



投資風險取向問卷

Investment Risk Profiling Questionnaire

以下是一份風險及投資經驗評估問卷，目的是評估貴公司對風險的承受能力及據此選擇適合貴公司的投資組合。

This is a risk and investment experience assessment questionnaire to help your company assess the risk tolerance level and the portfolio options that match your company.

客戶資料 Client Information

姓名 Name: _____ 帳戶號號 Account No: _____

問卷 Questionnaire

請在適當的方格內加上(✓)並回答全部 10 條問題。

Please tick (✓) the appropriate one and fill in all 10 questions.

1. 貴公司有沒有聘用任何合資格的專業人士參與金融投資的決策？

Does your company engage any qualified professional to take part in decision making on financial investments?

- A. 沒有，本公司在投資決策方面擁有少許或沒有知識。 No, our company has little or no knowledge on investment decisions. (1)
- B. 沒有，但本公司在投資決策方面擁有足夠的知識。 No, but our company has adequate knowledge on investment decisions. (2)
- C. 有，本公司的授權人士擁有相關專業資格去負責投資決策。 Yes, our company has authorized person(s) with relevant qualifications* to make investment decisions. (3)
- D. 有，本公司擁有獨立部門/團隊/外聘顧問負責投資決策。 Yes, our company has an independent division / team / external advisor to make investment decisions. (4)

2. 貴公司將會分配多少百分比的流動資產淨值，例如現金、外幣、黃金、基金、證券等（不包括固定資產淨值），作為投資用途？

What is the percentage of your company's net liquid assets such as cash, foreign currency, bullion, funds, securities, etc (excluding the net value of fixed assets) that will be set aside for investment purpose?

- A. 少於 10% Less than 10% (1)
- B. 10% 至 20% (2)
- C. 21% 至 30% (3)
- D. 多於 30% More than 30% (4)

3. 買賣投資產品時，貴公司認為持有多久才合適？一般來說，投資年期越長，投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會一般較低，但資金需要被鎖定一段較長時期。

When investing in investment products, how long will your company's investment horizon be? In general, the longer the investment horizon, the more you can ride out the ups and downs of the market. That is, the chance to lose money is generally lower when the investment horizon increases, but the money needs to be locked in longer.

- A. 少於 1 年 Less than 1 year (1)
- B. 1 年至 5 年 1 – 5 years (2)
- C. 6 年至 10 年 6 – 10 years (3)
- D. 超過 10 年 Over 10 years (4)

4. 貴公司的主要投資目標是？ What is your company's prime investment objective?

- A. 保障本金 Capital Preservation (1)
- B. 抗衡通脹 Against Inflation (2)
- C. 均衡增長 Balanced Growth (3)
- D. 高速增長 High Growth (4)

5. 貴公司願意投資於波幅多大的投資產品？

Which of the following potential returns your company would generally be most comfortable with?

- A. 介乎- 5%至+ 5%之間的波幅 Fluctuates between - 5% and + 5% (1)
- B. 介乎- 10%至+ 10%之間的波幅 Fluctuates between - 10% and + 10% (2)
- C. 介乎- 20%至+ 20%之間的波幅 Fluctuates between - 20% and + 20% (3)
- D. 介乎- 20%以上至+ 20%以上之間的波幅 Fluctuates between > - 20 % and > + 20% (4)

6. 貴公司預備分配大約多少百分比的盈餘作為投資用途? What is the approximate percentage of your company's surplus prepared to set aside for investment purpose?	
<input type="checkbox"/> A. 少於 5% Less than 5%	(1)
<input type="checkbox"/> B. 5% 至 15%	(2)
<input type="checkbox"/> C. 16% 至 30%	(3)
<input type="checkbox"/> D. 多於 30% More than 30%	(4)
7. 貴公司現時是否持有以下任何投資產品？(如為多項，請選擇最高比例的一項。) Is your company currently holding any of the following investment products? (If more than 1 option, please choose the one with highest proportion.)	
<input type="checkbox"/> A. 保本投資產品、存款證 Capital-guaranteed Investment Products, Certificates of Deposits	(1)
<input type="checkbox"/> B. 債券、債券基金 Bonds, Bond Funds	(2)
<input type="checkbox"/> C. 股票、開放式基金、非保本投資產品 Stocks, Open-end Funds, Non-Capital Protected Investment Product	(3)
<input type="checkbox"/> D. 保證金交易、認股權證、期權、期貨、累計認購期權 Margin Trading, Warrants, Options, Futures, Accumulators	(4)
8. 在過往一年，貴公司曾執行過多少次交易？ In the past year, how many transactions did your company execute?	
<input type="checkbox"/> A. 少於 10 次交易 Less than 10 transactions	(1)
<input type="checkbox"/> B. 10 至 30 次交易 Between 10 and 30 transactions	(2)
<input type="checkbox"/> C. 31 至 50 次交易 Between 31 and 50 transactions	(3)
<input type="checkbox"/> D. 超過 50 次交易 Over 50 transactions	(4)
9. 按每月營運開支計算，貴公司已預留多少資金去應付緊急需要？ How much of your company's reserved funds are available for emergency case, in terms of monthly operating expenses?	
<input type="checkbox"/> A. 少於 6 個月 Less than 6 months	(1)
<input type="checkbox"/> B. 6 個月至少於 12 個月 Between 6 months and < 12 months	(2)
<input type="checkbox"/> C. 12 個月至少於 24 個月 Between 12 months and < 24 months	(3)
<input type="checkbox"/> D. 超過 24 個月 Over 24 months	(4)
10. 貴公司對金融市場和投資的認識有多少？ What is your knowledge of financial markets and investments?	
<input type="checkbox"/> A. 低水平：對金融市場只有一些基本知識，例如股票和債券的分別。 Low: We have only some basic knowledge of financial markets such as differences between stocks and bonds.	(1)
<input type="checkbox"/> B. 中等水平：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（即把資金配置於不同類別的投資，以分散風險）。 Medium: We have above basic knowledge and understand the importance of diversification and practice it. (i.e., We invest in different types of investments to spread the risks).	(2)
<input type="checkbox"/> C. 高水平：懂得閱讀一家公司的財務報告(即損益表及資產負債表)，並明白影響股票和債券價格的因素。 High: We know how to read a company's financial reports (i.e., profit and loss statements and balance sheet) and understand the factors affecting the prices of stocks and bonds.	(3)
<input type="checkbox"/> D. 精通：熟識大部分金融產品(包括債券、股票、認股權證、期權及期貨)，並明白可能影響這些金融產品的風險和表現的各項因素。 Advanced: We are familiar with most financial products (including bonds, stocks, warrants, options, and futures) and understand the various factors that may affect the risk and performance of these financial products.	(4)

總分 Total Score	
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結果 Result

根據貴公司對以上所有問題的回答，貴公司的投資風險取向為: According to your company answers to all questions above, the risk aptitude is

	分數 Score	投資風險取向分類 Risk Aptitude Classification	參考投資策略 Reference Investment Strategy
<input type="checkbox"/>	10 – 15	1 - 保守型 Conservative	<p>貴公司能承受低度投資風險，而貴公司投資主要目的為保本，貴公司會偏向收取固定穩定回報。</p> <p>The level of your company's investment risk is low with the capital protection is the main objective. You would prefer receiving fixed and stable returns.</p> <p>適合的投資產品: Available Investment Products:</p> <p>評為二級或以下風險的投資產品應當適合貴公司，例如保本產品。 Investment products with risk rating 2 or below are likely to be suitable for your company, e.g., Capital Protection Products.</p>
<input type="checkbox"/>	16 – 23	2 - 平衡型 Moderate	<p>貴公司能承受中度投資風險，而貴公司的投資主要目的為尋求長期平穩增長，貴公司樂意接受更大波動及風險以取得較高投資回報和資本增長。</p> <p>The level of your company's investment risk is moderate with the stable long term growth is the main objective. You are happy to accept a higher level of volatility and risk to achieve higher investment income and capital growth.</p> <p>適合的投資產品: Available Investment Products:</p> <p>評為三級或以下風險的投資產品應當適合貴公司，例如基金、高息債券、外幣、商品等。 Investment products with risk rating 3 or below are likely to be suitable for your company, e.g., Mutual Funds, High Yield Bonds, Foreign Currencies and Commodities.</p>
<input type="checkbox"/>	24 – 31	3 - 進取型 Aggressive	<p>貴公司能承受高度投資風險，而貴公司的投資主要目的為達到最高回報，貴公司樂意接受極大波動以取得最高回報。</p> <p>The level of your company's investment risk is high with the maximization of rate of return is the main objective. You are happy to accept large fluctuations in the value of your investments.</p> <p>適合的投資產品: Available Investment Products:</p> <p>評為四級或以下風險的投資產品應當適合貴公司，例如私募基金 (槓桿使用不超過 100%)、另類投資、結構性產品、期權、期貨等。 Investment products with risk rating 4 or below are likely to be suitable for your company, e.g., Private Funds (Leverage not exceeding 100%), Alternative Investments, Structured Products, Options and Futures.</p>
<input type="checkbox"/>	≥ 32	4 - 投機型 Speculative	<p>貴公司基本上能接受重大的損失，以換取得重大的潛在投資回報。貴公司明白風險越大，回報越高的原則，而貴公司可接受此程度的波動。</p> <p>Your company is generally comfortable with maximizing the potential return on investment coupled with maximized risk. You understand the risk-return principle and are comfortable with this level of fluctuation.</p> <p>適合的投資產品: Available Investment Products:</p> <p>評為五級或以下風險的投資產品應當適合貴公司，例如私募基金 (槓桿使用超過 100%)、另類投資、結構性產品等。 Investment products with risk rating 5 or below are likely to be suitable for your company, e.g., Private Funds (Leverage exceeding 100%), Alternative Investments and Structured Products.</p>

如果貴公司不同意這結果，請選出貴公司認為更符合自己的風險取向分類。(請於適當的方格上「✓」)。貴公司只能選取較評估所得的風險取向較低的分類，本行將紀錄此為貴公司的風險取向分類。

If your company disagrees with this assessment, please select the Risk Appetite that can best describe your company (please tick on the appropriate box). This can only be lower than the Risk Appetite assessed above, and will be the Risk Appetite captured in the Company's record.

保守型 Conservative

平衡型 Moderate

進取型 Aggressive

貴公司確認，上述投資風險取向分類和投資策略與貴公司的投資風險要求和投資目標相符。

We hereby acknowledge that the above Risk Aptitude Classification and Investment Strategy are consistent with our investment risk

requirements and investment objective.

客戶聲明 Declaration by Client

1. 貴公司確認在本問卷提供的資料是真確、正確和準確。如上述資料有任何變動，貴公司承諾知會華魯國際資產管理有限公司（“華魯資管”）。
We hereby affirm that the information provided in questionnaire is true, correct and accurate of provision. We undertake to inform China Shandong International Asset Management Limited (the “CSIAM”) about any changes in the above-mentioned information.
2. 貴公司明白如問卷內填寫的內容不實，華魯資管將不能評估所要求服務對貴公司的適合性。
We understand that by filling in the questionnaire incorrectly, CSIAM will be unable to assess the suitability of the requested service to our interest.
3. 貴公司確認收到已填妥並簽署的本問卷副本。
We acknowledge the receipt of a copy of this questionnaire which is duly completed and signed.

公司授權人簽署並蓋公司印章
Company's Authorized Signature(s) with Company Chop

日期
Date

免責聲明 Disclaimer

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