光大新鴻基
EVERBRIGHT SUN HUNG KAI

Customer Profiling Questionnaire (CPQ) – Individual or Joint Account

客戶分析問卷 — 個人或聯名帳戶

1. **This Customer Profiling Questionnaire ("Questionnaire") is designed to base on your financial situation to help us understand your investment objective, investment horizon, level of knowledge and experience with investment products, and risk tolerance level, based on which we can conduct suitability assessment before you invest.**
   本問卷旨在根據閣下當前的財務狀況幫助我們了解閣下的投資目標、投資期望、投資產品知識和經驗以及風險承受能力，以便我們在閣下投資前可以進行適合性評估。
2. **Your answers to this Questionnaire will provide indications of the risk profile for a typical investor who has your personal investment traits, which, however, may not accurately represent your actual risk tolerance level and the suitability of any investment product for you.**
   閣下在回答此問卷，將提供擁有閣下個人典型投資特徵的投資者的風險狀況的描述，但未必能準確反映閣下的實際風險承受能力及任何投資產品對閣下的適用性。
3. **You acknowledge that the information provided in this Questionnaire is complete, accurate and up-to-date. It is your responsibility to notify us in a timely manner of change in your circumstances that may affect your suitability assessment.**
   閣下確認於此問卷中提供的信息是完整，準確和最新的。如果閣下的情況有任何轉變，閣下有責任盡快通知我們，以免有可能影響我們對閣下的適合性評估。
4. **You are advised to seek independent financial advice before completing this Questionnaire should you deem necessary.**
   我們建議閣下如有需要，請於填寫前進行獨立財務諮詢。
5. **For Joint account, please complete a CPQ for each client.**
   如屬聯名帳戶，每位客戶須填寫一份客戶分析問卷。

Full Name of Customer 客戶全名：____

ID / Passport Number 身份證／護照號碼：____

☐ **HKID** 香港身份證 ☐ **CNID** 中國身份證 ☐ **Macau ID** 澳門身份證
☐ **Passport** 護照 ☐ **Others** 其他 **(Please specify** 請註明：__________________**)**

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Section I: Customer Investment Knowledge
第一部分：客戶投資知識

(A) This part is designed to enable us to understand and assess your level of investment experience with non-complex investment products.
這部分旨在讓我們了解及評估閣下對非複雜性投資產品的投資經驗。

Please tick the appropriate boxes below to indicate your investment experience (in number of years) in each type of product.
請列出閣下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 (Score: 1)		Intermediate Experience 中度經驗 (Score: 3)	Advanced Experience 豐富經驗 (Score: 5)
		Less than 1 year of experience 少於 1 年經驗	1 year to 3 years of experience 1 年至 3 年經驗	3 years to 10 years of experience 3 年至 10 年經驗	More than 10 years of experience 10 年以上經驗
Equities 證券	☐	☐	☐	☐	☐
Mutual Funds/Unit Trusts 互惠基金／單位信託	☐	☐	☐	☐	☐
Fixed Income Products 固定收益產品	☐	☐	☐	☐	☐
Investment-linked assurance product 投資相連保險計劃	☐	☐	☐	☐	☐
Score 得分*： *The score is derived from the highest point which you have obtained from the above items.* *得分數來自您從上述項目獲得的最高分數。*					

(B) This part is designed to enable us to understand and assess your level of investment experience with complex and/or derivative products.
這部分旨在讓我們了解及評估閣下對複雜及／或衍生產品的投資經驗。

Please tick the appropriate boxes below to indicate your investment experience (in number of years) in each type of product.
請列出閣下於下列每一項投資產品的投資經驗。

Investment experience 投資經驗 / Products 投資產品	Nil 無經驗 (Score: 0)	Basic Experience 基礎經驗 (Score: 1)		Intermediate Experience 中度經驗 (Score: 3)	Advanced Experience 豐富經驗 (Score: 5)
		Less than 1 year of experience 1 年以下經驗	1 year to 3 years of experience 1 年至 3 年經驗	3 years to 10 years of experience 3 年至 10 年經驗	More than 10 years of experience 10 年以上經驗
Warrants 認股證	☐	☐	☐	☐	☐
Stock Options 股票期權	☐	☐	☐	☐	☐
Leveraged Forex 槓桿式外匯	☐	☐	☐	☐	☐
Futures and Options 期貨及期權	☐	☐	☐	☐	☐
Hedge Funds 對沖基金	☐	☐	☐	☐	☐
Structured Notes[1] (e.g. DCN, ELN, KO ELN, DAC, ELI) 結構性票據（如雙重貨幣票據、股票掛鉤票據、觸及取消股票掛鉤票據、每日累計可贖回票據、股票掛鉤投資工具）	☐	☐	☐	☐	☐
OTC Swap (e.g. accumulator, decumulator) 場外市場掉期（如累積認購期權合約、累積認沽期權合約）	☐	☐	☐	☐	☐
Other Derivatives Products (including but not limited to: Callable Bull/Bear Contracts, Equity-Linked Instruments, Structured Funds, Exchange Traded Funds with Derivative Nature and Convertible Bonds etc) 其他衍生產品（包括但不限於：牛熊證、股票掛鈎票據、結構性基金、有衍生特性的交易所買賣基金及可換股債券等）	☐	☐	☐	☐	☐
Score 得分*： *The score is derived from the highest point which you have obtained from the above items.* *得分來自閣下從上述項目獲得的最高分數。*					

[1] *Full names of different types of structured notes: DCN=Dual Currency Notes, ELN=Equity-Linked Notes, KO ELN=Knock-Out Equity-Linked Notes, DAC=Daily Accrual Callable Notes, ELI=Equity Linked Investments.*

(C) This part is designed to enable us to understand and assess your level of knowledge of derivatives products.
這部分旨在讓我們了解閣下及評估閣下對衍生產品的知識。

Do you have any knowledge on derivatives product(s)?
您對衍生產品有沒有知識?

☐ No 沒有

☐ Yes 有
(please choose the best describe the way(s) you acquired your derivatives products' knowledge (can choose more than one)
請問閣下從以下哪種途徑獲得提及的衍生產品的知識？ (可選多項)

☐ Relevant trading experience i.e. executed five or more transactions in derivative products (whether traded on an exchange or not) within the past three years# 相關之交易經驗，即過去三年內已進行了五次或以上有關衍生產品之交易#（不論是否於交易所進行交易）

☐ Underwent training or attended courses on derivative products 曾接受有關衍生產品的培訓或修讀相關課程
(Please specify 請註明：)

☐ Current or previous work experience 現時或過去的工作經驗
(Please specify 請註明：)

☐ Licensing that I am a licensed/registered person to carry out regulated activities as defined in the Securities and Futures Ordinance
以證券及期貨條例所定之持牌／註冊人之身份進行有關受規管的活動

\# *It is suggested to provide the statement which shows at least one transaction of any one of the derivative products in Part (B) above (if applicable).*
建議提供至少有一項上述 B 部分提及過的衍生產品交易的結單（如適用）。

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，閣下的投資經驗的總得分為：** **Part (A) + Part (B)** **A 部分 + B 部分**	

Total Score 總得分		**Assessment of Investment Experience 投資經驗評估**
☐	**0**	**No Experience 無經驗**
☐	**1 – 2**	**Basic Experience 基礎經驗**
☐	**3**	**Intermediate Experience 中度經驗**
☐	**4**	**Extensive Experience 廣泛經驗**
☐	**≥5**	**Advanced Experience 豐富經驗**

Section II: Risk Tolerance Level (Total score: 40)
第二部分：風險承受能力（總得分：40）

This part is designed to enable us to assess your overall risk tolerance level.
本部分旨在讓我們評估閣下的整體風險承受能力。

1. Which age group do you belong to? 閣下的年齡屬於以下哪個組別？	Score 分數
☐ Between 18 to 20 18 歲至 20 歲	☐ 1
☐ Between 21 to 34 21 歲至 34 歲	☐ 4
☐ Between 35 to 50 35 歲至 50 歲	☐ 5
☐ Between 51 to 64 51 歲至 64 歲	☐ 3
☐ 65 or above 65 歲或以上	☐ 1
2. Your highest education level achieved is 閣下的學歷為	
☐ Primary School or below 小學或以下	☐ 1
☐ Secondary School 中學	☐ 3
☐ Post-Secondary (including diploma and associate degree) 預科／專上學院	☐ 4
☐ Bachelor Degree/University or above 大學或以上	☐ 5
3. What is your primary investment objective? 閣下的主要投資目標是？	
☐ Capital preservation 資金保本	☐ 1
☐ Regular and stable income 定期及固定收入	☐ 2
☐ Moderate capital appreciation 適度資本增值	☐ 3
☐ Moderate to high capital appreciation 適度至高資本增值	☐ 4
☐ Maximum capital appreciation 最大的資本增值	☐ 5
4. What is the average percentage of your total net worth that will be allocated for investment or savings purposes (excluding real estate property)? 閣下打算用作為投資或儲蓄用途的款項平均佔閣下總資產淨值的百分比（物業除外）為多少？	
☐ Less than 5% 少於 5%	☐ 1
☐ 5% to less than 10% 5%至少於 10%	☐ 2
☐ 10% to less than 20% 10%至少於 20%	☐ 3
☐ 20% to less than 30% 20%至少於 30%	☐ 4
☐ 30% or above 30%或以上	☐ 5
5. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What is the expected investment horizon of your entire investment portfolio? 在一般情況下，投資的年期越長，可承受的風險越高。閣下願意進行投資活動的整體投資年期為多久？	
☐ Less than 6 months 少於 6 個月	☐ 1
☐ 6 months to 1 year 6 個月至 1 年	☐ 2
☐ 1 to 2 years 1 年至 2 年	☐ 3
☐ 2 to 5 years 2 年至 5 年	☐ 4
☐ Over 5 years 超過 5 年	☐ 5
6. Which of the following statements best describes your investment attitude? 下列哪項陳述最能表達閣下的投資取向？	
☐ I am not willing to bear a price fluctuation range of more than 5% for financial investment and wish to gain a return slightly higher than the bank deposit interest rate. 本人不願意承受任何多於 5%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。	☐ 1
☐ I am willing to bear a price fluctuation range of around 5% to less than 10% for financial investment and wish to gain a return that is slightly higher than the bank deposit interest rate. 本人願意承受大概 5%至少於 10%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。	☐ 2
☐ I am willing to bear a price fluctuation range of 10% to less than 20% for financial investment and wish to gain a return much higher than the bank deposit interest rate. 本人願意承受 10%至少於 20%價格波動的金融投資，並希望獲得遠高於銀行存款利率的回報。	☐ 3
☐ I am willing to bear a price fluctuation range of 20% to less than 30% for financial investment and wish to gain a return comparable to the average return of the stock market. 本人願意承受 20%至少於 30%價格波動的金融投資，並希望獲得媲美一般股票市場的回報。	☐ 4
☐ I am willing to bear a price fluctuation range of 30% or more for financial investment and wish to gain a return remarkably higher than the average return of the stock market. 本人願意承受 30%或以上價格波動的金融投資，並希望獲得明顯高於一般股票市場的回報。	☐ 5

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7. How would you react if your portfolio fell significantly (e.g. more than 20%) within one day? **如果閣下的投資組合在一天內大幅下跌（例如，超過 20%），閣下會有何反應？** ☐ Do not know how to react 不懂得如何應變 ☐ Cut loss without any strategic consideration 非策略性地進行止蝕 ☐ Would wait to see if investment improves and may cut loss rationally 觀望該投資是否會有改善，可能會理性地進行止蝕 ☐ Understand market fluctuations are unavoidable and will not alter the determined investments strategy 了解市場波動是難免的，會繼續進行已定下的投資策略 ☐ Undergo in-depth analysis, reallocate your investment portfolio 進行仔細分析，重整投資組合	 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. What is your level of experience with investment products? Please refer to your investment experience assessment result in Section I. **閣下對投資產品的投資經驗屬以下哪一項？請參考第一部分的投資經驗評估結果。** ☐ No experience 無經驗 ☐ Basic experience 基礎經驗 ☐ Intermediate experience 中度經驗 ☐ Extensive experience 廣泛經驗 ☐ Advanced experience 豐富經驗	 ☐ 0 ☐ 2 ☐ 3 ☐ 4 ☐ 5
The total score of your overall risk tolerance level is 閣下的整體風險承受能力的總得分是：	

Note 註：Conservative 保守 (≤ 8); Moderate 平穩 (9 -15); Moderate High 平穩進取 (16 -25); Aggressive 進取 (≥26)

Risk Tolerance Level 風險承受能力		**Corresponding Investment Objective 相應的投資目標**
☐	**Conservative** 保守 **(≤8)**	You are a Conservative investor with a primary aim for capital preservation. You are not inclined to invest in products associated with any risk. 閣下是一個保守型投資者，以尋求資本保值為主要目標。閣下不傾向投資於有任何風險的產品。
☐	**Moderate** 平穩 **(9 – 15)**	You are a Moderate investor and want to achieve a return higher than the inflation rate and moderate growth of capital. In general, you prefer to take medium investment risk and accept moderate fluctuation of capital values with the possibility of facing occasional high short-term losses. 閣下是一個平穩型投資者，希望達致高於通脹率的回報及溫和資本增長。一般來說，閣下傾向選擇中度投資風險及接受溫和的資本值波動和能面對偶爾短期高損失之可能性。
☐	**Moderate High** 平穩進取 **(16 –25)**	You are a Moderate High risk tolerant investor. You aim to earn returns substantially higher than the inflation to pursue high capital appreciation. You can accept high fluctuation of capital values and tolerate the risk of your capital falling substantially below your original investment. 閣下是一個平穩進取型投資者，尋求賺取遠高於通脹的回報以達致高資本增值。閣下能接受資本值大幅波動，亦能承受資本可能跌至遠低於原本投資額的風險。
☐	**Aggressive** 進取 **(≥ 26)**	You are an Aggressive investor and are eager to earn the highest potential returns. Risk minimisation is not your primary concern. You can accept leveraged investment and bear total capital loss if the products offer very high return potential. 閣下是一個進取型投資者，渴望追求最大的潛在回報。把風險減至最低並非閣下的首要考慮。只要產品有非常高的回報潛力，閣下能接受槓桿式投資並可承受資本全數損失。

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Section III: Client Confirmation

第三部分：客戶確認

Please choose either one 請選擇其一:

☐ I confirm that my Risk Tolerance Level is correctly stated above and the information I provided is accurate and complete.
本人確認本人的風險承受能力已正確地陳述於上，而本人所提供的資料屬正確及完整。

Or 或

☐ The investment objective mentioned in the above Risk Tolerance Level is not consistent with my investment risk requirement and investment objective, and I consider my Risk Tolerance Level should be
上述風險承受能力所提及的投資目標與本人的投資風險要求和投資目標不符，本人認為本人的風險承受能力應為：

☐ Conservative 保守 ☐ Moderate 平穩 ☐ Moderate High 平穩進取 ☐ Aggressive 進取

Please specify the reason 請說明原因：

____

____

NOTE : Your Risk Tolerance Level Assessment Result is valid for 12 months from the date of this assessment. If your Risk Tolerance Level Assessment Result is expired, you may not be able to purchase certain products. If you believe your Risk Tolerance Level Assessment Result within the past 12 months is no longer valid, please contact your Investment Consultant and complete a new CPQ for reassessment purposes.
註： 你的可承受風險程度取向有效期為十二個月(由此評估日計起)。如果你的可承受風險程度已經過期，你可能不可購買部份產品。如果你認為你過去十二個月內評估的可承受風險程度取向不再有效，請聯繫您的投資顧問並重新完成一份新的風險承擔能力問卷。

I confirm that I have been reminded and am aware that I should have adequate liquid funds to meet foreseen and unforeseen events.
本人確認本人已被提醒及了解到本人應有足夠流動資金去應付可預見及不能預見的事件。

I hereby authorize, and give my consent to, each and every member company of the Everbright Sun Hung Kai Company Limited of companies (“EBSHK”) to use the information provided by me in this form for the purposes of (i) opening and maintaining any and all of my account(s) held with or to be held with EBSHK; (ii) comply with any legal or regulatory requirements; and (iii) fulfilling all other aspects set out in the relevant personal data schedule of the Client Agreement and Schedules applicable to the relevant account. 本人授權並同意光大新鴻基內所有成員公司（「光大新鴻基」）使用本人於此問卷內提供的資料，作為(i) 開立或維持任何及所有本人於光大新鴻基持有或將會持有之帳戶；(ii) 符合任何法律或法規之要求；及(iii) 所有適用於相關帳戶之「客戶協議及附件」內的個人資料附件所載之其他用途。

I confirm that my knowledge of derivative products and is correctly stated above and that the information I supplied is accurate and complete.
本人確認本人上述的衍生產品知識已正確地陳述，而本人所提供的資料屬正確及完整。

I have read and fully understood the Risks Disclosure Statements involving derivative products in the Client Agreement(s) and Schedules concerned provided by EBSHK in a language of my choice (English or Chinese).
本人已仔細閱讀及完全明白由光大新鴻基提供，並以本人所選擇之語言（英文或中文）附載於相關「客戶協議及附件」所涉及衍生產品的風險披露聲明。

Customer Signature(s) 客戶簽署：____

Customer Name 客戶姓名 :______________________ Date 日期：__________________

S.V.

Internal Use Only: Assessment by Investment Consultant (Account Executive)

Signed by:	Approved by (Sales Management):	Input by (OPD):	Input checked by (OPD):
______________	______________	______________	______________
Name & SFC CE No.:	Name:	Name:	Name:

For Office Use Only: ** has to be completed if the above answers from client were obtained via recorded office phone

**Called by:	**Voice record checked by:	Input by (OPD):	Input checked by (OPD):
______________	______________	______________	______________
**Name & SFC CE No.:	**Name:	Name:	Name:
**Call date & time:		**Channel no.:	