

## 股票掛鈎投資／結構式票據風險程度

### Equity Linked Investments / Structured Notes Risk Rating

於評估股票掛鈎投資／結構式票據之相對風險程度時，本行會考慮該產品之不同風險因素，包括但不限於發行人信貸評級、投資年期、衍生工具應用、掛鈎資產波幅、掛鈎資產數目、計價貨幣、交易頻率、掛鈎資產相對風險程度、保本程度等風險來釐定該產品之相對風險程度。

Our Bank will take a variety of risk factors into consideration while determining the Risk Rating of Equity Linked Investments / Structured Notes. The risk factors include, but are not limited to credit risk, tenor, use of derivatives, number of linked assets, currency risk, liquidity risk, risk rating of linked assets, level of capital protection etc.

產品 Products	產品類別 Product types	風險程度 Risk Rating
1) 保本產品 Capital Protected Products	100%或以上保本之結構式票據 Structured Notes with 100% or above Capital Protection	產品風險程度 <sup>1</sup> = 1 - 2 Product Risk Level <sup>1</sup> = 1 - 2
	85%至少於 100%保本之結構式票據 Structured Notes with 85% to below 100% Capital Protection	產品風險程度 <sup>1</sup> = 2 - 3 Product Risk Level <sup>1</sup> = 2 - 3
2) 非保本產品 Non-Capital Protected Products	與單一或一籃子股票掛鈎的股票掛鈎投資／結構式票據 Equity Linked Investments linked to single or basket underlying / Structured Notes	產品風險程度 <sup>1</sup> = 3 - 5 Product Risk Level <sup>1</sup> = 3 - 5

如需了解更多，請與本行各分行或您的客戶經理聯絡。

Please contact our branches or your customer relationship manager for more details.

附註Remark:

## 1. 風險接受程度之說明 Description of Risk Tolerance Level

### 風險接受程度 Risk Tolerance Level: 低風險 Low Risk (1)

- 風險接受程度：低風險 (1) – 保守的投資者。資本保值為他／她最重要的考慮。投資者尋求獲取與存款利率相若的投資回報，並明白他／她將需要及願意承受輕微程度（不等於零）的資本風險。 Risk Tolerance Level: Low Risk (1) – The investor is conservative. Capital preservation is of primary importance. The investor wants to achieve investment returns in line with bank deposits and understands he/she will need to and is willing to take a minimal (not zero) amount of risk with the capital invested.
- 投資者預期他／她的投資的價值於一般市況下將有輕微波動（不等於零）。 In normal market conditions, the investor expects the price fluctuation of his/her investment to be minimal (not zero).
- 評為低風險 (1) 的投資產品應當適合這類型的投資者。 Investment products with risk rating “Low Risk (1)” are likely to be suitable for such investors.

### 風險接受程度 Risk Tolerance Level: 低至中度風險 Low to Medium Risk (2)

- 風險接受程度：低至中度風險 (2) – 輕度保守的投資者。投資者尋求低至中等程度的資本增值機會，並明白他／她將需要及願意承受低至中等程度的資本風險。 Risk Tolerance Level: Low to Medium Risk (2) – The investor is moderately conservative. The investor wants to achieve low to medium level of capital growth and understands he/she will need to and is willing to take low to medium amount of risk with the capital invested.
- 投資者預期他／她的投資的價值於一般市況下將有輕微至中等程度的波動。 In normal market conditions, the investor expects the price fluctuation of his/her investment to be low to medium.
- 評為低至中度風險 (2) 或以下風險的投資產品應當適合這類型的投資者。 Investment products with risk rating “Low to Medium Risk (2)” or below are likely to be suitable for such investors.

### 風險接受程度 Risk Tolerance Level: 中度風險 Medium Risk (3)

- 風險接受程度：中度風險 (3) – 輕度進取的投資者。投資者尋求中等程度的資本增值機會，並明白他／她將需要及願意承受中等程度的資本風險。 Risk Tolerance Level: Medium Risk (3) – The investor is moderately aggressive. The investor wants to achieve medium level of capital growth and understands he/she will need to and is willing to take a medium amount of risk with the capital invested.
- 投資者預期他／她的投資的價值於一般市況下將有中等程度的波動。 In normal market conditions, the investor expects the price fluctuation of his/her investment to be medium.
- 評為中度風險 (3) 或以下風險的投資產品應當適合這類型的投資者。 Investment products with risk rating “Medium Risk (3)” or below are likely to be suitable for such investors.

### 風險接受程度 Risk Tolerance Level: 中度至高風險 Medium to High Risk (4)

- 風險接受程度：中度至高風險 (4) – 進取的投資者。投資者尋求中等至高程度的資本增值機會，並明白他／她將需要及願意承受中等至高程度的資本風險。 Risk Tolerance Level: Medium to High Risk (4) – The investor is aggressive. The investor wants to achieve medium to high capital growth and understands he/she will need to and is willing to take medium to high amount of risk with the capital invested.
- 投資者預期他／她的投資的價值於一般市況下將有中等至高程度的波動。 In normal market conditions, the investor expects the price fluctuation of his/her investment to be medium to high.
- 評為中度至高風險 (4) 或以下風險的投資產品應當適合這類型的投資者。 Investment products with risk rating “Medium to High Risk (4)” or below are likely to be suitable for such investors.

### 風險接受程度 Risk Tolerance Level: 高風險 High Risk (5)

- 風險接受程度：高風險 (5) – 非常進取的投資者。投資者尋求高程度的資本增值機會，並明白他／她將需要及願意承受包括有可能損失超過原投資金額的高程度的資本風險。 Risk Tolerance Level: High Risk (5) – The investor is very aggressive. The investor wants to achieve high capital growth and understands he/she will need to and is willing to take high amount of risk with the capital invested, including the possibility of losing more than the capital invested.
- 投資者預期他／她的投資的價值於一般市況下將有高程度的波動。 In normal market conditions, the investor expects the price fluctuation of his/her investment to be high.
- 評為高風險 (5) 或以下風險的投資產品應當適合這類型的投資者。 Investment products with risk rating “High Risk (5)” or below are likely to be suitable for such investors.