

RISK PROFILE QUESTIONNAIRE 投資取向分析問卷

IMPORTANT NOTES 重要事項

Your answers provided to the "Risk Profile Questionnaire" will help us for assessing and withstanding the degree of investment risk in order to design a tailor-made investment portfolio to meet your level of risk tolerance and investment preferences.

『風險及投資取向分析』會就閣下對下列問題的答案，對您投資時可承受的風險程度作出評估，從而協助我們設計一個度身訂造的投资組合，配合您的風險承受程度和投資喜好。

Personal Particulars 個人資料

Name 姓名	<input type="checkbox"/> Mr. 先生	English 英文	HKID Card / Passport No. 香港身份證 / 護照號碼
	<input type="checkbox"/> Mrs. 太太		
	<input type="checkbox"/> Ms. 女士	Chinese 中文	
	<input type="checkbox"/> Miss 小姐		

Risk Profile Analysis 風險及投資取向分析

Question 問題

- What is your stable monthly surplus? (stable surplus = average monthly income - average monthly expenditure, and this surplus can be utilized as savings or investment)
您每月有多少穩定的盈餘？(穩定的盈餘 = 平均每月收入減平均每月支出；而此盈餘是可用作儲蓄或投資)
 A. ≤ \$5,000
 B. \$5,001 – \$10,000
 C. \$10,001 – \$20,000
 D. > \$20,000
- Do you have sufficient liquid funds in reserve in case of emergency to cope with day-to-day necessities?
您是否有足夠的流動資金在緊急時應付日常的生活所需？
 A. Working capital = or < 3 months of necessities
流動資金 = 或 < 3 個月的生活所需
 B. Working capital = 4-9 months of the necessities
流動資金 = 4-9 個月的生活所需
 C. Working capital = 10-17 months of the necessities
流動資金 = 10-17 個月的生活所需
 D. Working capital = or > 18 months of the necessities
流動資金 = 或 > 18 個月的生活所需
- Have you ever set up any long-term savings goals?
您現在有否為自己訂立長遠的儲蓄目標？
 A. Yes 有
 B. No 沒有
- Have you ever invested in bonds or stocks (or in terms of fund investment)?
您曾否投資於債券或股票(可以是以基金形式投資)？
 A. Yes; I feel uneasy when asset prices fall
有；我在資產下跌時感到不安
 B. No; if I should have really made the investments, I will feel uneasy when asset prices fall
沒有；但若我真的作出投資，在資產下跌時，我會感到不安
 C. Yes; I feel comfortable when asset prices fall
有；我在資產下跌時不會感到不安
 D. No; if I should have really made the investments, I will feel comfortable when asset prices fall
沒有；但若我真的作出投資，在資產下跌時，我不會感到不安

5. Which of the following is the most appropriate to express your attitude towards investment risks?
以下那一項最能貼切地表達您對投資所可能面對風險的態度？
- A. I am not willing to bear any risks, even the rate of return is less than inflation
我不願意承擔任何風險(不能下跌)，即使得到的回報比通脹還要低
 - B. I am willing to take some risks (possible drop of 20%), in exchange for the rate of return greater than inflation (5-9%)
我願意承擔少許風險(可能下跌20%)，來換取比通脹高的回報 (5-9%)
 - C. I am willing to assume more risks (possible drop of 30%), in exchange for a higher return (10-12%)
我願意承擔更多的風險(可能下跌30%)，來換取更高的回報 (10-12%)
 - D. I am willing to withstand great risks (possible drop of more than 30%), in exchange for a higher return (>12%)
我願意承擔巨大的風險(可能下跌超過30%)，來換取更高的回報 (>12%)
6. Suppose you have made an investment two years ago (planned to invest for 10 years), unfortunately the value of the investment has dropped by 25%, how would you react?
假設您在兩年前作了一項投資(當時計劃投資10年)，現在正值跌市，投資價值比當時下跌了25%，您會如何反應？
- A. Cancelled all investment and redeem remains without considerations
不作考慮下取消所有投資並取回剩餘款項
 - B. Stayed at the current status waiting the stock market to rebound or increase investment without considerations
不作考慮下等待股市回升或增加投資
 - C. Cancelled all investment and redeem remains after thorough analysis
分析後取消所有投資並取回剩餘款項
 - D. Lingered on the investment waiting the stock market to rebound or increase investment after thorough analysis
分析後等待股市回升或增加投資
7. Risks are inevitable within investment and may subject to large price fluctuations, how much you are willing to bear a loss?
投資難免涉及風險，價格可能大幅波動，您願意承受多少的虧損？
- A. < 10%
 - B. 10% - 20%
 - C. 21% - 35%
 - D. > 35%

Scoring 計分表

Question 問題	A	B	C	D	Grade 得分
1	1	4	5	5	
2	1	4	5	5	
3	5	1	*	*	
4	2	1	6	3	
5	1	2	5	7	
6	1	1	5	5	
7	1	3	5	7	
				Total 總分	



Analysis Result 分析結果	
34 or above 34或以上	Aggressive 高增長 Willing to withstand high risks for higher long-term return 願意承受高風險以換取高的長期回報。
30 - 33	Moderate-to Aggressive 增長 Willing to withstand high risks for higher long-term return in diversified portfolio with majority in high growth potential stocks 願意承受較高風險以換取較高的長期回報，採取分散投資，但偏重股票投資以提高增長潛力。
23 - 29	Moderate 均衡 Willing to withstand certain risks and short-term fluctuations for stable return in well-diversified portfolio 願意承受一些風險和接受短期波幅來換取較平穩的回報，主要是平均地分散投資於不同的資產類別。
18 - 22	Moderate-to Stable 平穩 Willing to achieve a relatively stable return with less volatility with majority elements in bond funds, hedged funds or property funds and retain low portion in stocks 願意接受較低回報以換取較高的穩定性，主要提高投資於債券基金、對沖基金或物業基金的比重，減低股票基金的投資。
17 or below 17或以下	Stable 保守 Willing to give up high return in order to achieve stable return - accept return as low as inflation or above in 1-2% 加強組合穩定性而放棄追求高回報的機會，願意接受比通脹率相等或僅比通脹高1-2%的回報。

Customer Declaration 客戶聲明		
I confirm that I understand and agree with the result of this Risk Profile Questionnaire. 本人確認本人明白及同意此風險承擔能力問卷之結果。		
<p><i>If you choose to deviate in any respect from the RPQ process, you must indicate your reason(s) in writing. 如閣下選擇不填報上述風險及投資取向分析，閣下必須書面詳述有關原因。</i></p>		
		(DD/MM/YYYY 日/月/年)
Name of Applicant 申請人姓名	Signature of Applicant 申請人簽署	Date 日期

Technical Representative Declaration 業務代表聲明		
I, on behalf of ZUU Digital Financial Services Limited confirm that the above information will be used for risk profile analysis and for providing services only. ALL client information will be kept confidential. 本人代表資遇數字金融服務有限公司確定以上資料只作風險承擔能力分析及提供服務之用途，並承諾會將有關資料保密。		
		(DD/MM/YYYY 日/月/年)
Name of TR 業務代表姓名	Signature of TR 業務代表簽署	Date 日期

For Office Use Only 辦事處專用		
Checked By 審核人		
_____	_____	_____
Name 姓名:	Signature 簽署:	Date 日期: