



INVESTMENT PROFILE QUESTIONNAIRE
投資取向問卷

☐ 柏富證券有限公司

Name of Individual / Primary Account Holder 個人/主賬戶持有人姓名	
Former/Other Name if applicable (documentary proof required) 前/其他名稱 (如適用) (需要文件證明)	
Name of Secondary Joint Account Holder 第二賬戶持有人姓名	
Name of Company / Corporate 公司名稱	
Client/s Account No. 客戶號碼	

The purpose of this Investment Profile questionnaire is to capture your general personal circumstances and to assess your overall GENERAL attitude towards investment risks as an investor. The result of the questionnaire is based on the information of the Primary Account Holder, any Joint Account Holder(s) must sign to confirm (if applicable).
本客戶投資取向問卷旨在了解您的一般個人狀況及評估您作為投資者整體上對投資風險的一般態度。本問卷以主賬戶持有之資料作出評估，其他賬戶持有人亦必需簽署確認（如果適用）。

Please choose the appropriate answer below. 請選擇下列最適當答案

Q1. About yourself:
有關個人資料:

1.1 I am 65 or above
本人為65歲或以上

- ☐ Yes 是
☐ No 否

1.2 My highest level of education is
本人之最高教育程度

- ☐ Primary or below
小學或以下
☐ Secondary
中學
☐ Tertiary or above
大專/大學或以上

1.3 Cash need

現金需要

- ☐ I depend on my investments to meet my current income needs and I may need to dispose all or part of my investments periodically to supplement my income.

我倚賴投資來應付目前的收入需要，我可能需定期提取全部或部份投資以增補收入。

- ☐ I have adequate regular income to meet my current income needs and I do not rely on my investments to generate regular income.

我的定期收入足以應付目前的收入需要，我無需倚賴投資來賺取定期收入。

Q2. What is/are the financial goal(s) of your investments? (You may choose more than one.)

閣下對投資的財務目標為何？（可選多於一項）

- ☐ To get life protection
為了獲得生活保障
- ☐ To beat inflation
為了對抗通脹
- ☐ To generate steady income
為了提供穩定的收入
- ☐ To meet personal goals such as wedding, vacation, etc.
為了達到個人目標，如婚禮，度假等。
- ☐ For children's education
為了子女的教育
- ☐ For home purchase
置業
- ☐ For retirement
退休

Q3. What is the percentage of your income that you can set aside for investment?

根據閣下的收入，您可以留作投資的比例是多少？

- ☐ 0%
- ☐ 1% - 10%
- ☐ 11% - 20%
- ☐ 21% - 30%
- ☐ 31% - 50%
- ☐ > 50%

Q4. How many months of your household expenses could be covered by your reserve to meet unforeseen events?

您現時的儲備足夠應付多少個月的日常家庭開支，以面對突如其來的情況？

- ☐ More than 12 months
多於12個月
- ☐ 6 - 12 months
6 - 12個月
- ☐ 3 - 6 months
3 - 6個月
- ☐ Less than 3 months
少於3個月
- ☐ None
沒有

Investment involves a trade-off between risk and return. Historically, investors who have received higher average long-term returns have experienced greater fluctuations in the value of their investment portfolio and more frequent losses than investors with more conservative investments. Your general attitude towards investment risks can be indicated by how much decline in value in your total investment holdings that you are willing to assume and how long you are willing to wait to recover the loss.

投資涉及風險與回報之間的取捨。過往，倘投資者獲得較高平均長期回報，則其投資組合價值會有較大波動，並通常較擁有保守投資組合的投資者更常蒙受虧損。

您對投資風險的一般態度視乎您對總投資價值下跌的承受程度及願意等候價值由虧損中回升的時間長短而定。

Q5. How many years of investment experience do you have?

請問您的投資累積資歷為何？

- ☐ (a) None 完全沒有經驗
- ☐ (b) 1 - 3 years 年
- ☐ (c) 4 - 6 years 年
- ☐ (d) 7 - 9 years 年
- ☐ (e) 10 years or above 年或以上

Q6. Which of the following products you have previously invested?(you may select more than 1 option)

您曾否投資於以下產品？（可複選，以最高分之答案計分）

- ☐ (a) Cash, deposit, certificates of deposit, capital protected products
現金、存款、存款証、保本產品
- ☐ (b) Bond, bond funds
債券、債券基金
- ☐ (c) Foreign currencies, non-capital protected currency linked structures products
外幣、非保本之貨幣、掛鈎結構投資產品
- ☐ (d) Stocks, open-end funds excluding bond funds and money market funds, non-capital protected equity linked structured products, investment-linked insurance plans, commodities
股票、開放式基金（不包括債券基金或貨幣市場基金）、非保本之股票掛鈎結構投資產品、具投資成分的保險計劃、商品
- ☐ (e) Options, futures, warrants
期權、期貨、認股權証（俗稱「窩輪」）

Q7. Which of the below investment portfolios with particular risk and return do you prefer?

您會偏好以下何種投資報酬及風險之組合？

- ☐ (a) No idea
沒有概念
- ☐ (b) Absolute low risk investment strategy + secure of principal protection
絕對低度風險投資組合+接近保本之報酬
- ☐ (c) Low risk investment strategy + low return
低度風險投資組合+低報酬
- ☐ (d) Medium risk investment strategy + medium return
中度風險投資組合+中報酬
- ☐ (e) High risk investment strategy + high return
高度風險投資組合+高報酬

Q8. If you have HK\$1 million investment portfolio, what is the extent as to the fall you can bear?

如果你有100萬港元之投資組合，你能承受最大本金下跌幅度為何？

- ☐ (a) 0%
- ☐ (b) -5%
- ☐ (c) -10%
- ☐ (d) -15%
- ☐ (e) -20% or above 或以上

Q9. If your investment holding exceeds the preset stop-loss or limit-selling price, which of the following action would you adopt?

如果您的投資的績效已超過預設之停損、停利點時，你會採取下列何種方式？

- ☐ (a) Hold until fully recovered or stop in price-rising
繼續持有直至回本或不漲為止
- ☐ (b) Hold and observe for 5 days
暫時觀望五天
- ☐ (c) Sell not more than half
先賣出一半以內之投資產品
- ☐ (d) Sell half or more
先賣出一半或以上之投資產品
- ☐ (e) Sell out immediately
立即賣出所有投資產品

Q10. When investing in investment products, how long will your 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;

購買投資產品時，你認為持有多久才合適？一般來說，投資年期長，您投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會會一般較低，但資金需要被鎖定一段較長時間。

- ☐ (a) Over 10 years
10年以上
- ☐ (b) 6 to 10 years
6至10年
- ☐ (c) More than 3 years but less than 6 years
3年以上，6年以下
- ☐ (d) 1 to 3 years
1至3年
- ☐ (e) Below 1 year
1 年以下

Q11. Assuming there are two investment products A & B, Product A has an average return of 3% in the past few years with lower fluctuation while Product B has an average return of 10% in the past few years but high fluctuation, If you have a lump sum for investment, what is your investment allocation?

假設有下列兩項投資工具A與B；投資工具A的歷年平均報酬為3%，而價格波動比較少；投資工具B的歷年平均報酬為10%，但是價格波動比較大。如果您有一筆閒置資金可投資，您會如何調配：

- ☐ (a) All in Product A
全部投資工具A，不投資工具B
- ☐ (b) 80% in A, 20% in B
80%投資工具A，20%投資工具B
- ☐ (c) 50% in A, 50% in B
50%投資工具A，50%投資工具B
- ☐ (d) 20% in A, 80% in B
20%投資工具A，80%投資工具B
- ☐ (e) All in Product B
全部投資工具 B，不投資工具 A

Q12. When you invest, what is your main concern?

請問您從事投資時，最主要之考量為何？

- ☐ (a) Maintain high liquidity of assets
保持資金之流動性
- ☐ (b) Secure of principal protection
本金需要保本
- ☐ (c) Earn fixed interest income
賺取固定利息收益
- ☐ (d) Earn capital gain and interest
賺取資本利得
- ☐ (e) Maximize absolute return
追求最大報酬

Q13. What is your knowledge of financial markets and investments?

您對金融市場和投資的認識有多少？

- ☐ (a) None, I have no knowledge of financial markets at all and have no interest in understanding them.
並無認識；我對金融市場一無所知，亦無興趣深入瞭解。
- ☐ (b) Low, I have only some basic knowledge of financial markets such as differences between stocks and bonds.
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。
- ☐ (c) 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 investments to spread the risks)
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）。
- ☐ (d) High, I know how to read a company's financial reports (i.e., profit and loss statements and balance sheet) and understand the factors affecting the prices of stocks and bonds.
高水平；我懂得閱讀一家公司的財務報告（即損益表及資產負債表），並明白影響股票和債券價格的因素。
- ☐ (e) Advanced, I am familiar with most financial products (including bonds, stocks, warrants, options, and futures) and understand various factors that may affect the risk and performance of these financial products.
精通；我熟識大部份金融產品（包括債券、股票債券、認股權證、期權及期貨），並明白影響這些金融產品的風險和表現的各項因素。

Q14. If there is a fall of 15% or over in your overall investment portfolio, what level of your life be suffered?

若您整體投資資產下跌超過15%，對您的生活影響程度為何？

- ☐ (a) Intolerable
無法承受
- ☐ (b) Great impact
影響程度大
- ☒ (c) Medium impact
中度影響
- ☐ (d) Little impact
影響程度小
- ☐ (e) No impact
不會有影響

Total Score 總分數：_____

(Answer 答案 a : 1 Score 分; b : 3 Score 分; c : Score 5分; d : Score 7分; e : Score 10分)

Disclaimer 免責聲明:

1. The results of this questionnaire are derived from the information you have provided to CPLUS Securities Limited (collectively, the "Group") and on certain generally accepted assumptions and reasonable estimates. Calculations and values used in this questionnaire are used for illustration purpose only. The Group accepts no responsibility or liability as to the accuracy or completeness of the information contained in this questionnaire and/or the results.

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3. Please be reminded that any failure to fully disclose all or any of your personal circumstances (e.g. financial situation), inaccurate, incomplete or outdated information may affect our assessment of your attitude and capacity for investment risks. If there is any change in circumstances which may affect your answer(s) to any question in this questionnaire, we strongly recommend that you should complete this questionnaire again.

請注意，倘若您未能全面披露所有或任何有關您的個人狀況（如財務狀況）、不正確、不完整或過時的資料可能影響我們評估您對投資風險的態度及承受能力。如您的狀況出現變動而可能影響本問卷中任何問題的答案，我們極力建議您再次填寫本問卷。

4. It is important for you to note that the risk category given to any investment product may change from time to time. The risks arising from any transaction in relation to such investment product may not correspond to your risk tolerance level reflected in this questionnaire.

請您注意任何投資產品的現有風險等級可不時改變，而有關該等投資產品的交易所產生的風險未必與您在此問卷所反映的風險承受能力相符。

Customer Declaration 客戶聲明:

I/We hereby declare that the information I/we have provided in this form is in all respects true, accurate and complete and agree that my investment risk tolerance analysis is correctly stated above.

本人/吾等謹此聲明：本人/吾等為本問卷所提供資料為真實、正確及全面，並同意上述的投資風險承受能力分析為正確。

Signed By Individual / Primary Account Holder 個人/主賬戶持有人簽署 S.V.	Signed By Secondary Joint Account Holder 第二賬戶持有人簽署 S.V.
Signed By Third Joint Account Holder 第三賬戶持有人簽署 S.V.	(Company) Name of Authorized Signature (公司) 授權簽署名稱 S.V.

For Internal Use Only 只供內部使用	
Signature of Licensed Representative of the Group 本集團持牌代表簽署	Approved by Department Head or Responsible Officer 部門主管或負責人員批核
Declaration: I hereby declare and confirm that this questionnaire is duly completed by the client. 聲明：本人謹此聲明及確認此問卷由客戶親自填寫。 Name 姓名: Date 日期: CE No. 中央編號:	 Name 姓名: Date 日期: CE No. 中央編號:

Risk Grading Analysis 客戶風險等級評方式

Total Score 總評分範圍	Grade 客戶風險等級	Description 投資屬性分析
10 ≤; Total Score 總評分; ≤ 14	1 第一級	Conservative 保守型
15 ≤; Total Score 總評分; ≤ 36	2 第二級	Moderate 審慎型
37 ≤; Total Score 總評分; ≤ 73	3 第三級	Balanced 均衡型
74 ≤; Total Score 總評分; ≤ 95	4 第四級	Growth 增長型
96 ≤; Total Score 總評分	5 第五級	Aggressive 進取型

Description of Client Investment Suitability Classification 各類投資屬性分析請詳下方說明

Investment Suitability Classification 投資屬性	Description 投資屬性分析	Risks Level of Investment Products 可投資的產品風險等級
Grade 1 第一級 Conservative 保守型	You can bear extremely low level of investments risks with a main concern of principal protection. You prefer receiving fixed annual interests; deposit products or products with stable returns may be suitable for your consideration. 您能承受的資產波動風險極低。極度保守的您十分注金本金的保護，寧可讓資產隨利率水準每年獲取穩定的利息收入，也不願冒風險追求可能的可觀報酬。您的理財目的可利用銀行存款，或具有穩定收益的產品來達成。	Low Risk 低風險
Grade 2 第二級 Moderate 審慎型	You can bear low level of investment risks. With a concern of principal protection, you are willing to take limited risks to outperform deposits over the medium term. In addition to deposit or currency products, with fixed income or balanced return products may be suitable for your consideration. 您能承受的資產波動風險極低。除了注重本金的保護外，你願意承受有限的風險，以獲得比定存高的報酬。所有除了定存和貨幣市場工具之外。建議可將部分資金配置在投資等級的固定收益或平衡型商品。	Low Risk 低風險
Grade 3 第三級 Balanced 均衡型	You can bear medium level of investment risk. You expect a balanced portfolio among principal protection, fixed interest and capital gain. You can bear a higher level of short-term market fluctuation, which may fall, below your original investment. A balanced allocated portfolio with various types of assets may be suitable for your consideration. 您能承受的資產波動風險中庸。穩健的您期望在本金保全、固定利息、與資本增長達至平衡。您可以接受短期間的市場波動。並且瞭解投資現值可能因而減損。穩健的投資組合可以包括多種類別的資產，透過風險分散的方式獲得穩健的投資報酬，但仍留意個別類型的波動性。	Low to Medium Risk 低至中風險
Grade 4 第四級 Growth 增長型	You can bear high risks. To pursue over the short, medium and long term in returns, you are willing to bear capital values can fluctuate and may fall substantially below your original investment. Growth investment portfolio may be suitable for your consideration. You are also suggested to adopt small regular installments and preset stop-loss and limit selling price in order to achieve your goals. 你能承受的資產波動風險高。為了達成長期的資本增長，你願意忍受較大幅度的市場波動與短期下跌的風險。增長的投資組合可以包括多種類別，且預期報酬較高的資產，但建議您採取分批投入，且設定停損停利點以便循序漸進達到你的投資目的。	Low to Medium High Risk 低至中高風險

Grade 5 第五級 Aggressive 進取型	You can tolerate extremely volatile market fluctuation and very high level of investment risks. You are looking for adventurous and speculative investment products. Aggressive investment portfolio, even leverage transactions. You are suggested to strictly execute stop-loss and limit selling price investment principles to achieve your goal. 你能承受的資產波動風險極高。非常積極的您如獵鷹般不停尋找獲利市場，並願意大筆投資在風險較高的產品。積極的投資組合中不但投資類別包羅萬象，且在必要時利用槓桿操作來提高獲利，但因市場反轉所造成的資本下跌風險偏高，建議嚴格執行停損停利的投資原則，以達到長期資產增值的目的。	Low to High Risk 低至高風險
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