



Supplementary for Securities Account Mandate 證券帳戶委託書附屬文件
Customer Risk Profiling Questionnaire-Getting to Know Your/Your Company's Risk Tolerance Level
客戶風險剖析問卷-了解您/您公司的風險承受能力

Kindly fill in the following form in BLOCK LETTERS, and tick ☒ where applicable
請用正楷填寫，並在適當的方格加上☑符號

Customer Particulars/客戶資料	
Securities A/C No. 證券戶口號碼 _____	Assessment Date 評估日期 (D 日)/ (M 月)/ (Y 年) _____
Account Name 帳戶名稱 _____	
Type of Assessment 評估類別 <input type="checkbox"/> New Assessment 新評估 <input type="checkbox"/> Review 重估	
Customer Risk Profiling 客戶風險評估資料	
Risk Tolerance Assessment 風險承受能力評估 The assessment of your/your company risk tolerance level, leading to the suggestion of a certain class of investment assets and investment portfolio for your/your company long term and medium term investment needs, are derived from source believed to be reliable and is for reference only. Mega International Commercial Bank Co., Ltd. ("the Bank") makes no guarantee, representation or warranty and accepts no responsibility or liability as to any information or recommendation given in light of the assessment. 評估您/您公司的風險承受能力，將有助揀選迎合您/您公司長期及中期投資需要之投資資產及組合。該評估根據可信來源及僅作參考之用。其資料及建議，兆豐國際商業銀行("本行")並不擔保、聲明或保證，亦不承擔任何責任。 For Corporate Customer, the questionnaire should be completed by the responsible person or the person who makes the investment decision or the beneficiary. 對於公司客戶而言，本問卷應由公司負責人或負責投資決策之人或受益人完成。	
For Individual Customer Only(個人客戶填寫) Occupation 職業 _____	Company Name 公司名稱: _____ Designation 職稱: _____ Type of Business 業務種類: <input type="checkbox"/> Government/Teacher 政府/教職 <input type="checkbox"/> Manufacturing 製造業 <input type="checkbox"/> Service 服務業 <input type="checkbox"/> Banking / Financial Services 銀行/金融服務 <input type="checkbox"/> Professional Services (e.g. Doctors, Lawyers) 專業服務(如醫師、律師) <input type="checkbox"/> Other Please Specify 其他 請註明: _____
For Individual Customer Only(個人客戶填寫) Sources of Your Income or Capital Funds (Routine Revenues, in Multiple Choice) 主要的所得或資金來源(經常性收入，可複選)	<input type="checkbox"/> Salaries 薪資 <input type="checkbox"/> Pension/Monthly Pension Payment 退休金/月退休俸 <input type="checkbox"/> Sales of Real Estate /Rental Income/ Investment 出售房地產/租金收入/投資 <input type="checkbox"/> Inheritance/Given Gift 遺產繼承/贈與 <input type="checkbox"/> Running of Own Business Please Specify 自營事業(請說明): _____ <input type="checkbox"/> Other Please Specify 其他 請註明: _____
For Corporate Customer Only(公司客戶填寫) What business does your company engage?	<input type="checkbox"/> Holding Company 投資控股 <input type="checkbox"/> Trading 貿易 Please specify the product 請註明產品: _____ <input type="checkbox"/> Manufacturing 製造 Please specify the product 請註明產品: _____ <input type="checkbox"/> Service 服務 Please specify: 請註明: _____ <input type="checkbox"/> Other Please specify 其他請註明: _____
Annual Income(HK\$)每年收入/收益(港幣)	<input type="checkbox"/> <\$100,000 <input type="checkbox"/> \$100,000-\$200,000 <input type="checkbox"/> \$200,001-\$500,000 <input type="checkbox"/> \$500,001-\$1,000,000 <input type="checkbox"/> \$1,000,001-\$2,000,000 <input type="checkbox"/> \$2,000,001-\$5,000,000 <input type="checkbox"/> >\$5,000,000
Liquid Net Worth(HK\$)流動資產淨值(港幣) (exclude property, vehicle & insurance 不包括物業、車輛及保險)	<input type="checkbox"/> <\$250,000 <input type="checkbox"/> \$250,000-\$500,000 <input type="checkbox"/> \$500,001-\$1,000,000 <input type="checkbox"/> \$1,000,001-\$2,000,000 <input type="checkbox"/> \$2,000,001-\$3,000,000 <input type="checkbox"/> \$3,000,001-\$5,000,000 <input type="checkbox"/> \$5,000,001-\$8,000,000 <input type="checkbox"/> >\$8,000,000 Please specify roughly amount if tick <input type="checkbox"/> >\$8,000,000 如勾選 <input type="checkbox"/> >\$8,000,000 請註明大約金額: _____
1. Which of the following best describes your/your company's most important investment objective? (Tick one only) 以下哪一項最切合您/您公司的最重要投資目標? (限單選) <input type="checkbox"/> (a) The primary goal is to achieve returns above deposit rates and willing to tolerate low-to-medium level of investment risk. 主要目標是獲得高於存款利率的回報，並願意承受中低度的投資風險。 <input type="checkbox"/> (b) The primary goal is to achieve periodic income at predictable intervals and willing to tolerate moderate level of investment risk. 主要目標是以可預測的間隔獲得定期收入，並願意承受中等程度的投資風險。 <input type="checkbox"/> (c) The primary goal is to achieve periodic income and/or better income/capital growth and willing to tolerate high level of investment risk. 主要目標是獲得定期收入和/或較好的收入/資本增長，並願意承受較高的投資風險。 <input type="checkbox"/> (d) The primary goal is to achieve very high income or capital gain by holding extreme price volatility investment products. 主要目標是通過持有極端價格波動的投資產品來獲得很高的收入或資本收益。	



2. How will losing part of your/your company's investment affect you? 您/您公司的投資損失將對您造成何種影響?
- ☐ (a) I cannot tolerate any loss in the investment (i.e. 100% principal protection). 我不能忍受任何損失(即需 100%保本)。
- ☐ (b) I am willing to accept small fluctuations but not comfortable with moderate or significant loss.
我願意接受小幅波動，但對於中度或大幅的損失感到不安。
- ☐ (c) I am willing to accept medium to relatively high loss but not significant drops.
我願意接受中高度損失，但非大幅的下跌。
- ☐ (d) I am willing to accept significant fluctuations and loss. 我願意接受大幅的波動和損失。

3. What is your education level? 您的教育程度?
- ☐ (a) Junior High School or Below 國中或以下
- ☐ (b) Senior High School 高中職
- ☐ (c) Associate Degree or Diploma 專科
- ☐ (d) Bachelor's Degree 大學
- ☐ (e) Master's Degree or Above 碩士或以上

4. What is your/your company's investment experience with the following products? Please tick ☒ where applicable.
您/您公司對下列產品的投資經驗如何? 請於適當處之方格勾選

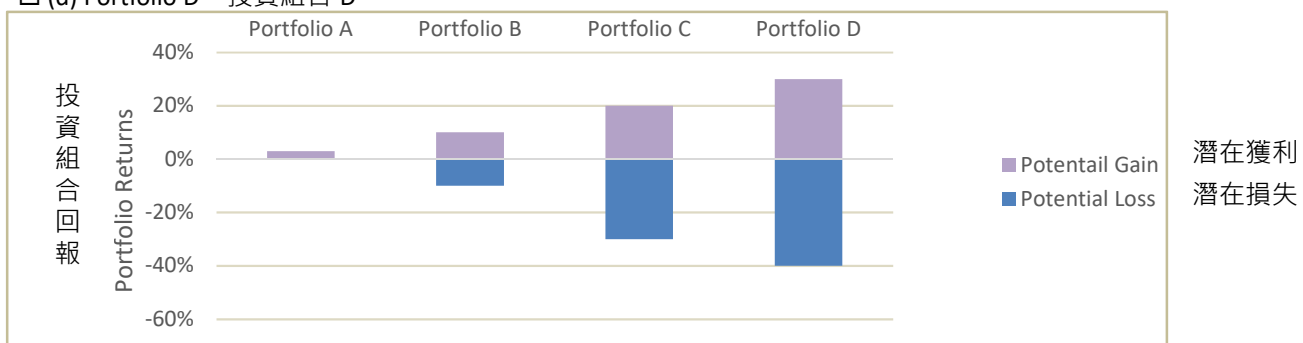
	No investment experience 沒有經驗	No investment experience but have been paying attention to the product 無經驗但已關注此項產品	Less than 3 years' investment experience 少於 3 年經驗	More than 3 years' investment experience 超過 3 年經驗
Foreign Currency 外幣存款	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities 股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds 債券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dual Currency Investment 優利投資	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Funds 基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives 衍生產品 (e.g. Warrants/Options, Futures) (如權證/選擇權,期貨)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products 結構產品 (e.g. Equity linked or Credit linked notes) (如權益或信用連結票據)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance 保險	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. What percentage of your/your company's liquid net worth (exclude property, vehicle and insurance) is allocated to your/your company's investment in financial product? 您/您公司流動資產淨值(不包括物業、車輛及保險)有多少百分比會配置於投資金融產品?

- ☐ (a) I am willing to allocate 0 - 20% of my/my company's liquid net worth. 我願意配置 0 - 20%。
- ☐ (b) I am willing to allocate 21 - 40% of my/ my company's liquid net worth. 我願意配置 21 - 40%。
- ☐ (c) I am willing to allocate 41 - 60% of my/ my company's liquid net worth. 我願意配置 41 - 60%。
- ☐ (d) I am willing to allocate more than 60% of my/my company's liquid net worth. 我願意配置逾 60%。

6. Which of the following potential portfolio performance* within one year are you/your company most comfortable with?
您/您公司對下列那一種投資組合一年內之潛在績效表現最能感到安心?

- ☐ (a) Portfolio A 投資組合 A
- ☐ (b) Portfolio B 投資組合 B
- ☐ (c) Portfolio C 投資組合 C
- ☐ (d) Portfolio D 投資組合 D



* Please note that these returns are purely hypothetical and are not representative of actual product returns.

The actual performance of your portfolio may exceed the above hypothetically potential gain and loss.

* 請注意這些回報係純屬假設，並不代表真實的產品回報，您投資組合之真實表現可能超過上述假設之潛在利得及損失。



7. What percent of the investments and deposits in the Bank do you/your company have to withdraw within one year to meet your financial commitment? 您/您公司於一年內為符合您/您公司的財務承諾而需提取於本行投資及存款之百分比為?
- ☐ (a) To meet financial commitment, I will need to withdraw 0 – 10% of my/my company's investments and deposits.
我需要提取 0-10%的投資及存款。
- ☐ (b) To meet financial commitment, I will need to withdraw 11 – 25% of my/my company's investments and deposits.
我需要提取 11-25%的投資及存款。
- ☐ (c) To meet financial commitment, I will need to withdraw 26 – 50% of my/my company's investments and deposits.
我需要提取 26-50%的投資及存款。
- ☐ (d) To meet financial commitment, I will need to withdraw more than 50% of my/my company's investments and deposits.
我需要提取逾 50%的投資及存款。
8. What is your/your company's expected average length of time for your/your company's investment in the Bank?
您/您公司於本行之投資預計之平均投資時間為何?
- ☐ (a) Up to 1 year 最長 1 年
- ☐ (b) Up to 3 years 最長 3 年
- ☐ (c) Up to 6 years 最長 6 年
- ☐ (d) More than 6 years 逾 6 年
9. Are you/your company interested in knowing more about life insurance products?
您/您公司是否有興趣了解更多有關人壽保險產品的訊息?
- ☐ (a) Yes 是
- ☐ (b) No 否
10. Do you have U.S. or Canada nationality? / Does your company register in the U.S. or Canada?
您是否擁有美國籍或加拿大籍? / 您公司是否註冊於美國或加拿大?
- ☐ (a) Yes 是 ☐ U.S. 美國 ☐ Canada 加拿大
- ☐ (b) No 否

Customer Declaration and Acknowledgement 客戶聲明及確認

- I/We acknowledge and am/are aware that the quality and quantity of this assessment highly depends on the accuracy and the completeness of the information provided in this Customer Risk Profiling Questionnaire.
本人/我們確認及知悉貴行提供風險評估的質量將非常依賴於此客戶風險剖析問卷上所載的資料之準確性及完整性。
- I/We acknowledge and confirm that the information I provided in this Customer Risk Profiling Questionnaire is true, complete and correct.
本人/我們確認於此客戶風險剖析問卷所提供之資料是真實、完整及正確的。
- I/We declare that I/We acknowledge and am/are aware Vulnerable Customer's rights, and have provided enough information to identify I/We am/are Vulnerable Customer or not.
本人/我們已確認並知悉下述弱勢客戶之權益，並已提供貴行得以辨識本人/我們是否屬以下弱勢客戶之資訊。
- I/We acknowledge and am/are aware that the investment decision thereafter taken is my/our sole responsibility.
本人/我們確認及知悉本人/我們將獨自承擔往後所作出的投資決定。

Customer Signature 客戶簽署

Recording Person Signature 錄音人員簽署

Date 日期: _____ Ext 分機 _____

Recording Date/ Time 錄音日期/時間 _____

Entitlement of Vulnerable Customer:(弱勢客戶之權益)

In order to enhance the individual customer protection, if you are :

- (1) the elderly (aged 65 or above);
(2) observable disabilities;
(3) illiterate;
(4) uneducated or those with low education level (junior high school or below); or
(5) those who have low liquid net worth (< HK\$250,000) coupled with low income (< HK\$100,000/annual).

為增加對個人客戶的保障，如果您是：

- (1) 高齡人士(65 歲或以上)；或；
(2) 殘疾人士；或；
(3) 文盲；或；
(4) 教育程度為國中或以下；或
(5) 年所得低於港幣 10 萬且流動淨資產低於 25 萬港幣等財政能力較弱之人士。

you are recommended to have an additional bank staff to handle the investment transaction or/and to bring along your companion(i.e. a family member/ close relative/ friend) to witness the sales process who is:

- (1) aged between 20 and 64, and
(2) not be illiterate, visually impaired, deaf or mute, and




- (3) with education level of senior high school or above, and
(4) able to read either English or Chinese and witness the whole sale process.

建議您在過程中，讓多一位銀行職員去處理該投資交易或/及攜同同伴(即家庭成員或密切的親友)參與見證銷售過程，而該同伴需：

- (1) 年齡為 20 至 64 歲，及
- (2) 並非文盲或視障或聾啞人士，及
- (3) 教育程度為高中職或以上，及
- (4) 能閱讀中文或英文及見證整個銷售過程。

Risk Profile Classification

風險取向類別

Risk Tolerance Level 風險承受程度	Risk Categories 風險類別	Investment Risk Profiles 投資風險剖析
<div style="text-align: center;"> Low 低  High 高 </div>	CRR1 Conservative 穩健	Suitable for risk averse or low risk investors who are concerned most with capital protection and keeping up with inflation in the long term. 適合迴避或低風險而著重於資本保障與抵消長期通貨膨脹為目的之投資者。 ⇒Risk 風險：Low 低 ⇒Aim 目的： To earn a return against inflation with capital preservation a priority by investing in capital-protected investment products or low risk product. 主要投資著重於資本保障或低風險之投資產品藉以取得抵消通貨膨脹的回報。
	CRR2 Moderate Conservative 中度穩健	Suitable for investors who are willing to accept some risk for a better return. 適合於願意接受一些風險從而取得較佳回報的投資者。 ⇒Risk 風險：Low-to-medium 中低 ⇒Aim 目的： To earn stable income and/or better return by investing in investment grade bonds or low-to-medium risk investment products. 投資於投資級債券或中低風險投資產品以取得穩定的收益及/或較佳回報。
	CRR3 Moderate 中度	Suitable for investors who are willing to take a moderate level of risk in search of a moderate level of return. 適合於願意承受中度風險從而取得中度回報的投資者。 ⇒Risk 風險：Medium 中 ⇒Aim 目的： To achieve better income and/or capital growth by investing in investment grade bonds and/or moderate risk investment products. 投資於投資等級債券及 / 或中等風險投資產品以獲得較佳收益及 / 或資本增長。
	CRR4 Aggressive 進取	Suitable for investors who are willing to take a high level of risk in search of a high return/capital growth. 適合於願意承受高度風險從而取得高度回報/資本增值的投資者。 ⇒Risk 風險：High 高 ⇒Aim 目的： To achieve high return/capital growth by investing in investment products with high price volatility. 投資於價格波動幅度高的投資產品藉以取得高度回報/資本增值。
	CRR5 Very Aggressive 非常進取	Suitable for investors who are willing to accept significant risk to achieve substantial capital growth. 適合於願意承受顯著風險從而取得巨幅資本增值的投資者。 ⇒Risk 風險：High to Very High 高至非常高 ⇒Aim 目的： To target robust total returns by having exposure to riskiest asset classes. 參與具極高風險的投資項目藉以取得更顯著的總回報。