



「風險評估問卷」(只適用於個人客戶)
Risk Profiling Questionnaire (For Personal Customers Only)

重要提示 Important Information

此問卷由恒生銀行有限公司(「恒生銀行」或「本行」)提供以協助客戶了解現時的風險承擔程度和投資需要。
This questionnaire is provided by Hang Seng Bank Limited ("Hang Seng Bank" or "the Bank") and is intended to help the customer understand his/her risk profile and investment needs.

此問卷得出的評估結果乃根據客戶向本行所提供的資料而制定。因應是次問卷對於有關客戶的需要和有關客戶表明對風險所持的態度作出的討論，只供客戶作出個人投資決定時參考。任何風險承擔程度評估皆基於由客戶向本行提供的資料而作出。如客戶未能提供完整、準確及最新的資料，會影響到本行就客戶的風險承擔程度、投資需要而進行的評估及所提供之服務。

The result of this questionnaire is derived from the information the customer has provided to the Bank. The discussions involved in the completion of this questionnaire regarding the needs of the customer and the indicated attitude of the customer towards risk are only meant to be a reference for the customer when making his/her own investment decisions. Any assessment on the customer's risk profile will be based on the information the customer provides to the Bank. Failure of the customer to provide complete, accurate, and up-to-date information will affect the Bank's assessment of the customer's risk profile, investment needs and any services that may be provided.

所有投資附帶風險。投資價格可升可跌，甚至變成毫無價值，過往表現並不代表將來亦會有類似表現。有關產品詳情，請參閱產品說明書，以便獲取進一步資料。

All investment involves risks. The value of investment may move up or down and may become valueless. Past performance figures shown are not indicative of future performance. Relevant products offering documents should be read for further details.

風險評估問卷有效期為由最近一次更新日期起計2年。如客戶的個人情況有任何變化而可能會影響到他/她的風險接受程度，客戶應重新填寫此問卷。

Risk profile of the "Risk Profiling Questionnaire" will be valid for 2 years from the last updated date. Customers should complete a new questionnaire if there are any changes to the customer's circumstances that may impact his/her Risk Tolerance Level.

本行確保此問卷內的客戶個人資料得到保密。客戶提供的資料只會在保密的情況下，供本行用作設計、推廣理財產品或服務之用。本行致各客戶及其他個別人士關於個人資料(私隱)條例的通知可於任何一間恒生銀行分行索取或請瀏覽恒生銀行網址www.hangseng.com。

Personal information collected in this questionnaire will be kept confidential by the Bank. The information may be used by the Bank under a duty of confidentiality of the Bank, for designing and/or promoting of financial products or services. The Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance are available at any Hang Seng Bank branch and the Bank's website at www.hangseng.com.

本人明白本人與恒生銀行職員就此「風險評估問卷」之全部談話內容須被錄音以符合相關監管規定，及本人在此同意該錄音。

I understand that the whole of my conversation with staff of Hang Seng Bank in respect of this Risk Profiling Questionnaire has to be audio recorded for Hang Seng Bank to comply with the relevant regulatory requirement(s) and I hereby agree to such audio recording.

請填寫問卷，及在適當位置加上“√”號。Please complete the questionnaire, and “√” where appropriate.

第一部份 Part I : 客戶資料 Customer Information

客戶名稱 Name of Customer	
身份證明文件號碼 ID Document No.	
年齡 Age	<input type="checkbox"/> < 30 <input type="checkbox"/> 30 - 49 <input type="checkbox"/> 50 - 64 <input type="checkbox"/> 65 - 79 <input type="checkbox"/> ≥ 80
教育程度 Education Level	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科畢業 Post-Secondary <input type="checkbox"/> 中學畢業 Secondary Completed <input type="checkbox"/> 完成中三 Completed F.3 <input type="checkbox"/> 其他 Others

第二部份 Part II : 問卷 Questionnaire

1. 您是否願意撥出您部分的資產淨值用於投資? 請注意，投資於任何投資產品*，皆涉及潛在的資本損失。
Would you like to set aside part of your net worth for investments? Please note that there is a potential for loss of your capital when investing in any investment products*.

*投資產品包括但不限於以下產品:股票，投資基金，商品(例如黃金)，結構性投資產品，債券，認股權證，期權，期貨，孖展/槓桿交易，具投資成分的保險計劃，及具保本性質的存款證。

*Investment products include but not limited to the followings: stocks, investment funds, commodities (e.g. gold), structured investment products, bonds, warrants, options, futures, margin/leveraged trading, investment-linked insurance plans, and capital guaranteed certificate of deposits.

- a. 願意
Yes b. 不願意
No

2. 您願意撥出淨資產(物業除外)之多少用作投資於投資產品?
How much of your net worth (excluding real estate properties) would you like to set aside for investment in investment products?

- a. ≤ 10% b. ≤ 20% c. ≤ 30% d. ≤ 40% e. > 40%

第二部份 Part II : 問卷 Questionnaire (續)(Cont.)

本問卷的第3題及第4題旨在讓本行更了解您現時的投資目標。

Q3 and Q4 of this questionnaire intend to allow the Bank to understand more about your current investment objective.

3. 以下哪一項是能令您感到安心的最長投資年期?

Which of the following is the maximum investment time horizon that you feel comfortable with?

- a. 11個月或以下
11 months or below
- b. 3年或以下
3 years or below
- c. 6年或以下
6 years or below
- d. 10年或以下
10 years or below
- e. 10年以上
Over 10 years

4. 以下哪項描述最符合您對投資回報與風險所持的一般態度?

Which of the following best describes your general attitude towards investment return and risks?

我的一般態度是

My general attitude is

- a. 保障資金並獲得與銀行存款利率相若的投資回報，我可以承受輕微程度的資本損失。
To protect my capital and to receive returns in line with bank deposits, and I can tolerate minimal capital loss.
- b. 獲得低至中等程度的投資回報，我可以承受低至中等程度的資本損失。
To seek low to medium level of investment return and I can tolerate low to medium level of capital loss.
- c. 獲得中等程度的投資回報，我可以承受中等程度的資本損失。
To seek medium level of investment return and I can tolerate medium level of capital loss.
- d. 獲得較高的投資回報，我可以承受中至高等程度的資本損失。
To seek higher level of investment return and I can tolerate medium to high level of capital loss.
- e. 獲得大幅度的投資回報，我可以承受高程度的資本損失，包括損失超出原投資金額的可能性。
To maximize my investment return and I can tolerate high level of capital loss, including the possibility of losing more than the capital invested.

5. 以下哪一項最接近您對投資回報(年度回報)的波幅水平的期望?

Which of the following best reflects your expectation on investment return fluctuation (p.a.)?

- a. -6% 至 +6%
-6% to +6%
- b. -10% 至 +10%
-10% to +10%
- c. -18% 至 +18%
-18% to +18%
- d. -27% 至 +27%
-27% to +27%
- e. 超過以上所有選項
Exceeding all of the above

注：實際的投資收益和虧損可能高過或低過上述的百分比。

Note: The actual investment gains and losses may be higher or lower than the percentage stated above.

6. 您在考慮出售您的投資時，您會願意忍受什麼程度的投資虧損?

In a scenario that you consider selling your investment, which of the following best describes the degree of loss you will tolerate?

- a. 不多於5%的虧損
Up to 5% loss
- b. 不多於10%的虧損
Up to 10% loss
- c. 不多於15%的虧損
Up to 15% loss
- d. 不多於20%的虧損
Up to 20% loss
- e. 超過20%的虧損
More than 20% loss

注：實際的投資收益和虧損可能高過或低過上述的百分比。

Note: The actual investment gains and losses may be higher or lower than the percentage stated above.

7. 在預期的投資年內，您的投資於短時間內顯著下跌，您會如何處理?

During the expected investment horizon, your investment depreciates significantly over a short period of time. What would you do?

- a. 我將立即出售投資以防止進一步的損失。
I will sell the investment immediately to prevent further losses.
- b. 我將出售大部份投資，並持有餘下的投資及觀望其長線增長。
I will sell a large part of the investment, and hold the remaining investment in the expectation of growth over the long term.
- c. 我將出售小部份投資，並持有餘下的投資及觀望其長線增長。
I will sell a small part of the investment, and hold the remaining investment in the expectation of growth over the long term.
- d. 我將繼續持有現有投資並觀望其長線增長。
I will hold the investment in the expectation of growth over the long term.
- e. 我將適量增持以降低平均投資成本。
I will adequately invest more to lower the average cost of my investment.

8. 在未來12個月內，您是否有任何已計劃的資金需要，而需套現您已作出的投資?

Do you have any planned liquidity needs in the next 12 months from the capital invested?

- a. 有，超過50%的投資很可能會被套現。
Yes, above 50% of the capital invested is very likely to be withdrawn.
- b. 有，不超過50%的投資很可能會被套現。
Yes, no more than 50% of the capital invested is very likely to be withdrawn.
- c. 沒有
No

9. 以下哪個處境會令您考慮從您的投資當中套現?

Under which of the following scenarios will you consider withdrawing from your Investments?

- a. 出現突如其來的開支，總值相等於3個月個人或家庭開支。
Having an unexpected expense amounted to 3 months of my personal or household expenses.
- b. 出現突如其來的開支，總值相等於6個月個人或家庭開支。
Having an unexpected expense amounted to 6 months of my personal or household expenses.
- c. 出現突如其來的開支，總值超過6個月個人或家庭開支；或
我不會因為出現突如其來的開支而考慮套現投資。
Having an unexpected expense amounted to **more than 6 months of my personal or household expenses**; OR,
I will NOT consider withdrawing from Investments due to any unexpected expense.

第三部份 Part III : 結果 (風險接受程度) Result (Risk Tolerance Level)

就此「風險評估問卷」所顯示，您的風險接受程度為：
Your Risk Tolerance Level deduced from this Risk Profiling Questionnaire is:

- 零風險 Zero Risk (0)
 低風險 Low Risk (1)
 低至中度風險 Low to Medium Risk (2)
 中度風險 Medium Risk (3)
 中度至高風險 Medium to High Risk (4)
 高風險 High Risk (5)

注意 Note:

- 如屬聯名戶口，各戶口持有人須分別完成一份「風險評估問卷」。
For joint account, each account holder must complete a Risk Profiling Questionnaire separately.
- 就有關風險接受程度之說明，請參閱附錄1。
Please refer to Annex 1 for the description of the relevant Risk Tolerance Level.

第四部份 Part IV : 客戶確認 Acknowledgement of Customer

本人在此確認：
I hereby confirm that:

- 本人已同意本人與恒生銀行職員就此「風險評估問卷」之全部談話內容被錄音(如此「風險評估問卷」第1頁所述)；
I have agreed to have the whole of my conversation with staff of Hang Seng Bank in respect of this Risk Profiling Questionnaire audio recorded (as mentioned on page 1 of this Risk Profiling Questionnaire);
- (請於以下二者選其一 Please choose either one from below)

- 本人同意以上「風險評估問卷」的結果，並確認以上由本人提供之所有資料均為完整、準確及最新，及以上「風險評估問卷」的結果是準確及最新；
I agree with the above result of this Risk Profiling Questionnaire, and confirm that all the above information provided by me is complete, accurate, and up-to-date, and the above result of this Risk Profiling Questionnaire is accurate and up-to-date;
- 本人不同意以上「風險評估問卷」的結果，並認為以下更為保守的風險接受程度更適合本人。本人同意以下選定的風險接受程度將存於銀行記錄。(請於您認為更適合您的風險接受程度下填上「√」。且只能選取比評估所得結果較低的程度。)
I disagree with the above result of this Risk Profiling Questionnaire, and believe that the risk tolerance level selected below, which is more prudent, is more suitable to me. I confirm that the risk tolerance level selected below will be the risk tolerance level captured in the Bank's record. (Please tick the appropriate risk tolerance level which you think is more suitable to you and such level can only be lower than the Risk Tolerance Level calculated above.);

零風險 Zero Risk (0)	低風險 Low Risk (1)	低至中度風險 Low to Medium Risk (2)	中度風險 Medium Risk (3)	中度至高風險 Medium to High Risk (4)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 本人已收到已由本人妥為完成及簽署之「風險評估問卷」(共5頁)的副本乙份。(不適用於電話指示)
I have received a copy of this Risk Profiling Questionnaire (5 pages in total) as duly completed and signed by me. (Not applicable to phone instructions)

客戶姓名
Name of Customer:

簽署
Customer's signature:

日期
Date:

職員姓名
Name of Staff:

職員號碼
Staff ID.:

職員簽署
Staff's signature:

開始錄音時間及日期
Recording Start Time and Date:

錄音電話內線號碼
Tel. Extension No. for Recording:

Applicable to Cross-boundary Wealth Management Connect Witness Account Opening Only

提供「風險評估問卷」副本日期
Date of copy of "Risk Profiling Questionnaire" provided:

Applicable to Phone Order Only (Not Applicable to Cross-boundary Wealth Management Connect Witness Account Opening)

分行同事姓名
Branch Staff Name:

分行同事簽署
Branch Staff Signature:

開始錄音時間及日期
Recording Start
Time and Date:

錄音電話內線號碼
Tel. Extension No.
for Recording:

寄出「風險評估問卷」副本日期
Date of copy of "Risk Profiling
Questionnaire" mailed out:

負責同事姓名及簽署(雙簽)
Responsible Staff Names and
Signatures (Countersignature):

For Bank Use	
Processing Br No.	
Risk Tolerance Level <input type="checkbox"/> Zero (0) <input type="checkbox"/> Low (1) <input type="checkbox"/> Low to Medium(2) <input type="checkbox"/> Medium (3) <input type="checkbox"/> Medium to High (4) <input type="checkbox"/> High (5)	
<input type="checkbox"/> ACO/CIS/ISP Updated by _____ <input type="checkbox"/> Date _____	
Details of Re-sending RPQ (Applicable to Phone Order Only):	
Request Date and Time of Re-sending RPQ:	Date of Re-sending RPQ:
Responsible Staff Name and Signature (Maker):	Responsible Staff Name and Signature (Checker):

風險接受程度 Risk Tolerance Level: 零風險 Zero Risk (0)

- 風險接受程度：零風險(0) – 客戶不接受任何投資風險。
Risk Tolerance Level: Zero Risk (0) – The customer does not accept any investment risk.
- 所有投資產品均不適合他/她。
None of the investment products will be suitable for him/her.

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.