



客戶風險取向問卷 Client Risk Profiling Questionnaire

本客戶風險取向問卷（「問卷」）旨在協助浙商國際金融控股有限公司（「浙商國際」）根據閣下當前的財務狀況、投資目標、投資期望、投資產品知識及經驗以及風險承受能力以評估閣下的風險取向，以便浙商國際可以評估投資產品是否適合閣下的需要。請勾選最切合您的選項及完成本問卷。遞交任何欠缺準確性、過時，或不完整的資料，都可能影響浙商國際對閣下的評估，以及浙商國際為閣下提供的服務質素。

This Client Risk Profiling Questionnaire ("Questionnaire") is designed to assess your risk profile based on your financial situation, investment objectives, investment expectations, knowledge and experience of investment products and risk tolerance ability so that Zhesang International Financial Holdings Co., Limited ("Zhesang INTL") may conduct assessment on the suitability of investment products for you. Please carefully complete all questions of this Questionnaire by ticking the most appropriate answers that best describe your situation and expectation. Any inaccurate, outdated or incomplete information provided may affect Zhesang INTL's assessment and as a result, the quality of Zhesang INTL services provided to you.

聯名戶口的每名戶口持有人須各自填寫本問卷。For joint account, each account holder is required to complete this questionnaire separately.

如為法團機構帳戶，代表該公司作出投資決定之授權簽署人應填寫及簽署本問卷。

For a corporate account, the authorized signatory who makes investment decisions on behalf of the corporate should complete and sign this questionnaire.

客戶名稱 Client's Name	
帳戶號碼 Account Number	

第一部分 Part 1：風險取向 Risk Profile

此部分收集閣下之財務狀況、投資態度及投資經驗以評估閣下對風險的承受能力。請在適當的方格內加上（✓）并回答全部 11 條問題。
This part collects information about your financial situation, investment attitude and investment experience in order to help us assess your risk tolerance level. Please tick (✓) the appropriate one and fill in all 11 questions.

1. 您屬於以下哪個年齡組別？What is your age range?

- ☐ A. 18 歲至 24 歲 18-24.
☐ B. 25 歲至 34 歲 25-34.
☐ C. 35 歲至 49 歲 35-49.
☐ D. 50 歲至 64 歲 50-64.
☐ E. * 65 歲或以上 65 or Above

*如閣下已達65歲或以上，為保障閣下的利益，我們將閣下定為穩健型投資者。因此，我們不會接受閣下下單或認購低風險（如貨幣市場基金和流動基金）以外的投資產品，閣下請繼續填寫問卷并簽署以作合適性評估之用。 If you are at or over 65 years old, in order to protect your interest we will profile you as a conservative investor and as a consequence we will not accept your order or subscription instruction in investment products other than the low risk ones (e.g. money market funds and liquidity funds). Please continue to complete the rest of this questionnaire and sign it for suitability assessment.

☐ 然而，閣下如認為可承受較高風險而不應被定為穩健型投資者，并有意買賣較廣泛的投資產品（包括較高風險的基金或債券）請勾選左面方格。透過勾選方格，閣下確認儘管考慮年齡，閣下仍有意買賣較高風險的投資產品，并明白于該等投資涉及的風險可能較閣下可承受的為高，未必屬於閣下的最佳利益。閣下在左面方格內加上剔號後，請繼續填寫問卷并簽署。如有疑問，閣下應就此諮詢專業顧問。 However, if you consider that you should not be profiled as a conservative investor given your higher risk appetite and as such would be keen to deal in a wider range of investment products including funds or bonds of a higher risk profile, please check the box in the left hand side. By checking the box, you confirmed that notwithstanding your age, you may want to deal in investment products that are of higher risk profile and you understand that your investment may involve higher risk than what you can take and therefore may not be in your best interest. After checking the box, please continue to complete the rest of this questionnaire and sign it. If you have any questions, please seek advice from professionals.

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

- ☐ A. 小學或以下 Primary school or below.
☐ B. 中學 Secondary school.
☐ C. 預科 Post secondary school.
☐ D. 大學/專業資格(金融學以外) University/professional qualification unrelated to Finance.
☐ E. 大學/專業資格(金融學相關) University/professional qualification related to Finance.

3. 您/貴公司希望為投資預留多少資產(不包括您的使用的財產)? How much of your asset (excluding your own use property) would you/your company like to set aside for Investment?

- ☐ A. 少於10% 10% or below
☐ B. 11% - 20%
☐ C. 21% - 40%
☐ D. 41% - 60%
☐ E. 超過61% 61% or above

4. 您/貴公司會傾向投資以下哪一個風險及回報水平的投資組合？Which of the below investment portfolios with particular risk and return do you/your company prefer?

- ☐ A. #低風險及保本之投資組合 Low risk investment portfolios & secure of principal protection



<input type="checkbox"/> B. 中等風險及中等預期回報之投資組合 Medium risk investment portfolios & medium expected return
<input type="checkbox"/> C. 高風險及高預期回報之投資組合 High risk investment portfolios & high expected return
<input type="checkbox"/> D. 極高風險及極高預期回報之投資組合 Very high risk investment portfolio & very high expected return

5. 您/貴公司有多少年投資於價值波動之投資產品的經驗（包括購入然後長期持有及經常買賣投資產品）？價值會波動之投資產品的例子包括股票、單位信託基金、外幣、商品、結構投資產品、認股權證（俗稱「窩輪」）、期權、期貨、投資相連保單等。How many years of experience do you/your company have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment linked insurance plans.

☐ A. 沒有經驗 No such experience

☐ B. 少過 1 年 Less than 1 year

☐ C. 1 至 3 年 Between 1 and 3 years

☐ D. 3 至 5 年 Between 3 and 5 years

☐ E. 多過 5 年 Over 5 years

6. 買賣投資產品時，您/貴公司可以接受的投資年期是多少？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 trading in investment products, how long will your acceptable 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

☐ B. 1 年至 5 年 Between 1 and 5 years

☐ C. 6 年至 10 年 Between 6 and 10 years

☐ D. 11 年至 20 年 Between 11 and 20 years

☐ E. 超過 20 年 Over 20 years

7. 您/貴公司願意投資於波幅多大的投資產品? Which of the following potential fluctuations would you/your company generally be most comfortable with?

☐ A. 介乎-5%至+5%之間的波幅 Fluctuates between -5% and +5%

☐ B. 介乎-10%至+10%之間的波幅 Fluctuates between -10% and +10%

☐ C. 介乎-20%至+20%之間的波幅 Fluctuates between -20% and +20%

☐ D. 介乎-30%至+30%之間的波幅 Fluctuates between -30% and +30%

☐ E. 介乎-30%以上至+30%以上之間的波幅 Fluctuates between > -30% and > +30%

8. 假如您/貴公司的投資組合的價值因為金融危機而出現超出預期的下跌，比如說一年內下跌超過 30%，這對您的財務狀況會有什麼影響? When a financial crisis happens, if your portfolio value loss in your account with us beyond your expected, say more than 30% value loss in one year, what financial impact will be on you/your company?

☐ A. 無法接受 Intolerable

☐ B. 嚴重 Serious

☐ C. 中度影響 Normal Impact

☐ D. 輕微 Little Impact

☐ E. 沒有影響 No Impact

9. 您/貴公司過去 12 個月曾持有過哪些投資產品（可選擇多於一項）? What investment product(s) have you/your company ever held during the past 12 months (Tick one or more)?

☐ A. 保證金交易/期貨/期權/股票期權/累計認證股證/遠期合約/涉及結構性產品的信貸相連票據 Margin Trading/Futures/Options/Equity Options/Accumulators/Forwards/Credit-linked Notes with exposure to Structured Products.

☐ B. 股票/股票相連投資(非藍籌)/投資於新興市場、地區市場、單一國家或單一行業的投資基金/對沖基金/外匯期權/含期權產品 Stocks/Equity-linked Investments (non-Blue Chips)/Investment Funds exposed to emerging markets, regional markets, single country or single sector/Hedge Funds/Foreign Exchange Options/Option Embedded Products.

☐ C. 股票/股票相連投資(藍籌)/環球股票投資基金/均衡基金/投資於新興市場、地區市場、單一國家的債券投資基金/高收益債券投資基金/外幣掛鈎存款/不涉及結構性產品的信貸相連票據 Stocks/Equity-linked Investments (non-Blue Chips)/Global Equity Investment Funds/Balanced Investment Funds/Bond investment Funds exposed to emerging markets, regional markets, single country/High-yield Bond Investment Funds/Currency-linked Deposits/Credit-linked Notes without exposure to Structured Products.

☐ D. 債券/環球債券投資基金/外幣 Bonds/Global Bond Investment Funds/Foreign Currencies.

☐ E. 存款證/保本型投資產品/貨幣市場基金 Certificates of Deposits/Capital-guaranteed Investment Products/Money Market Funds.

☐ F. 迄今從未持有任何投資產品 Never held any investment products so far.

10. 為了應對不可預期的事情，你有多少個月的家庭/公司開支儲備？（這些資產應易於獲取，並且能夠被清算而不受處罰或可接受的罰款）。How many months of your share of household /company expenses have you put aside to meet unforeseen events? (These assets should be easily accessible and capable of being liquidated without penalty or with an acceptable penalty.)

☐ A. 沒有為不可預期的事件預留金額 Have no amount set aside for unforeseen events

☐ B. 少於 3 個月 Less than 3 months

☐ C. 3 個月至 6 個月 More than 3 months and less than 6 months

☐ D. 6 個月至 12 個月 More than 6 months and less than 12 months

☐ E. 12 個月以上 12 months or above

11. 您/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?

- ☐ A. 沒有認識：我對金融市場和投資完全沒有任何認識。None: I have no knowledge of financial markets and Investment.
- ☐ B. 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.
- ☐ C. 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 investment to spread the risks).
- ☐ D. 高水平：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。High: 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.

風險偏好分析結果 Risk Profile and Appetite Analysis Marking

		A	B	C	D	E	F	得分 Your Score
問題1	Question 1	1	3	5	3	1*		
問題2	Question 2	1	2	3	4	6		
問題3	Question 3	1	2	3	4	5		
問題4	Question 4	#	2	3	4			
問題5	Question 5		1	2	3	4		
問題6	Question 6	1	2	3	5	5		
問題7	Question 7	#	1	3	4	5		
問題8	Question 8		1	3	4	5		
問題9	Question 9	7	6	5	4	1		
問題10	Question 10		1	2	4	5		
問題11	Question 11		1	3	5			

*註：如閣下選此選項，閣下的整體投資取向 / 風險概況將定為“穩健型”。

*Note: If you choose this answer, the Overall Investment Appetite/Risk Profile should be “Conservative”

#註：如閣下選此選項，閣下的整體投資取向 / 風險概況將定為“穩健型”。

#Note: If you choose this answer, the Overall Investment Appetite/Risk Profile should be “Conservative”.

請將十一條問題的得分加總，計算時的總分是

Please total your score from the above eleven questions and your total score is

風險承受能力分析 RISK TOLERANCE ANALYSIS

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 appetite is:			
得分 Total score	風險承受能力 Risk tolerance level	投資取向 Investment Risk Profiles	建議投資產品風險水平 Recommended risk level of investment products
11-19	穩健 Conservative	這類客戶願意接受較低回報來換取較高度的投資穩定性及肯定性。他們通常在投資上擁有少許或有限的專門知識及經驗。These clients are willing to accept lower returns in exchange for a higher degree of stability and certainty. Usually, they have little or limited expertise and experience in investment.	低風險 Low
20-37	均衡 Moderate	這類客戶願意接受相當程度的投資風險來換取較高的潛在回報，及／或擁有健全的財政實力來承受相應的投資損失。他們通常對金融投資擁有合理的專門知識或經驗。These clients are willing to accept considerable investment risk in exchange for potentially a higher return and/or have sound financial capability to absorb the corresponding investment loss. Usually, they have reasonable expertise or experience in financial investment.	低至中風險 Low - Medium
38-56	進取 Aggressive	這類客戶願意接受非常高的投資風險來換取巨額的潛在回報，及／或擁有強健的財政實力來承受高風險投資的損失。他們對高風險、結構性或杠桿產品表明有偏好、專門知識及經驗。These clients are willing to accept significantly high investment risk in exchange for potentially a substantial return and/or have solid financial capability to tolerate loss in high-risk investment. They demonstrate their strong preference, expertise or experience in high-risk, structured or leveraged products.	低至高風險 Low - High

若您被分類為“穩健”或“均衡”型投資者，我們不建議您投資任何一般被視為高風險的投資產品，包括但不限於場外衍生工具。

If you are categorized as “Conservative” or “Moderate”, you are not advised to trade any investment products that are deemed to be high risk, including but not limited to OTC derivative products.



第二部分 Part 2：衍生工具知識評估 Assessment on Knowledge of Derivatives

此部分旨在協助評估閣下是否具備衍生工具知識。本公司將根據閣下所提供資料，評估閣下是否瞭解衍生產品的性質和風險。請回答以下問題并在最符合閣下的陳述的方格加上(✓)號。

This part assesses whether the prospective investor has knowledge of derivatives. Based on the information provided below, we will assess whether you understand the nature and risks of derivative products. Please answer the following questions and tick (✓) the box that best describes you.

您是否對衍生產品有認識？ Do you have knowledge of derivative product(s)?

☐ 是 Yes ☐ 否 No

1. 您是否曾接受有關衍生產品性質和風險的一般知識培訓或修讀相關課程？

Have you undergone training or attended courses that provide general knowledge of the nature and risk of derivatives?

☐ 否 No

☐ 是 Yes 如(如是，請提供以下資料 If yes, please provide the following information)

(i) 培訓或修讀相關課程之名稱 Name of the course/seminars: _____

(ii) 培訓或修讀之日期 Date of Attending: _____

2. 您現時或過去是否從事與衍生產品有關工作？

Are you currently working or did you previously work in a role related to derivative products?

☐ 否 No

☐ 是 Yes 如(如是，請提供以下資料 If yes, please provide the following information)

(i) 公司名稱 Name of the course/seminars: _____

(ii) 職位及其年資 Job Position & the year of Employment/Business _____

3. 您是否於過去三年曾進行至少五次任何衍生產品的交易？

☐ 否 No

☐ 是 Yes 如(如是，請提供以下資料 If yes, please provide the following information)

☐ 期權/期貨 Futures and Options ☐ 牛熊證 Callable Bull/Bear Contract (CBBC) ☐ 衍生權證 Derivative Warrants

☐ 股票期權 Stock Options ☐ 交易所買賣基金 Exchange Traded Funds (ETF) ☐ 結構投資產品 Structured Products

☐ 交易所買賣換股債券 Exchange Traded Convertible Bonds ☐ 股票掛鉤產品 Equity Linked Instruments/Notes (ELI/ELN)

☐ 私募基金 Private Fund, ☐ 其他，請註明 Other, Please specify: _____

公司內部使用 For Official use only 評估結果 Assessment Result

☐ 具備衍生工具的知識(問題1、2、3至少有一條的答案是「是」)。

With knowledge on derivatives (at least one positive answer "yes" in questions 1, 2 or 3).

☐ 不具備金融衍生工具的知識。

Without knowledge on financial derivatives.

投資者分類 Investor Characterization	參考說明 Description
具備衍生工具的知識 With knowledge on derivatives	您被分類為有衍生工具相關經驗之投資者及可以買賣衍生產品。 You are characterized as with derivative experience and can transact derivative products.
不具備金融衍生工具的知識 Without knowledge on derivatives	您被分類為沒有衍生工具相關經驗之投資者及在一般情況下您不能進行衍生產品交易。 You have been characterized as without derivative experience and in general cannot transact derivative products.

重要說明及免責聲明: IMPORTANT NOTES AND DISCLAIMER

- 請注意，在完成此問卷時，如果您願意，您可以提出問題并提出獨立建議。在您確認風險所持有的態度後，相應的風險偏好將記錄在公司中，我們可能會使用這些風險偏好產生投資建議并評估產品是否適合您。對於您提供給我們的包含重大遺漏，錯誤或虛假陳述的風險偏好分析問卷中的任何信息，我們不承擔您可能擁有或要求我們提出的所有索賠和責任。
Please be reminded that in completing this Questionnaire, you can ask questions and take independent advice if you wish. After your confirmation of the attitude to risk, the corresponding risk appetite will be recorded in Zhesang INTL that might be used by us in generating investment recommendation and assessing the suitability of the product to you. We disclaim all claims and liabilities which you may have or claim against us arising from any information in this Risk Profiling Questionnaire you provided us that contains material omissions, errors or false statements.
- 每個帳戶持有人均需確保提交的資料是真實、準確、最新並完整的。基於監管目的，并確保浙商國際可以根據閣下提供的最新訊息為閣下提供服務，如果閣下的情況有任何轉變并有可能影響閣下的適合性評估，閣下需盡快通知浙商國際。
Please ensure all information provided remain true, accurate, most-updated and complete. For regulatory purpose and to ensure that Zhesang INTL continues to provide services to you based on your most current information, please notify us in a timely manner of any change in your circumstances that may affect your suitability assessment.
- 所有分析均根據客戶所提供的資料而制定。是次分析就客戶對風險所持的態度提出的意見，祇供客戶作出個人投資決定時參考。本問卷不是，亦不可被視為對任何投資產品的銷售或購買邀請，亦不應被視為投資建議。
The analysis is derived from information that the customer has provided to Zhesang INTL. The suggestions in relation to the customer's attitude towards risk derived from this analysis are provided for the customer's consideration when making his/ her own investment decisions. This questionnaire is not and should not be construed as an offer to sell or a solicitation for an offer to buy any investment products, and should not be considered an investment recommendation.
- 浙商國際確保本問卷內的個人資料將予保密。客戶提供的資料只會在保密的情況下，按我們已交付您的有關開戶文件資料內隨附的私隱政策所載，供浙商國際內部使用。
Personal information collected in this questionnaire will be kept confidential by Zhesang INTL. The information may be used by us under a duty of confidentiality to Zhesang INTL, for the purposes set out in our Data Privacy Policy that has been delivered to you with the relevant account opening documents.

客戶聲明 CLIENT DECLARATION

- ☐ 本人確認本人對投資風險的態度已在上確述，并且本人提供的信息是正確的。
I confirm that my attitudes to investment risk are correctly stated above and that the information I have supplied is correct.
- ☐ 本人/吾等特此確認，上述產品風險等級和投資屬性與本人/吾等的投資風險要求和投資目標相符。
I/We hereby acknowledge that the above Risks Level of Investment Products and Investment Suitability Classification is consistent with my/our investment risk requirements and investment objective.
- ☐ 本人不同意此風險偏好分析問卷的上述結果，并認為下面選擇的風險簡介更為謹慎，更適合本人。本人確認下面選擇的風險概況將是公司記錄中記錄的風險概況水平。（請選擇您認為更適合您的適當風險概況，并且此類級別，只能低于上述風險概況計算。）
I disagree with the above result of this Risk Profiling Questionnaire, and believe that Risk Profile selected below, which is more prudent, is more suitable to me. I confirm that the risk profile selected below will be the Risk Profile level captured in Zhesang INTL's record. (Please select appropriate risk profile, which you think is more suitable to you and such level, can only be lower than the Risk Profile calculate above.)
- ☐ 穩健 Conservative ☐ 均衡 Moderate ☐ 進取 Aggressive

客戶授權簽署
Client Authorized Signature

客戶名稱
Client Name

日期
Date

結果及確認 (由持牌代表填寫) RESULT & CONFIRMATION (Filled in by Representative)	
最終風險承受程度: Final Risk Tolerance Level:	<input type="checkbox"/> 穩健 Conservative <input type="checkbox"/> 均衡 Moderate <input type="checkbox"/> 進取 Aggressive
衍生工具的知識 Knowledge on derivatives	<input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No
持牌人簽署 Signature of Licensed Person	中央編號 CE No.
持牌人姓名 Name of Licensed Person	日期 Date
核對 Check By	批核 (負責人員) Approved by (Responsible Officer):