

高盈國際(香港)金融集團有限公司

Account Name 賬戶名稱: _____

Account No. 賬戶號碼: _____

風險承受能力問卷 Risk Profile Questionnaire

本問卷以主要帳戶持有之資料作出評估，聯名帳戶持有人必需簽署確認

The result of the questionnaire is based on the information of the Primary Account Holder, the Secondary Joint Account Holder must sign to confirm.

請選擇下列最適當答案 Please choose the appropriate answer below

Q1 您的年齡介乎於？

What is your age?

- | | |
|------------------------------------|----|
| <input type="checkbox"/> (a) 18-35 | 10 |
| <input type="checkbox"/> (b) 36-44 | 8 |
| <input type="checkbox"/> (c) 44-55 | 6 |
| <input type="checkbox"/> (d) 55-65 | 4 |
| <input type="checkbox"/> (e) >65 | 2 |

Q2 您的教育程度是？

What is your education level?

- | | |
|--|----|
| <input type="checkbox"/> (a) 小學程度
Primary level or below | 4 |
| <input type="checkbox"/> (b) 中學程度
Secondary level | 6 |
| <input type="checkbox"/> (c) 預科
Non-degree tertiary | 8 |
| <input type="checkbox"/> (d) 大學程度
University or above level | 10 |

Q3 您是否有以下任何產品的投資經驗或知識？(您可選擇多於一個選項)。

Do you have any investment experience or knowledge of the below products? (You may select more than 1 option)

- | | |
|--|----|
| <input type="checkbox"/> (a) 現金、存款、存款證、保本產品、香港政府債券、強積金、貨幣市場基金。
Cash, Deposits, Certificates of Deposit, Capital Protected Products, HKSAR Government Bond, Mandatory Provident Funds, Money Market Funds | 4 |
| <input type="checkbox"/> (b) 股票、債券、股票或債券基金(包括強積金，不包括貨幣市場基金)、投資相連保單。
Stocks, Bonds, Equity or Bond Funds (including Mandatory Provident Funds, but excluding money market funds), investment-linked insurance plans. | 8 |
| <input type="checkbox"/> (c) 衍生工具(如：期權、期貨、認股權證(俗稱「窩輪」))、對沖基金、結構性產品(如：累計認購期權、股票掛鈎票據)。
Derivatives (Options, futures, warrants), hedge funds and other Structured products (e.g. accumulators, equity-linked deposit/notes) | 10 |

Q4 您有多少年投資於以下價值波動之投資產品(包括外幣商品、結構投資產品、認股權證(俗稱「窩輪」)、期權、期貨)的經驗，例如購入然後長期持有或經常買賣投資產品？

How many years of experience do you have with following investment products (including foreign currencies, commodities, structured investment products, warrants, options or futures) that the value can fluctuate (when either 'buy and hold' or active trading)?

- | | |
|--|----|
| <input type="checkbox"/> (a) 沒有經驗
No experience | 0 |
| <input type="checkbox"/> (b) 少過1年
Less than 1 year | 4 |
| <input type="checkbox"/> (c) 1至3年
Between 1 and 3 years | 8 |
| <input type="checkbox"/> (d) 多過3年
Over 3 years | 10 |

Q5 您有多少年投資於以下價值波動之投資產品(包括股票、單位信託基金、債券、投資相連保單等) 的經驗(例如購入然後長期持有或經常買賣投資產品)?

How many years of experience do you have with following investment products (including stocks, unit trusts, investment-linked insurance plans, bonds) that the value can fluctuate (when either 'buy and hold' and/or active trading)?

- | | |
|---|----|
| <input type="checkbox"/> (a) 沒有經驗
No experience | 0 |
| <input type="checkbox"/> (b) 少過 1 年
Less than 1 year | 4 |
| <input type="checkbox"/> (c) 1 至 3 年
Between 1 and 3 years | 8 |
| <input type="checkbox"/> (d) 多過 3 年
Over 3 years | 10 |

Q6 在一段時間之內，投資價值可升可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在波動愈大，但潛在回報亦愈高。相反，風險愈低的投資，其潛在波動愈小，但潛在回報亦相對較低。在一般情況下，您會願意投資於波動程度多大的投資產品?

Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?

- | | |
|---|----|
| <input type="checkbox"/> (a) 波動多於-30%至+30%
Fluctuates under -30% and over +30% | 10 |
| <input type="checkbox"/> (b) 波動於-25%至+25%
Fluctuates between -30% and +30% | 8 |
| <input type="checkbox"/> (c) 波動於-15 至+15%之間
Fluctuates between -15% and +15% | 6 |
| <input type="checkbox"/> (d) 波動於-5 至+5%之間
Fluctuates between -5% and +5% | 4 |

Q7 您打算用作於高盈金融投資的資金佔流動資產淨值(不包括自住物業)的百分比是多少?

Approximately what percentage of your net liquid assets (excluding self-use properties) do you intent to invest through Going Financial.

- | | |
|--|----|
| <input type="checkbox"/> (a) 少於 10%
Less than 10% | 10 |
| <input type="checkbox"/> (b) 10% – 40% | 8 |
| <input type="checkbox"/> (c) 40% – 60% | 6 |
| <input type="checkbox"/> (d) 60%或以上
60% or above | 2 |

Q8 您有多需要將投資項目變現，來滿足對突發事件的流動資金需要?

How much of your investments would require to liquidate to meet liquidity need for an unforeseen event?

- | | |
|---|----|
| <input type="checkbox"/> (a) 我不一定會出售任何投資。
I would not have to sell any of any my investments. | 10 |
| <input type="checkbox"/> (b) 我會出售不多於 30%的投資。
I would sell no more than 30% of my investments. | 8 |
| <input type="checkbox"/> (c) 我會出售多於 30%但不於 50%的投資。
I would sell more than 30% but less than 50% of my investments. | 6 |
| <input type="checkbox"/> (d) 我會出售 50%以上的投資。
I would sell more than 50% of my investments | 2 |

Q9 在一般情況下，投資的年期越長，可承受的風險越高，而投資產品的價值亦會波動。當投資於產品時，您會願意接受下列哪項投資年期? 有關投資產品的例子，請參閱問題 3。

It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate, and the values of investment products will fluctuate. What time horizon would you generally be comfortable with when investing in investment product? Please refer to Question 3 for examples of such products.

- | | |
|--|----|
| <input type="checkbox"/> (a) 多過 5 年
Over 5 years | 10 |
| <input type="checkbox"/> (b) 3 年至 5 年
Between 3 and 5 years | 8 |
| <input type="checkbox"/> (c) 1 至 3 年
Between 1 and 3 years | 6 |
| <input type="checkbox"/> (d) 少過 1 年
Less than 1 year | 2 |

Q10 以下哪項描述最適合形容您的投資目標？

Which of the following choices best describes your investment objective?

- (a) 防守—希望保障我的資本及獲得稍微高於存款的投資回報。我可承受低程度的資本損失。 2
 Defensive — I aim to protect my capital and receive returns slightly higher than bank deposits, and I can tolerate minimal capital loss.
- (b) 收入—希望於定期收入及資本增長之間取得平衡，並可承受中等程度的資本損失。 6
 Income — I aim a balance of regular income and capital growth, and I can tolerate moderate capital loss.
- (c) 資本增值—我以長線資本增值為目標，並可承受大額度的資本損失。 8
 Capital Grain — I aim stable capital appreciation over a longer time, and I can tolerate high capital loss.
- (d) 進取—我只尋求資本增值，同時可承受大幅度的資本價格波動。我願意為了高回報而冒較高風險。 10
 Aggressive — I aim only capital appreciation, and I can tolerate substantial fluctuations in capital value. I am willing to take higher risks for significantly higher returns over time.

總分數 Total Score : _____

風險承受能力分析 Risk Tolerance Analysis

總分數 Total Score	< 30	30-69	70-85	> 85
風險承受程度 Risk Tolerance	<input type="checkbox"/> 低風險 Low Risk	<input type="checkbox"/> 中風險 Medium Risk	<input type="checkbox"/> 高風險 High Risk	<input type="checkbox"/> 特高風險 Extreme High Risk
投資者的一般特徵 Investor General Characteristics	<u>保守型 Conservative</u> 閣下願意承受底度的風險，亦明白會接受比較保守回報。 You are willing to accept low risks. In return, you understand that you will receive low returns.	<u>平衡型 Balance</u> 閣下願意承受中度的風險，於中長線換取潛在回報。 You are willing to accept medium risks in exchange for some potential returns over the medium to long term.	<u>進取型 Aggressive</u> 閣下願意承受高度的風險，於長線換取最大的潛在回報。閣下亦明白到有可能招致損失較大部本金。 You are will to accept very high risks to maxim the size your potential return over the long term. You understand that you may lose a significant part of your capital.	<u>投機型 Speculative</u> 閣下願意承受特高度的風險，於長線換取最大的潛在回報。閣下亦明白到有可能招致損失大部或全部本金。 You are will to accept very high risks to maximize your potential return over the long term. You understand that you may lose a significant part or all of your capital.

免責聲明 Disclaimer :

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Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude and capacity for investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire. We strongly recommended that you should complete this questionnaire again.

客戶聲明 Customer Declaration :

本人（等）謹此聲明：本人（等）為本問卷所提供資料為真實、正確及全面，並同意上述的投資風險承受能力分析為正確。

I hereby declare that the information I have provided in this form is in all respects true, accurate and complete and agree that my investment risk tolerance analysis is correctly stated above.

個人/主要帳戶持有人簽署
Signature of Individual/Primary/Account Holder

日期
Date

聯名帳戶持有簽署
Signature of Secondary Joint Account Holder

日期
Date