



「风险评估问卷」(只适用于个人客户)
Risk Profiling Questionnaire (For Personal Customers Only)

重要提示 Important Information

此问卷由恒生银行有限公司(「恒生银行」或「本行」)提供以协助客户了解现时的风险承担程度和投资需要。
This questionnaire is provided by Hang Seng Bank Limited ("Hang Seng Bank" or "the Bank") and is intended to help the customer understand his/her risk profile and investment needs.

此问卷得出的评估结果乃根据客户向本行所提供的资料而制定。因是次问卷对于有关客户的需要和有关客户表明对风险所持的态度作出的讨论, 只供客户作出个人投资决定时参考。任何风险承担程度评估皆基于由客户向本行提供的资料而作出。如客户未能提供完整、准确及最新的资料, 会影响到本行就客户的风险承担程度、投资需要而进行的评估及所提供之服务。

The result of this questionnaire is derived from the information the customer has provided to the Bank. The discussions involved in the completion of this questionnaire regarding the needs of the customer and the indicated attitude of the customer towards risk are only meant to be a reference for the customer when making his/her own investment decisions. Any assessment on the customer's risk profile will be based on the information the customer provides to the Bank. Failure of the customer to provide complete, accurate, and up-to-date information will affect the Bank's assessment of the customer's risk profile, investment needs and any services that may be provided.

所有投资附带风险。投资价格可升可跌, 甚至变成毫无价值, 过往表现并不代表将来亦会有类似表现。有关产品详情, 请参阅产品说明书, 以便获取进一步资料。

All investment involves risks. The value of investment may move up or down and may become valueless. Past performance figures shown are not indicative of future performance. Relevant products offering documents should be read for further details.

风险评估问卷有效期为由最近一次更新日期起计2年。如客户的个人情况有任何变化而可能会影响到他/她的风险接受程度, 客户应重新填写此问卷。

Risk profile of the "Risk Profiling Questionnaire" will be valid for 2 years from the last updated date. Customers should complete a new questionnaire if there are any changes to the customer's circumstances that may impact his/her Risk Tolerance Level.

本行确保此问卷内的客户个人资料得到保密。客户提供的资料只会在保密的情况下, 供本行用作设计、推广理财产品或服务之用。本行致各客户及其他个人人士关于个人资料(私隐)条例的通知可于任何一间恒生银行分行索取或请浏览恒生银行网址www.hangseng.com。

Personal information collected in this questionnaire will be kept confidential by the Bank. The information may be used by the Bank under a duty of confidentiality of the Bank, for designing and/or promoting of financial products or services. The Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance are available at any Hang Seng Bank branch and the Bank's website at www.hangseng.com.

本人明白本人与恒生银行职员就此「风险评估问卷」之全部谈话内容须被录音以符合相关监管规定, 及本人在此同意该录音。

I understand that the whole of my conversation with staff of Hang Seng Bank in respect of this Risk Profiling Questionnaire has to be audio recorded for Hang Seng Bank to comply with the relevant regulatory requirement(s) and I hereby agree to such audio recording.

请填写问卷, 及在适当位置加上“√”号。Please complete the questionnaire, and “√” where appropriate.

第一部份 Part I : 客户资料 Customer Information

| | |
|-----------------------------|---|
| 客户名称 Name of Customer | |
| 身份证明文件号码 ID Document No. | |
| 年龄 Age | <input type="checkbox"/> < 30 <input type="checkbox"/> 30 - 49 <input type="checkbox"/> 50 - 64 <input type="checkbox"/> 65 - 79 <input type="checkbox"/> ≥ 80 |
| 教育程度 Education Level | <input type="checkbox"/> 大学或以上 University or above <input type="checkbox"/> 预科毕业 Post-Secondary <input type="checkbox"/> 中学毕业 Secondary Completed <input type="checkbox"/> 完成中三 Completed F.3 <input type="checkbox"/> 其他 Others |

第二部份 Part II : 问卷 Questionnaire

1. 您是否愿意拨出您部分的资产净值用于投资? 请注意, 投资于任何投资产品*, 皆涉及潜在的资本损失。
Would you like to set aside part of your net worth for investments? Please note that there is a potential for loss of your capital when investing in any investment products*.

*投资产品包括但不限于以下产品: 股票, 投资基金, 商品(例如黄金), 结构性投资产品, 债券, 认股权证, 期权, 期货, 孖展/杠杆交易, 具投资成分的保险计划, 及具保本性质的存款证。

*Investment products include but not limited to the followings: stocks, investment funds, commodities (e.g. gold), structured investment products, bonds, warrants, options, futures, margin/leveraged trading, investment-linked insurance plans, and capital guaranteed certificate of deposits.

- a. 愿意
Yes b. 不愿意
No

2. 您愿意拨出净资产(物业除外)之多少用作投资于投资产品?
How much of your net worth (excluding real estate properties) would you like to set aside for investment in investment products?

- a. ≤ 10% b. ≤ 20% c. ≤ 30% d. ≤ 40% e. > 40%

第二部份 Part II : 问卷 Questionnaire (续)(Cont.)

本问卷的第3题及第4题旨在让本行更了解您现在的投资目标。
Q3 and Q4 of this questionnaire intend to allow the Bank to understand more about your current investment objective.

3. 以下哪一项是能令您感到安心的最长投资年期?
Which of the following is the maximum investment time horizon that you feel comfortable with?
- a. 11个月或以下
11 months or below
- b. 3年或以下
3 years or below
- c. 6年或以下
6 years or below
- d. 10年或以下
10 years or below
- e. 10年以上
Over 10 years
4. 以下哪项描述最符合您对投资回报与风险所持的一般态度?
Which of the following best describes your general attitude towards investment return and risks?
- 我的一般态度是
My general attitude is
- a. 保障资金并获得与银行存款利率相若的投资回报, 我可以承受轻微程度的资本损失。
To protect my capital and to receive returns in line with bank deposits, and I can tolerate minimal capital loss.
- b. 获得低至中等程度的投资回报, 我可以承受低至中等程度的资本损失。
To seek low to medium level of investment return and I can tolerate low to medium level of capital loss.
- c. 获得中等程度的投资回报, 我可以承受中等程度的资本损失。
To seek medium level of investment return and I can tolerate medium level of capital loss.
- d. 获得较高的投资回报, 我可以承受中至高等程度的资本损失。
To seek higher level of investment return and I can tolerate medium to high level of capital loss.
- e. 获得大幅度的投资回报, 我可以承受高程度的资本损失, 包括损失超出原投资金额的可能性。
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. 以下哪一项描述最接近您对按年投资表现范围的期望?
Which of the following best describes your expectation on the range of investment performance year-on-year?
- a. -6% 至 +6%
-6% to +6%
- b. -10% 至 +10%
-10% to +10%
- c. -18% 至 +18%
-18% to +18%
- d. -27% 至 +27%
-27% to +27%
- e. 超过以上所有选项
Exceeding all of the above
- 注: 投资表现可升可跌。实际的投资收益和亏损(如有)可能高过或低过上述的百分比。
Note: Investment performance can go up and down. The actual investment gains and losses (if any) may be higher or lower than the percentage stated above.
6. 您在考虑出售您的投资时, 您会愿意忍受什么程度的投资亏损?
In a scenario that you consider selling your investment, which of the following best describes the degree of loss you will tolerate?
- a. 不多于5%的亏损
Up to 5% loss
- b. 不多于10%的亏损
Up to 10% loss
- c. 不多于15%的亏损
Up to 15% loss
- d. 不多于20%的亏损
Up to 20% loss
- e. 超过20%的亏损
More than 20% loss
- 注: 投资表现可升可跌。实际的投资亏损(如有)可能高过或低过上述的百分比。
Note: Investment performance can go up and down. The actual investment losses (if any) may be higher or lower than the percentage stated above.
7. 在预期的投资年期内, 您的投资于短时间内显著下跌, 您会如何处理?
During the expected investment horizon, your investment depreciates significantly over a short period of time. What would you do?
- a. 我将立即出售投资以防止进一步的损失。
I will sell the investment immediately to prevent further losses.
- b. 我将出售大部份投资, 并持有余下的投资及观望其长线增长。
I will sell a large part of the investment, and hold the remaining investment in the expectation of growth over the long term.
- c. 我将出售小部份投资, 并持有余下的投资及观望其长线增长。
I will sell a small part of the investment, and hold the remaining investment in the expectation of growth over the long term.
- d. 我将继续持有现有投资并观望其长线增长。
I will hold the investment in the expectation of growth over the long term.
- e. 我将适量增持以降低平均投资成本。
I will adequately invest more to lower the average cost of my investment.
8. 在未来12个月内, 您是否有任何已计划的资金需要, 而需套现您已作出的投资?
Do you have any planned liquidity needs in the next 12 months from the capital invested?
- a. 有, 超过50%的投资很可能会被套现。
Yes, above 50% of the capital invested is very likely to be withdrawn.
- b. 有, 不超过50%的投资很可能会被套现。
Yes, no more than 50% of the capital invested is very likely to be withdrawn.
- c. 没有
No
9. 以下哪个处境会令您考虑从您的投资当中套现?
Under which of the following scenarios will you consider withdrawing from your Investments?
- a. 出现突如其来的开支, 总值相等于3个月个人或家庭开支。
Having an unexpected expense amounted to 3 months of my personal or household expenses.
- b. 出现突如其来的开支, 总值相等于6个月个人或家庭开支。
Having an unexpected expense amounted to 6 months of my personal or household expenses.
- c. 出现突如其来的开支, 总值超过6个月个人或家庭开支; 或
我不会因为出现突如其来的开支而考虑套现投资。
Having an unexpected expense amounted to **more than 6 months of my personal or household expenses;** OR,
I will NOT consider withdrawing from Investments due to any unexpected expense.

第三部份 Part III : 结果 (风险接受程度) Result (Risk Tolerance Level)

就此「风险评估问卷」所显示，您的风险接受程度为：

Your Risk Tolerance Level deduced from this Risk Profiling Questionnaire is:

- 零风险 Zero Risk (0)
- 低风险 Low Risk (1)
- 低至中度风险 Low to Medium Risk (2)
- 中度风险 Medium Risk (3)
- 中度至高风险 Medium to High Risk (4)
- 高风险 High Risk (5)

注意 Note:

- 如属联名户口，各户口持有人须分别完成一份「风险评估问卷」。
For joint account, each account holder must complete a Risk Profiling Questionnaire separately.
- 就有关风险接受程度之说明，请参阅附录1。
Please refer to Annex 1 for the description of the relevant Risk Tolerance Level.

第四部份 Part IV : 客户确认 Acknowledgement of Customer

本人在此确认：

I hereby confirm that:

- 本人已同意本人与恒生银行职员就此「风险评估问卷」之全部谈话内容被录音(如此「风险评估问卷」第1页所述)；
I have agreed to have the whole of my conversation with staff of Hang Seng Bank in respect of this Risk Profiling Questionnaire audio recorded (as mentioned on page 1 of this Risk Profiling Questionnaire);
- (请于以下二者选其一 Please choose either one from below)

- 本人同意以上「风险评估问卷」的结果，并确认以上由本人提供之所有数据均为完整、准确及最新，及以上「风险评估问卷」的结果是准确及最新；
I agree with the above result of this Risk Profiling Questionnaire, and confirm that all the above information provided by me is complete, accurate, and up-to-date, and the above result of this Risk Profiling Questionnaire is accurate and up-to-date;
- 本人不同意以上「风险评估问卷」的结果，并认为以下更为保守的风险接受程度更适合本人。本人同意以下选定的风险接受程度将存于银行记录。(请于您认为更适合您的风险接受程度下填上「√」。且只能选取比评估所得结果较低的程度。)
I disagree with the above result of this Risk Profiling Questionnaire, and believe that the risk tolerance level selected below, which is more prudent, is more suitable to me. I confirm that the risk tolerance level selected below will be the risk tolerance level captured in the Bank's record. (Please tick the appropriate risk tolerance level which you think is more suitable to you and such level can only be lower than the Risk Tolerance Level calculated above.);

| 零风险 Zero Risk (0) | 低风险 Low Risk (1) | 低至中度风险 Low to Medium Risk (2) | 中度风险 Medium Risk (3) | 中度至高风险 Medium to High Risk (4) |
|--------------------------|--------------------------|----------------------------------|--------------------------|-----------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- 本人已收到已由本人妥为完成及签署之「风险评估问卷」(共5页)的副本乙份。(不适用于电话指示)
I have received a copy of this Risk Profiling Questionnaire (5 pages in total) as duly completed and signed by me. (Not applicable to phone instructions)

客户姓名

Name of Customer:

签署

Customer's signature:

日期

Date:

职员姓名

Name of Staff:

职员号码

Staff ID.:

职员签署

Staff's signature:

开始录音时间及日期

Recording Start Time and Date:

录音电话内线号码

Tel. Extension No. for Recording:

Applicable to Cross-boundary Wealth Management Connect Witness Account Opening Only

提供「风险评估问卷」副本日期

Date of copy of "Risk Profiling Questionnaire" provided:

Applicable to Phone Order Only (Not Applicable to Cross-boundary Wealth Management Connect Witness Account Opening)

分行同事姓名

Branch Staff Name:

分行同事签署

Branch Staff Signature:

开始录音时间及日期

Recording Start
Time and Date:

录音电话内线号码

Tel. Extension No.
for Recording:

寄出「风险评估问卷」副本日期

Date of copy of "Risk Profiling
Questionnaire" mailed out:

负责同事姓名及签署(双签)

Responsible Staff Names and
Signatures (Countersignature):

| For Bank Use | |
|--|---|
| Processing Br No. | |
| Risk Tolerance Level <input type="checkbox"/> Zero (0) <input type="checkbox"/> Low (1) <input type="checkbox"/> Low to Medium(2) <input type="checkbox"/> Medium (3) <input type="checkbox"/> Medium to High (4) <input type="checkbox"/> High (5) | |
| <input type="checkbox"/> ACO/CIS/ISP Updated by _____ <input type="checkbox"/> Date _____ | |
| Details of Re-sending RPQ (Applicable to Phone Order Only): | |
| Request Date and Time of Re-sending RPQ: | Date of Re-sending RPQ: |
| Responsible Staff Name and Signature (Maker): | Responsible Staff Name and Signature (Checker): |

风险接受程度 Risk Tolerance Level: 零风险 Zero Risk (0)

- 风险接受程度：零风险(0) - 客户不接受任何投资风险。
Risk Tolerance Level: Zero Risk (0) – The customer does not accept any investment risk.
- 所有投资产品均不适合他/她。
None of the investment products will be suitable for him/her.

风险接受程度 Risk Tolerance Level: 低风险 Low Risk (1)

- 风险接受程度：低风险(1) - 保守的投资者。资本保值为他/她最重要的考虑。投资者寻求获取与存款利率相若的投资回报，并明白他/她将需要及愿意承受轻微程度(不等于零)的资本风险。
Risk Tolerance Level: Low Risk (1) – The investor is conservative. Capital preservation is of primary importance. The investor wants to achieve investment returns in line with bank deposits and understands he/she will need to and is willing to take a minimal (not zero) amount of risk with the capital invested.
- 投资者预期他/她的投资的价值于一般市况下将有轻微波动(不等于零)。
In normal market conditions, the investor expects the price fluctuation of his/her investment to be minimal (not zero).
- 评为低风险(1)的投资产品应当适合这类型的投资者。
Investment products with risk rating “Low Risk (1)” are likely to be suitable for such investors.

风险接受程度 Risk Tolerance Level: 低至中度风险 Low to Medium Risk (2)

- 风险接受程度：低至中度风险(2) - 轻度保守的投资者。投资者寻求低至中等程度的资本增值机会，并明白他/她将需要及愿意承受低至中等程度的资本风险。
Risk Tolerance Level: Low to Medium Risk (2) – The investor is moderately conservative. The investor wants to achieve low to medium level of capital growth and understands he/she will need to and is willing to take low to medium amount of risk with the capital invested.
- 投资者预期他/她的投资的价值于一般市况下将有轻微至中等程度的波动。
In normal market conditions, the investor expects the price fluctuation of his/her investment to be low to medium.
- 评为低至中度风险(2)或以下风险的投资产品应当适合这类型的投资者。
Investment products with risk rating “Low to Medium Risk (2)” or below are likely to be suitable for such investors.

风险接受程度 Risk Tolerance Level: 中度风险 Medium Risk (3)

- 风险接受程度：中度风险(3) - 轻度进取的投资者。投资者寻求中等程度的资本增值机会，并明白他/她将需要及愿意承受中等程度的资本风险。
Risk Tolerance Level: Medium Risk (3) – The investor is moderately aggressive. The investor wants to achieve medium level of capital growth and understands he/she will need to and is willing to take a medium amount of risk with the capital invested.
- 投资者预期他/她的投资的价值于一般市况下将有中等程度的波动。
In normal market conditions, the investor expects the price fluctuation of his/her investment to be medium.
- 评为中度风险(3)或以下风险的投资产品应当适合这类型的投资者。
Investment products with risk rating “Medium Risk (3)” or below are likely to be suitable for such investors.

风险接受程度 Risk Tolerance Level: 中度至高风险 Medium to High Risk (4)

- 风险接受程度：中度至高风险(4) - 进取的投资者。投资者寻求中等至高程度的资本增值机会，并明白他/她将需要及愿意承受中等至高程度的资本风险。
Risk Tolerance Level: Medium to High Risk (4) – The investor is aggressive. The investor wants to achieve medium to high capital growth and understands he/she will need to and is willing to take medium to high amount of risk with the capital invested.
- 投资者预期他/她的投资的价值于一般市况下将有中等至高程度的波动。
In normal market conditions, the investor expects the price fluctuation of his/her investment to be medium to high.
- 评为中度至高风险(4)或以下风险的投资产品应当适合这类型的投资者。
Investment products with risk rating “Medium to High Risk (4)” or below are likely to be suitable for such investors.

风险接受程度 Risk Tolerance Level: 高风险 High Risk (5)

- 风险接受程度：高风险(5) - 非常进取的投资者。投资者寻求高程度的资本增值机会，并明白他/她将需要及愿意承受包括有可能损失超过原投资金额的高程度的资本风险。
Risk Tolerance Level: High Risk (5) – The investor is very aggressive. The investor wants to achieve high capital growth and understands he/she will need to and is willing to take high amount of risk with the capital invested, including the possibility of losing more than the capital invested.
- 投资者预期他/她的投资的价值于一般市况下将有高程度的波动。
In normal market conditions, the investor expects the price fluctuation of his/her investment to be high.
- 评为高风险(5)或以下风险的投资产品应当适合这类型的投资者。
Investment products with risk rating “High Risk (5)” or below are likely to be suitable for such investors.