

Tianda Securities Limited

天大証券有限公司

Tianda Asset Management Limited

天大資產管理有限公司

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Tianda Securities Limited ("TSL") carries on the business of dealing in securities and is licensed to carry on Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (Cap. 571) (CE No. AVT666). 天大証券有限公司("天大証券")經營的是證券交易的業務，並根據證券及期貨條例(第 571 章)獲發牌經營第一類(證券交易)和第四類(就證券提供意見)受規管活動(中央編號：AVT666)。

Tianda Asset Management Limited ("TAML") carries on the business of asset management and is licensed to carry on Type 9 (asset management) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (Cap. 571) (CE No. AVT667). 天大資產管理有限公司("天大資產管理")經營資產管理的業務，並根據證券及期貨條例(第 571 章)獲發牌經營第九類(提供資產管理)和第四類(就證券提供意見)受規管活動(中央編號 AVT667)。

Individual Client Risk Assessment Questionnaire

個人客戶風險評估問卷

A.E. Code:	Client Name:	Account No.:
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Account Type		
Type of Client 客戶類別	<input type="checkbox"/> Individual Account 個人帳戶	<input type="checkbox"/> Joint Account 聯名帳戶 <input type="checkbox"/> Primary Joint Account Holder 基本聯名帳戶持有人 <input type="checkbox"/> Secondary Joint Account Holder 第二聯名帳戶持有人
Type of Account 帳戶類別	<input type="checkbox"/> Securities Trading Account 證券交易帳戶	<input type="checkbox"/> Asset Management Account 資產管理帳戶

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。

Account No.:	
Client Name:	

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

1. What is your age? 閣下的年齡是?
 A) 30 or below 30歲或以下
 B) 31 to 40 31至40歲
 C) 41 to 55 41至55歲
 D) 56 to 65 56至65歲
 E) 65 or above 65歲或以上
2. What is your highest academic qualification/education level? 閣下的最高學歷/教育程度是?
 A) Finance degree or above / equivalent finance professional qualification 大學或以上(財務學相關) / 同等財務學相關專業資格
 B) Non-finance related degree or above 大學或以上(非財務學相關)
 C) Post-secondary 大專
 D) Secondary 中學
 E) Primary or below 小學或以下
3. How long is your expected investment horizon? 閣下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
4. What is the average percentage of your deposable income that is available for investment? 閣下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%
5. What is the percentage of your liquid assets that can be allowed for investing in product with appreciable price volatility? 閣下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%
6. 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。閣下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
7. 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, 閣下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

Account No.:	
Client Name:	

8. What is your current investment objective? 閣下現時之投資目標是？

- 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

9. Which of the following channels do you use to acquire investment knowledge (You may select more than 1 option)? 閣下曾經或現時從以下哪些途徑汲取投資知識（閣下可選擇多於 1 項）？

- A) From attending financial courses together with self-study 研究投資或財務相關事宜，或參加投資或財務相關課程、論壇、簡報會、研討會或工作坊
- B) Self-study 從多個途徑閱讀及分析有關投資或財務資料
- C) From financial programmes of mass media without further self-study 閱讀及/或收聽有關投資或財經新聞
- D) From relatives and/or colleagues without further self-study 與親友及/或同事討論投資或理財話題
- E) Never attempting to acquire investment knowledge 從未汲取及/或沒有興趣汲取任何投資知識

10. How would you describe your investment risk appetite? 閣下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 我願意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 我偏好平衡風險和潛在回報的投資組合
- D) I am only willing to bear minor investment risk 我只願意承受輕微的投資風險
- E) I am risk adverse and don't want to bear any investment risk 我規避風險、不想承擔任何投資風險

11. How many years of investment experience (exclude savings, fixed deposit and foreign currency deposit) do /does you / your company have? 閣下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

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

Account No.:	
Client Name:	

Scoring Table 計分表

Please count the total score according to the table as below 請根據以下表計算您的得分:

	A	B	C	D	E	Your Points 您的得分
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*	5	4	3	2	0	
Question 10 問題 10	8	5	3	1	0	
Question 11 問題 11	8	5	3	1	0	
Question 12 問題 12*	8	5	3	1	0	
*Highest among selected *取所選最高者	Please total your points from the above twelve questions and write your risk score in the box : 請將十二條問題的得分加起來，並在方格內寫出您的風險分數：					

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

Total Score 總分	Risk Categories 風險類別	Investment Risk Profile
0-15 (or the Client's age reaches or over 65/或客戶已達或超過 65 歲)	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。
75-100	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。

Account No.:	
Client Name:	



Client Declaration 客戶聲明

- I, as the undersigned, hereby confirm that I agree the risk tolerance level through this Risk Assessment Questionnaire 本人，即以下簽署客戶，確認本人同意在本客戶風險評估問卷中本人的可承受風險級別。
- I, as the undersigned, confirm that I agree the result of this Risk Assessment Questionnaire, but disagree my risk tolerance level. I hereby propose that my risk tolerance level should be:
本人，即以下簽署客戶，確認及同意本客戶風險評估問卷的結果，但不同意本人的可承受風險級別。本人在此提出本人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：

I confirm the undersigned licensed or registered staff has:
本人確認以下簽署的持牌或註冊人員：

- advised me that there is a risk mismatch between the result of this Risk Assessment Questionnaire and my subjective risk tolerance level 向我提出本客戶風險評估問卷之結果及本人主觀的可承受風險級別不符
- advised me that the investment decision made according to my subjective risk tolerance level may not be suitable for me taking accounts into my financial positions and all other factors disclosed in this Questionnaire 綜合我的財務狀況及於本問卷披露的其他因素，指出因應本人主觀的可承受風險級別所作出的投資決定或不適合我
- compared and illustrated to me the features and risks of the investment products available according to the result of this Risk Assessment Questionnaire and the same available according to my subjective risk tolerance level 比較及闡明因應本客戶風險評估問卷之結果及本人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
- I 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. 本人，即以下簽署客戶，明白本人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。但本人仍決定自行選取可承受之風險級別及本人同意接受所有相關的風險。

Client Signature 客戶簽署

Client Signature (Individual / Primary Joint Account Holder) 客戶簽署 (個人/基本聯名帳戶持有人)	Client Signature (Secondary Joint Account Holder) 客戶簽署 (第二聯名帳戶持有人)
	
Date(dd/mm/yyyy) 日期(日/月/年)	Date(dd/mm/yyyy) 日期(日/月/年)

Witness Signature 見證人簽署

Signature of licensed or registered staff 持牌或註冊人員簽署	Full Name 姓名
	CE No. 證監會中央編號
Date(dd/mm/yyyy) 日期(日/月/年)	A.E. Code 客戶主任編號

Risk Assessment Result Check (Internal Use Only)

Remarks:		Checked by	
		X	
Name:	Date:	Name:	Date:
Capacity:		Capacity:	