

客户风险投资取向问卷 CLIENT RISK PROFILING QUESTIONNAIRE

This questionnaire is designed to assist Wealth Insights Securities Limited (WIS) in understanding your risk tolerance and assessing your risk appetite, investment objectives and investment preferences. Upon your confirmation and consent, investment strategies inconsistent with your responses provided in this questionnaire may be adopted.

本问卷旨在协助 Wealth Insights Securities Limited (WIS) 了解您的风险承受程度，衡量您的风险取向、投资目标、投资偏好。经您确认并同意可能会采取与您在本网卷中选择的答案不一致的投资策略。

客户风险取向问卷 CLIENT RISK PROFILING QUESTIONNAIRE			
总评分 Total Score	风险级别 Risk Level	投资取向 Risk Profile	简述 Description
≤16	低 Low	稳妥型 Conservative	表示你的投资 Means your investment: 你不愿投资任何会产生本金风险的产品。你的预期回报大概率仅能达到同期存款利率，甚至更低，未必能跑赢通胀。你的投资首要目标是保障本金安全。 You do not tend to invest in risk-bearing products. The return from the investment is likely subject to or lower than the prevailing deposit interest rate and it may be lower than the inflation rate. Your primary investment objective is capital preservation.
17-22	低至中 Low to Medium	审慎型 Moderate	表示你的投资 Means your investment: 以一个较低程度的投资风险去赚取多过一般存款的回报潜力，以及于通胀下能维持你的资本 Is capable to gain a return just higher than the ordinary deposit interest rate and to preserve your capital under inflation. 能承受投资产品的市场价值可能波动并跌至低于你原本的投资额。 Is capable to withstand the fluctuation of the market value of investment products and the fall of value to a sum below your original investment amount 以持有或保本为主。 Is mainly to hold or preserve capital.
23-33	中 Medium	增值型 Growth	表示你的投资 Means your investment: 以一个较高程度的投资风险去赚取于不同年期的较高回报。 Has taken a higher investment risk from different investment period to gain a higher return. 能承受投资产品的市场价值波动幅度较大并可能跌至低于你的投资资本。 Bears a higher degree of tolerance to withstand the fluctuation of the market value of investment products and the fall of value to a sum below your original investment amount. 比「审慎型」所能接受的波幅更大及投资产品类型更为多。 Bears a higher level of tolerance of volatility and of variety of investment products.
34-44	中至高 Medium to High	进取型 Aggressive	表示你的投资 Means your investment: 以不同年期及不同程度的投资风险，去赚取高于市场一般性的回报潜力。 Is to gain a return higher than the general potential return prevails at the market from time to time by taking up investment risks of different degree and by adopting different investment



			period. 能承受投资产品的市场价值可能大幅波动并跌至远低于你的投资资本。 Bears a higher degree of tolerance to withstand the fluctuation of the market value of investment products and the fall of value to a sum far below your original investment amount. 可能会应用股票以外的投资工具。 May apply investment instruments other than stocks.
≥45	高 High	投机型 Speculative	表示你的投资 Means your investment: 于不同年期, 或甚至即日期间, 以不同程度及非常高程度的投资风险, 去赚取非常高的回报潜力。 Is to seize the potential opportunity of a very high return by adopting different investment period (as short as one day) and by taking up different degree, including very high degree, of investment risks. 能承受投资产品的市场价值大幅波动并跌至显著低于你的投资资本或甚至为零 Is capable to withstand significant fluctuation of market value of investment products and the fall of value to a sum far below your original investment amount. 以不同风险程度的投资工具及杠杆去达至你的目标回报 Is to achieve your target return by adopting investment instruments of different risks and by leveraging.

Please complete below question 请回答以下问题		Score 分数
1 What is your age? 阁下的年龄是?	☐ 18-35 ☐ 36-45 ☐ 46-55 ☐ 56-64 ☐ 65 or above 或以上	(5) (4) (3) (2) (1)
2 What is your highest education level? 阁下的教育程度是?	☐ Finance degree or above/equivalent finance professional qualification 大学或以上(财务学相关 / 同等财务学相关专业资格) ☐ Non-finance related degree or above 大学或以上 (非财务学相关) ☐ Post-secondary 大专 ☐ Secondary 中学 ☐ Primary or below 小学或以下	(5) (4) (3) (2) (1)
3 What is your expected investment horizon? 阁下预期中的投资年期为多久?	☐ 10 or above 或以上 ☐ 7-10 ☐ 4 - 6 ☐ 1 - 3	(5) (4) (3) (2)

☐ Less than a year 少于 1 年	(1)	
4 What is your current investment objective? 阁下现时之投资目标是? ☐ Maximize capital growth as soon as possible 以最短时间争取最高回报 (5) ☐ Gradual long-term capital growth 资本长期地逐渐增长 (4) ☐ Stable and balanced income and capital growth 稳定及平衡收入与资本增长 (3) ☐ Earn a return which is slightly above bank deposit 赚取略高于银行存款的回报 (2) ☐ Capital preservation with a return similar to bank deposit rate 保本及赚取相等于银行存款的回报 (1)		
5 Which of the following statements could best describe your attitude towards investment risk? 以下哪一段陈述最能反映阁下对投资风险的态度? ☐ I never consider risks as I aim to maximize returns. 我不会考虑风险为求得最高回报 (5) ☐ I am willing to accept more risks as I aim for more returns 我愿意承受较高的风险以换取更高回报 (4) ☐ I am trying to strike a balance between risks and returns 我会平衡风险与回报 (3) ☐ I am trying to avoid risks but minor ones are still acceptable 我会尽量回避风险但可承受较低的风险 (2) ☐ I am not willing to take any risk 我不愿意承受任何风险 (1)		
6 Which of the following annual price fluctuations would be acceptable to you? 阁下于一个年度内可以接受以下哪种价格波动? ☐ ±30% or greater 或更多 (5) ☐ ±20% (4) ☐ ±15% (3) ☐ ±10% (2) ☐ ±5% (1)		
7 What portion of your overall income could be spent on investment? 阁下的整体收入有多少可用于投资? ☐ 70% or above 或以上 (5) ☐ 50% - 69% (4) ☐ 30% - 49% (3) ☐ 10% - 29% (2) ☐ < 10% (1)		
8 How many months of your household expenses could be covered by your reserve to meet unforeseen events? 阁下的储备金可以支付多少个月的家庭费用以应对意外事件? ☐ 12 or above 或以上 (5) ☐ 6 - 12 (4) ☐ 3 - 6 (3) ☐ 3 or less 或以下 (2) ☐ None 没有 (1)		
9 What is your knowledge of financial markets and investment products? 阁下对金融市场及投资产品的认识是多少? ☐ Familiar with most investment products (including stocks, futures contracts, bonds and warrants) and understand various factors that may affect the risk and performance of these investment products 熟悉大部分投资产品(包括股票、期指合约、债券及认股权证), 并明白影响该等投资产品的风险及表现的各项因素 (5)		



☐ Able to read financial reports of listed companies and understand the factors affecting the prices of stocks and bonds 懂得阅读上市公司财务报告，并明白影响股票及债券价格的因素	(4)
☐ Have more than basic knowledge of financial markets and investment products and understand the importance of diversification and application 对金融市场及投资产品达基本知识以上的水准，明白分散投资的重要性，并作出分散投资	(3)
☐ Have only some basic knowledge of financial markets and investment products such as differences between stocks and bonds 对金融市场及投资产品只有一些基本知识，例如股票及债券的分别	(2)
☐ Have very little knowledge of financial markets and investment products at all, but would like to know more 对金融市场及投资产品有很少知识，但有希望了解更多	(1)

10 Please tick the appropriate boxes below to indicate your investment experience in each type of product

请于下列每一项投资产品选择阁下之投资经验年期。

Year of investment experience 投资经验年期	无 Nil (0 分)	1 年以下 Less than 1 year (1 分)	1-3 年 1-3 years (2 分)	3-5 年 3-5 years (3 分)	5-10 年 5-10 years (4 分)	10 年以上 More than 10 years (5 分)
股票 Stocks	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						
交易所交易基金和房地产投资信托基金 Exchange-Traded Funds, and Real Estate Investment Trusts	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						
认可互惠基金及单位信托基金 Authorised Mutual Funds and Unit Trusts	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						
现货外汇 Spot Foreign Exchange	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						
得分 Score:						
*只计算以上最高分的一项 Only calculate the highest score above						

11 Please tick the appropriate boxes below to indicate your investment experience in each type of product

请于下列每一项投资产品选择阁下之投资经验年期。

Year of investment experience 投资经验年期	无 Nil (0 分)	1 年以下 Less than 1 year (1 分)	1-3 年 1-3 years (2 分)	3-5 年 3-5 years (3 分)	5-10 年 5-10 years (4 分)	10 年以上 More than 10 years (5 分)
窝轮及股票期权 Warrants and Stock Options	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						
期货合同及期权 Futures Contracts and Options	☐	☐	☐	☐	☐	☐
平均每年交易次数 No of Trade per Year :						



According to the above questionnaire, you scored 根据 以上问卷答案，阁下的风险评分是	
Respective Risk Profile 对应投资取向	
确认投资风险评估声明 CLIENT'S SIGNATURE	
I/We have completed this Risk Assessment Questionnaire. I/We hereby confirm that:我/我们完成了此项风险评估问卷。我/我们在此确认：	
☐ I/We agree with the assessed risk appetite and risk classification, and confirm that the assessment results accurately reflect my/our risk appetite for this investment account.我/我们同意评估的风险取向及风险类别，同时确认评估结果正确地反映了我/我们对于此投资账户的风险取向。	
 签署 Signature	
账户持有人姓名 Name of Account Holder: _____	
日期 Date: _____	