

To: Australia and New Zealand Banking Group Limited, Hong Kong Branch
致：ANZ香港分行

Date 日期 dd 日 mm 月 yyyy 年

Branch 分行

CUSTOMER DETAILS
客戶資料

CIF Number CIF 號碼

Customer Name 客戶姓名

PART 1 : YOUR PERSONAL INVESTMENT RISK PROFILING
第1部份：個人投資風險評估問卷

Please complete in BLOCK LETTERS or "√" boxes as appropriate
請在適當方格內以正楷填上資料或√ 號

1. Which of the following best describes your income* expectations over the next few years?
以下哪一項最能描述您對未來數年收入*的預期？

- A. Likely to be minimal or declining
預期變化不大，或者減少
- B. Likely to be unpredictable
難以預測
- C. Likely to remain stable and / or grow modestly
預期維持穩定及 / 或適度增加
- D. Likely to grow strongly
預期大幅增加

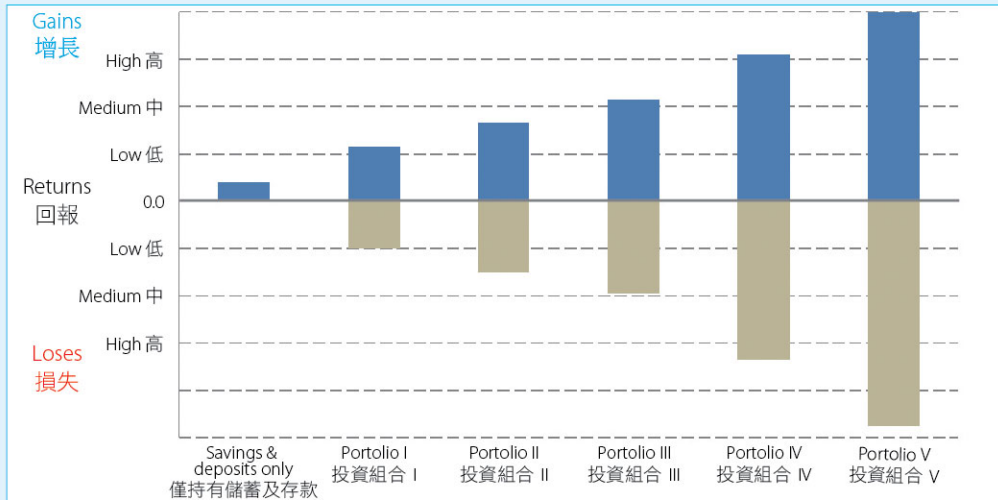
* Income includes salary, business income, household income, interests, dividends, investment / capital gains, rental, etc.
收入包括薪金、營商收入、家庭收入、利息、股息、投資 / 資本收益、租金收入等

2. Considering your expected income* and planned financial commitments, to what extent do you expect to liquidate your non-cash investments to fund your financial commitments in the next 12 months?
考慮到您預期的收入*以及已規劃的財務承擔，您預期在未來12個月內將會把您多少的非現金投資變現，以應付您的財務承擔？

- A. I have to liquidate a substantial portion of my investments to fund my expected financial commitments
我需要變現大部份投資來應付預期的財務承擔
- B. I have to liquidate a small portion of my investments to fund my expected financial commitments
我需要變現少量投資來應付預期的財務承擔
- C. I do not need to liquidate my investments to fund my expected financial commitments
我不需要變現投資來應付預期的財務承擔

* Income includes salary, business income, household income, interests, dividends, investment / capital gains, rental, etc.
收入包括薪金、營商收入、家庭收入、利息、股息、投資 / 資本收益、租金收入等

3. The graph below shows the hypothetical results of 5 sample investment portfolios (excluding cash) over a one year period. The expected best and worst potential growth and losses are presented. Which sample portfolio would you most prefer to hold?
下圖顯示5個投資組合範例（不包括現金）在一年期內的假設表現。圖中同時列出最佳和最差的預期潛在收益和損失情況。您會最傾向持有哪個樣本投資組合？



- A. Savings and deposits only, because I cannot accept any loss of my investment capital
僅持有儲蓄資金及存款，因為我不能接受損失任何投資的資本
- B. Portfolio I – My objective is to achieve returns in line with time deposits plus inflation and I am willing to accept that a small loss of capital is possible
投資組合 I – 我的目標是達致與定期存款相同水平的回報（另加通脹），並願意接受少量的資本損失
- C. Portfolio II – My objective is to achieve returns slightly above time deposits plus inflation and I am willing to accept some loss of capital
投資組合 II – 我的目標是達致稍微高於定期存款的回報（另加通脹），並願意接受部份的資本損失
- D. Portfolio III – My objective is to achieve returns considerably higher than time deposits and I acknowledge moderate loss of capital is possible
投資組合 III – 我的目標是達致大幅高於定期存款的回報，並瞭解可能會出現適量的資本損失
- E. Portfolio IV – My objective is to achieve solid growth of capital and I acknowledge the potential of incurring high amount of capital loss
投資組合 IV – 我的目標是達致強健的資本增長，並瞭解有大量資本損失的可能
- F. Portfolio V – My objective is to achieve aggressive growth of capital and I am willing to accept significantly high loss, potentially up to all of my invested capital
投資組合 V – 我的目標是達致進取的資本增長，並願意接受大量損失，損失金額可能高達全部資本
4. A long-term investment product (comprising approximately 20% of your portfolio) falls sharply in value over a short period of time, you would most likely:
如果一項長期投資產品（佔您的投資組合約20%）的價值在短時間內大幅下跌，您最可能會：
- A. Sell the investment – I wouldn't want to lose any more money
出售該項投資 - 我不希望損失更多金錢
- B. Hold the investment or buy more – it's likely that it will increase in value again soon
持有或增持該項投資 - 它的價值有可能不久後會回升
5. In the next few years, your investment portfolio would largely comprise products with:
在未來數年，您的投資組合會大部份包括具以下特性的產品：
- A. Minimal capital risk and / or stable price actions, e.g. savings account, time deposits and money market instruments
極低資本風險及 / 或價格穩定的產品，例如：儲蓄戶口、定期存款和貨幣市場工具
- B. Low capital risk and / or minor price fluctuations, e.g. investment grade bonds and bond funds
低資本風險及 / 或價格波動輕微的產品，例如：投資級別債券和債券基金
- C. Low complexity and / or moderate price fluctuations, e.g. blue chip large cap stocks, equity funds
低複雜性及 / 或價格中度波動的產品，例如：大型藍籌股票、股票基金
- D. High complexity and / or high price fluctuations, e.g. non-guaranteed structured products like equity linked investments
高複雜性及 / 或價格高度波動的產品，例如：非保本型結構性產品（如股票掛鈎票據）
- E. Leverage and / or extremely high price fluctuations, e.g. leverage ETFs, margin trading
槓桿及 / 或價格極高波動的產品，例如：槓桿式交易所買賣基金、保證金交易

6. Assuming that the current benchmark deposit interest rate is at 3% p.a. and you have no other investments, which one of the following two investment options would you select?
假設目前的基準存款利率為每年3%，而您並沒有其他投資項目，您會選擇以下兩項投資的哪一項？
- A. An investment product that pays a fixed coupon (i.e. cash distribution) equal to 5% p.a. of the original investment amount
每年支付相當於最初投資金額5%的固定票息（即現金分派）之投資產品
- B. An investment product that pays a variable coupon (i.e. cash distribution) ranging from 0% to 15% p.a. of the original investment amount
每年支付介乎最初投資金額0%至15%的浮動票息（即現金分派）之投資產品
7. How familiar are you with investment matters?
您對於投資操作有多熟悉？
- A. Not familiar at all and I do not understand the various factors which influence investment performance
完全不熟悉，我也不瞭解影響投資表現的眾多因素
- B. Somewhat familiar but I do not fully understand the various factors which influence investment performance
稍微熟悉，但是我並不完全瞭解影響投資表現的眾多因素
- C. Fairly familiar. I understand the various factors which influence investment performance
頗為熟悉。我瞭解影響投資表現的眾多因素
- D. Very familiar. I understand the various factors which influence investment performance and use research as well as other information to make investment decisions
非常熟悉。我瞭解影響投資表現的眾多因素，並運用研究報告和其他資訊來作出投資決定

Customer Risk Profile Descriptions
客戶風險評估結果註釋

Based on your responses, your risk profile is _____ (Low / Medium - Low / Medium / Medium - High / High).
根據閣下的回應，您的風險評估結果為 _____（低 / 低至中 / 中 / 中至高 / 高）。

Client Risk Profile 客戶風險類型	Description 說明
Low Risk Investor 低風險投資者	You are a conservative investor. You seek capital preservation and accept that a very small amount of loss is possible. You are inclined to buy capital-protected investment products. 您屬於非常保守型投資者。您尋求保存資本，接受可能出現極少量損失。您傾向購買保本的投資產品。
Medium - Low Risk Investor 低至中風險投資者	You are an income oriented investor. You accept a small amount of capital losses while pursuing capital growth in the long term. You are inclined to buy non-capital protected investment products with income streams and some price volatility. 您屬於尋求收入型投資者。您接受在追求長期資本增長的過程中會出現少量的資本損失。您傾向購買非保本及提供收入的投資產品，並接受一些價格波動。
Medium Risk Investor 中風險投資者	You are a moderate investor. You accept some capital losses to achieve long term capital growth. You are inclined to buy non-capital protected investments with moderate price volatility. 您屬於穩健型投資者。您接受損失部份資本，以達致長期的資本增長。您傾向購買中度價格波動的非保本型投資產品。
Medium - High Risk Investor 中至高風險投資者	You are a growth investor. You accept a large amount of capital losses to maximize capital growth in the long term. You are inclined to buy non-capital protected investment products with relatively high price volatility. 您屬於增長型投資者。您接受損失大部份資本，以達致長期最大資本增長。您傾向購買具有相對高價格波動的保本型投資產品。
High Risk Investor 高風險投資者	You are an aggressive investor. You accept a significant proportion of or all your capital losses in pursuing maximum capital growth in the long term. You are inclined to buy higher risk and non-capital protected investment products with extremely volatile price volatility. 您屬於進取型投資者。您接受在追求長期最大資本增長的過程中，損失大部份或全部資本。您傾向購買具有極端價格波動及較高風險的非保本型投資產品。

PART 2 : YOUR PERSONAL CIRCUMSTANCES
第2部份：閣下的個人狀況

1. Your Net Worth 閣下的資產淨值

This question helps us understand the potential for product concentration risk in your portfolio when you purchase an investment product.
本問題協助我們瞭解當閣下購買一項投資產品時，該產品對閣下的投資組合產生的潛在產品集中風險

What is your current net worth excluding real estate properties?
閣下現時的資產淨值不包括物業是多少？

Others, please specify 請注明:

HKD 港元

2. Your Emergency Money 閣下的緊急備用現金

This question helps us understand whether you are able to meet your liquidity requirements when you purchase an investment product
本問題協助我們瞭解當閣下購買一項投資產品時，閣下是否能夠承擔閣下的流動資金需要

Do you have Emergency Cash equal to at least three months of your ongoing expenses?
閣下是否持有相等於最少三個月經常性開支的緊急備用現金？

Yes 是 No 否

3. Your Investment Experience 閣下的投資經驗

This question helps us to understand your experience with certain investment products
本問題協助我們瞭解閣下對若干投資產品的經驗

In which of the following investment products do you have experience?
閣下擁有以下哪些投資產品的經驗？

Investment products 投資產品	Years of Experience 經驗年數		
	None 沒有	Less than 3 years 少於3年	3 years or above 3年或以上
Stocks 股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Grade Bonds 投資級別債券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non- Investment Grade Bonds 非投資級別債券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds 互惠基金 / ETFs 交易所買賣基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Currency-linked Structured Investments 貨幣掛鉤結構性投資	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equity-Linked Structured Investments 股票掛鉤結構性投資	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Structured Investments 其他結構性投資	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio Lending 投資組合借貸	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Margin Trading 保證金買賣	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Warrants /Derivatives 權證/衍生工具	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Linked Insurance 投資相連保險	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify) 其他 (請注明)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Your Investment Time Horizon 閣下的投資年期

This question helps us to understand whether you have a time limit for investments with the Bank
本問題協助我們瞭解閣下透過本行進行投資時有否時限

Please state your investment time horizon
請填上閣下的投資年期 years 年

Note: all investments carry commensurate risks.
請注意：所有投資項目均牽涉等量風險。

5. Interest in Wealth Management Products 理財產品意向

This question helps us understand your interest in receiving market and product ideas
本問題協助我們瞭解閣下收取市場及產品推廣的意向

On which of the following investment opportunities do you wish to receive marketing, promotional and other information in the future?
閣下希望將來收取以下哪些投資機會的推廣、宣傳及其他資料？

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Dual Currency Investment
外幣雙機賬戶 | <input type="checkbox"/> Stocks
股票 | <input type="checkbox"/> Fixed Income
定息收入投資 | <input type="checkbox"/> Mutual Funds / ETFs
互惠基金 / 交易所買賣基金 |
| <input type="checkbox"/> Structured Investments
結構性投資 | <input type="checkbox"/> Portfolio Lending
投資組合借貸 | <input type="checkbox"/> Margin Trading
保證金買賣 | <input type="checkbox"/> Insurance
保險 |

CUSTOMER DECLARATION 客戶聲明

I/We declare that the foregoing information is true and accurate to the best of our knowledge. I/We agree to inform the Bank in writing as soon as reasonably possible of any changes to this information. In the event of conflict or discrepancy between the foregoing information and any information the Bank holds, the foregoing information shall prevail. I/We acknowledge that the Bank takes on no responsibility for any acts or omissions resulting from the provision of incomplete or inaccurate information.

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Signature(s)
簽署

S.V.

For Bank Use Only
銀行專用

Via extension number

Date dd mm yyyy Time

Signature of ANZ Officer

Staff Name

License Number

Date dd mm yyyy

For Operations Use Only

Signature of ANZ Checker

Staff Name

Date dd mm yyyy