



## Corporate Client Risk Assessment Questionnaire

### 公司客戶風險評估問卷

#### Important Notes 重要提示

- The purpose of this Questionnaire is designed by Tianda Securities Limited and Asset Management Limited (jointly referred as "Tianda") to understand the Client general personal circumstances and to assess your overall general attitude towards risk and risk tolerance level as an investor. The accuracy of the analysis result of the Questionnaire is subject to the answers submitted by the Client. Such result is for reference only and should not replace any suitable and independent professional advice. If there is any doubt, the Client is advised to conduct independent assessment on the suitability of a financial product.

本客戶風險評估問卷由天大証券有限公司及資產管理有限公司(一併稱為“天大”)設計，旨在了解客戶的一般個人狀況及評估客戶作為投資者整體上對投資風險和風險的承受程度的一般態度。本問卷分析結果的準確性視乎客戶所填寫的答案而定。該分析結果僅供參考之用，並不取代任何合適及獨立的專業意見。如有任何疑問，客戶應該對投資產品是否合適進行獨立評估。

- If the Client's situation or investment goal or investment risk preference changes, the Client should contact Tianda and update your information as soon as possible for us to re-assess the risk profile. Tianda may use such updated information/investment risk preference as reference for provision of service.

如客戶的情況或投資目標或投資風險取向有變動，應儘快聯絡我們及更新客戶的資料，以便重新評估客戶的投資風險取向。天大將以客戶提供最新的資料/投資風險取向作為提供服務的參考依據。

- For joint account, the account holder(s) who place(s) orders or make(s) investment decisions should complete and sign this Questionnaire.

如為聯名帳戶，代表該帳戶發出有關指示或作出投資決定的申請人/帳戶持有人應填寫及簽署本問卷。

#### DISCLAIMER 免責聲明

The result of this questionnaire is only one of the factors the Client 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. The Client should consider carefully its investment objective and risk tolerance ability, and seek independent professional advice before making any investment decision. Tianda accepts no responsibility or liability as to the accuracy or completeness of the information provided by the Client in this questionnaire. The Client 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 performance. The Client should understand the nature and the risks associated with the product before making any investment decision. 本問卷的結果只是客戶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。客戶應該仔細考慮其投資目標及承受風險能力，並尋求獨立專業意見，才作出任何投資決定。天大對於本問卷由客戶提供的資料的準確性或完整性不承擔任何責任。客戶須注意投資涉及風險，包括可能損失全部投資本金，包括損失整份投資本金的可能性，投資產品價格可升亦可升可跌，而所呈列的過往表現資料並不表示將來亦有類似表現。客戶作出任何投資決定前，應詳細了解該產品的性質和風險。

Please answer these questions. They will help you understand your attitudes towards risk. 請回答下列問題。這些問答可以幫助您司瞭解自己對投資風險的取態。

1. Is there at least one of the person(s) in your Company responsible for making investment decisions consistent with the following description?: 您司最少一位作投資決定的人士符合以下條件:

- A) Have executed five or more transactions within the past three years in derivative products, e.g. Derivative Warrants, Callable Bull/Bear Contracts, Stock Options, Futures and Options, Commodities, Structured Products, and Exchange Traded Funds, etc. 於過去3年曾執行5次或以上有關衍生產品的交易, 例如: 衍生權證、牛熊證、股票、期權、期貨及期權、商品、結構性產品及交易所買賣基金等
- B) have current or previous work experience related to derivative products 現時或過去擁有與衍生產品有關的工作經驗
- C) underwent training or attended courses on derivative products 曾接受有關衍生產品的培訓或修讀相關課程
- D) have NO acquired knowledge of derivative products 沒有衍生工具之認識
- E) None of the above, there is no specific employee responsible for making investment decision 以上皆否, 沒有任何僱員負責作投資決定

2. How long is your expected investment horizon? 您司預期中的投資年期為多久?

- A) 10 years or longer 10年或以後
- B) 5 to 10 years 5至10年
- C) 3 to 4 years 3至4年
- D) 1 to 2 years 1至2年
- E) less than 1 year 少於1年

3. What is the average percentage of your deposable income that is available for investment? 您司的可動用收入平均有多少個百分比用作投資?

- A) Greater than 75% 超過75%
- B) Between 50-75% 介乎50-75%
- C) Between 25-50% 介乎25-50%
- D) Between 10-25% 介乎10-25%
- E) Less than 10% 少於10%

4. What is the percentage of your liquid assets that can be allowed for investing in product with appreciable price volatility? 您司願意利用多少百分比的流動資產投資於會出現明顯價格波動的財務產品?

- A) More than 50% 多於 50%
- B) 31% to 50% 31%至50%
- C) 21% to 30% 21%至30%
- D) 10% to 20% 10%至20%
- E) Less than 10% 少於10%

5. Generally, the higher the expected return the higher price fluctuation may be involved. What level of price fluctuation would you generally be comfortable with? 一般而言, 預期較高回報, 亦會涉及較高的價格波幅。您司可接受以下哪個價格波幅?

- A) More than +/-20% 超過+/-20%的波動
- B) Between -20% and +20% 介乎-20%至+20%之間的波動
- C) Between -15% and +15% 介乎-15%至+15%之間的波動
- D) Between -10% and +10% 介乎-10%至+10%之間的波動
- E) Between -5% and +5% 介乎-5%至+5%之間的波動

6. How many months of your general expenses could be covered by your liquid assets if you encounter an unexpected event? 如遇上突發事件, 您司的流動資產足夠應付多少個月的一般開支?

- A) More than 12 months 多於12個月
- B) 6 to 12 months 6個月至12個月
- C) 6 to 3 months 3個月至6個月
- D) 1 to 3 months 1個月至3個月
- E) less than 1 month 少於1個月

7. What is your current investment objective? 您司現時之投資目標是?

- A) Maximize capital growth as soon as possible/ 以最短時間爭取最高回報
- B) Gradual long term capital growth/ 資本長期地逐漸增長
- C) Stable, balanced income and capital growth/ 穩定, 平衡收入與資本增長
- D) Earn a return which is slightly above bank deposit/ 賺取略高於銀行存款的回報
- E) Capital preservation with a return similar to bank deposit rate/ 保本及賺取相約於銀行存款的回報

8. How would you describe your investment risk appetite? 您司會如何描述自己對投資風險的接受程度?

- A) I am willing to bear the highest investment risk in order to maximize returns 我願承受最高的投資風險以取得最大回報
- B) I am willing to bear relatively high investment risk in order to gain higher return 我願承受較高投資風險以取得較高回報
- C) I prefer an investment profile with balanced risk and potential return 我願承受平衡風險和潛在回報的投資組合
- D) I am only willing to bear minor investment risk 我願承受輕微的投資風險
- E) I am risk adverse and don't want to bear any investment risk 我願規避風險、不想承擔任何投資風險

9. How many years of investment experience (exclude savings, fixed deposit and foreign currency deposit) does your company have? 您司有多少年的投資經驗 (不包括儲蓄存款, 定期存款, 外幣定期存款)?

- A) 10 years or above 10年以上
- B) 7 to 10 years 7年至10年
- C) 4 to 6 years 4年至6年
- D) 1 to 3 years 1年至3年
- E) None or less than 1 year 沒有或少於 1 年

10. Which of the following products have you held in the past 24 months? (You may select more than 1 option.) 您司過去 24 個月曾否持有以下產品？（您可選擇多於 1 項）

- A) Margin trading / futures / options / equity options / accumulators / forward contracts / credit linked notes with exposure to structured products 保證金交易 / 期貨 / 期權 / 股票期權 / 累計認股證 / 遠期合約 / 涉及結構性產品的信貸相連票據
- B) Equity / equity linked investment (non-blue chips) / investment funds exposed to emerging markets, regional markets, single country or single sector / hedge fund / foreign exchange options / option embedded products 股票 / 股票相連投資（非藍籌） / 投資於新興市場，地區市場，單一國家或單一行業的投資基金 / 對沖基金 / 外匯期權 / 含期權產品
- C) Equity / equity linked investment (blue chips) / global equity investment funds / balanced funds / bond funds exposed to emerging markets, regional markets, single country / high yield bond funds / currency linked deposits / credit linked notes without exposure to structured products 股票 / 股票相連投資（藍籌） / 環球股票投資基金 / 均衡基金 / 投資於新興市場，地區市場，單一國家的債券投資基金 / 高收益債券投資基金 / 外幣掛鈎存款 / 不涉及結構性產品的信貸相連票據
- D) Bonds / global bond investment fund / foreign currency 債券 / 環球債券投資基金 / 外幣
- E) Certificates of deposit / capital preservation investment products / money market funds 存款證 / 保本型投資產品 / 貨幣市場基金

**Scoring Table**

計分表

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
Question 1 問題 1	8	5	3	1	0
Question 2 問題 2	8	5	3	1	0
Question 3 問題 3	8	5	3	1	0
Question 4 問題 4	8	5	3	1	0
Question 5 問題 5	8	5	3	1	0
Question 6 問題 6	8	5	3	1	0
Question 7 問題 7	8	5	3	1	0
Question 8 問題 8	8	5	3	1	0
Question 9 問題 9	8	5	3	1	0
Question 10 問題 10 <i>Highest among selected</i> 取所選最高者	8	5	3	1	0

**Risk Tolerance Level definitions: 可承受風險級別定義:**

<b>Total Score</b> 總分	<b>Risk Categories</b> 風險類別	<b>Investment Risk Profile</b>
0-15	Risk Adverse 風險迴避型	For clients who have a low risk tolerance with capital preservation as their main target, even though the clients may gain the lowest level of return. 針對擁有低度風險胃納、以保存資本為主要目的之客戶，儘管客戶可能只取得最低程度的回報。
16-39	Balanced 均衡型	For clients who have a low to moderate risk tolerance and want reasonable, but relatively stable income and capital growth. Clients are comfortable with modest fluctuations in the year-to-year value of the portfolio. 針對擁有低至中度風險胃納、目標為追求合理並相對穩定的收入及資本增值之客戶，客戶只適應溫和的年度投資組合價值波幅。
40-74	Growth 適度進取型	For clients who have a medium risk tolerance in order to seek greater long-term growth potential. Clients can accept considerable fluctuations in the value of their capital to achieve the targeted returns. 針對擁有中度風險胃納以追求較大的潛在長期回報之客戶。客戶為獲取目標回報，可接受大幅度的資本價值波動。
75-80	Aggressive 進取型	For clients who are comfortable with a high degree of risk. Clients are able to withstand substantial year-to-year fluctuations in the value of the portfolio in exchange for potentially high long-term returns. 針對能適應高風險的客戶。客戶為換取最高的長期回報可忍受巨大的年度投資組合價值波動。

- We, as the undersigned, hereby confirm that we agree the risk tolerance level through this Risk Assessment Questionnaire 我們，即以下簽署客戶，確認我們同意在本客戶風險評估問卷中我們的可承受風險級別。

**OR**

- We, as the undersigned, confirm that we agree the result of this Risk Assessment Questionnaire, but disagree our risk tolerance level. We hereby propose that our risk tolerance level should be:

我們，即以下簽署客戶，確認及同意本客戶風險評估問卷的結果，但不同意我們的可承受風險級別。我們在此提出我們的可承受風險級別為

- Risk Adverse 風險迴避型  
 Balanced 均衡型  
 Growth 適度進取型  
 Aggressive 進取型

based on below reason 乃根據以下所述的原因：

We confirm the undersigned licensed or registered staff has:

我們確認以下簽署的持牌或註冊人員：

- advised us that there is a risk mismatch between the result of this Risk Assessment Questionnaire and our subjective risk tolerance level 向我們提出本客戶風險評估問卷之結果及我們主觀的可承受風險級別不符
- advised us that the investment decision made according to our subjective risk tolerance level may not be suitable for us taking accounts into our financial positions and all other factors disclosed in this Questionnaire 綜合我們的財務狀況及於本問卷披露的其他因素，指出因應我們主觀的可承受風險級別所作出的投資決定或不適合我們
- compared and illustrated to us the features and risks of the investment products available according to the result of this Risk Assessment Questionnaire and the same available according to our subjective risk tolerance level 比較及闡明因應本客戶風險評估問卷之結果及我們主觀的可承受風險級別各自可供選擇的投資產品之特性和風險

We understand the risk tolerance level proposed do not align with the result from the risk tolerance level. Nevertheless, I confirm the risk tolerance level I propose and agree to accept all the risks arising thereof. 我們，即以下簽署客戶，明白我們所選擇的風險級別並不符合以上之可承受風險分析所評核的風險級別。但我們仍決定自行選取可承受之風險級別及我們同意接受所有相關的風險。

(Signed by client) (客戶簽署)  
ature) (見證人簽名)

Witness Sign



Name of Client 客戶名稱:

Name of Witness 見證人名稱:

Date 日期:

Date 日期:

**Risk Assessment Check**

Responsible Officer signature
date: