Investment Risk Profiling Questionnaire (Individual/ Joint Account)
投資風險評估 (個人/ 聯名賬戶)

This questionnaire is designed to help China Galaxy International Securities (HK) Co., Ltd. and China Galaxy International Futures (HK) Co., Ltd. (collectively, "CGI" / "us") to assess your investment risk profile and to collect information about your risk attitudes, financial situation, investment knowledge, investment experience and investment objectives.
本問卷用以協助中國銀河國際證券(香港)有限公司及中國銀河國際期貨(香港)有限公司（統稱「銀河國際」/ 「我們」）評估您的投資風險取向，幷收集有關您的風險態度、財政狀況、投資知識、投資經驗及投資目標的資料。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether pertaining to the trading accounts with us or not, should be taken into account.
有關您的財務或投資資料的問題，例如可投資資產、某一產品的總投資金額或投資經驗等，您在銀河國際之內及銀河國際以外的 所有 資產及交易均應計算在內。

The results of this questionnaire are derived from information you provided to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect this assessment and thereby your investment decision.
本問卷的結果乃根據您提供給我們的資料得出。請您務必提供有效、真實、完整、準確及最新的資料。您未能提供該等資料將會對本行的合適性評估產生重大影響。

For joint account, the person(s) who is/are going to place order or operate the joint account must complete this questionnaire.
如果此乃聯名賬戶，所有將會為此聯名賬戶下單或操作此聯名賬戶的持有人，均須完成此評估。

Please choose the most appropriate answer.
請選擇最適合的一項答案。

IMPORTANT TO NOTE 重要提示

The Investment Risk Profiling Questionnaire is intended to form the basis for a discussion between you and our staffs on investment products appropriate for you. This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. The investment risk profiling questionnaire does not included, and is not exhaustive of all issues you should consider before making an investment. Before making any investment decision, you should fully understand the product risks and merits and conduct your own appraisal of the product risks to determine whether the investment is consistent with your objectives.
此投資風險評估目的在於提供基本資料，以便您與我司的職員進行討論，從而了解哪種投資產品適合您。本問卷及其結果幷不構成任何投資產品或服務的要約、招攬或建議，且不應被當作爲一項投資建議。此評估未能覆蓋所有您在投資時應考慮的因素。閣下作出任何投資決定前，應全面了解有關產品的風險和回報，及評核有關產品風險是否符合您的投資目標。

The information provided in this risk profiling questionnaire may be used by China Galaxy International Financial Holdings Limited and its subsidiaries for marketing and other purposes as set forth in the Policy Statement relating to the Personal Data (Privacy) Ordinance.
中國銀河國際金融控股有限公司及其附屬公司可就此風險評估測試所收集的資料根據個人資料（私隱）條例所訂的政策指引用於推廣或其他用途。

Account Number 賬戶號碼 : ____________________

Account Name 賬戶名稱 : ____________________

Ver. May 2019

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Note 注意: Please complete in Block Letters and tick where applicable. 請用正楷填寫，並在適當地方加上「✓」號。

Part 1 : Customer Investment Knowledge and Experience
第一部份 ：客戶投資知識及經驗

(A) This part is designed to enable us to understand and assess your level of investment experience with non-complex investment products. (Highest score: 40)
這部分旨在讓我們瞭解及評估客戶對非複雜性投資產品的投資經驗 (最高得分: 40)

Please tick the appropriate boxes below to indicate your investment experience (in number of years)
請列出您於下列每一項投資產品的投資經驗（以年為單位）

Investment experience 投資經驗 / Products 投資產品	Nil 無經驗 **(Score: 0)**	Basic Experience 基礎經驗 1-3 Years 1-3 年 **(Score: 2)**	Intermediate Experience 中度經驗 3-10 Years 3 - 10 年 **(Score: 5)**	Advanced Experience 豐富經驗 More than 10 years 10 年以上 **(Score: 8)**
HK Listed Stocks 香港上市股票	☐	☐	☐	☐
Non-HK Listed Stocks (e.g. China A-Shares, US Listed Stocks) 非香港上市股票 (例如：中國內地上市股票、美國上市股票)	☐	☐	☐	☐
Mutual Funds/ Unit Trusts (Non-derivative funds) 互惠基金 / 單位信託 (非衍生產品基金)	☐	☐	☐	☐
Non-complex bonds (including callable bonds) 非複雜債券(包括可贖回債券)	☐	☐	☐	☐
Non-leveraged ETFs / Non-derivative ETFs / SFC-authorized REITs traded on the SEHK 非槓桿交易所買賣基金 / 非衍生產品交易所買賣基金 / 於聯交所買賣的證監會認可房地產投資信託基金	☐	☐	☐	☐
Score 得分: Please add the score from the above items 請把以上每個項目所獲得之分數加總				

(B) This part is designed to enable us to understand and assess your level of investment experience with complex and/or derivative products. (Highest score: 60)
這部分旨在讓我們瞭解及評估客戶對複雜及/或衍生產品的投資經驗 (最高得分: 60)

Please tick the appropriate boxes below to indicate your investment experience (in number of years)
請列出您于下列每一項投資產品的投資經驗（以年爲單位）

Investment experience 投資經驗 / Products 投資產品	Nil 無經驗 **(Score: 0)**	Basic Experience 基礎經驗 1-3 Years 1-3 年 **(Score: 6)**	Intermediate Experience 中度經驗 3-10 Years 3 - 10 年 **(Score: 9)**	Advanced Experience 豐富經驗 More than 10 years 10 年以上 **(Score: 12)**
Warrants/Callable Bull/Bear Contracts/Stock Options/Index Options 認股證/牛熊證/股票期權/指數期權	☐	☐	☐	☐
Leveraged Products (e,g, Futures Contracts/Leveraged Forex/Shares Margin) 槓桿性產品 (如期貨/股票孖展/外匯孖展)	☐	☐	☐	☐
Complex Bonds (e.g. Perpetual or subordinated bonds/ Bonds with variable or deferred interest payment terms/ Bonds with extendable maturity dates/ Convertible or exchangeable bonds/ Bonds with contingent write down or loss absorption features/ Bonds with multiple credit support providers and structures 複雜債券 (如永續債券或後償性質的債券/具有浮息或延遲派付利息條款債券/可延遲到期日債券/可換股或可交換債券/具有或然撇減或彌補虧損特點的債券/具備非單一信貸支持提供者及結構債券）	☐	☐	☐	☐
Structured Products (e,g, Equity Linked Notes, Accumulator, Decumulator or Non-exchange-traded structured investment products) 結構性產品 (如股票挂鈎票據、累積認購期權合約、累積認沽期權合約或非交易所買賣的結構性投資產品）	☐	☐	☐	☐
Hedge Funds/ Derivative funds/ Structured Funds 對沖基金,/結構性基金/衍生產品基金）	☐	☐	☐	☐
Score 得分: Please add the score from the above items 請把以上每個項目所獲得之分數加總				

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(C) Knowledge of Structured or Derivative Products 結構性或衍生產品知識

1. Do you have any knowledge on structured or derivative product(s)? (You **will not** be allowed to trade derivative products if no related knowledge)
您對結構性或衍生產品有沒有認識? (如您對衍生產品沒有認識，您將**不能**交易衍生產品)

- ❑ Yes 有 (Please continue to answer the following Question No.2 請繼續回答下列的第 2 條問題)
- ❑ None 沒有

2. You acquired knowledge of structured or derivative product(s) from the following ways **(please provide the corresponding proof)**:-
您從以下途徑認識結構性或衍生產品 **(請提供相關證明)**:-

❑ You have received training or attended courses or seminars on structured or derivative product(s) (Please state the name of the course / seminars and the date attended).
您曾接受結構性或衍生產品的培訓或修讀相關課程 (請提供培訓或修讀課程的名稱及日期)。

培訓或修讀課程的**名稱** **Name** of the courses / seminars:____

培訓或修讀以上課程的**日期** **Date** of attending the above courses / seminars:__________________________

❑ Your working experience is related to structured or derivative product(s) (Please state the Company Name, Industry/Business Nature, Position and the period of Employment/ Business Operation)
您的工作經驗與結構性或衍生產品有關(請提供公司名稱、行業/業務性質、職位及在職/營業年期)

Company Name 公司名稱: ____

Industry/Business Nature 行業/業務性質: ____

Position 職位: ____

Year(s) of Employment / Business 在職年期/營業年期: ____年

❑ Your total number of investment transactions in structured or derivative products within the past three years (no. of transactions)

您於過去三年內所進行有關結構性或衍生產品的交易經驗 (交易次數)

❑ 5 – 10 times 次 ❑ over 10 times 超過 10 次

❑ Others 其他:____

If answer is "Yes" in above (C) 1, please provide the relevant supporting document of option(s) selected in (C) 2.
If you would like to invest in derivatives related products but no supporting document could be provided or you answered "No" in above (C) 1, please read carefully and complete the attachment "General Knowledge on Derivatives Products" and "Derivatives Knowledge Questionnaire".
若於上述 (C)1 回答「是」，請提供在 (C)2 勾選的証明檔。
若客戶欲投資于衍生工具之相關產品，但未能提供証明檔或於上述 (C)1 回答「否」，請仔細閱讀及完成附件「衍生產品基本常識」及「衍生產品問卷」。

Assessment Result 評估結果	
Based on the assessment above, the total score of your investment experience is 根據上述評估，您的投資經驗的總得分為 Part (A) + Part (B) A 部分 + B 部分	

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Part 2 : Risk Tolerance Level
第二部份 ： 風險承受能力

This part is designed to enable us to assess your overall risk tolerance level.
這部分旨在讓我們評估客戶的整體風險承受能力

1. Which age range do you fall into?
您的年齡介乎於哪個組別?
   - ❑ 18 – 24 (5)
   - ❑ 25 – 35 (4)
   - ❑ 36 – 50 (3)
   - ❑ 51 – 64 (2)
   - ❑ 65 or above , 65 歲或以上 (1)

2. What is your education level?
您的教育程度是?
   - ❑ Primary level or below. 小學程度或以下 (1)
   - ❑ Secondary level. 中學程度 (2)
   - ❑ Tertiary level. 預科或專上學院程度 (3)
   - ❑ University level. 大學程度 (4)
   - ❑ Master level or above. 碩士程度或以上 (5)

3. What is your primary investment objective?
您的主要投資目標是?
   - ❑ Capital preservation and regular income. 資本保障及經常性收入 (2)
   - ❑ Moderate capital appreciation and regular income. 適度資本增值及經常性收入 (4)
   - ❑ Moderate capital appreciation and high regular income. 適度資本增值及高經常性收入 (6)
   - ❑ Aggressive capital appreciation and high regular income. 進取的資本增值及高經常性收入 (8)
   - ❑ Very aggressive capital growth. 非常進取的資本增值 (10)

4. What is the expected investment horizon of your entire investment portfolio?
您願意進行投資活動的年期為多久?
   - ❑ Less than 1 year. 少於 1 年 (2)
   - ❑ 1 year to 3 years. 1 年至 3 年 (4)
   - ❑ 3 – 5 years. 3 年至 5 年 (6)
   - ❑ 5 – 10 years. 5 年至 10 年 (8)
   - ❑ Over 10 years. 超過 10 年 (10)

5. What percentage of your liquid net worth (excluding your real estate properties, personal business and any outstanding loans) is available for investment now?
您現時由流動資產淨值中 (不包括您擁有的房地產物業及自資生意及您的所有借貸總額) 可分配多少百分比的金額進行投資?
   - ❑ Less than 10%. 少於 10% (2)
   - ❑ 10 – 20% (4)
   - ❑ 21 – 30% (6)
   - ❑ 31 – 40% (8)
   - ❑ More than 40%, 超過 40% (10)

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6.	How many months of your living expenses have you reserved to meet unforeseen events? 您現時的儲備足够應付多少個月的日常開支，以面對突如其來的情況?	
	❑ Less than 1 month of monthly expense. 少於 1 個月的日常開支	(0)
	❑ 1 – 6 months of monthly expense. 1 – 6 個月的日常開支	(2)
	❑ 6 – 12 months of monthly expense. 6 – 12 個月的日常開支	(4)
	❑ 12–24 months of monthly expense. 12 - 24 個月的日常開支	(10)
	❑ Over 24 months of monthly expense. 超過 24 個月的日常開支	(12)
7.	Approximately what percentage of your assets (excluding own use property) is currently held in fluctuated investment products? 您現時已投資於價值波動的投資產品的資產，大概佔您資產 (不包括自住物業) 的百分之幾?	
	❑ None. 沒有	(2)
	❑ 1 – 20%	(4)
	❑ 21 – 40%	(6)
	❑ 41 – 60%	(8)
	❑ More than 60%. 超過 60%	(10)
8.	Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. What level of annualized fluctuation would you generally be comfortable with? 一般而言，風險愈高的投資，其潛在波動愈大，但潛在回報亦愈高。在一般情況下，您可以接受年度波動程度多大的投資產品?	
	❑ Fluctuates between -5% and +5%. 於-5% 至 +5%之間的波動	(2)
	❑ Fluctuates between -10% and +10%. 於-10% 至 +10%之間的波動	(4)
	❑ Fluctuates between -20% and +20%. 於-20% 至 +20%之間的波動	(6)
	❑ Fluctuates between -30% and +30%. 於-30% 至 +30%之間的波動	(8)
	❑ Fluctuates between -30% below and +30% more. 於 -30%以下 至 +30%以上之間的波動	(10)
9.	How would you react if your portfolio fell significantly (e.g. more than 20%) within one day? 如果您的投資組合在一天內大幅下跌（例如: 超過 20%），您會有何反應?	
	❑ Do not know how to react. 不懂得如何應變	(2)
	❑ Stop loss without any strategic consideration. 非策略性地進行止損	(4)
	❑ Would wait to see if investment improves and may stop loss rationally. 觀望該投資是否會有改善，可能會理性地進行止損	(6)
	❑ Understand market fluctuations are unavoidable and will not alter the determined investment strategy. 瞭解市場波動是難免的，會繼續進行已定下的投資策略	(8)
	❑ Undergo in-depth analysis and reallocate your investment portfolio. 進行仔細分析，重整投資組合	(10)
10.	For your level of experience with investment products, please refer to the below **formula** for the score calculation. The score should be rounded down to the nearest integer; the highest score is 20. 就您對投資產品的投資經驗，請按以下**公式**計算得分。分數向下取至最接近整數，最高分數爲 20 分。 **The total score of your investment experience in Part 1 x 20%** **您在第一部分的投資經驗的總得分 x 20%**	( )

Total Score 總分: ____________________

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Risk Profile Analysis 風險接受程度

Low Risk (1) 低風險 (1)	Low to Medium Risk (2) 低至中度風險 (2)	Medium Risk (3) 中度風險 (3)	Medium to High Risk (4) 中度至高風險 (4)	High Risk (5) 高風險 (5)
☐ ≤ 20	☐ 21 – 40	☐ 41 – 60	☐ 61 – 80	☐ ≥ 81

Investor Profile 投資者類型	
Low Risk (1) 低風險 (1)	You should be limited to investments with no or negligible price movements, which can be sold at short notice. This investor rating is compatible with investments or investment strategies that aim to preserve the value of the investment against inflation and are therefore prepared to consider low risk alternatives, other than deposits, to help generate a steady return over the life of the investment. 您可投資于價格固定或很少變動、可在很短的通知期內出售的投資產品。此類投資者旨在保障投資價值，以對抗通脹，所以會考慮存款以外的低風險投資選擇，在投資期內以取得穩定的回報。
Low to Medium Risk (2) 低至中度風險 (2)	You can follow investment with a risk of limited negative price movements. This investor rating is compatible with investments or investment strategies that primarily aim to provide regular income returns, capital appreciation is a secondary consideration. 您可投資于只會出現有限度價格不利變動的產品。此類投資者首要是追求經常性收入，資本增值的投資是其次的考慮。
Medium Risk (3) 中度風險 (3)	You can follow investment with moderate negative price movements. This investor rating is compatible with investments or investment strategies that aim to provide both regular income returns and capital appreciation. 您可投資於有適度價格不利變動的投資產品。此類投資者旨在追求經常性收入，及資本增值的投資。
Medium to High Risk (4) 中度至高風險 (4)	You can follow investment with a risk of substantial negative price movements and that have a risk of losing significant portion or all of your investment. This investor rating is compatible with investments or investment strategies that typically aim to provide only capital appreciation and no or little regular income returns. 您可投資於涉及大幅度價格不利變動，有機會損失大部分或全部投資的產品。此類投資者旨在追求資本增值，而非提供經常性收入的投資。
High Risk (5) 高風險 (5)	You can follow investment with a risk of substantial negative price movements and that have a significant risk of losing their entire value. This investor rating is compatible with investments or investment strategies which aim to provide very aggressive capital appreciation. 您可投資於涉及大幅度價格不利變動，有重大風險會損失全部投資的產品。此類投資者旨在追求有大幅度資本增值的投資。

Based on your scores above, your risk tolerance level is: ____________

根據您以上的得分，您的風險接受程度是：___________________

If you disagree with the said result, please indicate the investment attitude that you believe is more accurate and state the reason(s):

倘您不同意所得的投資風險評估結果，請指出您認爲更準確的投資態度，並詳述原因：

❑ Low Risk (1)	❑ Low to Medium Risk (2)	❑ Medium Risk (3)	❑ Medium to High Risk (4)	❑ High Risk (5)
低風險 (1)	低至中度風險 (2)	中度風險 (3)	中度至高風險 (4)	高風險 (5)

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I/We warrant that the information I/we provide in this Investment Risk Profiling Questionnaire is true and correct, and I / we confirm that I / we agree to your assessment of my/our risk tolerance level. In the event of a re-assessment of the risk tolerance level of joint accounts, we confirm that any one of the joint account holders can go through the Investment Risk Profiling Questionnaire with your company and all account holders will agree to such re-assessment of our risk tolerance level. I/We confirm and undertake that I/we will update CGI immediately on any changes.

本人/吾等謹保證上述填報的資料全部正確無訛，及本人/吾等確認同意本投資風險評估中本人/吾等的風險接受程度。若聯名戶需要重新再作投資風險評估，吾等確認聯名戶口中任何一位持有人都可以參與貴司的投資風險評估，而所有戶口持有人亦會同意重新評估測試中吾等的風險接受程度。本人(等)確認及承諾如所提供之資料有任何更改，均會立刻通知銀河國際。

Signature / 客戶簽署: ______________________ Date / 日期: ______________________

Name / 客戶姓名: ______________________ Account No./ 賬戶號碼: ______________________

*Please use the signature(s) on file with us.
請用留存本行記錄的簽署式樣

For Office Use Only:	
Declaration: I hereby declare that I have enquired the client about client's knowledge of structured or derivative product(s) stated in Part 1 of this questionnaire and confirm that the information in this questionnaire is provided by the client. **聲明: 本人謹此聲明已就問卷第一部份有關客戶對結構性或衍生產品知識向客戶作出相關的詢問，並確認此問卷中的資訊均由客戶親自提供。**	
Confirmed By 確認途徑: ❑ Face-to-Face 面對面 ❑ Telephone 電話 Recorded Line No. 電話錄音號碼: Date 日期: Time 時間:	Signature of Licensed Representative 持牌代表簽署: Name of Licensed Representative 持牌代表名稱: CE No. 中央編號: Date 日期:

Mismatch Noted by Responsible Officer

Print Name:
Date:

For Official Use Only		
S.V.	Inputted By	Approved By