



ZUU Digital Financial Services Limited
資 遇 數 字 金 融 服 務 有 限 公 司

MPF Suitability Assessment Form

MPF SUITABILITY ASSESSMENT FORM 強積金適合性評估表格

Note 注意：

1. This Assessment form is applicable for conducting regulated activities under the Guidelines on Conduct Requirements for Registered Intermediaries issued by the MPFA ("MPFA Guidelines"). 本適合性評估表格適用於從事積金局《註冊中介人操守要求指引》(「積金局指引」)所規定之受規管活動。
2. Customer to complete in BLOCK LETTERS and tick ✓ the appropriate boxes. 請客戶用正楷填寫，並於適當的方格內加上「✓」號。

A. General Information 一般資料	
MPF Principal Intermediary 強積金主事中介人：ZUU Digital Financial Services Limited 資遇數字金融服務有限公司	
MPF Principal Intermediary Code 強積金主事中介人編號：IC000901	
Address: Room 1309, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong	地址: 香港灣仔告士打道 151 號資本中心 1309 室
General Enquiries: 2111-8489	查詢電話: 2111-8489
<p>ZUU will not charge you any direct fees for the MPF services to be provided but will be remunerated for our services by the receipt of commission paid by the MPF registered scheme providers. Your agreement to proceed with this application shall constitute your consent to the receipt of commission by ZUU. The benefits receivable may be different among different MPF scheme providers.</p> <p>資遇不會就提供的強積金服務向您直接收取費用，惟會獲得由強積金註冊計劃供應商所提供的佣金，作為我們所提供服務的酬金。閣下同意進行是項申請，即構成閣下同意資遇收取佣金，而所得到的報酬將按不同的強積金註冊計劃供應商而有所不同。</p>	

B. Client information 客戶資料	
Name of Individual Client 客戶姓名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 女士
HKID No. / Passport No. 香港身份證 / 護照號碼	
Date of Birth 出生日期	
Level of Education of Client 教育程度	<input type="checkbox"/> Primary or below 小學或以下 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> University 大學 <input type="checkbox"/> Post-graduate 研究生 <input type="checkbox"/> Others, please specify 其他，請註明: _____
Occupation 職位	
Industry 行業	
Annual Income 年度入息	<input type="checkbox"/> < HK\$250,000 <input type="checkbox"/> HK\$250,001 - HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> > HK\$1,000,000
Investment Experience 投資經驗	<input type="checkbox"/> 0 Year (No Experience) 0 年 (無經驗) <input type="checkbox"/> 0-3 Years 0-3 年 <input type="checkbox"/> 4-7 Years 4-7 年 <input type="checkbox"/> 8 Years or more 8 年或以上
Investment Goal 投資目標	<input type="checkbox"/> Capital Preservation 保本 <input type="checkbox"/> Stable Income 穩定收入 <input type="checkbox"/> Capital Growth 資本增值 <input type="checkbox"/> Others, please specify 其他，請註明: _____
Intended retirement age 預期退休年齡	
Existing MPF Scheme(s) 現時選用的強積金計劃	



C. Risk Profile Questionnaire 風險評估問卷

1. 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. <\$1,000
B. \$1,001- \$5,000
C. \$5,001 - \$20,000
D. >\$20,000
2. 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 < 3 months of necessities
流動資金 < 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 > 18 months of the necessities
流動資金 > 18個月的生活所需
3. Have you ever set up any long-term savings goals (apart from MPF)?
除強積金外，您現在有否為自己訂立長遠的儲蓄目標？
A. Yes 有
B. No 沒有
4. Have you ever invested in bonds or stocks (or in terms of mutual 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 the 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%

C. Risk Profile Questionnaire 風險評估問卷 (Cont'd 接續)					
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	
Suggested Investment Portfolio 建議投資分佈					
30 or above 30 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				
18 – 29	Moderate 均衡 Willing to withstand certain risks and short-term fluctuations for moderate return in a 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				
17 or below 17 或以下	Conservative 保守 Willing to give up high return in order to achieve stable return – accept return as low as bank deposit rate or 1-2% above 加強組合穩定性而放棄追求高回報的機會，願意接受與銀行存款率相等或較銀行存款率高 1-2% 的回報				

D. Risk Matching 投資風險配對				
Selected Fund 基金選擇	Fund Name 基金名稱	Risk Level 風險等級	Portfolio Weighting 投資組合比重	Weighted Risk Level (Risk Level x Weighting) 加權風險等級 (風險等級 x 比重)
1				
2				
3				
4				
5				
6				
7				
8				
* If the weighted total risk level 若總加權風險等級為 = >4.5 : HIGH RISK; >2.5 but <4.5 : MEDIUM RISK; = or <2.5 : LOW RISK = >4.5 : 屬高風險; >2.5 但 <4.5 : 屬中風險; = 或 <2.5 : 屬低風險			Total Weighted Risk Level* 總加權風險等級*	

E. If the constituent fund/funds you selected is riskier than your risk profile as assessed by the risk profile questionnaire (section C)
若您所選擇之成分基金 / 基金組合的總加權風險等級較 C 部份的風險評估結果為高

- ☐ MPF Intermediary has told me that there is a risk mismatch between the constituent fund choice and my risk profile
強積金中介人已告知本人所選擇之成分基金 / 基金組合的總加權風險等級，與本人的風險評估結果存有差異
- ☐ MPF Intermediary has explained to me that the risk of the fund selection and the constituent fund may not be suitable for me
強積金中介人已向本人解釋所選擇之成分基金 / 基金組合的總加權風險等級可能並不適合本人

Please write down the explanation in this box (by MPF Intermediary) 請於此方格內填寫解釋（由強積金中介人填寫）：

- ☐ I confirmed that the constituent fund choice is my own decision (though the constituent fund / funds I selected is riskier than my risk profile as assessed in section C)
本人確定所選擇之成分基金 / 基金組合為本人的決定（儘管所選擇之成分基金 / 基金組合的總加權風險等級較本人 C 部份的風險評估結果為高）

Please write down the reason in this box (by client) 請於此方格內填寫原因（由客戶填寫）：

If the constituent fund / funds I selected is riskier than my risk profile as assessed by the risk profile questionnaire (section C), I prefer the following option to witness the relevant sales process and constituent fund selection process (referred as the "Sales Process"):
若本人所選擇之成分基金 / 基金組合的總加權風險等級較丙部份的風險評估結果為高，本人於下列兩項中選擇其一以見證是次銷售及選擇成分基金過程（下稱「銷售過程」）：

- ☐ To be accompanied by a companion to witness the Sales Process. 本人攜同同伴見證銷售過程。

Full name of witness
見證人姓名

HKID/Passport no. of witness
見證人身份證/護照號碼

Signature of witness
見證人簽署

Date
日期

- ☐ To have an additional member of staff to witness the Sales Process. 本人要求提供多一名員工見證銷售過程。

Full name of staff
員工姓名

Staff number
員工號碼

Signature of staff
員工簽署

Date
日期

- ☐ I do not want any one else to accompany me or witness the sale process and, therefore, do not choose either of the above option.
本人不要任何其他人士陪同或見證銷售過程，故不選擇上述任何一項。

Client Signature 客戶簽名



F. In the sales process 有關銷售的過程

I have received a copy of the offering documents of the registered scheme;

本人已收妥相關註冊計劃最新版本的要約文件；

1. MPF Intermediary has explained to me the key features of the registered scheme, such as the level of fees and charges, the fund choice available in the scheme and the range of services offered;
強積金中介人已向本人解釋註冊計劃的特點，例如費用及收費水平、計劃下的基金選擇，以及所提供的各項服務；
2. MPF Intermediary has explained to me the key features of the constituent funds within the relevant registered scheme such as investment policies, types and levels of risk, fees and charges and relevant terms and conditions;
強積金中介人已向本人解釋相關註冊計劃下的成分基金的特點，例如投資政策、風險類別與水平、費用及收費，以及相關條款及條件；
3. MPF Intermediary has informed me that if no constituent fund is selected, the contribution will be invested in the default fund of the registered scheme. MPF Intermediary has explained to me the key features of the default fund, such as the investment policy, the type and level of risk, fees and charges and relevant terms and conditions;
強積金中介人已告知本人假如不選擇任何成分基金，供款便會自動投資於該註冊計劃內的預設基金。強積金中介人已向本人解釋預設基金的特點，例如其投資政策、風險類別與水平、費用及收費，以及相關條款及條件；
4. In the case of a registered scheme within a guaranteed fund, MPF Intermediary has explained to me the guarantee features, the guarantor, the risk associated with the failure of a guarantor, the period of the guarantee, the cost of the guarantee, the dilution of performance due to the guarantee structure in place as well as the material conditions that may affect the scope or validity of the guarantee.
強積金中介人已向本人解釋註冊計劃所提供保證基金（如適用）的保證特點及保證人身份、保證人不履行保證所引致的風險、保證有效、該項保證的成本、投資表現會因為附有保證而遭削弱，以及其他會影響保證範圍或保證有效性的重要情況。

For MPF Intermediary only (if applicable) 由強積金中介人填寫（如適用）

Please specify the reason(s) for suggesting your client to transfer to another MPF registered scheme or investing in another constituent fund:

請註明您為客戶建議轉移至另一註冊計劃或投資於另一成分基金的原因：

G. Personal Information Collection Statement 收集個人資料聲明

The information contained herein may be accessed and / or handled by their respective properly authorised service providers and agents, and may be used, disclosed and / or transferred (whether in or outside Hong Kong) to such persons as ZUU Digital Financial Services Limited, or any of their respective service providers may consider necessary, including governmental authorities and regulators, for any of the following purposes: (i) exercising or performing the functions conferred or imposed by or under or for the purposes of the Mandatory Provident Fund Schemes Ordinance ("Ordinance"); (ii) providing Mandatory Provident Fund services including the processing, administering, managing, and analysing of their, as the case may be, contributions, accrued benefits and portfolios and direct marketing of Mandatory Provident Fund services; (iii) improving the provision of Mandatory Provident Fund services to customers generally; (iv) compliance with applicable laws and regulations, and court order and / or (v) any other purposes for the exercise or performance of the above mentioned functions.

資遇數字金融服務有限公司及彼等各自之適當授權之服務供應商及代理商可查閱及/或處理本確認書所載之資料及其任何服務供應商認為有需要時，或會（在香港境內或境外）被使用、披露及/或轉移予個別人士，包括政府機關及監管機構作以下列任何之目的：(i)行使或執行強制性公積金計劃條例（「條例」）下所授予或施加之職能或根據該條例的目的而行使或執行職能；(ii)提供強制性公積金的服務，包括處理、掌管、管理及分析供款、累算權益及投資組合以及直銷強制性公積金服務（視乎情況而定）；(iii)改善資遇數字金融服務有限公司提供予客戶一般之強制性公積金服務；(iv)遵守適用之法律及規例及法院命令及/或(v)任何以行使或執行上述職能作目的之用途。

You have the right to request access to and correction of any personal data or to request that personal data about them not be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer at Room 1309, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong. 閣下有權要求查閱及更改任何個人資料或要求個人資料不被用作直銷之用。請以書面聯絡資遇之資料保護主任，香港灣仔告士打道 151 號資本中心 1309 室。



H. Signature 簽署			
<p>By signing this form, I confirm that the information, answers and/or Confirmation given in this form and its attachment are correct and complete and I understand and agree to the terms of the Personal Information Collection Statement set out under G above.</p> <p>簽署本確認書即表明本人確認本確認書及其附件所提供之資料，回答及/或確認正確且完整，本人理解並同意載於上文 G 部之收集個人資料聲明的條款。</p> <p>I have received the Information Leaflet and accept the contents there when giving the above mentioned instruction(s) or submitting the relevant application(s).</p> <p>本人已接獲資料單張並於作出上述指示或提交相關申請表時已接受其中所載之內容。</p> <p>I have received a copy of the latest version of the offering document, and was advised to read carefully and understand the information contained therein prior to making the transfer and any other key MPF decision.</p> <p>本人已收到發售文件之最新版本，且獲得建議，於作出轉移及任何其他重要強積金決定之前應仔細閱讀並理解其中所載之資料。</p> <p>I have been advised that I will, as soon as practical, receive a copy of all signed application forms and that, generally speaking, the forms will be passed on to the relevant trustee for processing within 3 working days.</p> <p>本人亦得知本人會，在可行的情況下，盡快收到所有已簽署的申請表之副本，已被通知有關申請表一般來說將於三個工作天內提交給有關受託人處理。</p>			
<p>X _____</p> <p>Signature of Client 客戶簽署 (with Company Chop for Representative of Employer 僱主代表需連同公司印章)</p>		<p>X _____</p> <p>Signature of MPF Intermediary 強積金中介人簽署</p>	
<p>_____</p> <p>Name of Client 客戶姓名</p>		<p>_____</p> <p>Name of MPF Intermediary 強積金中介人姓名</p>	
		<p>_____</p> <p>Code of MPF Intermediary 強積金中介人編號</p>	