

PART 1 – Assessment of Your Risk Tolerance Level 第一部 – 評估閣下風險承受程度	Answer 答案	Score 分數
<p>Q5) What is your current objective for investment? 閣下現時之投資目標是？</p> <p>(a) Capital preservation with a return similar to bank deposit rate. 保本及賺取相約銀行存款的回報。 (1)</p> <p>(b) Dividend income which earns a return that is similar above bank deposit rate. 股息收入以賺取略高於銀行存款的回報。 (2)</p> <p>(c) Capital appreciation with stable income and capital growth. 資本增值，以穩定收入與資本增長。 (3)</p> <p>(d) High growth. 高速增長。 (4)</p> <p>(e) Speculation with the focus in maximize capital growth and capital return as soon as possible. 投機，以最短時間，爭取最高增長及回報。 (5)</p>		
<p>Q6) How long is your target investment horizon? 閣下目標投資年期是多少？</p> <p>(a) Less than 1 year. 少於1年。 (1)</p> <p>(b) Between 1 year to 3 years. 介乎1年至3年。 (2)</p> <p>(c) Between 3 years to 5 years. 介乎3年至5年。 (4)</p> <p>(d) More than 5 years. 多於5年。 (5)</p>		
<p>Q7) In the past 3 years, do you have any investment experience in dealing with the following products for more than 5 times (Can select for more than one options)? 於過去3年，閣下是否擁有5次以上買賣下列產品的投資經驗(可多選一個選項)？</p> <p>(a) Stocks. 股票。 (1)</p> <p>(b) Derivative Products (e.g. warrants, CBBC). 衍生產品(如：認證權證、牛熊證)。 (2)</p> <p>(c) Futures and/or Options Contracts. 期貨及/或期權合約。 (3)</p> <p>(d) Mutual Funds. 互惠基金。 (4)</p> <p>(e) Fixed Income Securities (e.g. bonds, convertible bonds). 固定收益證券(如：債券、可轉換債券)。 (5)</p> <p>(f) Structured Products (e.g. equity linked deposit). 結構性投資產品(股票掛鉤票據)。 (6)</p>		
<p>Q8) What is your knowledge of financial markets and investment products? 閣下對金融市場及投資產品的認識是多少？</p> <p>(a) Have very little knowledge of financial markets and investment products at all, but interests in understanding them. 對金融市場及投資產品有很少知識，但有興趣深入瞭解。 (1)</p> <p>(b) Have only some basic knowledge of financial markets and investment products such as differences between stocks and bonds. 對金融市場及投資產品只有一些基本知識，例如股票及債券的分別。 (2)</p> <p>(c) Have more than basic knowledge of financial markets and investment products and understand the importance of diversification and application. 對金融市場及投資產品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。 (3)</p> <p>(d) Know how to read listed companies' financial reports and understand the factors affecting the prices of stocks and bonds. 懂得閱讀上市公司財務報告，並明白影響股票及債券價格的因素。 (4)</p> <p>(e) 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. 熟悉大部分投資產品(包括股票、期指合約、債券及認股權證)，並明白影響該等投資產品的風險及表現的各項因素。 (5)</p>		

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<p>Q9) In general, investing involves a trade-off between risk and return. Investments carrying a higher risk come with the potential of achieving more gains, but, also a higher possibility of incurring considerable losses. It has been historically shown that investors who achieve higher returns have experienced correspondingly high fluctuations and losses. Which of the following statement could best describe your attitude towards risk? 一般而言，投資通常是風險與回報的取捨。較高風險投資可取得較高潛在收益，然而亦較容易招致相當的損失。獲得高回報的投資者往往承受的波動與損失風險較高。以下那一段句子最能反映閣下對風險的態度？</p> <p>(a) I am risk averse and don't want to take any risks. 我不願意承受任何風險。 (1)</p> <p>(b) I will try to avoid risk, but minor one is acceptable. 我會盡量回避風險，但仍可承受較低風險。 (2)</p> <p>(c) I try to strike a balance between risks and returns. 我會平衡風險與回報。 (3)</p> <p>(d) I am willing to accept more risks, as I aim for more returns. 我願意承受較高風險，以換取更高回報。 (4)</p> <p>(e) I do not care about risk, as I aim to maximize returns. 我不太理會風險，以換取最大回報。 (5)</p>		
<p>Q10) Investment value can go up and down over time. What is the highest level of price fluctuation that you are willing to accept for a single investment? 投資產品價格可升可跌。在單項投資上，閣下願意接受最多的價格波幅是多少？</p> <p>(a) Price fluctuates between -10% and +10%. 價格波幅介乎-10%和+10%。 (1)</p> <p>(b) Price fluctuates between -20% and +20%. 價格波幅介乎-20%和+20%。 (2)</p> <p>(c) Price fluctuates between -40% and +40%. 價格波幅介乎-40%和+40%。 (3)</p> <p>(d) Price fluctuates between -70% and +70%. 價格波幅介乎-70%和+70%。 (4)</p> <p>(e) Price fluctuates between -100% and +100%. 價格波幅介乎-100%和+100%。 (5)</p>		
Total Score 總分數		

Client Risk Tolerance Analysis 客戶風險承擔評估			
Total Score 總分數	Risk Level 風險級別	Client Risk Profile 客戶風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/> Below 15 少於15	Low 低	Conservative 保守型	A client who is risk-averse and to whom capital preservation is very important. 客戶對風險採取比較保守的態度及以保存資本為主。
<input type="checkbox"/> 15 - 24	Low-to-Medium 低至中	Stable 穩健型	A client who would like to have the capital gain potential, and he/she understands he/she needs to take a “ Low-To-Medium ” level of risk in respect of the capital invested. 客戶喜愛有資本增值的潛力的投資，同時亦明白到需要承擔「 低至中 」等程度風險。
<input type="checkbox"/> 25 - 34	Medium 中	Balanced 平衡型	A client who is willing to accept a “ Medium ” level of risk. 客戶願意承擔「 中 」等程度風險。
<input type="checkbox"/> 35 - 44	Medium-to-High 中至高	Growth 增長型	A client who would like to have greater capital gain potential, and he/she understands that he/she needs to take a “ Medium-to-High ” level of risk. 客戶喜愛有較大資本增值潛力的投資，同時亦明白到需要承擔「 中至高 」等程度風險。
<input type="checkbox"/> Over 44 多於44	High 高	Aggressive 進取型	A client who would like to have significant capital gain, and he understands that he/she needs to take a “ High ” level of risk in respect of the capital invested. 客戶喜愛有可觀資本增值的投資，同時亦明白到要承擔「 高 」等程度風險。

PART 2 – Client Acknowledgement and Declaration**第二部 – 客戶聲明及確認**

By signing below, I hereby acknowledge and declare the followings:

透過在下方簽名，本人特此聲明及確認如下：

- I have completely read and well understood the content of this Questionnaire;
本人已完全閱讀並清楚了解本問卷的內容；
- All the answers to the questions in this Questionnaire are provided by me and are up-to-date, true, correct and complete to the best of my knowledge. I further **AGREE** with the client risk profile as set out above in Part 1 of this Questionnaire (which will be relied upon by and captured in the records of Suntek);
本問卷所有問題的答案均由本人提供，就本人所知屬最新、真確無訛及完整。本人進一步**同意**本問卷第一部的結果（結果將由三泰富記錄為本人的客戶風險取向）；
- I acknowledge that (1) this Questionnaire and its result only serve as a reference for my consideration when making my own investment decisions and the client risk profile does not constitute offer or solicitation to buy or sell or recommendation of any investment products and services and should not be considered as any investment advice; (2) the result of client risk profile was derived from information provided by me; and (3) Suntek accepts no responsibility or liability as to the accuracy or completeness of the information given by me;
本人確認 (1) 本問卷並僅作為本人在作出個人投資決定時的參考，客戶風險取向及其結果並不構成要約或招攬購買或出售、或推薦任何投資產品或服務，亦不應被視為任何投資建議；(2) 客戶風險取向的結果是由本人提供的資料所獲得的；及(3) 三泰富不會為本人提供的資料的準確性或完整性承擔任何責任或義務；
- I undertake to advise Suntek of any change in circumstances which would affect the result of this Questionnaire, and to re-complete this Questionnaire again as soon as possible should there be any such change in circumstances; and
本人承諾，如有任何情況變動會影響本問卷的結果，本人會告知三泰富，並再次盡快重新填寫本問卷；及
- In the event of inconsistency between the English and Chinese versions of this Questionnaire, the English version shall prevail.
本問卷之中、英文版本如有任何歧義，概以英文版本為準。

SIGNED by**簽署**

Client Signature

客戶簽署

Client Name

客戶姓名

Date

日期

PART 3 – Declaration by Suntek Licensed Representative**第三部 – 三泰富持牌代表聲明**

I, (Name of Suntek Licensed Representative) _____ (CE No.) _____ hereby declare that I have:
本人，(三泰富持牌代表的姓名) _____ (中央編號) _____，謹此聲明，本人：

- Invited the Client to read this Questionnaire, to ask questions and take independent advice if the Client wishes; and
邀請客戶閱讀本問卷、提出問題及徵詢獨立意見（如客戶有此意願）；及
- Fully explained the contents of this Questionnaire to the Client in a language which the Client understands.
已按照客戶所理解的語言，向客戶完全解釋本問卷的內容。

Licensed Representative Signature

持牌代表簽署

Date

日期

For Internal Use ONLY:

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Documents Approved by	Name	Signature	Date