

Risk Profiling Questionnaire 風險取向問卷

To: UOB Kay Hian (Hong Kong) Limited and UOB Kay Hian Futures (Hong Kong) Limited
 大華繼顯(香港)有限公司及大華繼顯期貨(香港)有限公司
 (collectively “UOB Kay Hian”) (統稱“大華繼顯”)

This Risk Profiling Questionnaire (“RPQ”) is a guide that helps you to understand your risk profile:
 本「風險取向問卷」可助您清晰明確地了解您的風險取向。

Client Name (客戶姓名): _____ (A/C No. 戶口號碼: _____)

此段由銷售人員填寫 (For Salespersons Only)

Non Professional Investor 非專業投資者:

If the client has completed this RPQ in the past 12 months and the answer of the risk profile below has not been changed, **Salesperson** should provide the date and risk acceptance level of the previous RPQ and then the client can skip this Questionnaire.

如客戶在過去 12 個月曾填寫此問卷及以下的風險取向答案並無變更，**銷售人員**可提供上一次問卷的日期及風險承受程度，而客戶毋需填寫此風險取向問卷。

Date 日期: _____ Risk acceptance level 風險承受程度: High 高 / Medium to High Risk 中至高風險 / Medium 中 / Low to Medium Risk 低至中風險 / Low 低

Non Professional Investor who trades OTC Investment Product is required to complete this RPQ every year.
 投資場外交易投資產品之非專業投資者需每年填寫此風險取向問卷。

Professional investor is required to complete this RPQ once only if the answer of the risk profile below has not been changed. 若以下的風險取向答案無變更，專業投資者只需填寫此問卷一次。

Discretionary account client is required to complete this RPQ once only if the answer of the risk profile below has not been changed. 若以下的風險取向答案無變更，全權委託戶口客戶只需填寫此問卷一次。

For joint a/c, each account holder are required to complete this questionnaire, if the risk profile of the account holders are different, then we will choose the lowest one as the risk profile of this joint account.

如是聯名戶口，每一位戶口持有人皆需要填寫此問卷。當各人的風險承受程度不一致時，本公司會以最低者作為該聯名戶口的風險承受程度。

For corporate a/c, the authorized trader is required to complete this questionnaire based on the risk profile of his / her company.

如是公司戶口，獲授權人士應以貴公司的風險取向填寫此問卷。

If there is any change of answer of the risk profile below, please inform UOB Kay Hian immediately and update the RPQ.

如以下風險取向答案有任何改變，請立即通知大華繼顯及更新此風險取向問卷。

1. How many **years of investment experience** on financial products (e.g. bonds, funds, etc)?
閣下有多少年投資金融產品 (例如: 債券、基金等) 的經驗?

- Nil 沒有 (0)
 1-3 years 年 (3)
 4-10 years 年 (5)
 >10 years 年 (7)

2. Did you invest **any of the below investment products**? (you can choose more than one choice)
閣下曾經投資過以下那類投資產品? (可複選)

- Cash、Saving Account、Time Deposit、Principal Guaranteed Products (1)
現金、存款、定存單與保本型商品
- Bond、Bond Fund (3)
債券、債券基金
- Foreign Currency、Money Market Fund、Dual Currency Deposit、FX Structured Products (5)
外幣、貨幣基金、雙元貨幣、外匯結構投資產品
- Stock、Equity Fund、Balanced Fund、Equity Linked Product、Investment Link (7)
Policy、Options、Futures、Warrants
股票、股票型基金、平衡型基金、股票掛鉤產品、投資型保單、期權、期貨、認股權證

(Note: The highest point answer will be taken for the calculation of score)
(註: 以最高分之答案計分)

3. Which of the following return objective most closely reflect your investment goal?
下列哪一項回報目標, 最為貼近閣下的投資目標?

- Capital preservation with a return similar to bank deposit rate; (-30)
資本保障, 同時賺取貼近銀行存款利率的回報
- Stable, balanced income and capital growth; (3)
穩定、均衡的收益及資本增長
- Gradual long-term capital growth; (5)
逐步累積的長線資本增長
- Maximize capital growth as soon as possible; (7)
儘快賺取最高的資本增長

4. What portion of your net worth would you like to set aside for investments? (Such products could include one or more of the following: stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.) Please note that there is a potential for loss of your capital when investing in investment products.

你會撥作投資的資產淨比例是多少? (該等產品可能包括以下一項或多項的投資產品: 股票、單位信託基金、外幣、商品、結構投資產品、認股權證、期權、期貨以及具投資成份的保險計劃) 請注意, 買賣投資產品可能帶來虧損。

- 0-20% (1)
 21-40% (3)
 41-60% (5)
 >60% (7)

5. The following represents the average potential loss of 4 sample portfolios. Amongst these conditions scenarios, which one is most acceptable to you? (Important note: these figures are averages and hypothetical and they do not represent the actual/future performance of any particular investment. For any of the following options, you recognize that in abnormal or unexpected market conditions, you may lose a significant part or all of your capital.
下列答題選項顯示 4 種不同投資組合的潛在損失, 你認為哪一個最適合你? (這些投資組合的潛在損失只是平均值和假設, 不代表任何特定投資的實際/未來表現。對於任何下列選項, 在異常或非週期的市場條件下, 你可能會失去一個大部分或全部資金。

I am willing to accept a potential loss approximately 我願意接受的潛在損失

- cannot accept any loss 不接受任何損失 (-30)
 between 1-30% of my capital 於資金總額 1-30%之間 (3)
 between 31-60% of my capital 於資金總額 31-60%之間 (5)
 >60% of my capital 多於資金總額 60% (7)

6. Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?

在一段時間內，投資價值可升可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在波動愈大，但潛在回報亦愈高。相反，風險愈低的投資，其潛在回報亦相對較低。在一般情況下，閣下會願意投資於波動程度多大的投資產品？

- price swing range between -10% to +10% 價格波動介於-10%與+10%之間 (30)
- price swing range between -30% to +30% 價格波動介於-30%與+30%之間 (3)
- price swing range between -50% to +50% 價格波動介於-50%與+50%之間 (5)
- price swing range over -50% to +50% 價格波動超過於-50%與+50%之間 (7)

7. Assume inflation rate rises by 3% a year, how would you describe your expected earnings over the next 5 years?
假設每年的通脹率為 3%，下列哪一項最能形容閣下預期未來 5 年之收入？

(Not applicable to Corporate Account 不適用於公司戶口)

- No income 沒有收入 (0)
- I believe my income will be decreased due to work or personal reasons (2)
因為工作或私人原因，預期收入下降
- I believe my income increment will be the same as the inflation rate (4)
預期收入增幅與通脹同步
- I believe my income increment can stay ahead of the inflation rate (7)
預期收入增幅高於通脹

8. Assume you have a significant cash requirement immediately for a special situation (e.g. home purchasing, college tuition payment, retirement fund, etc.), you will
假如閣下將有重大的開支（例如：置業、大學學費、退休金等），閣下會如何應付？

- Liquidate all of the investments 將全部投資項目套現 (1)
- Liquidate a big portion of the investments 將大部份投資項目套現 (3)
- Liquidate a small portion of investments 將小部份投資項目套現 (5)
- Take no actions 不作任何行動 (7)

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

在一般情況下，投資的年期越長，可承受的風險越高。當投資於價值波動之投資產品時，閣下會願意接受下列哪項投資年期？

- Less than 1 year 少於 1 年 (1)
- Between 1 and 5 years 1 年至 5 年 (3)
- Between 6 and 10 years 6 年至 10 年 (5)
- Over 10 years 多於 10 年 (7)

Education Level 教育程度 (Not applicable to Corporate Account 不適用於公司戶口)

- Primary level or below 小學程度或以下
- Secondary level 中學程度
- Tertiary / University level 預科或大學程度
- Master level or above 碩士程度或以上

Total Score 總分數： _____

Risk Profile Analysis 風險評估分析

Total Score 總分數	Risk Acceptance Level 風險承受程度	Investor Characteristics 投資者特徵
<=16 (For Individual) <=16 (For Corporate)	<input type="checkbox"/> Low Risk 低風險	<u>Conservative 保守型</u> You are generally comfortable with achieving <u>minimal</u> level of return potential on your investment coupled with minimal risks. Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. 您基本上接受輕微的損失，以換取輕微的潛在投資回報。可能適合您的產品之資本價值可能波動並跌至低於您原本的投資額。
17-26 (For Individual) 17-24 (For Corporate)	<input type="checkbox"/> Low to Medium Risk 低至中風險	<u>Moderately Conservative 中度保守型</u> You are generally comfortable with achieving a <u>low</u> level of return potential on your investment coupled with a low level of risk. Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. 您基本上接受低程度的損失，以換取低程度的潛在投資回報。可能適合您的產品之資本價值可能波動並跌至低於您原本的投資額。
27-34 (For Individual) 25-32 (For Corporate)	<input type="checkbox"/> Medium Risk 中風險	<u>Balanced 平衡型</u> You are generally comfortable with achieving a <u>moderate</u> level of return potential on your investment coupled with a moderate level of risk. Capital values can fluctuate and may fall below your original investment. 您基本上接受中度的損失，以換取中度的潛在投資回報。資本價值可能波動並跌至低於您原本的投資額。
35-44 (For Individual) 33-40 (For Corporate)	<input type="checkbox"/> Medium to High Risk 中至高風險	<u>Moderately Aggressive 中度進取型</u> You are generally comfortable with achieving a <u>high</u> level of return potential on your investment coupled with high level of risk. Capital values can fluctuate significantly and may fall quite substantially below your original investment. 您基本上接受高程度的損失，以換取高程度的潛在投資回報。資本價值可能有相當大幅的波動並跌至頗低於您原本的投資額。
45-63 (For Individual) 41-56 (For Corporate)	<input type="checkbox"/> High Risk 高風險	<u>Aggressive 進取型</u> You are generally comfortable with <u>maximizing</u> your return potential on investment coupled with maximized risk. Capital values can fluctuate widely and may fall substantially below your original investment. 您基本上接受重大的損失，以換取得重大的潛在投資回報。資本價值可能大幅波動並跌至遠低於您原本的投資額。

- All the answers to my/our RPQ are true and accurate and are given according to my/our situation. I/We confirm that I/we understand and agree with the result of this RPQ. 有關我的「風險取向問卷」之答案均根據本人/吾等的情況而選擇的正確簽案。本人/吾等確認本人/吾等明白及同意此風險取向問卷之結果。
- UOB Kay Hian "RPQ" should only be taken as a reference for determining my/our investment risk profile, and should not be taken as conclusive. 大華繼顯的「風險取向問卷」只應作為個人投資風險程度的分析及參考，不應作為投資結論。
- I/We undertake to advise UOB Kay Hian of any change of information provided in the RPQ. 若「風險取向問卷」內提供的資料有所更改，本人/吾等承諾通知大華繼顯。
- I/We understand that I/we have a right under the Personal Data (Privacy) Ordinance ("PDPO") to request access to and correction of all of my/our personal information unless there is an exemption under PDPO under which the company may refuse to do so. Request may be made to the company (i.e. UOB Kay Hian, which collect my/our information through this questionnaire (i.e. company of my/our broker/independent financial advisor). 根據個人資料(私穩)條例，本人/吾等有權致函透過此問卷收集本人/吾等個人資料的公司，(即大華繼顯)，向該公司提出有關要求取用及要求更正所有個人資料，並且該公司只能根據個人資料(私穩)條例之認可豁免方可反對此要求。

5. Our Company will provide you a copy of RPQ for your record. Kindly specify that you would like to receive the copy: (please choose one option below)

本公司將複印一份風險取向問卷交回閣下以作保存，請說明接收方法：(請選擇以下任何一項)

by e-mail 電郵 (If you have not provided any e-mail to our company in the past, we will send the copy of RPQ by post instead.)

(若閣下從未提供電郵地址給予本公司，風險取向問卷影印本將以郵遞方式寄出)

by Post 郵遞

Signature of the client (客戶簽署)

(Please do not sign on blank form 請勿在空白表格上簽署)

Date: (DD/MM/YYYY)

日期: (日/月/年)