摩石證券
MAGIC COMPASS SECURITIES

根據《證券及期貨條例》下的持牌法團(CE 編號 AXT242)及香港聯合交易所有限公司參與者 Licensed Corporation under the Securities & Futures Ordinance (CE No.AXT242) and Exchange Participant of the Stock Exchange of Hong Kong Limited

摩石證券有限公司
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Individual Risk Profiling Questionnaire – Investment Products
個人風險承受能力問卷 - 投資產品

Account Number: 帳戶號碼:	Client Name: 客戶姓名:

Please read this page carefully before you start filling Risk Profiling Questionnaire.
於開始填寫風險承受能力問卷前，請仔細閱讀本頁。

1. This Risk Profiling Questionnaire ("Questionnaire") is designed to base on your financial situation to help us understand your investment objective, investment horizon and risk tolerance level, based on which we can conduct suitability assessment before you invest.
   本風險承受能力問卷(“問卷”)旨在根據閣下當前的財務狀況幫助我們了解閣下的投資目標、投資期望以及風險承受能力，以便我們在閣下投資前可以進行適合性評估。
2. Your answers to this Questionnaire will provide indications of the risk profile for a typical investor who has your personal investment traits, which, however, may not accurately represent your actual risk tolerance level and the suitability of any investment product for you.
   閣下在回答此問卷，將提供擁有閣下個人典型投資特徵的投資者的風險狀況的描述，但未必能準確反映閣下的實際風險承受能力及任何投資產品對閣下的適用性。
3. You acknowledge that the information provided in this Questionnaire is comp lete, accurate and up-to-date. It is your responsibility to notify us in a timely manner of change in your circumstances that may affe ct your suitability assessment.
   閣下確認於此問卷中提供的信息是完整，準確和最新的。如果閣下的情況有任何轉變，閣下有責任盡快通知我們，以免有可能影響我們對閣下的適合性評估。
4. This questionnaire and the result is only one of the factors you may take into account when investing. This should not be regarded as an investment advice, an offer to sell, or a solicitation to buy any financial products.
   本問卷和結果只是閣下考慮投資的其中一個因素。以上並不應被視為投資建議，要約出售，或徵求購買任何金融產品。
5. Investors should note that investment involves risks, including the possibility of loss of the entire capital invested, price of investment products may go up as well as down and past performance information presented is not indicative of future performanc e. Investors should understand the nature and the risks associated with the product before making any investment decision.
   投資者須注意投資涉及風險，包括可能損失全部投資本金，投資產品價格可升亦可跌，而所呈列的過往表現資料並不表示將來亦有類似表現。投資者作出任何投資決定前，應詳細了解該產品的性質和風險。
6. You are advised to seek independent financial advice before completing this Questionnaire should you deem necessary.
   我們建議閣下如有需要，請於填寫前進行獨立財務諮詢。
7. For Joint account, please complete a Questionnaire for each account holder.
   如屬聯名帳戶，每位帳戶持有人須各填寫一份問卷。
8. For Company account, this questionnaire is not applicable. Please complete Corporate Risk Profiling Questionnaire by authorized trader.
   如屬公司帳戶，此問卷不適用, 請授權交易人填寫企業風險承受能力問卷。
9. Your Risk Tolerance Level Assessment Result is valid for 12 months from the date of this assessment. If your Risk Tolerance Level Assessment Result is expired, you may not be able to purchase certain products. If you believe your Risk Tolerance Level Asse ssment Result within the past 12 months is no longer valid, please contact your Investment Consultant and complete a new Questionna ire for reassessment purposes.
   此問卷結果有效期為十二個月（由此評估日計起）。如果閣下的風險承受能力問卷評估已經過期，閣下可能不可購買部份產品。如果閣下認為閣下過去十二個月內評估的風險承受能力問卷不再有效，請聯繫您的投資顧問並重新完成一份新的風險承受能力問卷。

SECTION 1 : RISK TOLERANCE LEVEL (Total Score: 50)
第一部分：風險承受能力（總得分：50)

1. Which age group do you belong to? 閣下的年齡屬於以下哪個組別？

	Score 分數
☐ Between 18 to 20　18 歲至 20 歲	☐1
☐ Between 21 to 34　21 歲至 34 歲	☐3
☐ Between 35 to 50　35 歲至 50 歲	☐5
☐ Between 51 to 64　51 歲至 64 歲	☐3
☐ 65 or above[Note 1]　65 歲或以上[註 1]	☐1

Note 1: The Overall Investment Appetite/Risk Profile should be "Conservative" if your age is 65 or above. Please also complete "Section 2".
註1:如閣下的年齡是 65 歲或以上，閣下的整體投資取向 / 風險概況將定為"保守型"。請同時完成 "第二部分 " 。

2. Your highest education level achieved is 閣下的學歷為

	Score 分數
☐ Primary School or below [Note 2] 小學或以下[註 2]	☐1
☐ Secondary School 中 學	☐2
☐ Post-Secondary (including diploma and associate degree) 預科 / 專上學院	☐3
☐ Bachelor Degree/University or above 大學或以上	☐4
☐ Bachelor Degree/University or above particular in finance related, economics, law or accounting 大學或以上並修讀有關金融 / 經濟學 / 法律 / 會計的科目	☐5

Note 2: If you choose this answer, the Overall Investment Appetite/Risk Profile should be "Conservative".
註 2:如閣下選此選項，閣下的整體投資取向 / 風險概況將定為"保守型"。

3. What is your primary investment objective? 閣下的主要投資目標是？

	Score 分數
☐ Capital preservation [Note 3] 資金保本[註 3]	☐1
☐ Regular and stable income 定期及固定收入	☐2
☐ Moderate capital appreciation 適度資本增值	☐3
☐ Moderate to high capital appreciation 適度至高資本增值	☐4
☐ Maximum capital appreciation 最大的資本增值	☐5

Note 3: If you choose this answer, the Overall Investment Appetite/Risk Profile of a client should be "Conservative".
註3:如閣下選此選項，閣下的整體投資取向 / 風險概況將定為"保守型"。

4. What is the average percentage of your total net worth that will be allocated for investment purposes (excluding real estate property)?
閣下打算用作為投資用途的款項平均佔閣下總資產淨值的百分比（物業除外）為多少？

	Score 分數
☐ Less than 10%　少於 10%	☐1
☐ 10% to less than 20% 10%至少於 20%	☐2
☐ 20% to less than 30%　20%至少於 30%	☐3
☐ 30% to less than 40%　30%至少於 40%	☐4
☐ 40% or above　40%或以上	☐5

5.It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate.What is the expected investment horizon of your entire investment portfolio? 在一般情況下，投資的年期越長，可承受的風險越高。閣下願意進行投資活動的整體年期為多久？

	Score 分數
☐ Less than 1 year　少於 1 年	☐1
☐ 1 year to 3 years　1 至 3 年	☐2
☐ 4 years to 6 years　4 至 6年	☐3
☐ 7 years to 10 years　7 至 10年	☐4
☐ Over 10 years　多於 10 年	☐5

6. Which of the following statements best describes your investment attitude? 下列哪項陳述最能表達閣下的投資取向？

	Score 分數
☐ I am not willing to bear a price fluctuation range of more than 5% for financial investment and wish to gain a return slightly higher than the bank deposit interest rate. [Note 4] 本人不願意承受任何多於 5%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。[註 4]	☐1
☐ I am willing to bear a price fluctuation range of around 5% to less than 10% for financial investment and wish to gain a return that is slightly higher than the bank deposit interest rate. 本人願意承受大概 5%至少於 10%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。	☐2
☐ I am willing to bear a price fluctuation range of 10% to less than 20% for financial investment and wish to gain a return much higher than the bank deposit interest rate. 本人願意承受 10%至少於 20%價格波動的金融投資，並希望獲得遠高於銀行存款利率的回報。	☐3
☐ I am willing to bear a price fluctuation range of 20% to less than 30% for financial investment and wish to gain a return comparable to the average return of the stock market. 本人願意承受 20%至少於 30%價格波動的金融投資，並希望獲得媲美一般股票市場的回報。	☐4
☐ I am willing to bear a price fluctuation range of 30% or more for financial investment and wish to gain a return remarkably higher than the average return of the stock market. 本人願意承受 30%或以上價格波動的金融投資，並希望獲得明顯高於一般股票市場的回報。	☐5

Note 4: If you choose this answer, the Overall Investment Appetite/Risk Profile of a client should be "Conservative".
註 4:如閣下選此選項，閣下的整體投資取向 / 風險概況將定為"保守型"。

7. How would you react if your portfolio fell significantly (e.g. more than 20%) within one day?
如果閣下的投資組合在一天內大幅下跌(例如，超過 20%)，閣下會有何反應？

	Score 分數
☐ Do not know how to react 不懂得如何應變	☐1
☐ Cut loss without any strategic consideration 非策略地進行止蝕	☐2
☐ Would wait to see if investment improves and may cut loss rationally 觀望該投資是否會有改善，可能會理性地進行止蝕	☐3
☐ Understand market fluctuations are unavoidable and will not alter the determined investments strategy 了解市場波動是難免的，會繼續進行已定下的投資策略	☐4
☐ Undergo in-depth analysis, reallocate your investment portfolio with top-up 進行仔細分析，重整投資組合並加大投資	☐5

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

閣下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？

☐ None	沒有	☐1
☐ Less than 3 months	少於 3 個月	☐2
☐ 3 - 6 months	3 - 6 個月	☐3
☐ 6 - 12 months	6 - 12 個月	☐4
☐ More than 12 months	多於 12 個月	☐5

9.Please indicate your level of investment experience with the following non-complex investment products (in number of years). (must be consistent with records in MAGIC COMPASS SECURITIES LIMITED)

請選出以下非複雜性投資產品的適當的投資經驗(以年為單位)。(必須與摩石證券有限公司紀錄相符)

(i) Non-complex investment products including but not limited to 非複雜性投資產品包括但不限於:-

(ii) Equities 股票

(iii) Mutual Funds 互惠基金

(iv) Unit Trusts 單位信託

(v) Fixed Income Products (not including unlisted Bonds) 固定收益產品(不包括非交易所買賣債券)

☐ Nil	無經驗	☐1
☐ Less than 1 year of experience	少於 1 年經驗	☐2
☐ 1 year to 3 years of experience	1 年至 3 年經驗	☐3
☐ 3 years to 10 years of experience	3 年至 10 年經驗	☐4
☐ More than 10 years of experience	多於 10 年經驗	☐5

10. Please indicate your level of investment experience with the following complex investment products and/or derivatives (in number of years). (must be consistent with records in MAGIC COMPASS SECURITIES LIMITED)

請選出以下複雜性投資產品及衍生產品的適當的投資經驗(以年為單位)。(必須與摩石證券有限公司紀錄相符)

(i) Complex investment products including but not limited to 複雜性投資產品包括但不限於:-

- Warrants 認股證
- Stock Options 股票期權
- Leveraged Forex 槓桿式外匯
- Futures and Options 期貨及期權
- Hedge Funds 對沖基金
- Structured Notes (e.g. Dual Currency Notes (DCN), Equity-Linked Notes (ELN), Knock-Out Equity-Linked Notes (KO ELN), Daily Accrual Callable Notes (DAC), Equity-Linked Investment (ELI)) 結構性票據（如雙重貨幣票據、股票掛鉤票據、觸及取消股票掛鉤票據、每日累計可贖回票據、股票掛鉤投資工具）
- OTC Swap (e.g. Accumulator, decumulator) 交換場外市場掉期（如累積認購期權合約、累積認沽期權合約）
- Illiquid products (e.g. products with lock-up period) 非流動性產品（如具鎖定年期的投資產品）

(ii) Other Derivatives Products including but not limited to 其他衍生產品包括但不限於:-

- Callable Bull/Bear Contacts 牛熊證
- Equity-Linked Instruments 股票掛鉤票據
- Structured Funds 結構性基金
- Exchange Traded Funds with Derivative Nature 具有衍生特性的交易所交易基金
- Convertible Bonds 可轉換債券

☐ Nil	無經驗	☐1
☐ Less than 1 year of experience	少於 1 年經驗	☐2
☐ 1 year to 3 years of experience	1 年至 3 年經驗	☐3
☐ 3 years to 10 years of experience	3 年至 10 年經驗	☐4
☐ More than 10 years of experience	多於 10 年經驗	☐5

The total score of your overall risk tolerance level is 閣下的整體風險承受能力的總得分是：

	Risk Tolerance Level 風險承受程度	Investor Types 投資者類型	Investor Characteristics 投資者特徵
☐	Low 低 (≤10)	Conservative 保守型	Your aim for capital preservation. You are not inclined to invest in products associated with any risk. 閣下以尋求資本保值為主要目標。閣下不傾向投資於有任何風險的產品。
☐	Low-to-Medium 低至中 (11 - 20)	Stable 穩健型	You are generally comfortable with achieving a low level of potential return on your investment coupled with a low level of risks. Capital values of products that are potentially suitable for you can fluctuate and may fall below your original investment. In normal market conditions, fluctuation is expected to be low (although this is not guaranteed), and you are comfortable with this level of fluctuation. 閣下基本上接受低程度的損失，以換取低程度的潛在投資回報。可能適合閣下的產品之資本價值可能波動，並跌至低於閣下原本的投資額。預期在正常市況下波動較小(縱使不能保證)，而閣下可接受此程度的波動。
☐	Medium 中 (21 - 30)	Balance 平衡型	You are generally comfortable with achieving a moderate level of potential return on your investment coupled with a moderate level of risk. Capital values can fluctuate and may fall below your original investment. Fluctuation is expected to be higher than products that are suitable for investors in lower risk tolerance categories, but not as much as for higher risk tolerance categories. 閣下基本上接受中度的損失，以換取中度的潛在投資回報。資本價值可能波動，並跌至低於閣下原本的投資額。預期產品波動大於適合較低風險承受能力投資者的投資的產品，惟小於適合較風險承受能力投資者的產品。
☐	Medium-to-high 中至高 (31 - 40)	Growth 增長型	You aim to earn returns substantially higher than the inflation to pursue high capital appreciation. You can accept high fluctuation of capital values and tolerate the risk of your capital falling substantially below your original investment. 閣下目標為尋求賺取遠高於通脹的回報以達致高資本增值。閣下能接受資本值大幅波動，亦能承受資本可能跌至遠低於原本投資額的風險。
☐	High 高 (41 – 50)	Aggressive 進取型	You would like to have significant capital gain, and you understand that you need to take a very high level of risk in respect of the capital invested. Risk minimisation is not your primary concern. You wish the products offer very high return potential and understand that you have to take a very high level of risk in respect of the capital invested. 閣下喜愛有可觀資本增值的投資，渴望追求最大的潛在回報。把風險減至最低並非閣下的首要考慮。希望產品有非常高的回報潛力，同時亦明白到要承擔相當高的風險。

請於最適當的選擇旁加上"✓"。*Please "✓" on the most appropriate choice.*

SECTION 2 : DECLARATION FOR CLIENT OVER 65 YEARS OLD
第二部分：僅適用於 65 歲或以上客戶聲明

If you are at or over 65 years old, in order to protect your interest, MAGIC COMPASS SECURITIES LIMITED will profile you as a conservative investor.
如閣下已達 65 歲或以上，為保障閣下的利益，摩石證券有限公司將閣下定為保守型投資者。

However, if you consider that you should not be profiled as a conservative investor given your higher risk appetite and as such would be keen to deal in a wider range of investment products of a higher risk profile, please provide the reasons with signature below. By signing below, you confirmed that notwithstanding your age, you may want to deal in investment products of a higher risk profile and you understand that your investment in such products may involve higher risk (including the possibility of loss of the capital invested) than what you can take and therefore may not be in your best interest.
然而，閣下如認為可承受較高風險而不應被定為保守型投資者，並有意買賣較廣泛的投資產品（包括較高風險的產品）請於在下方解釋及簽署。透過在方格內及簽署，閣下確認儘管考慮年齡狀況，閣下仍有意買賣較高風險的投資產品，並明白於該等產品的投資 涉及的風險可能較閣下可承受的為高（包括可能損失投資本金），未必屬於閣下的最佳利益。

☐ I confirm that my Risk Tolerance Level is **Conservative**.
本人確認本人的風險承受程度為**保守型**。

☐ I consider my Risk Tolerance Level should be(Note 5):
本人認為本人的風險承受能力程度應為(註 5)： ☐Stable 穩健型 ☐Balance 平衡型 ☐Growth 增長型 ☐Aggressive 進取型

Please specify the reason(s) 請說明原因：

Note 5: If you choose a level higher than the assessment result, MAGIC COMPASS SECURITIES LIMITED revise the right to determine the Risk Tolerance Level which may be lower than your choice. **註 5:** 如閣下重新選擇風險承受能力程度高於評估結果，摩石證券有限公司有權決定客戶之最終評估結果，可能低於閣下的選擇。

Signature(s) **客戶簽署**	

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Phone Confirmation by MAGIC COMPASS SECURITIES LIMITED Representative

Name:______________________ Date:_______________________ Time:_______________________ Extension No.: ________________

Content

☐ Client confirmed that his/she selection of Risk Tolerance Level is ______________________
☐ Reason(s):

____
____
____

☐ Client confirmed the above information is true and correct.
☐ Client confirmed the questionnaire is duly completed by the client.
☐ Client understood CIS may base on the answer of each question to determine the final Risk Tolerance Level which may be lower than his/her choice.
☐ Others: ____

Confirmed and signed by MAGIC COMPASS SECURITIES LIMITED Representative

Name:______________________ Signature: _______________________

請於最適當的選擇旁加上"✓"。*Please "✓" on the most appropriate choice.*

SECTION 3 : CLIENT CONFIRMATION
第三部分：客戶確認

I hereby declare and agree that all the information given above is complete, true and accurate, and is given to the best of my knowledge.
本人謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡本人所知而作答。

I confirm that I have been reminded and am aware that I should have adequate liquid funds to meet foreseen and unforeseen events.
本人確認本人已被提醒及了解到本人應有足夠流動資金去應付可預見及不能預見的事件。

I hereby authorise, and give my consent to, MAGIC COMPASS SECURITIES LIMITED to use the information provided by me in this form for the purposes of (i) opening and maintaining any and all of my account(s) held with or to be held with MAGIC COMPASS SECURITIES LIMITED;(ii) complying with any legal or regulatory requirements; and
(iii) fulfilling all other aspects set out in the relevant personal data schedule of the "Cash Account Agreement" applicable to the relevant account.
本人授權並同意摩石證券有限公司使用本人於此問卷內提供的資料，作為 (i)開立或維持任何及所有本人於摩石證券有限公司持有或將會持有之帳戶；(ii)符合任何法律或法規之要求；及(iii)所有適用於相關帳戶之「現金帳戶協議」內的個人資料附件所載之其他用途。

☐ I confirm that my Risk Tolerance Level is correctly stated above and the information I provided is accurate and complete.
本人確認本人的風險承受能力已正確地陳述於上，而本人所提供的資料屬正確及完整。

☐ The investment objective mentioned in the above Risk Tolerance Level is not consistent with my investment risk requirement and investment objective, and I consider my Risk Tolerance Level should be: (Note 6):
上述風險承受能力所提及的投資目標與本人的投資風險要求和投資目標不符，本人認為本人的風險承受能力程度應為 (註 6)：

☐ Conservative 保守型 ☐Stable 穩健型 ☐Balance 平衡型 ☐Growth 增長型 ☐Aggressive 進取型

Please specify the reason(s) 請說明原因：

Note 6: If you choose a level higher than the assessment result, MAGIC COMPASS SECURITIES LIMITED revise the right to determine the Risk Tolerance Level which may be lower than your choice. **註 6:** 如閣下重新選擇風險承受能力程度高於評估結果，摩石證券有限公司有權決定客戶之最終評估結果，可能低於閣下的選擇。

Signature(s) **客戶簽署**	

SECTION 4 : DECLARATION BY LICENSED REPRESENTATIVE
第四部分：持牌代表聲明

Final Risk Tolerance Level: **最終風險承受程度:**	☐ Conservative 保守型 ☐Stable 穩健型 ☐Balance 平衡型 ☐Growth 增長型 ☐Aggressive 進取型

Signed by (Licensed representative): 簽署 (持牌代表) **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。**	Approved by (Responsible Officer): 批核 (負責人員)	**Re-classification of Risk Tolerance Level** Approved by (Responsible Officer) : **客戶重新選擇風險承受程度** 批核 (負責人員)
Name	Name	Name
CE No.:	CE No.:	CE No.:
Date:	Date:	Date:

For Office Use Only

S.V. by:	Checked by:	Phone Record checked by:	Input by:	Input checked by
Name:	Name:	Name:	Name:	Name:
Date:	Date:	Date:	Date:	Date: