



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，目的是評估閣下對風險的承受能力及據此選擇適合閣下的投資組合。

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

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 11 條問題。對於聯名帳戶，每名帳戶持有人須分別填寫本問卷。

Please tick (✓) the appropriate one and fill in all 11 questions. For joint account, each account holder is required to complete this questionnaire separately.

1. 您的年齡是？ What is your age?

- A. 65 or above (1)
- B. 46 – 64 (2)
- C. 36 – 45 (3)
- D. 18 – 35 (4)

2. 您的教育程度？ What is your education level?

- A. 小學 Primary (1)
- B. 中學 Secondary (2)
- C. 大學 University (3)
- D. 碩士或以上 Postgraduate or above (4)

3. 您買賣投資產品有多少年的經驗？ How many year(s) have you been investing in investment product?

(投資產品的定義：投資產品是指其價值可隨時波動，並可跌至低於其投資本金的產品。投資產品包括認股權證、期權、期貨、股票、債券、基金、股票掛鈎工具、外匯交易、商品、結構性產品等。)

(Definition of investment products: An investment product means that its value can fluctuate over time and can fall below its original invested capital. These include warrants, options, futures, stocks, bonds, funds, equity-linked instruments, foreign exchange trades, commodities, structured products, etc.)

- 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. 買賣投資產品時，您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 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)

5. 您的主要投資目標是？ What is your 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)

6. 您願意投資於波幅多大的投資產品？ Which of the following potential returns you 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)

7. 您可以用作儲蓄或投資的款項平均佔您收入百分比為? What is the average percentage of your income that can be set aside for savings or investment?	
<input type="checkbox"/> A. 少於 10% Less than 10%	(1)
<input type="checkbox"/> B. 10% 至 25%	(2)
<input type="checkbox"/> C. 26% 至 40%	(3)
<input type="checkbox"/> D. 多於 40% More than 40%	(4)
8. 您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。) Are you 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)
9. 在過往一年,您曾執行過多少次交易? In the past year, how many transactions you executed?	
<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)
10. 您的儲備金額大約可應付多少個月的基本家庭開支? How many months could your savings meet your basic family expenses?	
<input type="checkbox"/> A. 少於 3 個月 Less than 3 months	(1)
<input type="checkbox"/> B. 3 個月至少於 6 個月 Between 3 months and < 6 months	(2)
<input type="checkbox"/> C. 6 個月至少於 9 個月 Between 6 months and < 9 months	(3)
<input type="checkbox"/> D. 超過 9 個月 Over 9 months	(4)
11. 您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:我對金融市場只有一些基本知識,例如股票和債券的分別。 Low: I 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: I have above basic knowledge and understand the importance of diversification and practice it. (i.e., I have my money in different types of investments to spread the risks).	(2)
<input type="checkbox"/> C. 高水平:我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: I 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:我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: I am 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

根據您對以上所有問題的回答，您的投資風險取向為: According to your answers to all questions above, your 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>您能承受低度投資風險，而您投資主要目的為保本，您會偏向收取固定穩定回報。The level of your 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: 評為二級或以下風險的投資產品應當適合您，例如保本產品。 Investment products with risk rating 2 or below are likely to be suitable for you, e.g., Capital Protection Products.</p>
<input type="checkbox"/>	16 – 25	2 - 平衡型 Moderate	<p>您能承受中度投資風險，而您的投資主要目的為尋求長期平穩增長，您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。The level of your 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: 評為三級或以下風險的投資產品應當適合您，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 you, e.g., Mutual Funds, High Yield Bonds, Foreign Currencies and Commodities.</p>
<input type="checkbox"/>	26 – 35	3 - 進取型 Aggressive	<p>您能承受高度投資風險，而您的投資主要目的為達到最高回報，您樂意接受極大波動以取得最高回報。The level of your 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: 評為四級或以下風險的投資產品應當適合您，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 you, e.g., Private Funds (Leverage not exceeding 100%), Alternative Investments, Structured Products, Options and Futures.</p>
<input type="checkbox"/>	≥ 36	4 - 投機型 Speculative	<p>您基本上能接受重大的損失，以換取得重大的潛在投資回報。您明白風險越大，回報越高的原則，而您可接受此程度的波動。You are generally comfortable with maximizing your 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: 評為五級或以下風險的投資產品應當適合您，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 you, e.g., Private Funds (Leverage exceeding 100%), Alternative Investments and Structured Products.</p>

如果您不同意這結果，請選出閣下認為更符合自己的風險取向分類。(請於適當的方格上「✓」)。閣下只能選取較評估所得的風險取向較低的分類，本行將紀錄此為閣下的風險取向分類。

If you disagree with this assessment, please select the Risk Appetite that you believe can best describe yourself (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

本人確認，上述投資風險取向分類和投資策略與本人的投資風險要求和投資目標相符。

I hereby acknowledge that the above Risk Aptitude Classification and Investment Strategy are consistent with my investment risk requirements and investment objective.

客戶聲明 Declaration by Client

1. 本人確認在本問卷提供的資料在提供當下是真確、正確和準確。如上述資料有任何變動，本人承諾知會華魯國際資產管理有限公司（“華魯資管”）。

I hereby affirm that the information provided in questionnaire is true, correct and accurate of provision. I undertake to inform China Shandong International Asset Management Limited (the “CSIAM”) about any changes in the above-mentioned information.

2. 本人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本人的適合性。
I understand that by filling in the questionnaire incorrectly, CSIAM will be unable to assess the suitability of the requested service to my interest.
3. 本人確認收到已填妥並簽署的本問卷副本。I acknowledge the receipt of a copy of this questionnaire which is duly completed and signed by me.
4. 本人理解並同意，聯名帳戶的每名帳戶持有人必須分別填寫投資風險取向問卷。本人進一步同意，友盈資產管會參考聯名帳戶持有人當中最底的分數作為評估有關聯名帳戶的投資風險取向的依據。

I understand and agree that each account holder of joint account is required to complete the investment risk profiling questionnaire separately. I further agree that the lowest risk aptitude rating for any account holder would be adopted as the investor risk profile of the relevant joint account.

客戶簽署 Client Signature(s)

日期 Date

免責聲明 Disclaimer

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