type="checkbox"/> D) Master degree or above 碩士學位或以上	(4 Marks 分)
2. Total liquid asset 總流動資產	
<input type="checkbox"/> A) < HK\$300,000	(1 Mark 分)
<input type="checkbox"/> B) HK\$300,000 - HK\$499,999	(2 Marks 分)
<input type="checkbox"/> C) HK\$500,000 - HK\$999,999	(3 Marks 分)
<input type="checkbox"/> D) ≥ HK\$1,000,000	(4 Marks 分)
3. Average annual income 平均年收入	
<input type="checkbox"/> A) < HK\$200,000	(1 Mark 分)
<input type="checkbox"/> B) HK\$200,000 - HK\$499,999	(2 Marks 分)
<input type="checkbox"/> C) HK\$500,000 - HK\$999,999	(3 Marks 分)
<input type="checkbox"/> D) ≥ HK\$1,000,000	(4 Marks 分)

Section 2: Investment Experience

第二部分：投資經驗

4. Do you have general knowledge of derivatives including the nature and risks? 閣下是否對衍生品有基本認識，包括其性質和風險？	
<p>YES 是 (4 Marks)</p> <p><i>Please specify the means you gained this knowledge (Can choose multiple items)</i> 請選擇閣下瞭解這些知識的方式(可多選)</p> <p><input type="checkbox"/> Undergone training or attended courses on derivative products offered by banks, financial institutions and/or professional organizations. 參加銀行、金融機構和/或專業組織舉辦的關於衍生產品的培訓或講座</p> <p><input type="checkbox"/> Prior trading experience in derivative products 有衍生品交易經驗 (5 or more transactions within the past 3 years 過去3年交易5次或以上) Please specify type of products 請說明這些產品的類型: _____</p> <p><input type="checkbox"/> Current or previous working experience related to derivative products. 現在或以前從事過與衍生品相關的工作</p> <p><input type="checkbox"/> Other 其它: _____</p>	<p>NO 否 (0 Mark)</p> <p><input type="checkbox"/></p>
<p>5. How much of your asset (excluding your own use property) would you like to set aside for investment in financial products? 閣下願意將(除自住房物業之外的)資產中的多少用於投資金融產品？</p> <p><input type="checkbox"/> A) < 10% (1 Mark 分)</p> <p><input type="checkbox"/> B) 11% – 20% (2 Marks 分)</p> <p><input type="checkbox"/> C) 21% – 40% (3 Marks 分)</p> <p><input type="checkbox"/> D) ≥ 41% (4 Marks 分)</p>	

6. Please state year of experience, transaction per annum and the relevant knowledge on the following investment 請閣下下列舉在以下投資方面的經驗年數、每年交易量和相關知識：		
Years of experience 經驗年數	Transactions per annum 每年交易次數	Relevant knowledge 相關知識
Cash, Deposit, Certificate of Deposit, Capital Protected Product, HK SAR Government Bond 現金、存款、存單、保本產品、香港政府債券		
<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 1 year 年 (1 Mark 分) <input type="checkbox"/> C) 1 to 2 years 年 (2 Marks 分) <input type="checkbox"/> D) > 2 years 年 (3 Marks 分)	<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 5 times 次 (1 Mark 分) <input type="checkbox"/> C) 5 to 20 times 次 (3 Marks 分) <input type="checkbox"/> D) > 20 times 次 (4 Marks 分)	<input type="checkbox"/> A) No knowledge 無相關知識 (0 Mark 分) <input type="checkbox"/> B) Little 很少 (1 Marks 分) <input type="checkbox"/> C) Basic 基礎 (2 Marks 分) <input type="checkbox"/> D) Sufficient 充足 (3 Marks 分)
Stock, Bond, Equity or Bond Fund (including Mandatory Provident Fund, but excluding money market funds), investment-linked insurance plans 股票、債券、股票或債券基金(包括強積金，但不包括貨幣市場基金)、投資相連保險計劃		
<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 1 year 年 (1 Mark 分) <input type="checkbox"/> C) 1 to 2 years 年 (2 Marks 分) <input type="checkbox"/> D) > 2 years 年 (3 Marks 分)	<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 5 times 次 (1 Mark 分) <input type="checkbox"/> C) 5 to 20 times 次 (3 Marks 分) <input type="checkbox"/> D) > 20 times 次 (4 Marks 分)	<input type="checkbox"/> A) No knowledge 無相關知識 (0 Mark 分) <input type="checkbox"/> B) Little 很少 (1 Marks 分) <input type="checkbox"/> C) Basic 基礎 (2 Marks 分) <input type="checkbox"/> D) Sufficient 充足 (3 Marks 分)
Options, Futures, Warrants, Hedge Funds and other structured products such as equity-linked note / investment 期權、期貨、權證、對沖基金，以及股票關聯票據/投資等其他結構性產品		
<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 1 year 年 (1 Mark 分) <input type="checkbox"/> C) 1 to 2 years 年 (2 Marks 分) <input type="checkbox"/> D) > 2 years 年 (3 Marks 分)	<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 5 times 次 (1 Mark 分) <input type="checkbox"/> C) 5 to 20 times 次 (3 Marks 分) <input type="checkbox"/> D) > 20 times 次 (4 Marks 分)	<input type="checkbox"/> A) No knowledge 無相關知識 (0 Mark 分) <input type="checkbox"/> B) Little 很少 (1 Marks 分) <input type="checkbox"/> C) Basic 基礎 (2 Marks 分) <input type="checkbox"/> D) Sufficient 充足 (3 Marks 分)
Leveraged foreign exchange trading 槓桿式外匯交易		
<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 1 year 年 (1 Mark 分) <input type="checkbox"/> C) 1 to 2 years 年 (2 Marks 分) <input type="checkbox"/> D) > 2 years 年 (3 Marks 分)	<input type="checkbox"/> A) NIL 無 (0 Mark 分) <input type="checkbox"/> B) < 5 times 次 (1 Mark 分) <input type="checkbox"/> C) 5 to 20 times 次 (3 Marks 分) <input type="checkbox"/> D) > 20 times 次 (4 Marks 分)	<input type="checkbox"/> A) No knowledge 無相關知識 (0 Mark 分) <input type="checkbox"/> B) Little 很少 (1 Marks 分) <input type="checkbox"/> C) Basic 基礎 (2 Marks 分) <input type="checkbox"/> D) Sufficient 充足 (3 Marks 分)
Marks Sub-Total 分數小計: (For Official Use 由官方填寫)		

Section 3: Investment Objectives

第三部分：投資目標

For the capital you are considering investing now, please answer the following questions:

就閣下目前考慮用於投資的資金而言，請回答以下問題：

7. How would you describe your investment objective? 閣下會如何描述自己的投資目標？		
<input type="checkbox"/>	A) To protect my capital and to receive returns in line with bank deposits. 保本及獲得與銀行存款相同的回報	(1 Mark 分)
<input type="checkbox"/>	B) To seek investment returns slightly higher than bank deposits. 尋求略高於銀行存款的投資回報	(2 Marks 分)
<input type="checkbox"/>	C) To seek a regular stream of stable income 尋求持續的穩定收入	(3 Marks 分)
<input type="checkbox"/>	D) To seek predominately capital growth 尋求顯著的資本增長	(4 Marks 分)
8. In terms of investment return fluctuations, which of the following best describes the potential gain and loss that is acceptable to you? 關於投資收益波動，下列哪個選項能最準確描述出閣下可接受的潛在獲利和虧損？		
<input type="checkbox"/>	A) -10% - +10%	(1 Mark 分)
<input type="checkbox"/>	B) -20% - +20%	(3 Marks 分)
<input type="checkbox"/>	C) -40% - +40%	(5 Marks 分)
<input type="checkbox"/>	D) > -50% - +50%	(7 Marks 分)
9. For what percentage of your investments are you willing to sell in order to meet liquidity needs for an unforeseen adverse event in the financial markets? 當金融市場面臨不可預見的不利事件時，閣下願意賣出多少百分比的投資，以滿足流動性需要？		
<input type="checkbox"/>	A) I may not be willing to sell any of my investments 本人將不會賣出任何投資	(1 Mark 分)
<input type="checkbox"/>	B) I will sell no more than 30% of my investments 本人將賣出少於 30% 的投資	(2 Marks 分)
<input type="checkbox"/>	C) I will sell more than 30% but less than 50% of my investments 本人將賣出超過 30% 但少於 50% 的投資	(3 Marks 分)
<input type="checkbox"/>	D) I would sell more than 50% of my investments 本人將願意賣出超過 50% 的投資	(4 Marks 分)

10. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate, and the values of investment products will fluctuate. What time horizon would you generally be comfortable with when investing in investment products?

通常而言，投資的年期越長，投資者對風險的承受能力也越高，而且投資產品的價格也會波動。閣下投資一個投資產品時，一般願意接受多長的年期？

- ☐ A) < 1 year 年 (1 Mark 分)
- ☐ B) 1 - 3 years 年 (3 Marks 分)
- ☐ C) > 3 years 年 (5 Marks 分)

Risk Profile and Appetite Analysis Marking 風險評估和偏好分析分數

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.

TOTAL 總分	
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Score 分數	Risk Profile 風險評估	Risk Appetite 風險偏好	Investor General Characteristics 投資者總體特徵
0 - 20	Conservative 保守	Low 低	You are willing to accept low risks, and you understand that you will receive low returns 閣下願意承受低風險，而且閣下清楚自己將獲得低回報
21 - 45	Balanced 平衡	Medium 中	You are willing to accept medium risks in exchange for some potential returns over the medium to long term 閣下願意承受中等風險，以換取一些中期至長期的潛在回報
> 45	Aggressive 進取	High 高	You are willing to accept high risks in order to maximize your potential return over the long term, and you also understand that you may lose a significant part or all of your capital 閣下願意承受高風險，以實現長期的最大化潛在回報，而且閣下清楚自己可能會虧損大量或全部資金

Conclusion

結論

Your Risk Profile is 閣下的風險評估為：		<input type="checkbox"/> Conservative 保守	<input type="checkbox"/> Balanced 平衡	<input type="checkbox"/> Aggressive 進取
<input type="checkbox"/>	<p>I agree with the above Risk Profile, and I confirm that all the information provided by me and documented in this RPQ is accurate, and I confirm that the above Risk Profile is accurate.</p> <p>本人同意上述風險評估，而且本人確認本人在此問卷中提供並記錄的所有信息均準確無誤，同時本人確認上述風險評估準確無誤。</p>			
<input type="checkbox"/>	<p>I disagree with the above Risk Profile and I believe the Risk Profile which is selected below is more prudent, and is more suitable for me. I confirm that the Risk Profile selected below will be my Risk Profile in ADSS HK's record.</p> <p>本人不同意上述風險評估，而且本人相信下方所選才是更加慎重的風險評估，而且更適合本人。本人確認下方所選的風險評估將作為本人在 ADSS HK 記錄之風險評估。</p> <p><i>(Please select the appropriate risk profile, which you think is more suitable for you, and such level can only be lower than the risk profile calculated above.)</i></p> <p><i>(請選擇閣下認為更適合自己的風險評估，而選擇的水平只能低於上述計算的風險評估。)</i></p>			
		<input type="checkbox"/> Conservative 保守	<input type="checkbox"/> Balanced 平衡	

I / We confirm that my / our Risk Profile(s) are correctly and accurately stated above, and the information that I / we have provided is in all respect true, accurate and complete.

本人/我們確認，上述關於本人/我們的風險評估正確無誤，而本人/我們提供的信息均是真實、準確和完整。

Signature of Individual /
Primary Account Holder
主要賬戶持有者簽名

Name of Individual /
Primary Account Holder
主要賬戶持有者姓名

DATE (DD/MM/YYYY)
日期 (日日 / 月月 / 年年年年)

Signature of Secondary Joint
Account Holder
次要聯名賬戶持有者簽名

Name of Secondary Joint
Account Holder
次要聯名賬戶持有者姓名

DATE (DD/MM/YYYY)
日期 (日日 / 月月 / 年年年年)