



## Risk Assessment Questionnaire

### 風險評估問卷

#### Section A) Personal Profile 個人背景

Q1: In which age group do you fall into? 請問閣下的年齡區間?

- (2) Age Between 18 and 29 ( 18 至 29 歲 )
- (3) Age Between 30 and 39 ( 30 至 39 歲 )
- (6) Age Between 40 and 49 ( 40 至 49 歲 )
- (5) Age Between 50 and 59 ( 50 至 59 歲 )
- (4) Age Between 60 and 65 ( 60 至 65 歲 )
- (1) Age over 65 ( 65 歲或以上 )

#### Section B) Financial Profile 財務背景

Q2: How much is your estimated annual income (all income sources inclusive)?

請問閣下的年收入總額 ( 包含各類來源收入 ) ?

- (1) Less than HK\$250,000 ( 少於港幣 \$250,000 )
- (2) Between HK\$250,000 and HK\$499,999 ( 港幣 \$250,000 至港幣 \$499,999 )
- (3) Between HK\$500,000 and HK\$999,999 ( 港幣 \$500,000 至港幣 \$999,999 )
- (4) Between HK\$1,000,000 and HK\$2,999,999 ( 港幣 \$1,000,000 至港幣 \$2,999,999 )
- (5) Between HK\$3,000,000 and HK\$4,999,999 ( 港幣 \$3,000,000 至港幣 \$4,999,999 )
- (6) Between HK\$5,000,000 and HK\$9,999,999 ( 港幣 \$5,000,000 至港幣 \$9,999,999 )
- (7) Above HK\$10,000,000 ( 港幣 \$10,000,000 以上 )

Q3: What is the estimated percentage of your annual income (all income sources inclusive) available for investment or savings?

請問閣下的收入總額 ( 包含各類來源收入 ) 中有多少比例可以用於投資或儲蓄 ?

- (1) 0% ( 0% )
- (2) Between 0% and 10% ( 0% 至 10% )
- (3) Between 11% and 25% ( 11% 至 25% )
- (4) Between 26% and 50% ( 26% 至 50% )
- (5) Between 51% and 75% ( 51% 至 75% )
- (6) More than 75% ( 超過 75% )

Q4: How much is your estimated total wealth? 請問閣下的財富總額 ?

- (1) Less than HK\$1,000,000 ( 少於港幣 \$1,000,000 )
- (2) Between HK\$1,000,000 and HK\$2,499,999 ( 港幣 \$1,000,000 至港幣 \$2,499,999 )
- (3) Between HK\$2,500,000 and HK\$4,999,999 ( 港幣 \$2,500,000 至港幣 \$4,999,999 )
- (4) Between HK\$5,000,000 and HK\$7,999,999 ( 港幣 \$5,000,000 至港幣 \$7,999,999 )
- (5) Between HK\$8,000,000 and HK\$24,999,999 ( 港幣 \$8,000,000 至港幣 \$24,999,999 )
- (6) Above HK\$25,000,000 ( 港幣 \$25,000,000 以上 )

Q5: How many months of your share of household expenses are available to you to meet unforeseen events?

請問閣下大約相當於多少個月的家庭開支可用作應付不時之需的儲備金額 ?

- (1) None ( 無 )
- (2) Less than 3 months ( 少於 3 個月 )
- (3) Between 3 and 6 months ( 3 至 6 個月 )
- (4) Between 7 and 9 months ( 7 至 9 個月 )
- (5) Between 10 and 12 months ( 10 至 12 個月 )
- (6) Longer than 13 months ( 13 個月以上 )



**Section C) Investment Profile 投資背景**

Q6: What is your estimated total investment amount during last 12 months? 請問閣下過去一年的總投資金額為何?

- (1) None ( 無 )
- (2) Less than HK\$250,000 ( 少於港幣 \$250,000 )
- (3) Between HK\$250,000 and HK\$999,999 ( 港幣 250,000 至港幣 \$999,999 )
- (4) Between HK\$1,000,000 and HK\$2,499,999 ( 港幣 \$1,000,000 至港幣 \$2,499,999 )
- (5) Between HK\$2,500,000 and HK\$7,999,999 ( 港幣 \$2,500,000 至港幣 \$7,999,999 )
- (6) Between HK\$8,000,000 and HK\$24,999,999 ( 港幣 \$8,000,000 至港幣 \$24,999,999 )
- (7) Above HK\$25,000,000 ( 港幣 \$25,000,000 以上 )

Q7: How many years of experience do you have with investing in listed equities or ETF or equity fund or investment-linked insurance policy products?

請問閣下對上市權益證券或於交易所買賣之基金或股票型共同基金或投資型保單等商品有多少年之投資經驗?

- (1) None ( 無 )
- (2) Less than one year ( 少於 1 年 )
- (3) Between 2 and 3 years ( 2 至 3 年 )
- (4) Between 4 and 5 years ( 4 至 5 年 )
- (5) Between 6 and 10 years ( 6 至 10 年 )
- (6) More than 10 years ( 10 年以上 )

Q8: How many years of experience do you have with investing in fixed income related products (such as cash bond or ECB or fixed-income Fund)?

請問閣下對固定收益商品 ( 債券或可轉換公司債或固定收益基金等 ) 有多少年之投資經驗?

- (1) None ( 無 )
- (2) Less than one year ( 少於 1 年 )
- (3) Between 2 and 3 years ( 2 至 3 年 )
- (4) Between 4 and 5 years ( 4 至 5 年 )
- (5) Between 6 and 10 years ( 6 至 10 年 )
- (6) More than 10 years ( 10 年以上 )

Q9: How many years of experience do you have with investing in structured products (such as RN or CLN or ELN)?

請問閣下對結構型商品 ( 利率連結票據或信用連結票據或股票連結票據等 ) 有多少年之投資經驗?

- (1) None ( 無 )
- (2) Less than one year ( 少於 1 年 )
- (3) Between 2 and 3 years ( 2 至 3 年 )
- (4) Between 4 and 5 years ( 4 至 5 年 )
- (5) Between 6 and 10 years ( 6 至 10 年 )
- (6) More than 10 years ( 10 年以上 )

Q10: How many years of experience do you have with investing in alternative fund/hedge fund products?

請問閣下對另類基金 / 避險基金有多少年之投資經驗?

- (1) None ( 無 )
- (2) Less than one year ( 少於 1 年 )
- (3) Between 2 and 3 years ( 2 至 3 年 )
- (4) Between 4 and 5 years ( 4 至 5 年 )
- (5) Between 6 and 10 years ( 6 至 10 年 )
- (6) More than 10 years ( 10 年以上 )



Q11: How many years of experience do you have with investing in futures, options and derivatives products (such as option or warrant)?

請問閣下對期貨、期權及衍生產品 (例如選擇權或權證) 有多少年之投資經驗?

- (1) None (無)
- (2) Less than one year (少於 1 年)
- (3) Between 2 and 3 years (2 至 3 年)
- (4) Between 4 and 5 years (4 至 5 年)
- (5) Between 6 and 10 years (6 至 10 年)
- (6) More than 10 years (10 年以上)

Q12: How many years of experience do you have with investing in foreign currency?

請問閣下對投資外匯保證金有多少年之投資經驗?

- (1) None (無)
- (2) Less than one year (少於 1 年)
- (3) Between 2 and 3 years (2 至 3 年)
- (4) Between 4 and 5 years (4 至 5 年)
- (5) Between 6 and 10 years (6 至 10 年)
- (6) More than 10 years (10 年以上)

#### Section D) Investment Objective 投資目標

Q13: What is your main investment purpose? (please select one only) 請問閣下主要投資目標? (只選一項)

- (1) Capital preservation (資本保障)
- (2) Earn fixed interest income (賺取定息收益)
- (3) Stable, balanced capital growth (穩定均衡資本增長)
- (4) Gradual long term capital growth (賺取長遠的資本增長)
- (5) Maximize the capital growth as soon as possible (盡快賺取最高的資本增長)

Q14: What is your expectation on the investment return? (Assuming inflation rate is greater than zero)

你期望的投資回報是多少? (假設通脹率  $\geq 0\%$ )?

- (1) Same as inflation rates (與通脹率一樣)
- (2) 2% higher than inflation rates (在通脹率以上至高於通脹率 2%)
- (3) 2-5% higher than inflation rates (高於通脹率 2% 以上至 5%)
- (4) 5-8% higher than inflation rates (高於通脹率 5% 以上至 8%)
- (5) More than 8% higher than inflation rates (高於通脹率 8% 以上)

Q15: What level of fluctuation of investment product would be acceptable to you?

你願意接受有多大波動程度的投資產品?

- (1) 0%, indicating zero risk tolerance. (0% · 代表完全不能有價格波動)
- (2) Between -5% and +5% (-5% 至 +5% 之間)
- (3) Between -10% and +10% (-10% 至 +10% 之間)
- (4) Between -25% and +25% (-25% 至 +25% 之間)
- (5) Between -50% and +50% (-50% 至 +50% 之間)
- (6) Total loss (全部損失)

Q16: It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally plan with when investing in products the value of which can fluctuate?

一般而言, 投資者計劃的投資期限越長, 意味著能承受的風險越高。你投資時會對投資期限做什麼樣的計劃?

- (1) Less than 1 years (< 1 年)
- (2) 1 to 3 years (1-3 年)
- (3) 4 to 6 years (4-6 年)
- (4) 7 to 10 years (7-10 年)
- (5) Over 10 years (>10 年)



Q17: Which of the following best describes your risk attitude towards investment value fluctuations?

以下哪一項最適合用來形容你對投資風險的態度？

- (1) Risk adverse – I would be very concerned about any volatility; I am not comfortable with fluctuations in the values of my investment portfolio.  
避免風險 – 我是相當保守的投資者，我不願意所從事的投資有任何價格波動。
- (2) Conservative – I am conservative, but can accept some minor fluctuations in my portfolio's value and some potential loss of principal. I am more concerned with preserving my principal and earning income that maximizing capital appreciation.  
平穩保守 – 我是保守的投資者，我可以接受所從事的投資有少許價格波動及可能損失部分投資本金，但比較注重保本及收益。
- (3) Moderate – I have a moderate investment attitude and accept that the potential for higher returns means accepting fluctuations in my portfolio's value and possible loss of principal.  
中度風險 – 我瞭解風險與高回報息息相關，因此我願意接受從事的投資有價格波動情況，及可能損失投資本金。
- (4) Long-term Growth – My main goal is long-term capital appreciation; and though I would be concerned about major fluctuations and increased risk of loss, I can accept considerable investment volatility.  
長期增長 – 我以追求長期資本增值為主，雖然我會關注所從事的投資有較大的價格波動及損失風險，但我可以接受相當的投資波動。
- (5) Aggressive – I want my investments to grow and earn the highest possible return. I can accept negative fluctuations and possible loss of my principal.  
進取增長 – 我期望透過投資增長而達至最高回報，我能接受價格下跌及可能損失投資本金。

Please be noted that the above questionnaire and your answer will be assessed only for the purpose of determining your investment risk profile. Nothing contained therein should be constructed as authorizing or instructing **Silverbricks Securities Company Limited (named below "SSL")** in any way. The questionnaire's references to expected returns and potential losses are for illustrative purposes only. They may not be constructed as indicating that the adoption of a specific risk appetite may correspond to a specific level of return or loss, nor may they be constructed as an expression of guarantee of any actual investment result in any way.

請注意以上問卷及答案僅用於評估閣下的投資風險屬性。當中的任何陳述或選擇均不得視為對元庫證券有限公司(下稱“元庫證券”)做出任何特定授權或指示。問卷內所提及目標回報率或虧損亦僅作為說明用途，並不代表選擇任何特定風險會取得相對應回報，或預期虧損限制在所指定範圍，亦不保證與實際投資的結果相符。



**Section E) Classification of Customer Investment Risk Profiles 客戶投資風險屬性分類**

Total Score = The Sum of Q1-Q17 總分 = 第一題至第十七題分數總和

According to your answers in the questionnaire above, your total score is \_\_\_\_\_. Please refer to the "Description of Client Investment Suitability Classification" in Section F. Your investment risk profile is classified as:

根據閣下對以上問卷的答案，依照您的回答總計得分為 \_\_\_\_\_. 您可參照 Section F 「客戶投資屬性分類的說明」。元庫證券僅將您的投資風險屬性分類如下：

Conservative 保守型       Balanced 平衡型       Aggressive 積極型

(Note: In case the client is over or equal to 65 years old, the risk tolerance level should be classified as Conservative disregarding his/her score above.)

(如客戶年齡為高於 65 歲，不論其總分如何其風險承受能力應設定為保守型。)

Above is confirmed and completed by Account Manager

以上由客戶經理確認並填寫

X .....

Signature of Individual / Principal Account Holder

個人 / 第一帳戶持有人簽署

Name 姓名 : .....

Date 日期 : .....

X .....

Signature of Joint Account Holder

聯名帳戶持有人簽署

Name 姓名 : .....

Date 日期 : .....

**Section F) Description of Client Investment Suitability Classification 客戶投資屬性分類的說明**

Total score 得分	Risk tolerance level 風險承受能力	Investment risk profiles 投資取向	Recommended risk level of investment products 建議投資產品風險水平
<30	Conservative 保守型	You can bear low level of investment risks with a main concern of principal protection. 閣下能承受的投資風險極低，最關注保本。	Low 低風險
31-60	Balanced 平衡型	You can bear medium level of investment risks. You expect a balanced portfolio among principal protection, fixed interest and capital gain. 閣下能承受中度投資風險。閣下期望組合在保本、定息與資本收益間取得平衡。均衡分配不同類別資產的投資組合可能適合閣下考慮。	Low - Medium 低至中風險
>60	Aggressive 積極型	You can bear very high risks. You are looking for adventurous and speculative investment products. Even so, you are suggested to strictly execute stop-loss and limit selling price investment principles to achieve your goal. 閣下能承受高度風險。閣下物色進取及投機的投資產品。即使如此，建議閣下嚴格執行止蝕及止賺價的投資準則，以實現閣下的目標。	Low - High 低至高風險



Please be noted that your investments with **SSL** will be restricted to the eligible products applied to your assigned risk profile as indicated in the table above unless you chose to opt out of the assigned risk profile. You may opt out of the assigned risk profile by either (1) signing the client declaration in Section G, whether simultaneous to or after entering into this document, or (2) filling in another "Risk Profile Questionnaire" to change the assigned risk profile stated herein.

請注意，除非閣下再次更新您的風險屬性，否則閣下於元庫證券有限公司的投資將僅限於上表符合閣下風險屬性之商品範圍內。閣下如欲交易您風險承受能力以外的商品，可以選擇立即或於日後任何時間簽署本頁下方客戶聲明書，或重新填寫本問卷以更新您的風險屬性。

Investment involves risks. Investors should note that value of investments can go down as well as up and past performance is not necessarily indicative of future performance. This document does not and is not intended to identify all of the risks that may be involved in the products or investments referred to in this document. Investors must make investment decisions in light of their own investment objectives, financial position and particular needs and where necessary consult their own professional advisers before making any investment. Investors should read and fully understand all the offering documents relating to such products or investments and all the risk disclosure statements and risk warnings therein before making any investment decisions.

投資涉及風險。投資者應注意，投資的價值可跌亦可升，過往的表現不一定可以預示日後的表現。本文件並非，亦無意總覽本文件所述產品或投資可能牽涉的所有風險。投資者須基於本身的投資目標、財政狀況及特定需要而作出投資決定；在有需要的情況下，應於作出任何投資前諮詢獨立專業顧問。於作出任何投資決定前，投資者應細閱及了解有關該等產品或投資的所有發售文件，以及其中所載的風險披露聲明及風險警告。

### Section G) Client Declarations 客戶聲明

I / We hereby agree to be classified as \_\_\_\_\_ type of investors. The agreement is made upon fully understanding the significance of this particular risk categorization and the assessment process (i.e., the "Risk Assessment Questionnaire" exercise) from which it is derived. This risk categorization will be used as a reference point with respect to my/our investment decisions for products invested by way of your company. I / We agree that this risk categorization shall inform the investment products available to me/us pursuant to the table in Section F "Description of Client Investment Suitability Classification" provided, however, the assigned risk categorization may be changed pursuant to the processes stated in the last paragraph of the "Description of Client Investment Suitability Classification" in Section F.

本人 / 吾等同意 貴公司將本人 / 吾等歸類為 \_\_\_\_\_ 型投資人，且本人 / 吾等已完全明瞭經由此「風險評估問卷」分析，本人所受歸屬之投資風險屬性之意涵。此風險屬性將作為本人 / 吾等經由 貴公司投資商品時之參考依據。本人 / 吾等同意，除本人 / 吾等依「客戶投資屬性分類的說明」末段程序更改風險屬性外，本人 / 吾等投資之標的將限於本人 / 吾等風險屬性依 Section F「客戶投資屬性分類的說明」所對應之投資商品。

I / We disagree to be classified as \_\_\_\_\_ type of investor, and would like to be reclassified as the type indicated below and will follow the restrictions and guidelines applied to the reclassified types as stated in the table "Description of Client Investment Suitability Classification" provided. I / We understand and agree that in no event shall **SSL** be held accountable for this reclassification.

本人 / 吾等不同意 貴公司將本人 / 吾等歸類為 \_\_\_\_\_ 型投資人，且本人 / 吾等欲重新歸類至以下所指定的投資風險屬性，並遵守 貴公司對該類型之投資限制及指引。本人 / 吾等亦明瞭及同意元庫證券無須對本人 / 吾等在此「風險評估問卷」之類型變更負責。

I / We would like to be reclassified as 本人 / 吾等欲更改本人投資風險類型為：

Conservative 保守型       Balanced 平衡型       Aggressive 積極型

Reason(s) 原因： .....



The Declaration below Only Applies to Joint Account 以下聲明僅適用聯名帳戶

I / We hereby agree the Principal Account Holder is designated to fill the Questionnaire herein. The risk classification assigned to the Principal Account Holder shall be equally applied to other Joint Account Holders of the same Joint Account.

本人 / 吾等同意第一帳戶持有人被指派填具本問卷。第一帳戶持有人之投資風險屬性歸類，一併適用其他聯名帳戶持有人。

I / We hereby agree the Joint Account Holder other than the Principal Account Holder (Name: \_\_\_\_\_) is designated to fill the Questionnaire herein. The risk classification assigned to the Account Holder other than the Principal Account Holder shall be equally applied to other Joint Account Holders of the same Joint Account.

本人 / 吾等同意非第一帳戶持有人之聯名戶持有人 (姓名: \_\_\_\_\_) 被指派填具本問卷。非第一帳戶持有人的聯名持有人之投資風險屬性歸類，一併適用於其他聯名帳戶持有人。

I / We hereby represent that I/We have reviewed and understood this document in its entirety and that I/We accept all of the terms and conditions contained herein that are applied or related to the questions raised and conclusions reached in this document, including without limitation to those applied to Joint Account Holders.

本人 / 吾等茲聲明已審閱並完全明瞭本文件，且接受本文件適用或有關於問卷提問和結論之所有相關條款，包含但不限於與聯名帳戶持有人。

X \_\_\_\_\_

Signature of Individual / Principal Account Holder

個人 / 第一帳戶持有人簽署

Name 姓名: \_\_\_\_\_

Date 日期: \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Account Holder

聯名帳戶持有人簽署

Name 姓名: \_\_\_\_\_

Date 日期: \_\_\_\_\_

The contents and results in the questionnaire cannot be regarded as investment advice or solicitation and are not reviewed by the Hong Kong Securities and Futures Commission.

此問卷內容及結果不可視為投資建議或招攬，且未為香港證監會所審閱。

**For Internal Use Only 只供內部填寫**

Reviewed by Department Head or Responsible Officer

部門主管或負責人員覆核：

If the assessment result does not match the client's risk tolerance level, please comment:

如認為評估結果不符客戶的風險承受能力，請備註：

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Signature of Account Manager 客戶經理簽署

Signature of Department Head or Responsible Officer 部門主管或負責人員簽署

Name 姓名: \_\_\_\_\_

Dept 部門: \_\_\_\_\_

Date 日期: \_\_\_\_\_

Name 姓名: \_\_\_\_\_

Dept 部門: \_\_\_\_\_

Date 日期: \_\_\_\_\_