

Risk Profile Questionnaire (“RPQ”) 風險評估問卷

The information contained in this form will be the basis for recommendations developed to you as an applicant. This forms part of your personal financial plan. All information will be kept strictly confidential. Please fill out the form COMPLETELY, TRUTHFULLY and AS ACCURATELY AS POSSIBLE.

此表格中之資料將是你作為申請人的建議根據。此表格成為你個人財務計劃的一部份。所有資料絕對保密。請完整地及如實地填寫此表格，並盡量確保資料的準確性。

Please complete ALL sections. We cannot proceed the application if applicant and the intermediary have not completed all applicable questions.

請填寫所有部分。如申請人及中介人未能完成所有適用的問題，我們將無法處理申請。

Section I : Personal particulars of client 第一部份：客戶個人資料

Surname 姓氏	<input type="text"/>	First Name 名字	<input type="text"/>
ID document number 身份證明文件號碼	<input type="text"/>	Date of Birth 出生日期	<input type="text" value="(DD/MM/YYYY)"/>
Contact No 聯絡電話	<input type="text"/>		
		Sex 性別	<input type="checkbox"/> M 男 <input type="checkbox"/> F 女

Section II : Questionnaire 第二部份：問卷

1. What is your experience in investing?

您的投資經驗有多少？

- ☐ a. Nil 沒有
- ☐ b. < 3 years 年
- ☐ c. 3 - 5 years 年
- ☐ d. 5 - 10 years 年
- ☐ e. 10 years or more 年以上

2. How would you describe your knowledge of investments?

您如何描述您的投資知識？

- ☐ a. I have no understanding of how investment markets work, and have previously only invested in cash.
我對投資市場的運作方式一無所知，以前只投資現金。
- ☐ b. I have a small amount of understanding and have held a range of investments in the past.
我了解得很少，並且過去進行過一系列投資。
- ☐ c. I have a reasonable understanding and have previously invested in a range of investments and understand the importance of diversification.
我有一個合理的理解，以前曾經投資了一系列投資，並且了解分散投資的重要性。
- ☐ d. I consider myself to have a very good understanding and have invested substantially in a range of investments, and have strong understanding of the various factors that may influence performance.
我認為自己具有很好的理解力，曾經在一系列投資中進行了大量投資，並且對可能影響業績的各種因素有深切的理解。
- ☐ e. I consider myself to be an expert in the field.
我認為自己是該領域的專家。

3. On the whole, which of the following best describes your investment objective?

總體而言，以下哪項最能描述您的投資目標？

- ☐ a. Wealth preservation.
財富保全
- ☐ b. Low capital appreciation.
低資本增值
- ☐ c. Steady capital appreciation.
穩定的資本增值
- ☐ d. Substantial capital appreciation.
明顯資本增值
- ☐ e. High capital appreciation.
高資本增值

4. Which of the following best describes your general attitude towards investment return and risks?

以下哪項描述最符合您對投資回報與風險所持的一般態度？

- ☐ a. 保障資金並獲得與銀行存款利率相若的投資回報，我可以承受輕微程度的資本損失。
To protect my capital and to receive returns in line with bank deposits, and I can tolerate minimal capital loss.
- ☐ b. 獲得低至中等程度的投資回報，我可以承受低至中等程度的資本損失。
To seek low to medium level of investment return and I can tolerate low to medium level of capital loss
- ☐ c. 獲得中等程度的投資回報，我可以承受中等程度的資本損失。
To seek medium level of investment return and I can tolerate medium level of capital loss.
- ☐ d. 獲得較高的投資回報，我可以承受中至高程度的資本損失。
To seek higher level of investment return and I can tolerate medium to high level of capital loss
- ☐ e. 獲得大幅度的投資回報，我可以承受高程度的資本損失，包括損失超出原投資金額的可能性。
To maximize my investment return and I can tolerate high level of capital loss, including the possibility of losing more than the capital invested.

5) Which of the following best reflects your expectation on investment return fluctuation (p.a.)?

以下哪一項最接近您對投資回報(年度回報)的波幅水平的期望？

- ☐ a. -3% to 至 +3%
- ☐ b. -6% to 至 +6%
- ☐ c. -10% to 至 +10%
- ☐ d. -15% to 至 +15%
- ☐ e. Exceeding all of the above 超過以上所有選項

6. What is the percentage of your wealth (for single premium) / monthly disposable income (for regular premium) you are planning to invest?

您計劃投資佔您財富(一次性保費) / 每月可動用收入(定期保費) 多少?

- ☐ a. >50%
- ☐ b. 40% to 至 50%
- ☐ c. 30% to 至 39%
- ☐ d. 20% to 至 29%
- ☐ e. <20%

7. What is the horizon you are planning to invest ?

您計劃投資期是多長?

- ☐ 0 - 4 years 年
- ☐ 5 - 9 years 年
- ☐ 10 - 14 years 年
- ☐ 15 years or more 15 年或以上

7. Do you have investing derivative knowledge and experience?

您有沒有投資衍生工具的知識和經驗?

- ☐ Yes 有
- ☐ No 沒有

Section III : Result of the assessment (To be completed by intermediary) 第三部份：評估結果 (由中介人填寫)

Below is the score table for each of the Questions 1-6. Please calculate the total score.

下表為問題1-6各題之分數。請計算總分數。

Question 問題	Scores 分數				
1	a)1	b)2	c)3	d)4	e)5
2	a)1	b)2	c)3	d)4	e)!
3	a)1	b)2	c)3	d)4	e)!
4	a)1	b)2	c)3	d)4	e)!
5	a)1	b)2	c)3	d)4	e)!
6	a)1	b)2	c)3	d)4	e)!

Total Score 總分數：

Please circle the risk profile of the applicant from the below table according to the total score and investment horizon.

根據總分數及投資期，請圈出申請人風險級別。

		Investment Horizon 投資期			
		0 - 4	5 - 9	10 - 14	> 15
Total Score 總分數	0 - 8	1	1	1	1
	9 - 14	2	2	2	3
	15 - 20	3	3	4	5
	21 - 26	4	5	5	5
	> 27	5	5	5	5

Risk profile 風險級別		Description 說明
1. Low risk 低風險	You are a very cautious investor who is unwilling to accept large fluctuation in the value of your capital. You accept that in periods of low interest rates the returns you can achieve will be relatively low. 您是一個非常謹慎的投資者，不願意接受資本價值的大幅波動。您接受在低利率時期，您可以獲得的回報將相對較低。	
2. Low to medium risk 低至中度風險	You are a cautious investor but want the value of your capital to keep pace with inflation. You want the opportunity of obtaining better growth in the longer term and are comfortable with some of your money, but not all of it being invested in equities, which may fall in value. You accept it is possible you may lose some of what you have invested. 您是一個謹慎的投資者，但您希望資本價值與通貨膨脹保持同步。您希望投資較長遠的時間以獲得更好的增長機會，並且您願意將部分資金，但並不是所有的資金都投資於可能貶值的股票。您接受可能損失一些投資。	
3. Medium risk 中度風險	You want your capital to keep pace with inflation and are investing for at least five years. You want the potential to achieve better long-term returns and comfortable with most of your capital being invested in equities. You realise there may be significant falls in the value of your investments. 您希望您的資金與通貨膨脹保持同步，並投資至少五年。您希望有潛力獲得更好的長期回報，並且願意將大部分資本投資於股票。	
4. Medium to high risk 中度至高風險	You are willing to invest a proportion of your overall wealth in higher-risk assets with the potential for higher returns including less developed economies. You understand the additional risks of investing in such markets and are comfortable with some of your capital being allocated to them. You recognise that you may experience significant falls in the value of your investments. 您願意將全部財富的一部分投資於風險較高的資產，包括較不發達的經濟體，以獲得更高的回報。您了解在不利市場上投資的額外風險，並願意對將部分資金分配給這些市場。您意識到您的投資價值可能會大幅下降。	
5. High risk 高風險	You are looking for the potential to achieve exceptional returns but you accept that this will be at a high risk to capital. You have considerable experience of making investments and are able to invest for long term. You are comfortable with a portfolio that may be highly concentrated and contain high risk and special investments, and accept that there may be sharp falls in the value of your investments. 您正在尋找獲得超額回報的潛力，但您承認這將對資本構成高風險。您具有豐富的投資經驗，並且能夠長期投資。您願意投資於可能高度集中且包含高風險和特殊投資的投資組合，並接受您的投資價值可能急劇下降。	

Section IV : Acknowledgement of applicant 第四部份：申請人確認

Please review all the information completed above to check whether it is correct before reading this section.
在閱讀此部分前，請覆核上述填寫的所有資料是否正確無誤。
This section contains IMPORTANT declaration. Please read ALL of them carefully before you sign and date this form. If you have any doubts, you should ask your intermediary for clarification and/or explanation.
此部分包含重要聲明，請仔細閱讀所有聲明之內容，方可簽署及填寫日期。如閣下有任何疑問，應要求閣下之中介人作出澄清及 / 或解釋。

I/We hereby confirm that I/we agree with the above result of this Risk Profile Questionnaire, and confirm that all the above information provided by me/us is complete and accurate, and up-to-date, and the above result of this Risk Profile Questionnaire is accurate and up-to-date;
本人/吾等在此確認本人/吾等同意以上「風險評估問卷」的結果，並確認以上由本人/吾等提供之所有資料均為完整、準確及最新，及以上「風險評估問卷」的結果是準確及最新。

Name of the applicant
申請人姓名 _____

Signature of the applicant
申請人簽署 _____

Date (DD/MM/YYYY)
日期 (日/ 月/ 年) _____

Name of the intermediary company
中介人公司名稱 _____

Name of the intermediary
中介人姓名 _____

HKIA registration number
保監註冊號碼 _____

Signature of the intermediary
中介人簽署 _____

Date (DD/MM/YYYY)
日期 (日/ 月/ 年) : _____

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