

Investment Risk Profiling Questionnaire (Individual/ Joint Account) 投资风险评估 (个人/ 联名账户)

This questionnaire is designed to help China Galaxy International Securities (HK) Co., Ltd. and China Galaxy International Futures (HK) Co., Ltd. (collectively, "CGI" / "us") to assess your investment risk profile and to collect information about your risk attitudes, financial situation, investment knowledge, investment experience and investment objectives.

本问卷用以协助中国银河国际证券(香港)有限公司及中国银河国际期货(香港)有限公司(统称「银河国际」/「我们」)评估您的投资风险取向,并收集有关您的风险态度、财政状况、投资知识、投资经验及投资目标的资料。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether pertaining to the trading accounts with us or not, should be taken into account.

有关您的财务或投资资料的问题,例如可投资资产、某一产品的总投资金额或投资经验等,您在银河国际之内及银河国际以外的 所有 资产及交易均应计算在内。

The results of this questionnaire are derived from information you provided to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect this assessment and thereby your investment decision.

本问卷的结果乃根据您提供给我们的资料得出。请您务必提供有效、真实、完整、准确及最新的资料。您未能提供该等资料将会对本行的合适性评估产生重大影响。

For joint account, the person(s) who is/are going to place order or operate the joint account must complete this questionnaire.

如果此乃联名账户,所有将会为此联名账户下单或操作此联名账户的持有人,均须完成此评估。

Please choose the most appropriate answer.

请选择最适合的一项答案。

IMPORTANT TO NOTE 重要提示

The Investment Risk Profiling Questionnaire is intended to form the basis for a discussion between you and our staffs on investment products appropriate for you. This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. The investment risk profiling questionnaire does not included, and is not exhaustive of all issues you should consider before making an investment. Before making any investment decision, you should fully understand the product risks and merits and conduct your own appraisal of the product risks to determine whether the investment is consistent with your objectives.

此投资风险评估目的在于提供基本资料,以便您与我司的职员进行讨论,从而了解哪种投资产品适合您。本问卷及其结果并不构成任何投资产品或服务的要约、招揽或建议,且不应被当作为一项投资建议。此评估未能覆盖所有您在投资时应考虑的因素。阁下作出任何投资决定前,应全面了解有关产品的风险和回报,及评核有关产品风险是否符合您的投资目标。

The information provided in this risk profiling questionnaire may be used by China Galaxy International Financial Holdings Limited and its subsidiaries for marketing and other purposes as set forth in the Policy Statement relating to the Personal Data (Privacy) Ordinance.

中国银河国际金融控股有限公司及其附属公司可就此风险评估测试所收集的资料根据个人资料(私隐)条例所订的政策指引用于推广或其他用途。

Account Number 账户号码 : _____

Account Name 账户名称 : _____



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投资风险评佔 (个人/ 联名账户)

Note 注意: Please complete in Block Letters and tick where applicable. 请用正楷填写, 并在适当地方加上「✓」号。

Part 1 : Customer Investment Knowledge and Experience				
第一部份 : 客户投资知识及经验				
(A) This part is designed to enable us to understand and assess your level of investment experience with non-complex investment products. (Highest score: 40) 这部分旨在让我们了解及评估客户对非复杂性投资产品的投资经验 (最高得分: 40)				
Please tick the appropriate boxes below to indicate your investment experience (in number of years) 请列出您于下列每一项投资产品的投资经验 (以年为单位)				
Investment experience 投资经验	Nil 无经验 (Score: 0)	Basic Experience 基础经验 1-3 Years 1-3 年 (Score: 2)	Intermediate Experience 中度经验 3-10 Years 3 - 10 年 (Score: 5)	Advanced Experience 丰富经验 More than 10 years 10 年以上 (Score: 8)
Products 投资产品				
HK Listed Stocks 香港上市股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-HK Listed Stocks (e.g. China A-Shares, US Listed Stocks) 非香港上市股票 (例如: 中国内地上市股票、美国上市股票)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds/ Unit Trusts (Non-derivative funds) 互惠基金 / 单位信托 (非衍生产品基金)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-complex bonds (including callable bonds) 非复杂债券(包括可赎回债券)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-leveraged ETFs / Non-derivative ETFs / SFC-authorized REITs traded on the SEHK 非杠杆交易所买卖基金 / 非衍生产品交易所买卖基金 / 于联交所 买卖的证监会认可房地产投资信托基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Score 得分:				
Please add the score from the above items				
请把以上每个项目所获得之分数加总				

(B) This part is designed to enable us to understand and assess your level of investment experience with complex and/or derivative products. (Highest score: 60) 这部分旨在让我们了解及评估客户对复杂及/或衍生产品的投资经验 (最高得分: 60)				
Please tick the appropriate boxes below to indicate your investment experience (in number of years) 请列出您于下列每一项投资产品的投资经验 (以年为单位)				
Investment experience 投资经验	Nil 无经验 (Score: 0)	Basic Experience 基础经验 1-3 Years 1-3 年 (Score: 6)	Intermediate Experience 中度经验 3-10 Years 3 - 10 年 (Score: 9)	Advanced Experience 丰富经验 More than 10 years 10 年以上 (Score: 12)
Products 投资产品				
Warrants/Callable Bull/Bear Contracts/Stock Options/Index Options 认股证/牛熊证/股票期权/指数期权	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leveraged Products (e.g. Futures Contracts/Leveraged Forex/Shares Margin) 杠杆性产品 (如期货/股票孖展/外汇孖展)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complex Bonds (e.g. Perpetual or subordinated bonds/ Bonds with variable or deferred interest payment terms/ Bonds with extendable maturity dates/ Convertible or exchangeable bonds/ Bonds with contingent write down or loss absorption features/ Bonds with multiple credit support providers and structures 复杂债券 (如永续债券或后偿性质的债券/具有浮息或延迟派付利 息条款债券/可延迟到期日债券/可换股或可交换债券/具有或然撇减 或弥补亏损特点的债券/具备非单一信贷支持提供者及结构债券)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products (e.g. Equity Linked Notes, Accumulator, Decumulator or Non-exchange-traded structured investment products) 结构性产品 (如股票挂钩票据、累积认购期权合约、累积认沽期权 合约或非交易所买卖的结构性投资产品)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hedge Funds/ Derivative funds/ Structured Funds 对冲基金/结构性基金/衍生产品基金)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Score 得分:				
Please add the score from the above items				
请把以上每个项目所获得之分数加总				

Investment Risk Profiling Questionnaire (Individual/ Joint Account)
投资风险评估 (个人/ 联名账户)

(C) Knowledge of Structured or Derivative Products 结构性或衍生产品知识

1. Do you have any knowledge on structured or derivative product(s)? (You **will not** be allowed to trade derivative products if no related knowledge)
 您对结构性或衍生产品有没有认识? (如您对衍生产品没有认识, 您将**不能**交易衍生产品)
- Yes 有 (Please continue to answer the following Question No.2 请继续回答下列的第 2 条问题)
 None 没有
2. You acquired knowledge of structured or derivative product(s) from the following ways (please provide the corresponding proof):-
 您从以下途径认识结构性或衍生产品 (请提供相关证明):-
- You have received training or attended courses or seminars on structured or derivative product(s) (Please state the name of the course / seminars and the date attended).
 您曾接受结构性或衍生产品的培训或修读相关课程 (请提供培训或修读课程的名称及日期)。
 培训或修读课程的**名称** Name of the courses / seminars: _____
 培训或修读以上课程的**日期** Date of attending the above courses / seminars: _____
- Your working experience is related to structured or derivative product(s) (Please state the Company Name, Industry/Business Nature, Position and the period of Employment/ Business Operation)
 您的工作经验与结构性或衍生产品有关(请提供公司名称、行业/业务性质、职位及在职/营业年期)
 Company Name 公司名称: _____
 Industry/Business Nature 行业/业务性质: _____
 Position 职位: _____
 Year(s) of Employment / Business 在职年期/营业年期: _____ 年
- Your total number of investment transactions in structured or derivative products within the past three years (no. of transactions)
 您于过去三年内所进行有关结构性或衍生产品的交易经验 (交易次数)
 5 – 10 times 次 over 10 times 超过 10 次
- Others 其他: _____

If answer is "Yes" in above (C) 1, please provide the relevant supporting document of option(s) selected in (C) 2.

If you would like to invest in derivatives related products but no supporting document could be provided or you answered "No" in above (C) 1, please read carefully and complete the attachment "General Knowledge on Derivatives Products" and "Derivatives Knowledge Questionnaire".

若于上述 (C)1 回答「是」, 请提供在 (C)2 勾选的证明档。

若客户欲投资于衍生工具之相关产品, 但未能提供证明档或于上述 (C)1 回答「否」, 请仔细阅读及完成附件「衍生产品基本常识」及「衍生产品问卷」。

Assessment Result 评估结果

Based on the assessment above, the total score of your investment experience is
 根据上述评估, 您的投资经验的总得分为

Part (A) + Part (B)
 A 部分 + B 部分

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投资风险评估 (个人/ 联名账户)

Part 2 : Risk Tolerance Level 第二部份：风险承受能力	
This part is designed to enable us to assess your overall risk tolerance level. 这部分旨在让我们评估客户的整体风险承受能力	
1. Which age range do you fall into? 您的年龄介乎于哪个组别?	<input type="checkbox"/> 18 – 24 (5) <input type="checkbox"/> 25 – 35 (4) <input type="checkbox"/> 36 – 50 (3) <input type="checkbox"/> 51 – 64 (2) <input type="checkbox"/> 65 or above, 65 岁或以上 (1)
2. What is your education level? 您的教育程度是?	<input type="checkbox"/> Primary level or below. 小学程度或以下 (1) <input type="checkbox"/> Secondary level. 中学程度 (2) <input type="checkbox"/> Tertiary level. 预科或专上学院程度 (3) <input type="checkbox"/> University level. 大学程度 (4) <input type="checkbox"/> Master level or above. 硕士程度或以上 (5)
3. What is your primary investment objective? 您的主要投资目标是?	<input type="checkbox"/> Capital preservation and regular income. 资本保障及经常性收入 (2) <input type="checkbox"/> Moderate capital appreciation and regular income. 适度资本增值及经常性收入 (4) <input type="checkbox"/> Moderate capital appreciation and high regular income. 适度资本增值及高经常性收入 (6) <input type="checkbox"/> Aggressive capital appreciation and high regular income. 进取的资本增值及高经常性收入 (8) <input type="checkbox"/> Very aggressive capital growth. 非常进取的资本增值 (10)
4. What is the expected investment horizon of your entire investment portfolio? 您愿意进行投资活动的年期为多久?	<input type="checkbox"/> Less than 1 year. 少于 1 年 (2) <input type="checkbox"/> 1 year to 3 years. 1 年至 3 年 (4) <input type="checkbox"/> 3 – 5 years. 3 年至 5 年 (6) <input type="checkbox"/> 5 – 10 years. 5 年至 10 年 (8) <input type="checkbox"/> Over 10 years. 超过 10 年 (10)
5. What percentage of your liquid net worth (excluding your real estate properties, personal business and any outstanding loans) is available for investment now? 您现时由流动资产净值中 (不包括您拥有的房地产物业及自资生意及您的所有借贷总额) 可分配多少百分比的金额进行投资?	<input type="checkbox"/> Less than 10%. 少于 10% (2) <input type="checkbox"/> 10 – 20% (4) <input type="checkbox"/> 21 – 30% (6) <input type="checkbox"/> 31 – 40% (8) <input type="checkbox"/> More than 40%, 超过 40% (10)

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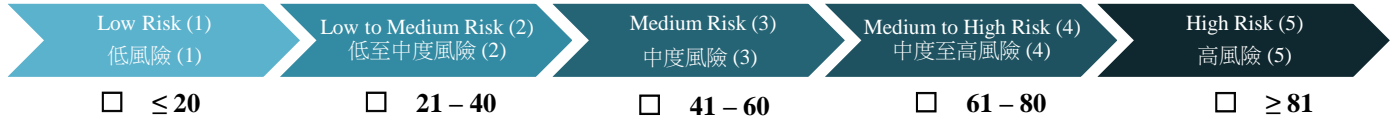
6.	<p>How many months of your living expenses have you reserved to meet unforeseen events? 您现时的储备足够应付多少个月的日常开支，以面对突如其来的情况?</p> <p><input type="checkbox"/> Less than 1 month of monthly expense. 少于 1 个月的日常开支 (0)</p> <p><input type="checkbox"/> 1 – 6 months of monthly expense. 1 – 6 个月的日常开支 (2)</p> <p><input type="checkbox"/> 6 – 12 months of monthly expense. 6 – 12 个月的日常开支 (4)</p> <p><input type="checkbox"/> 12–24 months of monthly expense. 12 - 24 个月的日常开支 (10)</p> <p><input type="checkbox"/> Over 24 months of monthly expense. 超过 24 个月的日常开支 (12)</p>	
7.	<p>Approximately what percentage of your assets (excluding own use property) is currently held in fluctuated investment products? 您现时已投资于价值波动的投资产品的资产，大概占您资产 (不包括自住物业) 的百分之几?</p> <p><input type="checkbox"/> None. 没有 (2)</p> <p><input type="checkbox"/> 1 – 20% (4)</p> <p><input type="checkbox"/> 21 – 40% (6)</p> <p><input type="checkbox"/> 41 – 60% (8)</p> <p><input type="checkbox"/> More than 60%. 超过 60% (10)</p>	
8.	<p>Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. What level of annualized fluctuation would you generally be comfortable with? 一般而言，风险愈高的投资，其潜在波动愈大，但潜在回报亦愈高。在一般情况下，您可以接受年度波动程度多大的投资产品?</p> <p><input type="checkbox"/> Fluctuates between -5% and +5%. 于-5% 至 +5%之间的波动 (2)</p> <p><input type="checkbox"/> Fluctuates between -10% and +10%. 于-10% 至 +10%之间的波动 (4)</p> <p><input type="checkbox"/> Fluctuates between -20% and +20%. 于-20% 至 +20%之间的波动 (6)</p> <p><input type="checkbox"/> Fluctuates between -30% and +30%. 于-30% 至 +30%之间的波动 (8)</p> <p><input type="checkbox"/> Fluctuates between -30% below and +30% more. 于 -30%以下 至 +30%以上之间的波动 (10)</p>	
9.	<p>How would you react if your portfolio fell significantly (e.g. more than 20%) within one day? 如果您的投资组合在一天内大幅下跌 (例如: 超过 20%)，您会有何反应?</p> <p><input type="checkbox"/> Do not know how to react. 不懂得如何应变 (2)</p> <p><input type="checkbox"/> Stop loss without any strategic consideration. 非策略性地进行止损 (4)</p> <p><input type="checkbox"/> Would wait to see if investment improves and may stop loss rationally. 观望该投资是否有改善，可能会理性地进行止损 (6)</p> <p><input type="checkbox"/> Understand market fluctuations are unavoidable and will not alter the determined investment strategy. 了解市场波动是难免的，会继续进行已定下的投资策略 (8)</p> <p><input type="checkbox"/> Undergo in-depth analysis and reallocate your investment portfolio. 进行仔细分析，重整投资组合 (10)</p>	
10.	<p>For your level of experience with investment products, please refer to the below formula for the score calculation. The score should be rounded down to the nearest integer; the highest score is 20. 就您对投资产品的投资经验，请按以下公式计算得分。分数向下取至最接近整数，最高分数为 20 分。</p> <p>The total score of your investment experience in Part 1 x 20% 您在第一部分的投资经验的总得分 x 20% ()</p>	

Total Score 总分: _____

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投资风险评估 (个人/ 联名账户)

Risk Profile Analysis 风险接受程度



Investor Profile 投资者类型

Low Risk (1) 低风险 (1)	You should be limited to investments with no or negligible price movements, which can be sold at short notice. This investor rating is compatible with investments or investment strategies that aim to preserve the value of the investment against inflation and are therefore prepared to consider low risk alternatives, other than deposits, to help generate a steady return over the life of the investment. 您可投资于价格固定或很少变动、可在很短的通知期内出售的投资产品。此类投资者旨在保障投资价值，以对抗通胀，所以会考虑存款以外的低风险投资选择，在投资期内以取得稳定的回报。
Low to Medium Risk (2) 低至中度风险 (2)	You can follow investment with a risk of limited negative price movements. This investor rating is compatible with investments or investment strategies that primarily aim to provide regular income returns, capital appreciation is a secondary consideration. 您可投资于只会出现有限度价格不利变动的产品。此类投资者首要是追求经常性收入，资本增值的投资是其次的考虑。
Medium Risk (3) 中度风险 (3)	You can follow investment with moderate negative price movements. This investor rating is compatible with investments or investment strategies that aim to provide both regular income returns and capital appreciation. 您可投资于有适度价格不利变动的投资产品。此类投资者旨在追求经常性收入，及资本增值的投资。
Medium to High Risk (4) 中度至高风险 (4)	You can follow investment with a risk of substantial negative price movements and that have a risk of losing significant portion or all of your investment. This investor rating is compatible with investments or investment strategies that typically aim to provide only capital appreciation and no or little regular income returns. 您可投资于涉及大幅度价格不利变动，有机会损失大部分或全部投资的产品。此类投资者旨在追求资本增值，而非提供经常性收入的投资。
High Risk (5) 高风险 (5)	You can follow investment with a risk of substantial negative price movements and that have a significant risk of losing their entire value. This investor rating is compatible with investments or investment strategies which aim to provide very aggressive capital appreciation. 您可投资于涉及大幅度价格不利变动，有重大风险会损失全部投资的产品。此类投资者旨在追求有大幅度资本增值的投资。

Based on your scores above, your risk tolerance level is: _____

根据您以上的得分，您的风险接受程度是：_____

If you disagree with the said result, please indicate the investment attitude that you believe is more accurate and state the reason(s):

倘您不同意所得的投资风险评估结果，请指出您认为更准确的投资态度，并详述原因：

<input type="checkbox"/> Low Risk (1)	<input type="checkbox"/> Low to Medium Risk (2)	<input type="checkbox"/> Medium Risk (3)	<input type="checkbox"/> Medium to High Risk (4)	<input type="checkbox"/> High Risk (5)
低风险 (1)	低至中度风险 (2)	中度风险 (3)	中度至高风险 (4)	高风险 (5)

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I/We warrant that the information I/we provide in this Investment Risk Profiling Questionnaire is true and correct, and I / we confirm that I / we agree to your assessment of my/our risk tolerance level. In the event of a re-assessment of the risk tolerance level of joint accounts, we confirm that any one of the joint account holders can go through the Investment Risk Profiling Questionnaire with your company and all account holders will agree to such re-assessment of our risk tolerance level. I/We confirm and undertake that I/we will update CGI immediately on any changes.

本人/吾等謹保証上述填報的資料全部正確無訛，及本人/吾等確認同意本投資風險評佔中本人/吾等的風險接受程度。若聯名戶需要重新再作投資風險評佔，吾等確認聯名戶口中任何一位持有人都可以參與貴司的投資風險評佔，而所有戶口持有人亦會同意重新評佔測試中吾等的風險接受程度。本人(等)確認及承諾如所提供之資料有任何更改，均會立刻通知銀河國際。

Signature / 客戶簽署:

Date / 日期:

Name / 客戶姓名:

Account No./ 賬戶號碼:

*Please use the signature(s) on file with us.

請用留存本行記錄的簽署式樣

For Office Use Only:

Declaration: I hereby declare that I have enquired the client about client's knowledge of structured or derivative product(s) stated in Part 1 of this questionnaire and confirm that the information in this questionnaire is provided by the client.

聲明：本人謹此聲明已就問卷第一部份有關客戶對結構性或衍生產品知識向客戶作出相關的詢問，並確認此問卷中的資訊均由客戶親自提供。

Confirmed By 確認途徑:

Face-to-Face 面對面

Telephone 電話

Recorded Line No. 電話錄音號碼:

Date 日期:

Time 時間:

Signature of Licensed Representative 持牌代表簽署:

Name of Licensed Representative 持牌代表名稱:

CE No. 中央編號:

Date 日期:

Mismatch Noted by Responsible Officer

Print Name:

Date:

For Official Use Only

S.V.	Inputted By	Approved By