

投資風險取向 Risk Tolerance

客戶風險剖析

「客戶風險剖析問卷」旨在於評估客戶的投資風險取向。當客戶完成「客戶風險剖析問卷」後，便可進一步因掌握個人財務狀況、投資目標、投資年期及風險取向，從而作出合理的產品合適性評估。客戶的風險承受程度分為以下五個類別：

Customer Risk Profiling Questionnaire

Customer Risk Profiling Questionnaire is designed to assessing customer' s investment risk profile. After completing the Customer Risk Profiling Questionnaire, customer could get further information in relation to personal financial conditions, investment objective, investment horizon and risk appetite to make a reasonable suitability assessment. Customer' s risk tolerance level is classified into the following 5 categories:



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風險取向級別 Risk Appetite	說明 Description
穩健 Conservative	<ul style="list-style-type: none"> ● 穩健型指屬於能承受低程度投資風險的投資者；並於金融投資方面具有有限的知識及經驗。 Conservative refers to investors who can tolerate low level of investment risk; have limited knowledge and experience in financial investment. ● 低風險的投資產品可能較為適合該類投資者。 Investment products with risk rating "low risk" are likely to be suitable for such investor.
均衡 Balanced	<ul style="list-style-type: none"> ● 均衡型指屬於能承受低至中度投資風險的投資者；並於金融投資方面具有一些知識及經驗。 Balanced refers to investors who can tolerate low to medium level of investment risk; have some knowledge and experience in financial investment. ● 評為低至中等風險或以下的投資產品可能較為適合該類投資者。 Investment products with risk rating "low to medium risk" or below are likely to be suitable for such investor.
均衡增長 Balanced Growth	<ul style="list-style-type: none"> ● 均衡增長型指屬於能承受中度投資風險的投資者；並於金融投資方面具有一定的知識或經驗；及/或擁有穩定的財政能力來承受投資帶來的損失。 Balanced growth refers to investors who can tolerate medium level of investment risk; have reasonable knowledge or experience in financial investment; and / or have moderate financial capability to tolerate losses from investment. ● 評為中等風險或以下的投資產品可能較為適合該類投資者。 Investment products with risk rating "medium risk" or below are likely to be suitable for such investor.
進取 Aggressive	<ul style="list-style-type: none"> ● 進取型指屬於能承受中至高度投資風險的投資者；並於金融投資方面具有相當的知識或經驗；及/或擁有良好的財政能力來承受投資帶來的損失。 Aggressive refers to investors who can tolerate medium to high level of investment risk; have considerable knowledge or experience in financial investment; and / or have strong financial capability to tolerate losses from investment. ● 評為中等至高風險或以下的投資產品可能較為適合該類投資者。 Investment products with risk rating "medium to high risk" or below are likely to be suitable for such investor.
進取增長 Aggressive Growth	<ul style="list-style-type: none"> ● 進取增長型指屬於能承受高度投資風險的投資者；並於金融投資方面具有廣泛知識及經驗；及/或擁有強健的財政能力來承受投資帶來的損失。 Aggressive growth refers to investors who can tolerate high level of investment risk; have extensive knowledge and experience in financial investment; and / or have solid financial capability to tolerate losses from investment. ● 評為高風險或以下的投資產品可能較為適合該類投資者。 Investment products with risk rating "high risk" or below are likely to be suitable for such investor.



投資產品風險 Product Risk

投資產品風險分為以下五個級別：

Product risk is classified into the following 5 levels:

低風險 **Low Risk**

低至中等風險 **Low to Medium Risk**

中等風險 **Medium Risk**

中等至高風險 **Medium to High Risk**

高風險 **High Risk**



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處處為您着想