

**Supplementary Securities Account Mandate
Customer Risk Profiling Questionnaire (Individual Customer)**

PRIVATE AND CONFIDENTIAL
私人及機密

證券帳戶委託書附屬文件

客戶風險剖析問卷 (個人客戶)

The series of questions below may help you appraise your risk attitude, financial means, investment experience and investment objective prior to your selection of an appropriate investment product(s).

以下問題可助閣下於揀選投資產品前，評估本身的風險取態、財政資源、投資經驗及投資目標，以作出適當決定。

Customer Particulars 客戶資料	
Customer Name 客戶名稱	
Securities A/C No. 證券戶口號碼	Assessment Date 評估日期
Annual Income (HK\$) 每年收入 (港幣)	<input type="checkbox"/> <\$100,000 <input type="checkbox"/> \$100,000 - \$500,000 <input type="checkbox"/> \$500,001 - \$1,000,000 <input type="checkbox"/> >\$1,000,000
Net Worth (HK\$) 資產淨值 (港幣) (Excluding the value of your self-occupied property) (不包括自住物業的價值)	<input type="checkbox"/> <\$200,000 <input type="checkbox"/> \$200,000 - \$1,000,000 <input type="checkbox"/> \$1,000,001 - \$8,000,000 <input type="checkbox"/> >\$8,000,000
Investment Objective 投資目標	<input type="checkbox"/> Capital Preservation 資本保障 <input type="checkbox"/> Income Oriented 收入為本 <input type="checkbox"/> Capital Growth 資本增長 <input type="checkbox"/> High Capital Appreciation 高資本增長

Risk Tolerance Assessment 風險承受能力評估

- Which age group do you belong to?
您屬於那一個年齡組別？
 - (a) Between 18 and 24 18 至 24 歲
 - (b) Between 25 and 34 25 至 34 歲
 - (c) Between 35 and 50 35 至 50 歲
 - (d) Between 51 and 64 51 至 64 歲
 - (e) 65 or above 65 歲或以上
- What is your highest education level?
您的最高教育程度是？
 - (a) Primary or below 小學或以下
 - (b) Secondary 中學
 - (c) College or University 大專或大學
 - (d) Post-Graduate 大學以上
- What is the average percentage of your disposable income that can be set aside for investment?
平均而言，您會將可動用收入的多少百分比作投資用途？
 - (a) Less than 5% 少於 5%
 - (b) 5% to less than 15% 5%至 15%以下
 - (c) 15% to less than 25% 15%至 25%以下
 - (d) 25% or above 25%或以上
- What is the average percentage of your current net worth (excluding the value of your self-occupied property) that will be allocated for investment purpose?
您用作投資的資金佔流動資產淨值(不包括自住物業的價值)的平均百分比是多少？
 - (a) Less than 10% 少於 10%
 - (b) 10% to less than 20% 10%至 20%以下
 - (c) 20% to less than 30% 20%至 30%以下
 - (d) 30% or above 30%或以上
- How long is your expected investment horizon?
您的預計投資年期是多久？
 - (a) Less than 1 year 少於 1 年
 - (b) 1 year to less than 3 years 1 年至 3 年以下
 - (c) 3 years to less than 5 years 3 年至 5 年以下
 - (d) 5 years or above 5 年或以上

6. In general, how much liquid assets (including cash or highly liquid assets: e.g. foreign currency, bullion etc.) have you reserved for your monthly household expenses?

在一般情況下，您會預留多少流動資金(包括現金或高流通性的資產：如外幣、黃金等)作為每月家庭開支儲備？

- (a) 6-month or less household expenses 6個月或以下的家庭開支
- (b) More than 6-month to 9-month household expenses 多於6個月至9個月的家庭開支
- (c) More than 9-month to 12-month household expenses 多於9個月至12個月的家庭開支
- (d) More than 12-month household expenses 12個月以上的家庭開支

7. Which of the following do you think best describe your investment attitude?

下列那一項最能夠形容您的投資意向？

- (a) In general, I can bear price fluctuation of around 5% in my investment in exchange for potential gain, which is slightly higher than the rate of bank deposits.
一般而言，本人能承受投資上大約5%的價格上落波動以獲得稍微高於銀行存款利率的潛在回報。
- (b) In general, I can bear price fluctuation of around 10% in my investment in exchange for potential gain, which is higher than the rate of bank deposits.
一般而言，本人能承受投資上大約10%的價格上落波動以獲得高於銀行存款利率的潛在回報。
- (c) In general, I can bear price fluctuation of around 20% in my investment in exchange for potential gain, which is much higher than the rate of bank deposits.
一般而言，本人能承受投資上大約20%的價格上落波動以獲得明顯高於銀行存款利率的潛在回報。
- (d) In general, I can bear price fluctuation of around 30% in my investment in exchange for potential gain, which is comparable to the stock market indexes.
一般而言，本人能承受投資上大約30%的價格上落波動以獲得相比於股票市場指數的潛在回報。
- (e) I can bear any price fluctuation of my investment in exchange for potential gain, which is remarkably higher than the stock market indexes.
本人能承受投資上任何的價格上落波動以獲得明顯高於股票市場指數的潛在回報。

8. What is your investment experience in the following products within the past 3 years? (Please answer all items from a to k)

在過往的3年，您於下列投資產品的投資經驗屬於哪一項？(請作答a至k項)

Investment Products 投資產品	Investment Experience 投資經驗			
	No Transaction 沒有交易	Less than 3 Transactions 少於三次交易	3 to 5 Transactions 三次至五次交易	More than 5 Transactions 多於五次交易
(a) Principal Protected Products (e.g. Principal Protected Structured Deposits / Notes) 保本產品 (例如：保本的結構性存款 / 票據)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Foreign Currency 外幣	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Retail Bonds (e.g. iBond) 零售債券 (例如：iBond)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Paper Gold 紙黃金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Currency Linked Products 貨幣掛鉤產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Private Placement Debt Securities (e.g. Corporate Bonds, Certificates of Deposit, Preference Shares) 私人配售債務證券 (例如：公司債券、存款證、優先股)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Investment Funds 投資基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Stocks 股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Investment Linked Assurance Scheme 投資相連保險計劃	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Non-Principal Protected Structured Products (e.g. Equity Linked Products) 非保本結構性產品 (e.g. 股票掛鉤產品)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Commodity / Derivatives / Leverage Products (e.g. Options, Futures, Warrants, Margin trading, Accumulator) 商品 / 衍生工具 / 槓桿產品 (例如：期權、期貨、認股權證、孖展交易、累計期權)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Assessment Result 評估結果

Your Risk Tolerance Level is: 您的風險承受程度為：

<input type="checkbox"/> Conservative 穩健	Refers to investors who can tolerate low level of investment risk; have limited knowledge and experience in financial investment. 指屬於能承受低程度投資風險的投資者；於金融投資方面具有有限的知識及經驗。
<input type="checkbox"/> Balanced 均衡	Refers to investors who can tolerate low to medium level of investment risk; have some knowledge and experience in financial investment. 指屬於能承受低至中度投資風險的投資者；於金融投資方面具有一些知識及經驗。
<input type="checkbox"/> Balanced Growth 均衡增長	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. 指屬於能承受中度投資風險的投資者；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。
<input type="checkbox"/> Aggressive 進取	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. 指屬於能承受中至高度投資風險的投資者；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。
<input type="checkbox"/> Aggressive Growth 進取增長	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. 指屬於能承受高度投資風險的投資者；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。

Customer Declaration and Acknowledgement 客戶聲明及確認

- The results of this Customer Risk Profiling Questionnaire are derived from the information that I have provided to the Bank. I acknowledge and confirm that the information I provided in this Questionnaire is true, complete and correct, and that I agree to my risk profile result assessed by this Questionnaire and I have been provided with a copy of this Questionnaire.
此「客戶風險剖析問卷」的結果是從本人向貴行提供的資料而得出。本人確認於此問卷所提供的資料是真實、完整及正確的，並確認本人同意此問卷評估本人所屬的風險取向結果及本人已獲得此問卷副本一份。
- I understand that the Customer Risk Profiling Questionnaire aims at assessing my investment risk profile in order to assist me to choose a suitable investment portfolio. The result is only one of the factors I may take into account when investing and cannot be treated as any opinion on investment. My investment decision may be different from the above result but I should consider carefully my financial situation, investment experience, investment objective and risk tolerance ability. I should also read the Product Key Facts Statement and Principal Brochure of the product and seek independent professional advice before making any investment decision(s).
本人明白此「客戶風險剖析問卷」之目的在於評估本人的投資風險取向，從而協助本人選擇合適的投資組合，但所得之結果僅為本人提供眾投資考慮因素之一，並不能視為投資意見。本人的投資決定可能會與以上分析結果不同，惟本人在作出投資決定前，應謹慎考慮本人的財政狀況、投資經驗、投資目標及承擔風險的能力，並已查閱產品的產品資料概要、主要銷售刊物及諮詢獨立專業意見。
- The information provided in this Customer Risk Profiling Questionnaire may be used by the Bank for marketing and other purposes as set forth in the Privacy Policy Statement relating to the Personal Data (Privacy) Ordinance. Details of the Privacy Policy Statement is available at any of our branches or our website at www.shacombank.com.hk
本行可就此「客戶風險剖析問卷」所收集之資料根據個人資料(私隱)條例所訂之政策指引用於推廣或其他用途。有關之政策指引可於任何一間分行索取或請瀏覽本行網址www.shacombank.com.hk

For Hong Kong Life Investment-Linked Insurance Plans Only 只適用於香港人壽之投資相連保障計劃

- I hereby authorize the Bank to provide a copy of the latest Customer Risk Profiling Questionnaire to Hong Kong Life Insurance Limited ("the Company"). According to the Personal Data (Privacy) Ordinance, I hereby declare, understand and agree that: (1) any personal information provided by me whether relating to me is collected or held by the Company to enable the Company to carry on my risk profiling assessment and may be stored, used, disclosed, released and transferred (whether within or outside Hong Kong) by the Company to any individuals / organizations associated with the Company or any selected party as the Company may consider necessary for the purpose of processing any analysis, statistical research, direct marketing and data matching, and communication with me or any relevant organization / person as the Company may consider necessary; (2) I have the right to check whether the Company holds data about me and the right of access to such data and require the Company to correct any data relating to me which are inaccurate. I also have the right to ascertain the Company's policies and practices in relation to data and to be kept informed of the kind of data held by the Company. Such request can be made in writing and addressed to the Data Protection Officer of the Company; (3) the Company has the right to charge a reasonable fee for the processing of any data access request. 本人茲授權貴行提供此最新的「客戶風險剖析問卷」之副本予香港人壽保險有限公司（「該公司」）。根據個人資料(私隱)條例，本人清楚明白及完全同意以下各項：(1) 該公司為進行本人之風險剖析評估而收集或持有由本人提供有關本人之個人資料。該公司並可將該等資料儲存、使用、透露、發放及轉交予（不論在本港或海外）任何與該公司有關之人仕／機構或任何該公司認為有需要的人等，以用作處理有關分析、統計研究、直接銷售及資料核對，與本人或該公司認為有關之機構／人仕溝通；(2) 本人有權知悉該公司是否持有本人的資料及有權查閱該等資料，若認為有關本人的資料不準確，有權要求該公司給予改正，同時有權查悉該公司對於資料的政策與實務做法，及獲告知該公司持有本人資料的類別。任何關於查閱或改正資料申請，或欲查悉該公司對於個人資料的政策與實務做法或所持有的資料類別，可以書面向該公司資料保護主任提出；(3) 該公司有權就處理任何查詢資料的要求收取合理費用。

Customer Signature 客戶簽署
For Bank Use Only 銀行專用

Signature verified by 簽署核證人	Handled by 經辦人	Reviewed by 覆核人	Handling Unit 經辦單位
	Name: _____ HKMA Reg. No (if any): _____	Name: _____ HKMA Reg. No (if any): _____	
Name of Handling Staff: _____ (E/S No: _____) <input type="checkbox"/> Copy provided to customer		Channel: <input type="checkbox"/> Over Counter <input type="checkbox"/> Phone	
Telephone Recording Time: From _____ to _____		Recording User ID: _____ Telephone No.: _____	