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CIN No.(Personal)	012		
CIN No.(Other)	012	H.C	
ID Type (Other)			
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## 個人客戶投資取向問卷

## Questionnaire on Investment Preference (Individual Customer)

### 客戶須知

#### Notice to Customer(s):

1. 本問卷用以協助中國銀行(香港)有限公司(「本行」)評估您的投資風險取向,並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料,本行可能無法處理您的申請。蒐集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議,且不應被視為一項投資建議。

This questionnaire is designed to help the Bank of China (Hong Kong) Limited (the "Bank") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, the Bank may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice.

2. 為作出合理的產品合適性評估,本行需要您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前,您應考慮自身情況,包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前,您應考慮諮詢您的獨立投資顧問。

The Bank is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.

3. 有關您的財務或投資資料之問題,例如可投資資產、某一產品的總投資金額或投資經驗等,您在本行之內及本行以外的所有資產及交易均應計算在內。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within our Bank or not, should be taken into account.

4. 本行將會根據本行的資料政策通告使用並保密處理本問卷所收集的資料。

All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.

5. 本問卷的結果乃根據您提供給我們的資料得出。請您務必提供有效、真實、完整、準確及最新的資料。您未能提供該等資料將會對本行的合適性評估產生重大影響。

The results of this questionnaire are derived from information you provide to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment.

6. 請圈出最適合的一項答案。

Please circle the most appropriate answer.

客戶姓名 Customer Name \_\_\_\_\_ (ID No. \_\_\_\_\_)

### 投資風險取向評估 Investment Risk Profile Assessment

1. 您是否有或預期有任何特殊的健康或財政狀況,需本行在評估您的產品合適性時作出特別考慮?

Do you have or foresee any special needs in respect of health or financial status that we should consider when assessing your product suitability?

- A. 是 Yes  
B. 否 No

2. 您年收入是否超過港幣 12 萬或擁有可投資資產超過港幣 36 萬,令您於財政上能支持您的基本日常生活?

Do you have annual income over HK\$120,000 or investable asset over HK\$360,000 to financially support your basic daily living?

- A. 是 Yes  
B. 否 No

3. 請選出您所屬的年齡組別

Please indicate the age group that you belong to:

- A. 18-24
- B. 25-34
- C. 35-50
- D. 51-64
- E. 65或以上 65 or above

4. 您的最高學歷是

What is your highest education level?

- A. 小學或以下 Primary school or below
- B. 中學 Secondary school
- C. 大專 / 副學士 / 文憑 Post-secondary school / Associate Degree / Diploma
- D. 大學或以上 University or above

5. 您可以用作儲蓄或投資的款項平均佔您收入百分比為

What is the average percentage of your income that can be set aside for savings or investment?

- A. 少於5% Less than 5%
- B. 5% 至少於10% 5% to less than 10%
- C. 10% 至少於20% 10% to less than 20%
- ☒ D. 20% 至少於30% 20% to less than 30%
- E. 30%或以上 30% or above

6. 您打算用作為投資用途的款項平均佔您的總資產淨值中的百分比為(物業除外)

What is the average percentage of your total net worth that will be allocated for investment purpose (excluding real estate properties)?

- A. 少於5% Less than 5%
- B. 5% 至少於10% 5% to less than 10%
- C. 10% 至少於20% 10% to less than 20%
- ☒ D. 20% 至少於30% 20% to less than 30%
- E. 30%或以上 30% or above

7. 於您的整體投資組合中, 您偏向的平均投資年期是多久?

What is your preferred average investment horizon of your entire investment portfolio?

- A. 最長6個月 Up to 6 months
- B. 最長1年 Up to 1 year
- C. 最長3年 Up to 3 years
- D. 最長6年 Up to 6 years
- ☒ E. 最長10年 Up to 10 years
- F. 超過10年 Over 10 years

8. 下列那項陳述最能表達您的主要投資目的及投資取向?

Which of the following statements best describes your primary investment objective and investment attitude?

- A. 在一般情況下，本人的主要投資目的以投機為主，可承受平均每年金融投資 30% 或以上的價格波動，並希望獲得明顯高於股票市場指數的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。  
In general, my primary investment objective is speculation-oriented and can bear 30% or higher price fluctuation of my financial investment in one-year time on average and wish to gain a return that is remarkably higher than the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.
- B. 在一般情況下，本人的主要投資目的以資本增值為主，可承受平均每年金融投資 20% 至少於 30% 的價格波動，並希望獲得媲美股票市場指數的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。  
In general, my primary investment objective is growth-oriented and can bear 20% to less than 30% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is comparable to the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.
- C. 在一般情況下，本人的主要投資目的以資本增值為主，可承受平均每年金融投資 10% 至少於 20% 的價格波動，並希望獲得遠高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。  
In general, my primary investment objective is growth-oriented and can bear 10% to less than 20% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is much better than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.
- D. 在一般情況下，本人的主要投資目的以收入為主，可承受平均每年金融投資 5% 至少於 10% 的價格波動，並希望獲得高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。  
In general, my primary investment objective is income-oriented and can bear 5% to less than 10% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.
- E. 在一般情況下，本人的主要投資目的以收入為主，可承受平均每年金融投資少於 5% 的價格波動，並希望獲得稍高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。  
In general, my primary investment objective is income-oriented and can bear less than 5% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is slightly higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.
- F. 在一般情況下，本人的主要投資目的以資本保障為主，不可承受金融投資任何價格波動。  
In general, my primary investment objective is capital preservation and cannot bear any price fluctuation of my financial investment.

9. 在下列表中，請選出您的投資經驗：（如適用，可選擇✓多於一項）

Please indicate your investment experience in the following table: (Tick ✓ more than one choice if appropriate)

投資產品種類 Type of Investment Product		經驗 Experience			
		A. 沒有 No	B. 少於 1 年 Less than 1 year	C. 1-5 年 1-5 years	D. 超過 5 年 Over 5 years
i)	外幣/貴金屬 Foreign Currency/ Precious Metals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ii)	定息債券 Fixed Income Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iii)	保本結構性產品 Principal Protected Structured Product	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
iv)	非保本結構性產品(與貨幣/利率掛鉤) 例如:外匯掛鉤投資 Non-principal Protected Structured Product (Currency / Interest Rate Linked) e.g. Currency Linked Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
v)	單位信託/互惠基金 Unit Trust / Mutual Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
vi)	股票 Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
vii)	投資相連保險計劃 Investment linked assurance scheme	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
viii)	非保本結構性產品(與股票/信貸/商品掛鉤) 例如: 股票掛鉤投資、股票掛鉤票據、信貸掛鉤票據 Non-principal Protected Structured Product (Equities/Credit/Commodities Linked) e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ix)	其他衍生工具 / 槓桿產品(例如:期權、期貨、認股權證、牛熊證、孖展買賣、累計認購期權或累計認沽期權) Other Derivative / Leverage Product (e.g. option, futures, warrant, callable bull/bear contracts, margin trading, accumulator or decumulator)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 評估結果 Assessment Result

(A) 根據您提供的答案，您已獲通知您的投資風險取向屬於

Based on the answers you have provided, you have been informed that your investment risk profile is

☒ **進取 Aggressive**

您是一個進取型的投資者，渴望追求最大潛在回報。把風險減至最低並非您的首要考慮。您能接受槓桿式投資及當產品有高回報潛力時承受相對的資本損失風險。

You are an aggressive investor who is eager to earn the highest potential returns. Minimizing risks is not your primary concern. You can accept leveraged investment and bear corresponding risk of capital loss in exchange for high return potential.

☐ **中度進取 Moderately Aggressive**

您是一個中度進取型的投資者。您尋求賺取遠高於通脹的回報以達致高資本增值。您能接受資本值波動的程度以致能承受資本值跌至顯著地低於原本的投資額。

You are a moderately aggressive investor. You aim to earn returns substantially higher than inflation to pursue high capital appreciation. You can accept a level of fluctuation of capital values to the extent of your capital falling noticeably below your original investment.

☐ **平穩 Moderate**

您是一個平穩型的投資者，希望達致高於通脹率的回報及溫和資本增長。一般來說，您傾向承受中度投資風險及接受溫和的資本值波動和能面對偶爾的短期高損失之可能性。

You are a moderate investor who wants to achieve a return higher than inflation rate and a moderate growth of capital. In general, you prefer to take medium investment risk and accept moderate fluctuation of capital values with the possibility of facing occasional high short-term loss.

☐ **中度保守 Moderately Conservative**

您是一個中度保守型的投資者，以尋求稍微高於存款利率的回報為主要目標。一般來說，您傾向承受低至中度投資風險及接受不太大的資本值波動和能面對偶爾的短期高損失之可能性。

You are a moderately conservative investor whose primary aim is to look for a return slightly above deposit rate. In general, you prefer to take low-to-medium investment risk and accept modest fluctuation of capital values with the possibility of facing occasional high short-term loss.

☐ **保守 Conservative**

您是一個保守型的投資者，以保本為主要目標。您在投資上不願承擔風險。

You are a conservative investor whose primary aim is to preserve capital. You are risk adverse on investment.

(B)

☐ 根據您提供的答案及本行的評估，您已獲通知本行不會向您推介任何投資產品。

Based on the answers you have provided and the assessment made by us, you have been informed that our Bank will not recommend any investment product to you.

**客戶確認 Customer Declaration :**

**第一部份 Part I : (請於以下二者選其一 Please choose from either one below)**

☐ 本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述已正確顯示本人的投資風險取向。

I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment risk profile is correctly stated above.

☐ 本人認為以下由本人自行選定更為保守的投資風險取向，更能反映本人的實際情況 (請別選適合者，只適用於(A)項)。

I confirm that my self-declared investment risk profile below, which is more prudent, is more appropriate to my situation (please tick the appropriate one, only applicable to (A)).

☐ 中度進取 Moderately Aggressive

☐ 平穩 Moderate

☐ 中度保守 Moderately Conservative

☐ 保守 Conservative

**第二部份 Part II :**

☐ 本人對投資產品/服務(包括但不限於基金、債券、票據、股票掛鈎票據及其他結構性產品)感興趣，並樂意於日後以任何方式收到銀行提供的有關資料，而銀行職員亦可隨時聯絡本人，以提供有關資料。

I am interested in investment products/services (including without limitation funds, bonds, notes, equity-linked notes and other structured products) and would like to receive in future and in any means relevant information from the Bank. Also, the Bank staff may at anytime contact me for providing such information.

本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述的投資風險取向已正確顯示本人的投資風險取向。本人同意此投資風險取向將存於銀行記錄，及銀行將採取本問卷結果、或本人自行選定的投資風險取向、兩者的較保守者作產品合適性評估。

I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge, and agree and confirm that my investment risk profile is correctly stated above.

I hereby agree that this investment risk profile will be captured in the Bank's record, and the Bank will adopt the more conservative of the above

**重要事項**

**Important Note:** 本行將就您對整份問卷提供的答案而綜合評估您的投資風險取向，而非取決於問卷內任何單一問題的答案。而您的產品合適性評估則會在往後於每次交易前釐做。

Your investment risk profile assessment is based on your overall responses rather than your answer to any individual question. However, your product-specific suitability assessment will be separately conducted before every single transaction is made in future.

客戶簽署 Customer Signature(s):

S.V

日期 Date: \_\_\_\_\_

**免責聲明**

**Disclaimer:** 本問卷及其結果並不構成任何投資產品或服務的要約、招攬或建議，且不應被當作為一項投資建議。您在作出任何投資決定前，亦應考慮您的個人狀況，包括但不限於您的財政狀況、投資經驗及投資目標。本問卷的結果來自您向本行提供的資料。您必須提供有效、真實、完整、準確及最新的資料，否則將會嚴重影響本行的合適性評估。在作出任何投資決定前，請考慮諮詢您的獨立投資顧問。除我們的資料政策通告另有規定外，本問卷所收集的個人資料，將保密處理。

This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. The results of this questionnaire are derived from information you provide to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment. Please consider consulting your independent investment adviser before making any investment decisions. Personal information collected in this questionnaire will be kept confidential, subject to our Data Policy Notice.

