



Risk Profile Questionnaire (Individual / Joint Account)
風險取向問卷 (個人 / 聯名帳戶)

Account Number 帳戶號碼		Completion Date 填寫日期	
Client(s) Name 客戶名稱	Account Holder 帳戶持有人	Joint Account Holder 聯名帳戶持有人	
Previously Assessed Risk Tolerance Level 最近之風險承受程度評估結果	The Latest Assessment Result 最近一次評級結果： <input type="checkbox"/> N/A 不適用 <input type="checkbox"/> Low 低 <input type="checkbox"/> Medium 中 <input type="checkbox"/> High 高		

Notice to Customer(s) 客戶須知:

- This questionnaire is designed to help First Fidelity Capital (International) Limited ("FFCIL") 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, FFCIL may not be able to process your application(s). The collection and use of information in this questionnaire do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. 本問卷用以協助First Fidelity Capital (International) Limited (「FFCIL」) 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，FFCIL可能無法處理您的申請。搜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。
- FFCIL 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. 為作出合理的產品合適性評估，FFCIL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。
- 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 FFCIL or not, should be taken into account. 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FFCIL之內及以外的所有資產及交易均應計算在內。
- The results of this questionnaire are derived from information you provide to FFCIL. 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. 本問卷的結果乃根據您提供給FFCIL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。如您未能提供該等資料將會對FFCIL的合適性評估產生重大影響。
- For the Joint Account, the **LEAST** of Risk Tolerance Level between the account holder and the joint account holder will be adopted. 對於聯名帳戶，風險承受程度將以帳戶持有人及聯名帳戶持有人之中**較低**者為準。
- If your situation or investment goals changes, you should approach us and update your information in this questionnaire as soon as possible for us to re-assess your risk profile. 如您的情況或投資目標有變動，應聯絡我們及更新您的資料，以便重新評估您的投資風險取向。

(A) Assessing your Risk Tolerance 評估客戶的風險承受能力

(Note: The points of each answer are denoted in the brackets on the left 註：左方括號內為該答案之分數)

		Account Holder 帳戶持有人	Joint Account Holder 聯名帳戶持有人
Q1)	What is your age? 您現時的歲數是?		
(1)	A. 65 or above (Note) 65 歲或以上 (註)	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Between 55 to 64 55 歲至 64 歲	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Between 40 to 54 40 歲至 54 歲	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Between 30 to 39 30 歲至 39 歲	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Between 18 to 30 18 歲至 30 歲	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Note: The Risk Profile of a client should be "Conservative" if your age is 65 or above. 註：如客戶的年齡是 65 歲或以上，閣下的整體投資取向 / 風險概況將定為「保守型」。			
Q2)	What is your highest education level? 您的教育程度是?		
(1)	A. Primary School or below 小學或以下	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Secondary School 中學	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Diploma or Associate Degree 文憑或副學位	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Bachelor Degree 學士學位	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Professional Qualification, Master's Degree or Above 專業資格、碩士學位或以上	E. <input type="checkbox"/>	E. <input type="checkbox"/>



		Account Holder 帳戶持有人	Joint Account Holder 聯名帳戶持有人
<p>Q3) How many year(s) of investment experiences did investor invested in the complex products (Futures contracts, Derivative Warrants, CBBCs, listed share options, Synthetic ETFs and futures-based ETFs, L&I products, Complex Bonds, Leveraged Forex Trading, Structured Investment Products, OTC Derivatives Products, Equity-linked Products/Notes or Derivatives etc.)? 就複雜產品 (期貨、衍生權證、牛熊證、上市認股權、合成 ETF 及期貨 ETF、槓桿及反向產品、複雜 債券、槓桿性外匯投資、結構性投資產品、場外交易的衍生產品、股票掛鉤產品/票據或衍生工具等)，投資者擁有多少年的投資經驗？</p>			
(1)	A. Never or Below 1 year 從沒買賣或少於 1 年	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. 1 year or above but less than 3 years 1 年或以上及少於 3 年	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. 3 years or above but less than 5 years 3 年或以上及少於 5 年	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. 5 years or above but less than 8 years 5 年或以上及少於 8 年	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Over 8 years 多於 8 年	E. <input type="checkbox"/>	E. <input type="checkbox"/>
<p>Q4) In the past 3 years, which of the following investment products did investor invest (i.e. executed > 5 transactions per year)? 在過去 3 年內，投資者有否投資下列投資產品 (即每年進行多於 5 次交易)？ (Note: Investor may select more than 1 option. The option that carries the highest points in this question will be taken as the score) (註：可選多於一項，並以最高分數作為此題得分)</p>			
(1)	A. Deposits, Certificates of Deposit or Capital Protected Products 存款、存款證或保本產品	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Non-complex bonds (including callable bonds without other special features), Bonds Funds or Money Market Funds 非複雜債券 (包括不具有其他特點的可贖回債券)、債券基金或貨幣市場基金	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Non-leveraged Forex Trading 非槓桿性外匯投資	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Recognized Exchange traded Stocks or Bonds Fund or Money Market Fund 認可交易所交易的股票、非債券基金或貨幣市場基金	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Warrants, Options, Futures, Structured Investment Products, OTC Derivatives Products, Equity linked Products/Notes, Equity derivatives, Synthetic ETFs and futures-based ETFs, L&I products, Complex bonds or Forex Trading (Margin/Leveraged) 認股權證、期權、期貨、結構性投資產品、場外交易的衍生產品、股票掛鉤產品/票據、股票衍生工具、合成 ETF 及期貨 ETF、槓桿及反向產品、複雜債券或外匯投資 (孖展/槓桿)	E. <input type="checkbox"/>	E. <input type="checkbox"/>
<p>Q5) What is the knowledge of investor of financial markets and investments? 投資者對金融市場和投資的認識多少？</p>			
(1)	A. Have no knowledge of financial markets at all and have interest in understanding them. 對金融市場沒有知識，但有興趣深入瞭解。	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Have only some basic knowledge of financial markets and have interest in understanding them. 對金融市場只有初步認識，有興趣深入瞭解。	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Have only some basic knowledge of financial markets such as differences between stocks and bonds. 對金融市場只有一些基本知識，例如股票和債券的分別。	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Have above basic knowledge and understand the importance of diversification and practice it. (Invest in different types of investments to spread risks) 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 (即把資金配置到不同類別投資上，以分散風險)。	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Know how to read a company's financial reports and understand the various factors that may affect the risk and performance of these financial products. 懂得閱讀一家公司的財務報表，並明白影響這些金融產品之風險和表現的各項因素。	E. <input type="checkbox"/>	E. <input type="checkbox"/>
<p>Q6) What is the current Net Asset Value of the investor? (Net Asset Value = Asset – Liability) 投資者現時的資產淨值是多少？ (資產淨值 = 資產 – 負債)</p>			
(1)	A. Less than HKD 100,000 少於港幣 100,000 元	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. HKD 100,001 to 500,000 港幣 100,001 至 500,000 元	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. HKD 500,001 to 3,000,000 港幣 500,001 至 3,000,000 元	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. HKD 3,000,001 to 8,000,000 港幣 3,000,001 至 8,000,000 元	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. More than HKD 8,000,000 多於港幣 8,000,000 元	E. <input type="checkbox"/>	E. <input type="checkbox"/>



		Account Holder 帳戶持有人	Joint Account Holder 聯名帳戶持有人
Q7) What is the amount of net liquid assets that investor will set aside for investing in investment product during its investment period? 投資者預留多少淨流動資產用在投資?			
(1)	A. Less than 10% 少於 10%	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. 10% or above and less than 20% 10%或以上及少於 20%	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. 20% or above and less than 30% 20%或以上及少於 30%	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. 30% or above and less than 50% 30%或以上及少於 50%	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Over than 50% 50%或以上	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Q8) What is current objective for investment of investor? 投資者現時的投資目標是什麼?			
(1)	A. Capital preservation with a return similar to bank Deposit Rate 保本及賺取相約銀行存款的回報	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Earn a return which is slightly above bank deposit 賺取略高於銀行存款的回報	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Stable, balanced income and capital growth 穩定、平衡收入與資本增長	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Gradual long-term capital growth 資本長期地逐漸增長	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Maximize capital growth as soon as possible 以最短時間，爭取最高回報	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Q9) When investing in investment products, how long will your investment horizon be? 購買投資產品時，投資者認為持有多久才合適?			
(1)	A. Below 1 year 少於 1 年	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. 1 years or above but less than 3 years 1 年或以上及少於 3 年	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. 3 years or above but less than 5 years 3 年或以上及少於 5 年	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. 5 year or above but less than 8 years 5 年或以上及少於 8 年	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. Over than 8 years 多於 8 年	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Q10) What level of annualized price fluctuation would investor generally be comfortable with? 投資者可以接受年度價格波幅是多少?			
(1)	A. Between -5% and +5% 介乎 -5% 至 +5%之間的波幅	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. Between -10% and +10% 介乎 -10% 至 +10%之間的波幅	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. Between -15 and +15% 介乎 -15% 至 +15%之間的波幅	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. Between -20 and +20% 介乎 -20% 至 +20%之間的波幅	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. More than 20% 多於 20%的波幅	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Q11) Which of the following statement could best describe investor's attitude towards investment risk? 以下那一句最能反映投資者對風險的態度?			
(1)	A. I am not willing to take risk and do not accept investment depreciation. 我很不願意承擔風險，而且不接受投資貶值。	A. <input type="checkbox"/>	A. <input type="checkbox"/>
(2)	B. I want capital protection but I am willing to take low risk in order to obtain a return slightly better than bank deposits. 我希望保本，但願意接受低度風險從而實現稍高於銀行存款的回報。	B. <input type="checkbox"/>	B. <input type="checkbox"/>
(3)	C. I am willing to accept medium risk in order to obtain a return greater than inflation. 我願意承擔中度風險，以便實現高於通貨膨脹的回報。	C. <input type="checkbox"/>	C. <input type="checkbox"/>
(4)	D. I am willing to take higher risk in order to obtain a higher return. 我願意承擔較高風險，以便實現較高的潛在回報。	D. <input type="checkbox"/>	D. <input type="checkbox"/>
(5)	E. I am willing to take the highest risk in order to maximize the return. 我願意承擔最大風險，以便將回報提至最高。	E. <input type="checkbox"/>	E. <input type="checkbox"/>
Total Score 總分數			



(B) Client Risk Tolerance Level Analysis 客戶風險承受程度分析

Based on the assessment of Risk Tolerance Level, which is calculated based on the points investor's scored for each answer in Part (A), we recommend a corresponding investment strategy stated in the table below. 根據客戶於此問卷在(A)部分每項回答之得分而計算得出的風險承受能力水平，我們建議客戶採用下表所述的相應投資策略。

Risk Tolerance Level 風險承受程度	Total Score 總分數	Client Risk Profile 客戶風險類型
<input type="checkbox"/> Low Risk 低風險	< 22	Conservative 保守型
<input type="checkbox"/> Medium Risk 中風險	22 – 39	Moderate 平穩型
<input type="checkbox"/> High Risk 高風險	40 – 55	Aggressive 進取型

Client Risk Profile Characteristics 客戶風險類型特徵

• **Conservative 保守型**

An investor who is looking to preserve the value of his/her investment against the erosion of inflation and are therefore prepared to consider a combination of low-risk alternatives to deposits to help generate a steady return over the long-term. Investor understands that there may be periods when the value of investor's investment could fall, but these are expected to be of limited impact because of the diversified investment strategy adopted. 投資者會選擇保障其投資價值，以對抗通脹的蠶食，因此願意考慮存款以外的低風險投資選擇，以取得長期穩定的回報。投資者明白投資價值在某些時間內可能會下跌，但因採取分散的投資策略，跌幅只會產生有限度的影響。

• **Moderate 平衡型**

An investor who is looking to grow the value of investment over a longer term and generate an absolute return ahead of inflation. Investor is prepared to invest across a diversified portfolio of assets to achieve this goal and understand that there may be periods when the value of investor's capital can fall. 投資者會以投資價值長期增長並產生超過通脹的絕對回報為目標。投資者願意投資於多元化的資產組合以達到此目標，並且明白投資者的資本價值在某些時間內可能會下跌。

• **Aggressive 進取型**

An investor who is looking to maximize the value of his/her investment over the longer term by selecting a concentrated/speculative portfolio and are comfortable with a higher risk and reward strategy this approach involves. Investor understands that his/her investment may likely record strong gains as well as significant falls in future. 投資者可能會選取一個十分集中/甚至含投機性資產的組合，以達致投資價值長期有最高增長為目標，並且願意承受此策略所帶來的較高風險及回報。投資者明白投資價值將來在某些時間內會錄得強勁的收益，亦會錄得大幅下跌的虧損。

Based on the answers investor have selected, investor's score is 根據投資者所提供的答案，投資者的分數為：_____ and the investor's risk tolerance level (the risk profile accordingly) is 而投資者的客戶風險承受程度(相應的風險取向)為：

Low Risk (Conservative)
低風險 (保守型)

Medium Risk (Balance)
中風險 (平衡型)

High Risk (Aggressive)
高風險 (進取型)

I/We agree and accept the above assessment of my investment appetite / risk profile.
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所屬的投資取向/風險概況。

OR 或

I/We disagree with the above assessment and I confirm that my self-declared risk tolerance level below, which is **more prudent**, is more appropriate to my situation.
本人/吾等不同意上述評估結果，且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。

Low Risk 低風險

/

Medium Risk 中風險

OR 或

I/We disagree with the above assessment and I confirm that it is my intention and desire to accept the **higher level of risks with regard to the reason(s) stated below**. I/We further confirm that, notwithstanding the foregoing, I shall, based on my independent judgment, proceed to make investment in derivatives products, investment funds and/or other financial products of higher risks.

本人/吾等不同意上述評估結果，且本人確認基於**下述原因**，本人打算及意欲選擇以下**較高之風險承受程度**。本人/吾等進一步承認，儘管已有前述條文，本人已決定根據本人的獨立決策，投資於產品風險較高的衍生產品、投資基金和/或其他金融產品。

Medium Risk 中風險

/

High Risk 高風險

Reason 原因：_____

(C) Client's Acknowledgement and Declaration 客戶確認及聲明

The client hereby acknowledges and agrees the followings:

客戶現承認及確認如下：

- (i) I/We hereby declare that the information I/we have provided in this Questionnaire is in all respects true, accurate and complete. I/We undertake that I/we will advise FFCIL in writing from time to time of any material change to the information provided to FFCIL in the Questionnaire. 本人/吾等謹此聲明本問卷所提供的各項資料均屬正確無訛及完整無缺。本人/吾等承諾，如果問卷中提供給 FFCIL 的資料發生任何重大變更，本人/吾等將不時以書面形式通知 FFCIL。
- (ii) I/We confirm that if there are any situations/conditions happened to affect my/our risk tolerance level, I/we must take the initiative to require FFCIL to reassess my/our risk tolerance level. Otherwise, I / I/we shall bear all the consequences resulting therefrom. 本人/吾等確認如本人/吾等發生可能影響自身風險承受能力的情形，再次購買金融產品時必須主動要求 FFCIL 重新對本人/吾等進行風險承受能力評估。否則，由此導致的一切後果由本人/吾等承擔。
- (iii) I/We understand that this "Risk Profiling Questionnaire" is based on the information provided by me/us without providing any documentary proof to FFCIL and is designed to assist us in assessing my/our financial needs and to determine which type of investor I/we are, so as to formulate the most possible investment portfolio. I/We understand that investment involves risks. I/We am/are aware that my/our investments are associated with risks as we as my/our tolerance to investment risks may change over time depending on factors including, but not limited to, my/our financial situation, investment objective, investment time horizon and market fluctuations. Therefore, the result, suggestions and recommendations derived from this Questionnaire are intended for my/our reference only. I/We acknowledged that I/we have made the relevant investment decisions entirely based on my/our independent judgments. 本人/吾等明白此「風險取向問卷」是基於本人/吾等在並無提交任何證明文件予 FFCIL 下所提供的資料而設，以協助本人/吾等評估本人/吾等的經濟需要及判斷本人/吾等屬於那一類投資者，從而設計出最合適的投資組合。本人/吾等明白投資涉及風險。本人/吾等知道本人/吾等的投資關聯到風險以及本人/吾等的風險承受能力可隨時間而因應其他因數而改變，當中包括，但不限於，本人/吾等的經濟狀況、投資目的、投資年期及市場波動。因此，由此表格所作出的結果、建議及推介僅供本人/吾等參考。本人/吾等聲明本人/吾等的相關本投資決定乃完全基於本人/吾等的獨立意向。
- (iv) I/We confirm that I/we have been reminded and am/are aware that I/we should have adequate liquid funds to meet foreseen and unforeseen events. 本人/吾等確認本人/吾等已被提醒及了解到本人/吾等應有足夠流動資金去應付可預見及不能預見的事件。

Signature 客戶簽名	Signature (Joint Account Holder) 客戶簽名 (聯名帳戶持有人)
Client Name 客戶姓名	Client Name 客戶姓名
Date 日期	Date 日期

***** For Office Use Only *****

Witness (if applicable)	Approval
Signature of Witness	Signature by Department Head or Responsible Officer
Name of Witness	Name
CE No.	CE No.
Date	Date