



康和證券(香港)有限公司

Taiwan Concord Capital Securities (Hong Kong) Ltd.

香港金鐘海富中心一座702室 · TEL:852-34057388 · FAX:852-25734785

香港證監會中央編號ACS694

Unit 702, Tower 1, Admiralty Centre, 18 Harcourt Road, Admiralty, Hong Kong

SFC CE No. ACS694

Client Investment Risk Questionnaire ("CIRQ")

客戶投資風險問卷(「此問卷」)

Client Account No. 客戶帳戶號碼	Client Name 客戶姓名	Name of Authorized Person (For Corporate Client) 獲授權人姓名 (企業帳戶適用)

This CIRQ aims at assessing Client's general risk tolerance and investment portfolio in order to assist Client in making investment decisions and assist us in understanding Client's objectives and needs.

此問卷的主要目的是為幫助評估客戶的一般承受風險能力及投資取向，以協助客戶作出投資決定及協助我們了解客戶的投資目標及需要。

NOTICE TO CLIENTS 客戶注意事項：

- For Joint Account 對於聯名帳戶：**
Each account holder of a joint account is required to complete the CIRQ separately. The lowest risk aptitude rating for any account holder would be adopted as the investor risk profile for the relevant joint account.
聯名帳戶的每位帳戶持有人必須分別完成此問卷。聯名戶口持有人中最低的評分會被採納為該聯名帳戶的投資風險範圍。
- For Corporate Account 對於企業帳戶：**
The risk assessment of the account is conducted based on information provided by each of the authorized person(s) who is authorized to operate and make investment decisions for the account under the Account Opening Application Form. The lowest risk aptitude rating for any authorized person would be adopted as the investor risk profile for the relevant account.
帳戶之風險評估是按照每個根據開立帳戶申請表格獲授權操作帳戶和作出投資決定的獲授權人所提供的資料進行。所有獲授權人中最底的評分會被採納為該帳戶的投資風險範圍。
- Please note that if you do not provide a complete and accurate disclosure of your existing financial situation, investment experience and/or investment objectives in this CIRQ, Taiwan Concord Capital Securities (Hong Kong) Limited ("TCCSHK") would not be able to assess the suitability of the financial products or services shortlisted.
請注意，若你在此問卷中未能就你現時財政狀況、投資經驗及/或投資目標提供完整及準確的披露，康和證券(香港)有限公司(「康和香港」)將不能夠評估適合的金融產品或服務。
- We recommend that you review your financial situation, investment experience and/or investment objectives on a regular basis or whenever your financial situation and/or personal circumstance is changed. Please feel free to contact us if you wish to review or update the information set out in this CIRQ.
我們建議你定期或在你的財政狀況及/或個人情況出現變更時，審視你的財務狀況、投資經驗及/或投資目標。如你欲審視或更新此問卷內的資料，請隨時聯絡我們。

To complete this CIRQ, please kindly fill out Section 1 and Section 2 below.

請填寫以下第一部分和第二部分以完成此問卷。



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Section 1: Qualitative Risk Assessment

第一部份: 定性風險評估

PLEASE SELECT (✓) THE MOST APPROPRIATE ANSWER 請選擇(✓)最合適的答案
<p>1.1 Which age group do you belong to? 你屬於那一個年齡組別?</p> <p><input type="checkbox"/> a. age 18-24 18-24 歲</p> <p><input type="checkbox"/> b. age 25-34 25-34 歲</p> <p><input type="checkbox"/> c. age 35-49 35-49 歲</p> <p><input type="checkbox"/> d. age 50-64 50-64 歲</p> <p><input type="checkbox"/> e. age 65 or above 65 歲或以上</p>
<p>1.2 What is the highest level of education level you have attained? 你的教育程度是:</p> <p><input type="checkbox"/> a. Primary school or below 小學或以下</p> <p><input type="checkbox"/> b. Secondary school 中學</p> <p><input type="checkbox"/> c. Post-Secondary (including diploma and associate degree) 大專 (包括文憑及副學士)</p> <p><input type="checkbox"/> d. Bachelor Degree/University or above 學士/大學或以上</p> <p><input type="checkbox"/> e. Professional qualifications such as CFPCM、CFA^R or CPA (if applicable) CFPCM、CFA^R或 CPA 等認可專業資格 (如適用)</p>
<p>1.3 Do you have any difficulty in reading documents and/or do you suffer from any long-term illness or impairments which may cause you (i) difficulty in understanding the investment product(s) and the risks involved; or (ii) financial hardship? 你是否在閱讀文件時有任何困難或你患有長期病患或殘障從而可能會令你: (i) 難以理解投資產品及其涉及的風險; 或 (ii) 陷於財政困難?</p> <p><input type="checkbox"/> a. Yes 是</p> <p><input type="checkbox"/> b. No 否</p>

Section 2: Quantitative Risk Assessment

第二部份: 定量風險評估

PLEASE SELECT (✓) THE MOST SUITABLE ANSWER 請選擇最恰當的答案	SCORE 分數
<p>2.1 <u>Individual/joint account clients:</u> How many months can your savings meet your basic family expenses? <u>Corporate clients:</u> How many months can your current working capital (minus current liabilities) meet your company's expenses? <u>個人/聯名客戶:</u> 你的儲蓄金額大約可應付多少個月的家庭基本開支? <u>企業客戶:</u> 你的流動營運資本 (減去流動負債) 大約可應付多少個月的公司開支?</p> <p><input type="checkbox"/> a. Less than 2 months 少於二個月</p> <p><input type="checkbox"/> b. Between 2 months and no more than 5 months 二個月至少於五個月</p> <p><input type="checkbox"/> c. Between 5 months and no more than 8 months 五個月至少於八個月</p> <p><input type="checkbox"/> d. Between 8 months and no more than 12 months 八個月至少於十二個月</p> <p><input type="checkbox"/> e. Over 12 months 超過十二個月</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>



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<p>2.2 How many years of experience do you have in relation to investment products the price of which fluctuates (including "buy and hold" and active trading)? Investment products subject to price fluctuation may include, for example, stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.</p> <p>你有多少年投資於價值波動之投資產品的經驗 (包括長期持有及頻繁交易)? 價值會波動之投資產品可包括, 例如股票、單位信託基金、外幣、商品、結構性產品、認股權證(俗稱「窩輪」)、期權、期貨、投資相連保單等。</p> <p><input type="checkbox"/> a. No experience or less than 1 year 沒有經驗或少過 1 年</p> <p><input type="checkbox"/> b. Between 1 and 3 years 1 至 3 年</p> <p><input type="checkbox"/> c. Over 3 years 多過 3 年</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">3</p> <p style="text-align: right;">5</p>
<p>2.3 In the past year, which of the following investment products have you held or purchased? (you may have more than 1 choice)</p> <p>在過去一年內, 你持有或購買過以下哪些投資產品? (可選擇多於一項)</p> <p><input type="checkbox"/> a. Cash, deposit, certificate of deposit, capital protected products, bonds, bond funds 現金、存款、存款證、保本產品、債券、債券基金</p> <p><input type="checkbox"/> b. Developed markets equity funds or stocks (e.g. Europe, US, Japan, Hong Kong, etc), developing market/ Emerging market equity funds or stocks (e.g. China, Eastern Europe, etc) 已發展市場股票基金或股票 (例如: 歐洲、美國、日本、香港等)、發展中市場/新興市場股票基金或股票 (例如: 中國、東歐等)</p> <p><input type="checkbox"/> c. Hedge Fund, foreign exchange margin account, structured products (e.g. currency-linked, equity-linked and credit-linked instruments), or derivatives (e.g. options, futures, warrants, swap contracts, etc) 對沖基金、外匯保證金帳戶、結構性產品 (例如: 外幣掛鈎、股票掛鈎、信用掛鈎工具等) 或衍生工具 (例如: 期權、期貨、認股證、掉期合約等)</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">3</p> <p style="text-align: right;">5</p>
<p>2.4 During the past year, how many derivatives transactions have you executed (buying or selling derivatives/ other financial instruments)?</p> <p>在過去一年, 你曾執行過多少次衍生產品交易 (買賣衍生工具或其他金融工具)?</p> <p><input type="checkbox"/> a. None 完全沒有</p> <p><input type="checkbox"/> b. Between 0 and 5 transactions 0 次至 5 次</p> <p><input type="checkbox"/> c. Between 5 and 10 transactions 5 次至 10 次</p> <p><input type="checkbox"/> d. More than 10 transactions 多於 10 次</p>	<p style="text-align: right;">0</p> <p style="text-align: right;">1</p> <p style="text-align: right;">3</p> <p style="text-align: right;">5</p>
<p>2.5 In an ideal case, what percentage of your assets would you invest in financial products that contain market risk (e.g. equity risk, interest rate risk, currency risk, commodity risk, etc)?</p> <p>在理想情況下, 你願意把你的資產中多少百分比投資於有市場風險的金融產品 (例如: 股票風險、利息風險、貨幣風險、商品風險等)?</p> <p><input type="checkbox"/> a. Below 10% 10% 以下</p> <p><input type="checkbox"/> b. More than 10% and up to 20% 10% 至 20%</p> <p><input type="checkbox"/> c. More than 20% and up to 40% 20% 以上至 40%</p> <p><input type="checkbox"/> d. More than 40% and up to 60% 40% 以上至 60%</p> <p><input type="checkbox"/> e. More than 60% 60% 以上</p>	<p style="text-align: right;">1</p> <p style="text-align: right;">2</p> <p style="text-align: right;">3</p> <p style="text-align: right;">4</p> <p style="text-align: right;">5</p>



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<p>2.6 Which of the following statements best describes your attitude towards investment risk? 以下哪句最能形容你對投資風險的態度?</p> <p><input type="checkbox"/> a. You are very concerned about price volatility, and prefer to have a low return in order to avoid all the risk. 你非常關注價格波幅，寧願接受低回報來避免所有風險。</p> <p><input type="checkbox"/> b. You have some concern about price volatility, and prefer to have less return in order to avoid most of the risk. 你關注價格波幅，寧願以較少的回報來避免大部份風險。</p> <p><input type="checkbox"/> c. You are willing to accept some price volatility with a reasonable return. 你願意接受一些價格波幅以換取合理的回報。</p> <p><input type="checkbox"/> d. You are willing to accept higher price volatility as long as the return is attractive. 你在回報吸引的情況下願意接受較高的價格波幅。</p> <p><input type="checkbox"/> e. You are willing to tolerate very high price volatility in order to maximize return. 你願意承受極高的價格波幅以追求最大的回報。</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>
<p>2.7 Among all your current investments and low risk assets (e.g. savings deposits, time deposits, cash value of insurance policies, government debt securities such as Exchange Fund Bills and Notes, etc) account for how much of your total investable assets*: 綜觀你現時所有的投資及低風險的資產(例如:儲蓄存款、定期存款、保險現金值、政府債券如外匯基金票據及債券等)佔你的可投資資產中的比例是:</p> <p><input type="checkbox"/> a. More than 80% 80%以上</p> <p><input type="checkbox"/> b. Over 60% and up to 80% 60%以上至 80%</p> <p><input type="checkbox"/> c. Over 40% and up to 60% 40%以上至 60%</p> <p><input type="checkbox"/> d. Over 20% and up to 40% 20%至 40%</p> <p><input type="checkbox"/> e. Less than 20% 20%以下</p> <p>* Investable assets include all financial assets, except for the residential property owned for self-occupied purposes. 可投資資產包括所有金融資產(自住物業除外)。</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>
<p>2.8 Which of the following percentage returns would you generally be most comfortable with? 你願意投資於波幅程度多大的投資產品?</p> <p><input type="checkbox"/> a. Fluctuation between -15% and +15% 於-15% 至+15%之間的波幅</p> <p><input type="checkbox"/> b. Fluctuation between -30% and +30% 於-30% 至+30%之間的波幅</p> <p><input type="checkbox"/> c. Fluctuation between under -30% and over +30% 多於-30% 至+30%之間的波幅</p>	<p>5</p> <p>10</p> <p>15</p>
<p>TOTAL SCORE 總分</p>	



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Section 3: Investment Risk Profile Summary (To be completed by Staff of TCCSHK)

第三部份: 投資風險程度總結 (由康和香港職員填寫)

Assessment Results/ Comments 評估結果/意見
<p>1) Your Investment Risk Profile is 客戶可承擔的投資風險程度為:</p> <p><input type="checkbox"/> Conservative 保守型</p> <p><input type="checkbox"/> Moderately Conservative 中度保守型</p> <p><input type="checkbox"/> Balanced 平衡型</p> <p><input type="checkbox"/> Moderately Aggressive 中度進取型</p> <p><input type="checkbox"/> Aggressive 進取型</p>
<p>2) Due to the following reason(s), you (or any one of the authorized persons of the corporate client) are considered to be a Vulnerable Client:</p> <p>基於以下原因，你（或企業客戶的其中一位獲授權人）被界定為弱勢客戶：</p> <p><input type="checkbox"/> aged 65 or above 65歲或以上</p> <p><input type="checkbox"/> Primary school or below 小學或以下的教育程度</p> <p><input type="checkbox"/> with visual impairment 有視力障礙</p>

Risk Profile Analysis as Compared to Risk Level of Investment Products

投資產品風險級別與風險取向分析之對比

Investment Risk Profile 投資風險程度	Score 分數	Risk Profile Analysis 風險取向分析	Risk Level of Investment Products Suitable for your Consideration 可供考慮的投資產品風險級別
Conservative 保守型	1-12	The risk profile analysis of each risk profile mentioned herein is to describe the Client's risk tolerance level under general conditions. 以下就每個風險程度的風險取向分析旨在描述客戶在一般情況下的風險承擔程度。 You can only tolerate little price and value fluctuations (i.e. investment risk) for your investment. You also realize that your investment choices may not earn return high enough to match inflation rates in the long run. Nevertheless, you prefer investment products with no or very little price fluctuations. 你可承受少量價格及市值波動（即投資風險）。儘管你亦明白自己的投資選擇所帶來的回報長遠未必能高於通脹率，你仍選擇沒有價格波動或波動較低之投資產品。	RR1
Moderately Conservative 中度保守型	13-24	You can tolerate some price and value fluctuations in order to achieve higher return. However, you do not prefer investment products with wide range of price fluctuations. Moreover, you do not prefer to have a large percentage of risky assets in your portfolios. Your expectation is to have investment returns that keep up with inflation in the long run. 你可承受一些價格及市值波動以換取較高回報，但你並不接受價格波動程度較大的投資產品。此外，你並不希望自己的投資組合持有大比重的具風險的資產。你期望投資回報長遠能趕上通脹。	RR2
Balanced 平衡型	25-36	You can tolerate a wide range of price and value fluctuations. You are also willing to have risky assets in your portfolio. By accepting investment products with medium level of investment risk, you hope to achieve a higher investment return that can beat inflation by a meaningful margin in the long run. 你可承受較大的價格及市值波動程度。你願意投資組合內持有具風險之資產。你接受中度投資風險的投資產品，從而希望長遠能獲取明顯高於通脹的回報。	RR3



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Moderately Aggressive 中度進取型	37-48	You can tolerate a relatively high level of investment risk and are willing to accept a high price and value fluctuations in order to increase your return. You accept that such a risk is necessary to earn higher return in the long run. 你可承受較高的投資風險及願意接受高的價格及市值波動來增加回報。你接受以較高風險換取長遠較高回報。	RR4
Aggressive 進取型	49-54	You can tolerate high level of investment risk and are willing to accept a very high price and value fluctuations in order to maximize your return. You accept that such a high risk is necessary to maximize return in the long run. 你可承受高度投資風險及願意接受很高的價格及市值波動來換取最大回報。你接受以高風險換取長遠最大的回報。	RR5

Disclaimers 免責聲明

This CIRQ and the results should be used only as a reference in making your own investment decisions. This CIRQ and the results are not an offer to sell or solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. The results of this CIRQ are derived from the information provided to TCCSHK by you. TCCSHK accept no responsibility or liability as to the accuracy or completeness of such information and the results of this CIRQ.

Your preference and investment decision may be different from what is indicated in this CIRQ. Before making any investment decision, you should fully understand the relevant financial product's risks and merits, determine that the investment is consistent with your objectives and that you are able to assume all risks.

Personal information collected in this CIRQ will be kept confidential by TCCSHK. The information may be used by TCCSHK under a duty of confidentiality to TCCSHK, for the purposes set out in our Personal Data (Privacy) Collection Statement that has been delivered to you with the relevant account opening documents.

此問卷及所得的分析結果只供你在考慮作出投資決定時作參考之用。此問卷及所得的分析結果並不應被視為是對任何投資產品或服務的銷售或購買邀請，亦不應當為投資建議。此問卷的分析結果乃根據你向康和香港提供的資料所得，康和香港不會為該等資料的準確性或完整性及問卷結果負上任何責任。

你的風險取向和決定可能與此問卷的分析結果不同。作出任何投資決定前，你應全面了解有關金融產品的風險和回報，確定該投資符合你的投資目標，且有關風險亦在你承受能力之內。

康和香港將確保此問卷內的個人資料得到保密。你提供的資料只會在保密的情況下，按康和香港已交付予你的有關開戶文件資料內隨附的收集個人資料（私隱）聲明政策所載的目的使用。



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Section 4: Confirmation and Declaration by Client

第四部份: 客戶確認與聲明

Client Account No. 客戶帳戶號碼	Client Name 客戶姓名	Name of Authorized Person (For Corporate Account) 獲授權人姓名 (企業帳戶適用)

- I, the undersigned, hereby confirm that contents of this CIRQ, the investment risk profile and the risk profile analysis have been explained to me in a language of my choice (English or Chinese)
- I have been invited to read questions in this CIRQ as well as the disclaimers carefully, to ask questions and to take independent advice if I so wish. I understand that I may also discuss my investment planning and the portfolio with an Account Executive of TCCSHK.
- I hereby affirm that all the answers to this CIRQ reflect my current financial situation, investment experience and investment objectives. I undertake to inform TCCSHK about any changes in the above-mentioned information.
- I understand that by filling in the CIRQ incorrectly, TCCSHK will not be able to assess the suitability of the requested service. I hereby confirm that I fully understand the results of this investment risk profiling exercise.
- I shall be making all my own independent investment decision.
- 本人(下述簽署人)在此確認此問卷的內容、投資風險程度和風取向分析均按本人所選擇的語言(英文或中文)向本人作出解釋。
- 本人應邀仔細閱讀了此問卷內的問題及免責聲明,並提出問題和徵求獨立意見(如本人有此意願)。本人明白亦可與康和香港的客戶經理聯絡及討論適合本人的投資計劃及組合。
- 本人在此確認上述答案反映了本人現時的財務狀況、投資經驗及投資目標。如上述資料有任何改變,本人承諾通知康和香港。
- 本人明白如不正確地填寫此問卷,康和香港將不能夠評估所需服務對本人的適合性。本人在此確認本人完全明白及同意此風險評估的結果。
- 本人作出的任何投資均由本人親自決定。

I hereby acknowledge receipt of a copy of this CIRQ which has been duly completed and signed by me.
本人確認已收妥由本人填妥並簽署此問卷的副本。

Client/Authorized Signatory 客戶/授權簽署:

Date 日期:



康和證券(香港)有限公司

Taiwan Concord Capital Securities (Hong Kong) Ltd.

香港金鐘海富中心一座702室 · TEL:852-34057388 · FAX:852-25734785

香港證監會中央編號ACS694

Unit 702, Tower 1, Admiralty Centre, 18 Harcourt Road, Admiralty, Hong Kong

SFC CE No. ACS694

Section 5: Staff Declaration

第五部份: 職員聲明

Declaration by Staff of TCCSHK 康和香港職員聲明			
<ul style="list-style-type: none">■ I, the undersigned, confirm that contents of this CIRQ, the investment risk profile and the risk profile analysis have been explained to the Client in a language of the Client's choice (English or Chinese)■ I have also explained and invited the Client to read the Disclaimers, ask questions and take independent advice if the Client wishes.■ A copy of the duly completed and signed CIRQ has been given to the above Client.■ 本人(下述簽署人)確認已按照上述客戶所選擇的語言(英文或中文)向客戶解釋此問卷的內容、投資風險程度及風險取向分析。■ 本人已解釋並邀請客戶閱讀免責聲明、提出的問題及徵求獨立意見(如客戶有此意願)。■ 本人已將一份已填妥並簽署此問卷的副本予上述客戶。			
(CE No.: _____)			
Signature of Staff 職員簽署			
Name 職員姓名: _____		Department 部門: _____	
For Official Use Only 僅供內部使用			
AE Code		CIRQ Type	<input type="checkbox"/> New <input type="checkbox"/> Renewal
Date		Channel	<input type="checkbox"/> In Person <input type="checkbox"/> By Phone, Ext. No. _____
Staff Name		Handling Staff Signature	