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个人客户投资取向问卷

Questionnaire on Investment Preference (Individual Customer)

客户须知 NOTICE TO CUSTOMER(S):

1. 本问卷用以协助中国银行（香港）有限公司（「本行」）评估您的投资风险取向，并收集有关您的风险取向、财政状况、投资经验及投资年期的资料。如您不提供有关资料，本行可能无法处理您的申请。搜集及使用本问卷内的数据并不构成任何投资产品或服务的要约、招揽或建议，且不应被视为一项投资建议。

This questionnaire is designed to help the Bank of China (Hong Kong) Limited (the "Bank") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, the Bank may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice.

2. 为作出合理的产品合适性评估，本行需要您提供有关财政状况、投资经验及投资目标的数据。于做出任何投资决策前，您应考虑自身情况，包括但不限于您的财政状况、投资经验及投资目标。于做出任何投资决策前，您应考虑咨询您的独立投资顾问。

The Bank is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.

3. 有关您的财务或投资资料之问题，例如可投资资产、某一产品的总投资金额或投资经验等，您在本行之内及本行以外的 所有 资产及交易均应计算在内。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within our Bank or not, should be taken into account.

4. 本行将会根据本行的资料政策通告使用并保密处理本问卷所收集的数据。

All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.

5. 本问卷的结果乃根据您提供予本行的资料而得出，问卷内容是基于以下假设：您适宜的风险水平将取决于您的投资目标、投资期限、流动性需要、投资知识及经验、对风险的取向和预期回报的看法。投资风险取向评级分为 1 至 5 级，其中较高风险的投资产品仅适合于风险评级较高的客户。问卷设计和评分方法乃是根据实证研究的结果。您的答案对本问卷的指示性结果有重大影响。本行亦会根据您所提供的答案评估您的容易受损客户状态。请您务必提供有效、真实、完整、准确及最新的数据。如您未能提供该等数据将会对本行的合适性评估之准确性及可信性产生重大影响。如您的资料在提交后有任何重大更改，请尽快通知本行。

The results of this questionnaire are derived from the information you provide to us and are built upon the assumptions that an appropriate risk level will depend on your investment objective, investment horizon, liquidity needs, investment knowledge and experience, attitude towards risk and return expectation. The investment risk profile is divided into 1 to 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk appetite. The questionnaire design and scoring methods are based on the findings from empirical research. Your answers have material impact on the indicative result of this questionnaire. The Bank will also assess your vulnerable customer status based on the provided answers. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment. You should also notify us timely of any material changes to the information provided by you.

6. 所有本行提供之投资产品均受香港法规所规管，与其他国家或地区之法规可能存有差异。请注意个别货币受相关政府的外汇管制政策所约束，目前或未能自由兑换。货币的兑价波动或会对您的投资构成不利影响。

All investment products provided by the Bank are regulated by the laws and regulations of Hong Kong which may differ from the laws and regulations in other countries or regions. Please note that certain currencies are currently subject to foreign exchange control policies and may not be freely convertible. Any fluctuation of the exchange rate may adversely affect the value of your investments.

7. 在以联名账户办理投资交易时，本行只会以交易来人的投资风险取向及所提供的个人资料，进行合适性评估及介绍合适产品(如有)。故此认购的产品(包括但不限于产品特性、结构或复杂性等不同因素)可能未必适合另一位联名户主。

When conducting transaction by using joint account, the Bank will merely rely on the investment risk profile and personal information provided by the client, who places the investment order, when conducting the suitability assessment and introducing products (if applicable). Therefore, the product being subscribed by the relevant client may not be suitable for another joint account holder due to different factors including but not limited to product nature, structure or complexity etc.

8. 倘若您于填写本问卷及于开立投资账户时所提供之答案有任何歧异，概以本问卷的答案为准。

In the event of any discrepancies between your answers provided in this questionnaire and during investment account opening, the answers of this questionnaire shall prevail.

9. 请圈出最适合的一项答案。

Please circle the most appropriate answer.

投资风险取向评估 **Investment Risk Profile Assessment**

1. 您是否预期有任何特殊的健康或财政状况，会影响您的决策能力？

Do you foresee any special needs in respect of health or financial status which affect your decision making?

- A. 是，预期会影响我的决策能力 Yes, my decision making might be affected
B. 否，预期不会影响我的决策能力 No, my decision making might not be affected

2. 您年收入是否超过港币 12 万或拥有可投资资产超过港币 36 万，令您于财政上能支持您的基本日常生活？

Do you have annual income over HK\$120,000 or investable asset over HK\$360,000 to financially support your basic daily living?

- A. 是 Yes
B. 否 No

3. 请选出您所属的年龄组别

Please indicate the age group that you belong to:

- A. 18-24
B. 25-34
C. 35-50
D. 51-64
E. 65或以上 65 or above

4. 您的最高学历是

What is your highest education level?

- A. 小学或以下 Primary school or below
B. 中学 Secondary school
C. 大专 / 副学士 / 文凭 Post-secondary school / Associate Degree / Diploma
D. 大学或以上 University or above

5. 您可以用作储蓄或投资的款项平均占您收入百分比为

What is the average percentage of your income that can be set aside for savings or investment?

- A. 少于5% Less than 5%
B. 5% 至少于10% 5% to less than 10%
C. 10% 至少于20% 10% to less than 20%
D. 20% 至少于30% 20% to less than 30%
E. 30%或以上 30% or above

6. 您打算用作为投资用途的款项平均占您的总资产净值中的百分比为(物业除外)

What is the average percentage of your total net worth that will be allocated for investment purpose (excluding real estate properties)?

- A. 少于5% Less than 5%
B. 5% 至少于10% 5% to less than 10%
C. 10% 至少于20% 10% to less than 20%
D. 20% 至少于30% 20% to less than 30%
E. 30%或以上 30% or above

7. 于您的整体投资组合中, 您偏向的平均投资年期是多久？

What is your preferred average investment horizon of your entire investment portfolio?

- A. 最长6个月 Up to 6 months
B. 最长1年 Up to 1 year
C. 最长3年 Up to 3 years
D. 最长6年 Up to 6 years
E. 最长10年 Up to 10 years
F. 超过10年 Over 10 years

8. 下列哪项陈述最能表达您的主要投资目的及投资取向？

Which of the following statements best describes your primary investment objective and investment attitude?

- A. 在一般情况下，本人的主要投资目的以投机为主。本人可承受平均每年金融投资 30% 或以上的价格波动，并希望获得明显高于股票市场指数的回报，惟价格波动非本人唯一考虑，在考虑其他风险评估因素后可接受高于或低于上述的价格波动。

In general, my primary investment objective is speculation-oriented. I can bear 30% or higher price fluctuation of my financial investment in one-year time on average and wish to gain a return that is remarkably higher than the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

- B. 在一般情况下，本人的主要投资目的以资本增值为主。本人可承受平均每年金融投资 20% 至少于 30% 的价格波动，并希望获得媲美股票市场指数的

回报，惟价格波动非本人唯一考虑，在考虑其他风险评估因素后可接受高于或低于上述的价格波动。

In general, my primary investment objective is growth-oriented. I can bear 20% to less than 30% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is comparable to the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

- C. 在一般情况下，本人的主要投资目的以资本增值为主。本人可承受平均每年金融投资 10% 至少于 20% 的价格波动，并希望获得远高于银行存款利率的回报，惟价格波动非本人唯一考虑，在考虑其他风险评估因素后可接受高于或低于上述的价格波动。

In general, my primary investment objective is growth-oriented. I can bear 10% to less than 20% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is much better than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

- D. 在一般情况下，本人的主要投资目的以收入为主。本人可承受平均每年金融投资 5% 至少于 10% 的价格波动，并希望获得高于银行存款利率的回报，惟价格波动非本人唯一考虑，在考虑其他风险评估因素后可接受高于或低于上述的价格波动。

In general, my primary investment objective is income-oriented. I can bear 5% to less than 10% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

- E. 在一般情况下，本人的主要投资目的以收入为主。本人可承受平均每年金融投资少于 5% 的价格波动，并希望获得稍高于银行存款利率的回报，惟价格波动非本人唯一考虑，在考虑其他风险评估因素后可接受高于或低于上述的价格波动。

In general, my primary investment objective is income-oriented. I can bear less than 5% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is slightly higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

- F. 在一般情况下，本人的主要投资目的以资本保障为主，不可承受金融投资任何价格波动。

In general, my primary investment objective is capital preservation and cannot bear any price fluctuation of my financial investment.

9. 在下列表中，请选出您对各投资产品的投资经验：（如适用，可选择✓多于一项）

Please indicate your experience of the investment products in the following table: (Tick ✓ more than one choice if appropriate)

投资产品种类 Type of Investment Product		投资经验 Investment Experience		在过去三年内的交易次数 * Number of transactions within the Past 3 Years*				
		有 Yes	没有 No	A. 没有 No	B. 少于5次交易 Less than 5 transactions	C. 5-10次交易 5-10 transactions	D. 多于10次交易 More than 10 transactions	
9.1)	外币/贵金属 Foreign Currency/ Precious Metals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9.2)	定息债券 Fixed Income Securities	(a) 非复杂债券 (没有附带特别条款) / 存款证 Non-complex bond (without special features)/ Certificate of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(b) 复杂债券**(附带特别条款，但属或然可换股或具有或然撇减或弥补亏损特点除外) Complex bond**(with special features other than Contingent Convertible, Contingent write-down or Loss-absorption feature)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.3)	结构性产品 Structured Product	(a) 保本结构性产品(货币/利率挂钩)(例如:结构性投资) Principal Protected Structured Product (Currency / Interest Rate Linked) (e.g. Structured Investment)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(b) 非保本结构性产品(货币/利率挂钩)(例如: 外汇挂钩投资) Non-principal Protected Structured Product (Currency / Interest Rate Linked) (e.g. Currency Linked Investment)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(c) 结构性产品 (保本/非保本)(股票/信贷/商品挂钩)(例如: 股票挂钩投资、股票挂钩票据、信贷挂钩票据) Structured Product (Principal Protected / Non-principal Protected) (Equities / Credit / Commodities Linked) (e.g. Equity Linked Investment, Equity Linked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

		Note or Credit Linked Note)						
9.4)	单位信托/互惠基金 Unit Trust / Mutual Fund	(a) 非复杂基金 (非衍生工具基金) Non-Complex Fund (Non-derivative Fund)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(b) 复杂基金 (例如:衍生工具基金) Complex Fund (e.g.Derivative Fund)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.5)	股票 Equities (例如:于交易所买卖的股份/e.g.Shares traded in stock exchange)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.6)	衍生工具/杠杆产品 Derivative/Leveraged Product	(a) 交易所买卖衍生工具/孖展交易 (例如: 窝轮、股票期权、期货及期权, 牛熊证) Exchange Trade Derivatives / Margin Trading (e.g. Warrants, Stock Options, Futures & Options, Callable Bull/Bear Contracts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(b) 非交易所买卖衍生工具 (例如: 远期、期权) Non-Exchange Trade Derivatives (e.g. Forwards, Options)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(c) 其他衍生工具/杠杆产品 (例如: 累计认购期权或累计认沽期权) Other Derivatives/Leveraged Product (e.g. Accumulator or Decumulator)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.7)	具有弥补亏损特点之产品 (例如: 或然可换股债券, 具有弥补亏损特点的基金, 具有弥补亏损特点的票据) Loss-absorption Feature Product (e.g. Contingent Convertible Bond, Loss-absorption Feature Fund, Loss-absorption Feature Note)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

备注:

Remarks:

* 包括但不限于本行所进行之交易次数。

Including but not limited to the number of transactions conducted through the Bank.

** 复杂债券是指具有一项或多项以下特点组成的债券 (包括 (但不限于) 属永续性质或后偿性质的债券、或那些具有浮息 (如可上调或下调利率) 或延迟派付利息条款、可延迟到期日、或属可换股或可交换性质, 或具备非单一信贷支持提供者及结构的债券)。

Complex Bonds are bonds with one or more special features (including, but not limited to, perpetual or subordinated bonds, or those with variable (e.g. step-up or step-down) or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable, or those with multiple credit support providers and structures).

评估结果 Assessment Result

(A) 根据您提供的答案，您已获通知您的投资风险取向属于

Based on the answers you have provided, you have been informed that your investment risk profile is

进取 Aggressive

一般来说，您是一个进取型的投资者，渴望获得明显高于环球股票市场指数的回报以达至最大化资本增值。把风险减至最低并非您的首要考虑。您能接受杠杆式投资，及愿意接受明显的高资本损失风险来换取潜在的巨额回报。

In general, you are an aggressive investor who is eager to earn a return remarkably higher than global stock market indexes so as to achieve highest possible capital appreciation. Minimizing risks is not your primary concern. You can accept leveraged investment and are willing to bear significantly high risk of capital loss in exchange for a potentially substantial return.

中度进取 Moderately Aggressive

一般来说，您是一个中度进取型的投资者，渴望赚取与环球股票市场指数相约的回报以达致高资本增值。您愿意接受较高的资本值波动，及愿意接受高资本损失风险来换取潜在的重大回报。

In general, you are a moderately aggressive investor who is eager to earn a return comparable to the global stock market indexes so as to achieve high capital appreciation. You can accept high fluctuation of capital values and are willing to bear high risk of capital loss in exchange for a potentially significant return.

平稳 Moderate

一般来说，您是一个平稳型的投资者，渴望赚取远高于银行存款利率的回报以达致温和资本增长。您倾向承受中度投资风险，愿意接受温和的资本值波动，并能面对适度的短期损失之可能性。

In general, you are a moderate investor who wants to achieve a return that is much better than the interest rate of bank deposits and a moderate growth of capital. You prefer to take medium investment risk and accept moderate fluctuation of capital values with the possibility of facing moderate short-term loss.

中度保守 Moderately Conservative

一般来说，您是一个中度保守型的投资者，以寻求稍微高于银行存款利率的回报为主要目标。您倾向承受低至中度投资风险，能接受不太大的资本值波动，并能面对偶尔的短期损失之可能性。

In general, you are a moderately conservative investor whose primary aim is to look for a return slightly above interest rate of bank deposits. You prefer to take low-to-medium investment risk and accept modest fluctuation of capital values with the possibility of facing occasional short-term loss.

保守 Conservative

一般来说，您是一个保守型的投资者，以保本为主要目标。您在投资上不愿承担风险。

In general, you are a conservative investor whose primary aim is to preserve capital. You are risk adverse on investment.

(B)

- 根据您提供的答案及本行的评估，您已获通知本行不会向您推介任何投资产品。

Based on the answers you have provided and the assessment made by us, you have been informed that our Bank will not recommend any investment product to you.

客户确认 Customer Declaration:

第一部份 **Part I:** (请于以下二者选其一 **Please choose from either one below**)

- 本人谨此声明根据本人所知悉的全部，为本问卷提供有效、真实、完整、准确及最新的资料，并同意及确认上述已正确显示本人的投资风险取向。

I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment risk profile is correctly stated above.

- 本人认为以下由本人自行选定更为保守的投资风险取向，更能反映本人的实际情况 (请别选适合者，只适用于(A)项)。

I confirm that my self-declared investment risk profile below, which is more prudent, is more appropriate to my situation (please tick the appropriate one, only applicable to (A)).

- 中度进取 Moderately Aggressive
 平稳 Moderate
 中度保守 Moderately Conservative
 保守 Conservative

第二部份 **Part II:**

- 本人对投资产品/服务(包括但不限于基金、债券、票据、股票挂钩票据及其他结构性产品)感兴趣，并乐意于日后以任何方式收到银行提供的有关资料，而银行职员亦可随时联络本人，以提供有关资料。

I am interested in investment products/services (including without limitation funds, bonds, notes, equity-linked notes and other structured products) and would like to receive in future and in any means relevant information from the Bank. Also, the Bank staff may at anytime contact me for providing such information.

容易受损客户评估结果 Vulnerable Customer Assessment Result

客户须知 Notice to Customer(s)

1. 本评估旨在就您当前状况作出分析，包括但不限于参照您于《投资风险取向评估》第9题所确认在**过去三年内**的投资经验(当中9.2(b)、9.3(c)、9.4(b)、9.6(c)及9.7属复杂产品类别)，从而确定您是否属于「容易受损客户」。如您有复杂产品投资经验，您将被评估为非「容易受损客户」；如您只有其它产品投资经验，您将被评估为复杂产品的「容易受损客户」；如您没有任何产品投资经验或有特定容易受损客户表征，您将被评估为所有投资产品的「容易受损客户」。

The purpose of this assessment is to evaluate your current circumstances to determine if you are a vulnerable customer by, including but not limited to, referring to your investment experience **in the past 3 years** as confirmed in Question 9 of the Investment Risk Profile Assessment (9.2(b), 9.3(c), 9.4(b), 9.6(c) and 9.7 of which are classified as complex products). You will be classified as “Non-Vulnerable Customer” if you possess investment experience in complex products, “Vulnerable Customer for Complex Products Only” if you only possess investment experience in other investment products and “Vulnerable Customer for All Investment Products” if you do not possess any investment product experience or if you are identified with certain vulnerable customer attributes.

2. 本行将会根据本行的资料政策通告使用并保密处理本问卷及本评估所收集的数据。如您未能提供有效、真实、完整、准确及最新数据，将会对容易受损客户评估之准确性产生重大影响。本行将定期重检您的容易受损客户状态。如您的资料在提交后有任何重大更改，请尽快通知本行。如相关数据更改影响到您的容易受损客户状态，您或需重新完成本评估。

All information obtained in this questionnaire and this assessment will be used and kept confidential in accordance with our Data Policy Notice. If there is a failure in providing information that is valid, true, complete, accurate and updated would materially affect the accuracy of the vulnerable customer assessment result. The vulnerable customer status is subject to regular review. You should also notify us timely of any material changes to the information provided by you and you may need to complete a new assessment should there be any changes that may alter your vulnerable customer status.

3. 在以联名账户办理投资交易时，本行只会以交易来人的容易受损客户评估结果进行合适性评估及介绍合适产品(如有)，及按情况在产品销售过程中提供相应额外关爱措施，包括录音、亲友陪同及/或职员见证安排。

When conducting transaction by using joint account, the Bank will merely rely on the vulnerable customer assessment result of the client, who places the investment order, to conduct the suitability assessment and introduce products (if applicable), and to provide corresponding additional care measures where necessary in the sale of investment products, including audio recording, companion and/or staff witnessing arrangement.

根据您提供的答案及本行评估，您的容易受损客户评估结果为

Based on the answers you have provided and the Bank's assessment, your vulnerable customer assessment result is

- (A) 所有投资产品的容易受损客户 **Vulnerable Customer for All Investment Products**

您属于所有投资产品的「容易受损客户」。为保障您的利益，在销售投资产品过程中，本行会提供相应额外关爱措施，包括录音、亲友陪同及/或职员见证安排等。在作出投资决定前，您应仔细考虑投资产品/服务是否适合您的财务状况、投资目标和经验、风险承受能力、以及其他有关情况，亦应了解投资产品/服务所涉及的相关风险。

You are being classified as “Vulnerable Customer for All Investment Products” by the Bank. To protect your interest, corresponding additional care measures (including audio recording, companion and/or staff witnessing arrangements) will be provided during the sale of investment transactions. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and

other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

(B) 复杂产品的容易受损客户 Vulnerable Customer for Complex Products Only

您属于复杂产品的「容易受损客户」。为保障您的利益，在销售复杂产品过程中，本行会提供相应额外关爱措施，包括录音、亲友陪同及/或职员见证安排等。年长客户或因应交易种类，仍需按本行规定进行录音、亲友陪同及/或职员见证安排。在作出投资决定前，您应仔细考虑投资产品/服务是否适合您的财务状况、投资目标和经验、风险承受能力、以及其他有关情况，亦应了解投资产品/服务所涉及的相关风险。

You are being classified as “Vulnerable Customer for Complex Products Only” by the Bank. To protect your interest, corresponding additional care measures (including audio recording, companion and/or staff witnessing arrangements) will be provided during the sale of investment transaction on complex product. Elderly customers may need to follow the Bank’s requirement on audio recording, companion and/or staff witnessing arrangements. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

(C) 非容易受损客户 Non Vulnerable Customer

您属于非「容易受损客户」，在销售投资产品过程中，本行不会提供部份额外关爱措施。年长客户或因应交易种类，仍需按本行规定进行录音、亲友陪同及/或职员见证安排。在作出投资决定前，您应仔细考虑投资产品/服务是否适合您的财务状况、投资目标和经验、风险承受能力、以及其他有关情况，亦应了解投资产品/服务所涉及的相关风险。

You are being classified as “Non-Vulnerable Customer” by the Bank, some of the additional care measures will not be provided during the sale of investment products. Elderly customers may need to follow the Bank’s requirement on audio recording, companion and/or staff witnessing arrangements. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

*为保障客户，本行对有容易受损客户表征的客户经网上进行的交易提供额外关爱措施，包括只接受风险配对交易及不接受结构性产品交易等。

For customer’s protection, additional care measures will be provided to customers with vulnerable customer attributes via online channel, including only risk match transaction is allowed, structured product application is not allowed, etc.

客户确认 Customer Declaration:

第三部份 **Part III:** (请于以下选其一 **Please choose from below**)

- 本人谨此声明根据本人所知悉的全部，为本评估提供有效、真实、完整、准确及最新的资料，并同意及确认上述已正确显示本人的容易受损客户状态。
I hereby declare that the information I provide in this assessment is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my vulnerable customer assessment result is correctly stated above.
- 本人认为以下由本人自行选定较为谨慎的容易受损客户状态，更能反映本人的实际情况(请勾选适合者)。
I confirm that my self-declared vulnerable customer assessment result below, which is more prudent, is more appropriate to my situation (please tick the appropriate one).
- 本人希望银行在销售投资产品过程中提供额外关爱措施，因此本人要求被视为所有投资产品的「容易受损客户」(详见容易受损客户评估结果A部份)
I would like the Bank to provide additional care measures during the sale of investment transactions, therefore I hereby request to be treated as “Vulnerable Customer for All Investment Products”. (See Vulnerable Customer Assessment Result Part A)
- 本人希望银行在销售复杂投资产品过程中提供额外关爱措施，因此本人要求被视为复杂产品的「容易受损客户」(详见容易受损客户评估结果B部份)
I would like the Bank to provide additional care measures during the sale of investment transactions on complex products, therefore I hereby request to be treated as “Vulnerable Customer for Complex Products Only”. (See Vulnerable Customer Assessment Result Part B)
- 本人不同意评估结果，在我进行特定投资产品交易时，银行毋须采取额外关爱措施。(客户须提供相关左证文件以作额外申请，而在申请成功前，会先按本问卷评估结果处理)。
I disagree with the assessment result, and the Bank does not need to take additional care measures during the sale of certain investment products (Provision of relevant document (s) are required for appeal application separately. You will be regarded as per the vulnerable customer assessment result before application is completed.)

本人谨此声明根据本人所知悉的全部，为本问卷/本评估提供有效、真实、完整、准确及最新的资料，并同意及确认上述的投资风险取向已正确显示本人的投资风险取向。本人同意此投资风险取向将存于银行记录，及银行将采取本问卷结果、或本人自行选定的投资风险取向、两者的较保守者作产品合适性评估。

I hereby declare that the information I provide in this form/ assessment is valid, true, complete, accurate and up-to-date to the best of my knowledge, and agree and confirm that my investment risk profile is correctly stated above. I hereby agree that this investment risk profile will be captured in the Bank's record, and the Bank will adopt the more conservative of the above assessment result and the self-declared investment risk profile, for product suitability assessment.

重要事项:

Important Note:

本行将就您对整份问卷提供的答案而综合评估您的投资风险取向容易受损客户状态，而非取决于问卷内任何单一问题的答案。而您的产品合适性评估则会在往后于每次交易前叙做。

Your investment risk profile / vulnerable customer assessment is based on your overall responses rather than your answer to any individual question.

However, your product-specific suitability assessment will be separately conducted before every single transaction is made in future.

客户签署 Customer Signature(s): _____

S.V

日期 Date: _____

免责声明

Disclaimer:

本问卷/评估及其结果并不构成任何投资产品或服务的要约、招揽或建议，且不应被当作为一项投资建议。您在作出任何投资决定前，亦应考虑您的个人状况，包括但不限于您的财务状况、投资经验及投资目标。本问卷/评估的结果来自您向本行提供的数据。您必须提供有效、真实、完整、准确及最新的数据，否则将会严重影响本行的合适性评估。在作出任何投资决定前，请考虑咨询您的独立投资顾问。除我们的资料政策通告另有规定外，本问卷/评估所收集的个人资料，将保密处理。

This questionnaire/ assessment and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. The results of this questionnaire/ assessment are derived from information you provide to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment. Please consider consulting your independent investment adviser before making any investment decisions. Personal information collected in this questionnaire/ assessment will be kept confidential, subject to our Data Policy Notice.