

Risk Profile & Derivatives Knowledge Questionnaire**風險承擔能力及衍生工具認識問卷**

Please complete this Risk Profile & Derivatives Knowledge Questionnaire tick as appropriate.

請填妥本「風險承擔能力及衍生工具認識問卷」，並於適用地方加「✓」號。

Section I CLIENT INFORMATION 客戶資料	
Applicant's Name 申請人姓名	
Name of Client (English) (Same as HKID card / passport)	
客戶姓名 (中文) (與香港身份證 / 護照上相同)	
Title 稱謂	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Other 其他

Please choose the appropriate answer. 請選擇適當答案。

Section II RISK PROFILE QUESTIONNAIRE 風險承擔能力問卷	
1. Which of the following statements best describe your investment goal? 以下哪項最能形容您的投資目標？	
A. Preserve my original investment/ savings. 我希望我的投資儲蓄價值不會減少。	1 point 分
B. I expect growth in capital but stability is in equal importance; because I will be uncomfortable with market fluctuations. 我希望得到長期的資本增值，但投資的穩定性也同樣重要。這是因為我會因市場波動而感到困擾。	3 points 分
C. I expect growth in capital and I am less concerned about short to medium-term market fluctuations. 我希望得到長期的資本增值，而且不擔心中短期的市場波動。	5 points 分
D. I definitely expect growth in capital over the long run. Market fluctuations do not bother me at all. 我十分希望投資能得到最大的增值潛力，故市場升跌不會使我感到憂慮。	8 points 分
2. Which of the following is the best description of your current investments? 以下哪項最適合描述您現在的投資情況？	
A. Mainly bank deposits or currency investments. 主要存放於銀行或投資於貨幣市場。	1 point 分
B. Include bank deposits, bond investment, guaranteed funds or mainly lower risk investment. 主要存放於銀行，投資於債券市場，保本基金或低風險投資產品。	4 points 分
C. A mix of currency market, bond and stock investments and/ or mutual funds. 投資於貨幣市場、債券和股票及/或互惠基金。	6 points 分
D. Mostly stocks or stock mutual funds. 大部份投資於股票或股票互惠基金。	8 points 分
3. Which of the following is your response to fluctuation investments? 下列那項是您對投資項目出現波動時的反應？	
A. I will sell very soon any time my investments drops value or money. 不論任何時候，我都會盡快出售價值下跌的投資項目。	1 point 分
B. Daily market movements make me uneasy. If an investment drops value more than 3 to 6 months period, I am likely to sell and replace it for a better alternative. 我會因每日的市場走勢而感到不安。如果投資項目的價值在價值在過去 3 至 6 個月不斷下調，我可能會出售該投資項目，並以更佳的選擇作取替。	3 points 分
C. I understand that the market may go up and down randomly. I usually watch my investments for at least a year before making changes. 我明白市場可升亦可跌，我通常會對投資項目進行最少 1 年的觀察，才作出變動。	5 points 分
D. I believe that a long-term investment strategy will maximize potential returns. Even if poor market conditions resulted in sizable losses in a given year, I stay invested and even buy more while market prices are down. 我相信長期投資策略可提高回報潛力。即使因市況低沉而令我在一年內有相當的虧損，我仍會繼續投資，甚至會趁低吸納。	8 points 分
4. In how many years you plan to use your money? 您計劃在多少年後動用此筆資金？	
A. Less than 3 years. 少於 3 年。	5 point 分
B. 3 - 6 years. 3 - 6 年。	8 points 分
C. 7 - 10 years. 7 - 10 年。	10 points 分
D. More than 10 years. 多於 10 年。	15 points 分
5. What percentage of your monthly income goes towards debt payment (including home mortgage, credit card repayment, etc.)? 在您每月收入中，有多少百分比用於償還債項（包括樓宇按揭及信用卡還款等）？	
A. Less than 10% 少於 10%。	15 point 分
B. 10 - 25%.	10 points 分
C. 26 - 50%.	5 points 分
D. More than 50%. 50%以上。	2 points 分
6. How many dependents do you have (including spouse, children, or elderly parents)? 您有多少位家人需要您供養（包括配偶、子女或年長父母）？	
A. None. 無。	4 point 分
B. 1	3 points 分
C. 2 - 3.	2 points 分
D. More than 3. 超過 3 位。	1 points 分

7. What is your expectation of your future income? 您對未來收入有什麼預期？	
A. Decrease. 下跌。	1 point 分
B. Remains the same or grow slowly at a similar rate as inflation. 維持現水平或貼近通脹率增加。	4 points 分
C. Increase a bit faster than inflation. 增長略高於通脹率。	7 points 分
D. Increase a lot faster than inflation. 增長遠高於通脹率。	10 point 分
8. What annual rate of return do you expect from your investment(s) to meet your stated objectives? 您期望每年可獲多少回報率方可達到您所訂立的目標？	
A. Less than 5% 少於百分之五。	1 point 分
B. 5% - 10%	4 points 分
C. 11% - 15%	7 points 分
D. Above 15% 高於百分之十五。	10 points 分
9. How would you best describe your attitude towards investing? 您會怎樣形容您對投資的取向？	
A. Fairly conservative, but with a view to consistent potential returns with lower risk. 相當保守，期望以較低風險，獲取穩定的潛在回報。	1 point 分
B. Willing to take some risks to improve potential returns. 願意承受低一些風險，獲取較佳潛在回報。	4 points 分
C. Willing to take reasonable amount of risk to improve potential returns. 願意承受一定程度風險，獲取更佳潛在回報。	7 points 分
D. Willing to take more risks than most to improve potential returns. 願意承受較多風險，獲取最佳潛在回報。	10 points 分

Please count the total score from the above questions. Your total score is:

請計算以上 9 條問題的總分。您的總分數是：

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Total score 總分數	Guidance 投資指引
35 points or below 35 分或以下	Conservative Portfolio 謹慎型 You may choose a diversified mix of stocks, bonds and cash with an emphasis on bonds and cash to seek for capital preservation. 您可選擇分散投資於股票、債券及現金，但以債券及現金為主以達到穩定回報的目的。
36 - 72 points 36 至 72 分	Balanced Portfolio 平衡型 You can choose a diversified but more balanced mix of stocks, bonds and cash. 您可選擇多元化及較均衡的股票、債券及現金 投資組合。
73 points or above 73 分或以上	Aggressive Portfolio 進取型 You may choose to invest your money in a diversified mix of stocks, bonds and cash with an emphasis on stocks to promote growth potential. 您可選擇分散投資於股票、債券及現金，但以投資股票為主以達到增長潛力的目的。

Suggestion and Recommendations 參考建議

Section III DERIVATIVES KNOWLEDGE QUESTIONNAIRE 衍生工具認識問卷	
<input type="checkbox"/> I have acquired knowledge of derivative products 本人從以下途徑已獲得對衍生產品之認識：	
<p>(請於 1, 2 或 3 選擇一項，其中可剔多於一格) (Please choose 1, 2 or 3, can tick more than one box)</p>	
<p>1. By undergoing training or attending courses that provide general knowledge of the nature and risks of derivatives. 已接受有關衍生產品之性質及風險的培訓或課程。</p> <p>I <input type="checkbox"/> Regulatory Authority <input type="checkbox"/> Exchange <input type="checkbox"/> Financial Institution <input type="checkbox"/> Education Institution <input type="checkbox"/> Tertiary Institution 監管機構 交易所 金融機構 進修學院 大專院校</p>	
<p>2. By gaining prior relevant work experience in financial institutions such as a brokerage firm or bank, fund house or asset management firm, regulatory authority or exchange. 於經紀公司或銀行、基金或資產管理公司、監管機構或交易所等金融機構擁有有關的工作經驗。</p> <p>II <input type="checkbox"/> Regulated Licensed Person <input type="checkbox"/> Derivatives Related Back <input type="checkbox"/> Management 受監管持牌人士 與衍生工具相關後勤 管理層</p>	
<p>3. From my relevant trading experience i.e. I have executed five or more transactions in derivative products (whether traded on an exchange or not) within the past three years and understand the risk in relating to derivative products. 本人相關之交易經驗，即本人於過去三年內已進行了五次或以上有關衍生產品之交易(不論是否於交易所進行交易)，並清楚明白其風險。</p> <p>III. <input type="checkbox"/> CBBC / Warrants <input type="checkbox"/> Futures / Options <input type="checkbox"/> Leveraged Foreign Exchange Product <input type="checkbox"/> Leveraged and Inverse Product 牛熊證 / 窩輪 期貨 / 期權 槓桿式外匯 槓桿及反向產品</p>	
<input type="checkbox"/> I have NO knowledge of derivative products. (Derivative products would not be approved to be invested in if this option is chosen) 本人並未有衍生產品之認識。(選此項將不批准投資衍生工具相關產品)	

Note 備註:

- This Risk Profile Questionnaire is for your reference only. It is not intended to provide any investment advice. We strongly recommend you review your viewpoint about investment risk at least once a year or when material change occurs in your personal situation to make sure your investment decisions continue to match with your attitude towards investment risk profile.
此「風險承擔能力問卷」僅供參考，並非引誘您作出任何投資選擇。我們極力建議您最少每年一次或在個人狀況發生重大轉變時，檢討您對投資風險的見解，以確保您的投資決定仍然配合您對投資風險取向的態度。

2. This Risk Profile & Derivatives Knowledge Questionnaire is not a contract of insurance and it does not form part of any policy that may be issued. 此「風險承擔能力及衍生工具認識問卷」並非正式壽險保單合約，並不構成日後保單之任何部份。

Declaration 聲明:

I hereby confirm that the above information provided is true and complete.

Please refer to the Risk Disclosure Statements in Client Agreement or <http://www.phillip.com.hk>.

I understand that this questionnaire will help me assess my risk appetite and investment experience based on the information provided by me. I am aware that my financial needs may change over time depending on my personal situation and objectives. Therefore, I understand that this questionnaire is intended for reference only and does not constitute, in any manner, advice given by the company. No guarantee is given as to the accuracy or completeness of the suggestions and recommendations provided in this questionnaire. I confirm that I have made this decision entirely based on my own judgment.

本人確認上述資料完全真實及完整。

有關產品的風險，請參閱 客戶協議 或 <http://www.phillip.com.hk> 內的「風險披露聲明」。

本人明白此問卷是基於本人所提供的資料，協助本人了解個人的投資風險承擔能力及投資經驗。本人明白個人理財需要會因應日後的個人狀況及目標而改變。因此，本人明白此問卷僅供參考之用，並不構成貴公司以任何方式所提供的建議。此問卷所提供的建議及推介之準確性及其完整性並非保證，本人所作出的投資決定乃完全依據本身的判斷而定。

Applicant's Name 申請人簽署

Date (DD/MM/YYYY) 日期(日/月/年)

Licensed Technical Representative

(Broker)'s Name

持牌業務代表(經紀)姓名

Licensed Technical Representative

(Broker)'s Signature

持牌業務代表(經紀)簽署

Date (DD/MM/YYYY) 日期(日/月/年)

For Office Use only :

Assessment of derivatives knowledge:

From the above information and supporting provided by client, the derivative knowledge of the client is classified as:

Signature checked by:

System Input by:

Reviewed by:

衍生工具認識測試 Derivatives Knowledge Test



請以手機掃描此二維碼，詳閱本公司為你準備的衍生工具訓練文件，以加強你對衍生工具的認識。

Please scan the QR code with your mobile phone to read the training material in relation to derivatives we prepared for you, to enhance your derivatives knowledge.

以下那個投資者將需要在期權行使時買入股票？

- ☐ 認購期權的買家
- ☐ 認沽期權的買家
- ☐ 認購期權的沽家及認購期權的買家
- ☐ 認沽期權的沽家及認購期權的買家

如期權的相關股票價格上升，認購期權的期權金通常會：

- ☐ 上升
- ☐ 下跌
- ☐ 保持不變
- ☐ 相反方向

什麼是期貨合約？

- ☐ 現在收取某種相關商品的權利，並以將來的價格付款
- ☐ 在交易所交易的標準化協議，以交易時確定的價格買賣的資產，但在未來交付
- ☐ 通過預測未來並以此為基礎進行交易，可以在沒有風險的情況下獲得巨額收益的方法
- ☐ 一種合約，根據該合約，如果將相關商品借給另一人或實體，將在未來歸還

當您買入或賣出期貨合約或賣出期權合約時，您將向經紀人放置“保證金”。保證金金額將有所調整

- ☐ 只於到期時
- ☐ 最少每小時
- ☐ 每一星期
- ☐ 不論經紀/交易所何時調整

當你交易期貨或期權時

- ☐ 你的損失只限於你投入至經紀行的本金
- ☐ 你有可能會損失多於投入至經紀行的本金
- ☐ 你最少能賺取投入本金的 5 成
- ☐ 只要股市繼續上升，你便能獲利

認股證（窩輪）及牛熊證有什麼分別？

- ☐ 牛熊證會回收，認股證不會
- ☐ 認股證受引伸波幅影響，牛熊證不會
- ☐ 認股證受時間值影響，牛熊證不會
- ☐ 以上皆是

<p>Which of the following investors will purchase stock if the option is exercised?</p> <p><input type="checkbox"/> Owner of a call</p> <p><input type="checkbox"/> Owner of a put</p> <p><input type="checkbox"/> Writer of a call and owner of a call</p> <p><input type="checkbox"/> Writer of a put and owner of a call</p>
<p>As the underlying stock price increases, the premium of a call option will generally:</p> <p><input type="checkbox"/> Increase</p> <p><input type="checkbox"/> Decrease</p> <p><input type="checkbox"/> Remain the same</p> <p><input type="checkbox"/> Be negatively correlated</p>
<p>What is a Futures contract?</p> <p><input type="checkbox"/> A right to take delivery of a certain underlying commodity now, at a price determined in the future</p> <p><input type="checkbox"/> A standardized agreement traded on an organized exchange to buy or sell underlying assets, at a fixed price determined at the trade of time but to be delivered in the future</p> <p><input type="checkbox"/> A way to make large gains with no risk by predicting the future and trading based on that</p> <p><input type="checkbox"/> A contract under which an underlying commodity is loaned to another person or entity to be returned in the future</p>
<p>When you buy or sell a futures contract or sell an options contract, you will put "margin" with the broker. The amount of the margin will be adjusted:</p> <p><input type="checkbox"/> Only at expiration</p> <p><input type="checkbox"/> At least every hour</p> <p><input type="checkbox"/> Exactly once per week</p> <p><input type="checkbox"/> Whenever the broker/ exchange asks for an adjustment</p>
<p>When you trade Futures or Options:</p> <p><input type="checkbox"/> Your losses are limited to the amount of the margin you deposit with your broker</p> <p><input type="checkbox"/> You may lose more than you deposit with your broker</p> <p><input type="checkbox"/> You will profit from at least 50% of the trades you make</p> <p><input type="checkbox"/> You will profit as long as stock market is rising</p>
<p>What is the difference between Warrant and CBBC?</p> <p><input type="checkbox"/> CBBC is callable while warrant is not</p> <p><input type="checkbox"/> Warrant price is greatly affected by implied volatility while CBBC is not</p> <p><input type="checkbox"/> Warrant price is greatly affected by time value while CBBC is not</p> <p><input type="checkbox"/> All of the above.</p>
<p>For office use only</p> <p>Score: /6</p> <p>Checker name:</p> <p>Checker date:</p>