MIB Securities (Hong Kong) Limited ("MIBSHK")
馬銀證券(香港)有限公司 （"馬銀證券"）
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Risk Profiling Questionnaire (Individual / Joint Account)
風險取向問卷(個人/聯名帳戶)

Risk Profiling Questionnaire ("RPQ") – 風險承擔能力問卷

This questionnaire is designed to assist in the assessment of your attitude towards investment risk. Your answers will provide some indications of the risk profile for a typical investor with your personal investment characteristics but may not match the actual risk tolerance level ("RTL") towards investment risk.
這份問卷的設計是為幫助評估閣下的投資風險取向。閣下的答案未必與閣下實際的可承受風險程度相符，但表示擁有類似閣下個人投資特性的典型投資者對投資風險的態度。

You acknowledge that you are solely responsible for ensuring that the answers and information you provide are complete, accurate and up to date. Accordingly it is your responsibility to notify us in a timely manner if your circumstances have changed, as such may affect the assessment of your RTL towards investment risk.
閣下確認閣下須獨自負責確保閣下所提供的答案及資料乃是完整、準確及最新的。因此，若閣下的情況有變，閣下須迅速地通知我司，因為該變化可能影響對閣下可承受風險程度的評估。

Please choose the answers which suit you most. Add up and check against the RTL Assessment result listed below. (Please tick one)
請選擇最適合閣下的答案。得分總和將會顯示閣下屬於那一類型的投資者。可承受風險程度評估結果請參閱頁尾。(請選其中一項)

Client Information 客戶資料

Name 姓名: ____

Account No 帳戶號碼: ____

Questionnaire 問卷

Please tick (√) the appropriate one and answer all 10 questions. 請回答以下 10 條問題，並於適當的答案加上(√)。
For joint account, each account holder is required to complete this questionnaire separately. 對於聯名帳戶，每個帳戶持有人須分別填寫此問卷。

1. What is your age? 閣下的年齡是?
   - ☐ A. Over 超過 65 (1)
   - ☐ B. 46-65 (2)
   - ☐ C. 36-45 (3)
   - ☐ D. 18-35 (4)

2. How many year(s) have you been investing in investment product? 閣下有多少年投資產品的經驗?
   Definition of investment products: An investment product means that its value can fluctuate over time and can fall below its original invested capital. These include warrants, options, futures, stocks, bonds, funds, equity-linked instruments, foreign exchange trades, commodities, structured products, etc.
   投資產品的定義：投資產品是指其價值可隨時波動，並可跌至低於其投資本金。投資產品包括認股權證、期權、期貨、股票、債券、基金、股票掛鈎工具、外匯交易、商品、結構性產品等。
   - ☐ A. Less than 1 year 少於 1 年 (1)
   - ☐ B. Between 1 and 5 years 1 至 5 年之間 (2)
   - ☐ C. Between 6 and 10 years 6 至 10 年之間 (3)
   - ☐ D. Over 10 years 高於 10 年 (4)

3. What is your investment objective? 閣下的投資目標是?
   - ☐ A. Stable growth 平穩增長 (1)
   - ☐ B. Balanced growth 均衡增長 (2)
   - ☐ C. High growth 高速增長 (3)
   - ☐ D. Speculation 投機 (4)

4. In the past year, how many transactions you executed? 在過往一年，閣下曾執行過多少次交易?
   - ☐ A. Less than 50 transactions 少於 50 次交易 (1)
   - ☐ B. Between 50 and 100 transactions 50 至 100 次交易 (2)
   - ☐ C. Between 101 and 500 transactions 101 至 500 次交易 (3)
   - ☐ D. Over 500 transactions 多於 500 次交易 (4)

MIB

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7. Investment Experience 相關投資經驗
Please tick the appropriate boxes below to indicate your investment experience (in no. of years) in each type of product.
(The highest point answer for this question will be used to calculate your total score)
請於下列每一項投資產品選擇閣下之投資經驗年期。(以此題之最高分答案計分)

Client provide the proof of investment experience of the product. (e.g. broker statement/ bank statement) 客戶提供產品投資經驗證明。(例如:証券公司結單/銀行結單) Yes 有( ) No 沒有( )
Client provide the proof of knowledge of the product. (e.g. certificate/ attendance record of the courses) 客戶提供產品的知識證明。(例如:課程的證書/出席記錄) Yes 有( ) No 沒有( )

Products	Nil 無(0)	Years of investment experience(Note) 投資經驗年期 (註)			
		Less than 1 year 一年以下 (1)	1 to 3 years 一至三年 (2)	3 to 5 years 三至五年 (3)	More than 5 years 五年以上 (4)
Equities 證券					
Warrants 認股證					
Stock Options 股票期權					
Forex 外匯					
Precious Metals (e.g. gold) 貴金屬(如黃金)					
Futures & Options 期貨及期權					
Mutual Funds 互惠基金 / Unit Trusts 單位信託					
Hedge Funds 對沖基金					
Structures Notes 結構性票據 (e.g. Equity-linked Notes, Equity-linked Investment 股票掛鈎票據、股票掛鈎投資工具)					
OTC Swap 場外市場掉期					
Fixed Income Securities (e.g. bonds, convertible bonds) 固定收益證券(如債券、可換股債券)					

Note: Please choose one of the options only for each product. *註：請只選擇其中一項(以每種產品計)。*

6. What is your knowledge of financial markets and investments? 閣下對金融市場和投資的認識有多少？

- ☐ Low: I have only some basic knowledge of financial markets such as difference s between stocks and bonds. (1)
  低水平：我對金融市場只有一些基本知識，例如股票和債券的分別。
- ☐ Medium: I have above basic knowledge and understand the importance of diversification and practice it. (2)
  (i.e. I have my money in different types of investments to diversify the risks.)
  中等水平：達基本知識以上的水平，明白分散投資的重要性，並作出分散投資
  (即把資金配置於不同類別的投資，以分散風險。)
- ☐ High: I know how to read a company's financial reports (i.e., profit and loss statements and balance sheet) and understand the factors affecting the prices of stocks and bonds. (3)
  高水平：我懂得閱讀一家公司的財務報告(損益表及資產負債表)，並明白影響股票和債券價格的因素。
- ☐ Advanced: I am familiar with most financial products (including bonds, stocks, warrants, options, and futures) and understand the various factors that may affect the risk and performance of these financial products. (4)
  精通：我熟識大部份金融產品(包括債券、股票、認股權證、期權及期貨)，並明白影響這些金融產品的風險和表現的各項因素

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

- ☐ A. Less than 3 months , 少於 3 個月 (1)
- ☐ B. 3 - 6 months , 3 - 6 個月 (2)
- ☐ C. 6 - 12 months , 6 - 12 個月 (3)
- ☐ D. More than 12 months, 多於 12 個月 (4)

8. What is the total amount of your investment assets, as a percentage of your total wealth？ 您的總投資金額佔您財富多少?

- ☐ A. Less than 15%, 少於 15% (1)
- ☐ B. 15% to 30%, 15% 至 30% (2)
- ☐ C. 30% to 50%, 30% 至 50% (3)
- ☐ D. More than 50%, 多於 50% (4)

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9. When investing in investment products, how long will your investment horizon be? What is the expected overall time horizon for your investments? In general, the longer the investment horizon, the more you can ride out the ups and downs of the market. That is, the chance to lose money is generally lower when the investment horizon increases, but the money needs to be locked in longer.
購買投資產品時，閣下認為持有多久才合適？閣下計劃的整體投資年期為? 一般來說，投資年期越長，閣下投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會一般較低，但資金需被鎖定一段較長時期。
   - ☐ A. Less than 1 year 少於 1 年 (1)
   - ☐ B. Between 1 and 5 years 1 年至 5 年之間 (2)
   - ☐ C. Between 6 and 10 years 6 年至 10 年之間 (3)
   - ☐ D. No definable time horizon. Do not have a fixed horizon, and not sure as to my intended time horizon. (4)
   無特定年期。沒有想到固定的年期，也不確定預計的年期。

10. Which of the following potential returns you would generally be most comfortable with? 閣下願意投資於波幅多大的投資產品?
   - ☐ A. Fluctuates between 5% 於 5%之間的波幅 (1)
   - ☐ B. Fluctuates between 10% 於 10%之間的波幅 (2)
   - ☐ C. Fluctuates between 20% 於 20%之間的波幅 (3)
   - ☐ D. Fluctuates greater than 20 % 大於 20%以上的波幅 (4)

11. Which of the following statement could best describe your attitude towards investment risk? 以下那一段句子最能反映您對風險的態度?
   - ☐ A. I am risk averse and don’t want to take any risks 我不願意承受任何風險 (1)
   - ☐ B. I will try to avoid risks but minor ones are still acceptable 我會盡量回避風險，但仍可承受較低的波動 (2)
   - ☐ C. I am willing to accept more risks, as I aim for more returns 我願意承受較高的風險，以換取更高回報 (3)
   - ☐ D. I never consider risks, as I aim to maximize returns 我不會考慮風險，務求得到最高回報 (4)

Total Score 總分:

In the event of discrepancy between the English version and Chinese version of this Risk Profiling Questionnaire, the English version shall prevail.
如就本風險取向問卷有任何爭議，一切皆以英文版本為準。

Result 結果

According to your answers to all questions above, your risk aptitude is:
根據閣下對以上所有問題的回答，閣下的投資風險取向為：

Score 分數	Risk Aptitude Classification 投資風險取向分類	Description 說明
10-20	Conservative 保守型	You can accept a low level of risk and price fluctuation on your investment coupled with a low level of potential return. 閣下能接受較低的投資風險、價格波動及投資回報。
21-30	Balanced 均衡型 Moderate to High Risk 中至高風險	You can accept a moderate to high level of risk and price fluctuation on your investment, and aim at a medium term capital growth. 閣下能接受中至高的投資風險、價格波動及以資本增長為投資中期目標。
31-40 or above	Growth 增長型 High Risk 高風險	You can accept a high level of risk and price fluctuation on your investment, and aim at a short term capital growth. 閣下能接受高的投資風險、價格波動及以資本增長為投資短期目標。

If you disagree with this conclusion, please indicate your RTL towards investment risk that you believe is more accurate (please tick the appropriate type below) and state your reason(s) here: 如果你不同意這評估結論，請指出您認為更準確的可承受風險程度取向(請於以下適當的類型填上「✓」)並於此詳述原因:

Reason 原因:

CONSERVATIVE / 保守型 ( ) Balanced 均衡型 ( ) Growth 增長型 ( )
Please note that the above will be captured in our systems and records as your RTL (NOTE).
請注意閣下的可承受風險程度會被記錄在我司的系統及檔案內 [註]。

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Declaration by Client 客戶聲明

1. I hereby affirm that the information provided in questionnaire is true, correct and accurate as of the moment of provision. I undertake to inform MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited about any changes immediately in the above-mentioned information.
本人在此確認所提供的問卷資料是準確無誤。如上述資料有任何變動，本人承諾會立即通知馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司。

2. I understand that by filling in the questionnaire incorrectly, MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited will be unable to assess the suitability of the requested service to my interest.
本人已明白所填寫問卷內容如有不實，馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司將不能準確評估所要求服務對本人的合適性。

3. I confirm that I agree with the result of my investor risk profile and I acknowledge the receipt of a copy of this questionnaire which is duly completed and signed by me.
本人確認及同意上述的風險取向評估結果，並已收到上述已核實及簽署的複本。

4. I understand and agree that each account holders of joint account is required to complete the investor risk profile questionnaire separately. I further agree that the lowest risk aptitude rating for any account holder would be adopted by MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited as the investor risk profile of the relevant joint account.
本人了解並同意每個聯名帳戶的帳戶持有人必須分別完成投資風險取向問卷。本人同時同意馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司會參考聯名帳戶持有人所獲取的最低分數作為評估有關聯名帳戶投資風險取向的依據。

5. I also confirm that I was reminded and am aware that I should have adequate liquid funds to meet foreseen and unforeseen events.
本人亦確認本人已被提醒及注意到本人應擁有足夠流動資金去應付可遇見及不能遇見的事件。

6. I hereby authorize, and give our consent to, MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited and their affiliates (“MIB Group”) to use the information provided by us in this form for the purpose of (i) opening and maintaining any and all of our account(s) held with or to be held with MIB Group and (ii) comply with any legal or regulatory requirements and (iii) all other purposes set out in the relevant personal data schedule of the Client Master Agreement applicable to the relevant account. 本人授權並同意馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司及其關聯公司(「馬銀集團」)使用本人於此問卷內提供的資料，以作(i)開立或維持任何及所有本人於馬銀集團基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「客戶綜合協議」內的個人資料附件所載之其他用途。

____________________________ ____________________________

Client Signature 客戶簽署　　　　Date 日期

Disclaimer 責任聲明

The results of this questionnaire are derived from information that you have provided to us, and only serve as a reference for your consideration when making your own investment decisions. This questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited accepts no responsibility or liability as to the accuracy or completeness of the information given. Personal information collected in this questionnaire will be kept confidential by MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited. The information may be used by MIB Securities (Hong Kong) Limited/MIB Futures (Hong Kong) Limited or its group company for the purposes set out in our Data Privacy Policy that has been delivered to you with the relevant account opening documents.
此問卷結果根據閣下所提供的資料而制定，並只供閣下作個人投資決定的參考。此問卷內容及結果不可視為對任何投資產品及服務的銷售或購買邀請，亦不應當為投資建議。馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司對上述有關資料的準確性及完整性並不負上任何責任。馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司確保此問卷內的個人資料得到保密。閣下提供的資料只會在保密的情況下，按我們已交付予閣下的有關開戶文件資料內隨附的私隱政策所載，供馬銀證券(香港)有限公司/馬銀期貨(香港)有限公司或任何馬銀證券(香港)有限公司集團旗下機構使用。