中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED
香港花園道一號 1 GARDEN ROAD, HONG KONG.

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個人客戶投資取向問卷
Questionnaire on Investment Preference (Individual Customer)

客戶須知 NOTICE TO CUSTOMER(S):

1. 本問卷用以協助中國銀行（香港）有限公司（「本行」）評估您的投資風險取向，並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料，本行可能無法處理您的申請。蒐集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議，且不應被視為一項投資建議。

   This questionnaire is designed to help the Bank of China (Hong Kong) Limited (the "Bank") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, the Bank may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice.

2. 為作出合理的產品合適性評估，本行需要您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前，您應考慮自身情況，包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前，您應考慮諮詢您的獨立投資顧問。

   The Bank is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.

3. 有關您的財務或投資資料之問題，例如可投資資產、某一產品的總投資金額或投資經驗等，您在本行之內及本行以外的 所有 資產及交易均應計算在內。

   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 within our Bank or not, should be taken into account.

4. 本行將會根據本行的資料政策通告使用並保密處理本問卷所收集的資料。

   All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.

5. 本問卷的結果乃根據您提供予本行的資料而得出，問卷內容是基於以下假設：您適宜的風險水平將取決於您的投資目標、投資期限、流動性需要、投資知識及經驗、對風險的取向和預期回報的看法。投資風險取向評級分爲 1 至 5 級，其中較高風險的投資產品僅適合於風險評級較高的客戶。問卷設計和評分方法乃是根據實證研究的結果。您的答案對本問卷的指示性結果有重大影響。本行亦會根據您所提供的答案評估您的容易受損客戶狀態。請您務必提供有效、真實、完整、準確及最新的資料。如您未能提供該等資料將會對本行的合適性評估之準確性及可信性產生重大影響。如您的資料在提交後有任何重大更改，請儘快通知本行。

   The results of this questionnaire are derived from the information you provide to us and are built upon the assumptions that an appropriate risk level will depend on your investment objective, investment horizon, liquidity needs, investment knowledge and experience, attitude towards risk and return expectation. The investment risk profile is divided into 1 to 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk appetite. The questionnaire design and scoring methods are based on the findings from empirical research. Your answers have material impact on the indicative result of this questionnaire. The Bank will also assess your vulnerable customer status based on the provided answers. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment. You should also notify us timely of any material changes to the information provided by you.

6. 所有本行提供之投資產品均受香港法規所規管，與其他國家或地區之法規可能存有差異。請注意個別貨幣受相關政府的外匯管制政策所約束，目前或未能自由兌換。貨幣的兌價波動或會對您的投資構成不利影響。

   All investment products provided by the Bank are regulated by the laws and regulations of Hong Kong which may differ from the laws and regulations in other countries or regions. Please note that certain currencies are currently subject to foreign exchange control policies and may not be freely convertible. Any fluctuation of the exchange rate may adversely affect the value of your investments.

7. 在以聯名賬戶辦理投資交易時，本行只會以交易來人的投資風險取向及所提供的個人資料，進行合適性評估及介紹合適產品(如有)。故此認購的產品(包括但不限於產品特性、結構或複雜性等不同因素)可能未必適合另一位聯名戶戶主。

   When conducting transaction by using joint account, the Bank will merely rely on the investment risk profile and personal information provided by the client, who places the investment order, when conducting the suitability assessment and introducing products (if applicable). Therefore, the product being subscribed by the relevant client may not be suitable for another joint account holder due to different factors including but not limited to product nature, structure or complexity etc.

8. 倘若您於填寫本問卷及於開立投資賬戶時所提供之答案有任何歧異，概以本問卷的答案為準。

   In the event of any discrepancies between your answers provided in this questionnaire and during investment account opening, the answers of this questionnaire shall prevail.

9. 請圈出最適合的一項答案。

   Please circle the most appropriate answer.

客戶姓名 **Customer Name_____ (ID No. _____)**

投資風險取向評估 **Investment Risk Profile Assessment**

1. 您是否預期有任何特殊的健康或財政狀況，會影響您的決策能力?

   Do you foresee any special needs in respect of health or financial status which affect your decision making?
   - A. 是，預期會影響我的決策能力 Yes, my decision making might be affected
   - B. 否，預期不會影響我的決策能力 No, my decision making might not be affected

2. 您年收入是否超過港幣 12 萬或擁有可投資資產超過港幣 36 萬，令您於財政上能支持您的基本日常生活?

   Do you have annual income over HK$120,000 or investable asset over HK$360,000 to financially support your basic daily living?
   - A. 是 Yes
   - B. 否 No

3. 請選出您所屬的年齡組別

   Please indicate the age group that you belong to:
   - A. 18-24
   - B. 25-34
   - C. 35-50
   - D. 51-64
   - E. 65或以上 65 or above

4. 您的最高學歷是

   What is your highest education level?
   - A. 小學或以下 Primary school or below
   - B. 中學 Secondary school
   - C. 大專 / 副學士 / 文憑 Post-secondary school / Associate Degree / Diploma
   - D. 大學或以上 University or above

5. 您可以用作儲蓄或投資的款項平均佔您收入百分比為

   What is the average percentage of your income that can be set aside for savings or investment?
   - A. 少於5% Less than 5%
   - B. 5% 至少於10% 5% to less than 10%
   - C. 10% 至少於20% 10% to less than 20%
   - D. 20% 至少於30% 20% to less than 30%
   - E. 30%或以上 30% or above
   - F. 以上皆不適用 (只供代表私人投資公司客戶而未持有本行個人賬戶的授權簽字人選擇)
     None of the above (For authorised signatory of Private Investment Company who do not hold individual account with the Bank only)

6. 您打算用作為投資用途的款項平均佔您的總資產淨值中的百分比為(物業除外)

   What is the average percentage of your total net worth that will be allocated for investment purpose (excluding real estate properties)?
   - A. 少於5% Less than 5%
   - B. 5% 至少於10% 5% to less than 10%
   - C. 10% 至少於20% 10% to less than 20%
   - D. 20% 至少於30% 20% to less than 30%
   - E. 30%或以上 30% or above
   - F. 以上皆不適用 (只供代表私人投資公司客戶而未持有本行個人賬戶的授權簽字人選擇)
     None of the above (For authorised signatory of Private Investment Company who do not hold individual account with the Bank only)

7. 於您的整體投資組合中, 您偏向的平均投資年期是多久?

   What is your preferred average investment horizon of your entire investment portfolio?
   - A. 最長6個月 Up to 6 months
   - B. 最長1年 Up to 1 year
   - C. 最長3年 Up to 3 years
   - D. 最長6年 Up to 6 years
   - E. 最長10年 Up to 10 years
   - F. 超過10年 Over 10 years
   - G. 以上皆不適用 (只供代表私人投資公司客戶而未持有本行個人賬戶的授權簽字人選擇)
     None of the above (For authorised signatory of Private Investment Company who do not hold individual account with the Bank only)

8. 下列那項陳述最能表達您的主要投資目的及投資取向?

   Which of the following statements best describes your primary investment objective and investment attitude?

A. 在一般情況下，本人的主要投資目的以投機為主。本人可承受平均每年金融投資 30%或以上的價格波動，並希望獲得明顯高於股票市場指數的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。

In general, my primary investment objective is speculation-oriented. I can bear 30% or higher price fluctuation of my financial investment in one-year time on average and wish to gain a return that is remarkably higher than the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

B. 在一般情況下，本人的主要投資目的以資本增值為主。本人可承受平均每年金融投資 20%至少於 30%的價格波動, 並希望獲得媲美股票市場指數的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。

In general, my primary investment objective is growth-oriented. I can bear 20% to less than 30% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is comparable to the stock market indexes. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

C. 在一般情況下， 本人的主要投資目的以資本增值為主。本人可承受平均每年金融投資 10%至少於 20%的價格波動, 並希望獲得遠高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。

In general, my primary investment objective is growth-oriented. I can bear 10% to less than 20% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is much better than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

D. 在一般情況下，本人的主要投資目的以收入為主。本人可承受平均每年金融投資 5%至少於 10%的價格波動, 並希望獲得高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。

In general, my primary investment objective is income-oriented. I can bear 5% to less than 10% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

E. 在一般情況下，本人的主要投資目的以收入為主。本人可承受平均每年金融投資少於 5%的價格波動, 並希望獲得稍高於銀行存款利率的回報，惟價格波動非本人唯一考慮，在考慮其他風險評估因素後可接受高於或低於上述的價格波動。

In general, my primary investment objective is income-oriented. I can bear less than 5% price fluctuation of my financial investment in one-year time on average and wish to gain a return that is slightly higher than the interest rate of bank deposits. However, price fluctuation is not my only consideration, and I can accept higher or lower price fluctuation than the aforesaid level in consideration of other risk-assessment factors.

F. 在一般情況下，本人的主要投資目的以資本保障為主，不可承受金融投資任何價格波動。

In general, my primary investment objective is capital preservation and cannot bear <u>any</u> price fluctuation of my financial investment.

G. 以上皆不適用 (只供代表私人投資公司客戶而未持有本行個人賬戶的授權簽字人選擇)

None of the above (For authorised signatory of Private Investment Company who do not hold individual account with the Bank only)

9. 在下列表中, 請選出您對各投資產品的投資經驗: (如適用,可選擇✓多於一項)

Please indicate your experience of the investment products in the following table: *(Tick ✓ more than one choice if appropriate)*

投資產品種類 Type of Investment Product			投資經驗 Investment Experience		在過去三年內的交易次數 * Number of transactions within the Past 3 Years*			
			有 Yes	沒有 No	A. 沒有 No	B.少於5次交易 Less than 5 transactions	C. 5-10次交易 5-10 transactions	D.多於10次交易 More than 10 transactions
9.1)	外幣/貴金屬 Foreign Currency/ Precious Metals		❑	❑	❑	❑	❑	❑
9.2)	定息債券 Fixed Income Securities	**(a)**非複雜債券 (沒有附帶特別條款) / 存款證 Non-complex bond (without special features)/ Certificate of Deposit	❑	❑	❑	❑	❑	❑
		(b)複雜債券**(附帶特別條款，但屬或然可換股或具有或然撇減或彌補虧損特點除外) Complex bond**(with special features other than Contingent Convertible, Contingent write-down or Loss-absorption feature)	❑	❑	❑	❑	❑	❑
9.3)	結構性產品 Structured Product	**(a)**保本結構性產品(貨幣/利率掛鈎)(例如:結構性投資) Principal Protected Structured Product (Currency / Interest Rate Linked) (e.g. Structured Investment)	❑	❑	❑	❑	❑	❑
		(b)非保本結構性產品(貨幣/利率掛鈎) (例如: 外匯掛鈎投資) Non-principal Protected Structured Product (Currency / Interest Rate Linked) (e.g. Currency Linked Investment)	❑	❑	❑	❑	❑	❑

		(c) 結構性產品 (保本/非保本)(股票/信貸/商品掛鈎)(例如: 股票掛鈎投資、股票掛鈎票據、信貸掛鈎票據) Structured Product (Principal Protected / Non-principal Protected) (Equities / Credit / Commodities Linked) (e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note)	❑	❑	❑	❑	❑	❑
9.4)	單位信託/互惠基金 Unit Trust / Mutual Fund	**(a)** 非複雜基金 (非衍生工具基金) Non-Complex Fund (Non-derivative Fund)	❑	❑	❑	❑	❑	❑
		(b) 複雜基金（例如:衍生工具基金） Complex Fund (e.g.Derivative Fund)	❑	❑	❑	❑	❑	❑
9.5)	股票 Equities (例如:於交易所買賣的股份/e.g.Shares traded in stock exchange)		❑	❑	❑	❑	❑	❑
9.6)	衍生工具/槓桿產品 Derivative/Leveraged Product	**(a)** 交易所買賣衍生工具/孖展交易 (例如: 窩輪、股票期權、期貨及期權，牛熊證) Exchange Trade Derivatives / Margin Trading (e.g. Warrants, Stock Options, Futures & Options, Callable Bull/Bear Contracts)	❑	❑	❑	❑	❑	❑
		(b) 非交易所買賣衍生工具 (例如: 遠期、期權) Non-Exchange Trade Derivatives (e.g. Forwards, Options)	❑	❑	❑	❑	❑	❑
		(c) 其他衍生工具/槓桿產品 (例如: 累計認購期權或累計認沽期權) Other Derivatives/Leveraged Product (e.g. Accumulator or Decumulator)	❑	❑	❑	❑	❑	❑
9.7)	具有彌補虧損特點之產品 (例如: 或然可換股債券, 具有彌補虧損特點的基金, 具有彌補虧損特點的票據) Loss-absorption Feature Product (e.g. Contingent Convertible Bond, Loss-absorption Feature Fund, Loss-absorption Feature Note)		❑	❑	❑	❑	❑	❑

備註:
Remarks:

* 包括但不限於本行所進行之交易次數。
Including but not limited to the number of transactions conducted through the Bank.

** 複雜債券是指具有一項或多項以下特點組成的債券（包括（但不限於）屬永續性質或後償性質的債券、或那些具有浮息（如可上調或下調利率）或延遲派付利息條款、可延遲到期日、或屬可換股或可交換性質，或具備非單一信貸支持提供者及結構的債券）。
Complex Bonds are bonds with one or more special features (including, but not limited to, perpetual or subordinated bonds, or those with variable (e.g. step-up or step-down) or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable, or those with multiple credit support providers and structures).

評估結果 **Assessment Result**

(A) 根據您提供的答案，您已獲通知您的投資風險取向屬於
Based on the answers you have provided, you have been informed that your investment risk profile is

☐ **進取 Aggressive**

一般來說，您是一個進取型的投資者，渴望獲得明顯高於環球股票市場指數的回報以達至最大化資本增值。把風險減至最低並非您的首要考慮。您能接受槓桿式投資，及願意接受明顯的高資本損失風險來換取潛在的巨額回報。
In general, you are an aggressive investor who is eager to earn a return remarkably higher than global stock market indexes so as to achieve highest possible capital appreciation. Minimizing risks is not your primary concern. You can accept leveraged investment and are willing to bear significantly high risk of capital loss in exchange for a potentially substantial return.

☐ **中度進取 Moderately Aggressive**

一般來說，您是一個中度進取型的投資者，渴望賺取與環球股票市場指數相約的回報以達致高資本增值。您願意接受較高的資本值波動，及願意接受高資本損失風險來換取潛在的重大回報。
In general, you are a moderately aggressive investor who is eager to earn a return comparable to the global stock market indexes so as to achieve high capital appreciation. You can accept high fluctuation of capital values and are willing to bear high risk of capital loss in exchange for a potentially significant return.

☐ **平穩 Moderate**

一般來說，您是一個平穩型的投資者，渴望賺取遠高於銀行存款利率的回報以達致溫和資本增長。您傾向承受中度投資風險，願意接受溫和的資本值波動，並能面對適度的短期損失之可能性。
In general, you are a moderate investor who wants to achieve a return that is much better than the interest rate of bank deposits and a moderate growth of capital. You prefer to take medium investment risk and accept moderate fluctuation of capital values with the possibility of facing moderate short-term loss.

☐ **中度保守 Moderately Conservative**

一般來說，您是一個中度保守型的投資者，以尋求稍微高於銀行存款利率的回報為主要目標。您傾向承受低至中度投資風險，能接受不太大的資本值波動，並能面對偶爾的短期損失之可能性。

In general, you are a moderately conservative investor whose primary aim is to look for a return slightly above interest rate of bank deposits. You prefer to take low-to-medium investment risk and accept modest fluctuation of capital values with the possibility of facing occasional short-term loss.

☐ **保守 Conservative**

一般來說，您是一個保守型的投資者，以保本為主要目標。您在投資上不願承擔風險。

In general, you are a conservative investor whose primary aim is to preserve capital. You are risk adverse on investment.

(B)

□ 根據您提供的答案及本行的評估，您已獲通知本行不會向您推介任何投資產品。
Based on the answers you have provided and the assessment made by us, you have been informed that our Bank will not recommend any investment product to you.

客戶確認 **Customer Declaration**：

第一部份 **Part I**：（請於以下二者選其一 **Please choose from either one below**）

□ 本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述已正確顯示本人的投資風險取向。
I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment risk profile is correctly stated above.

□ 本人認為以下由本人自行選定更為保守的投資風險取向，更能反映本人的實際情況 **(**請剔選適合者**,** 只適用於**(A)**項**)**。
I confirm that my self-declared investment risk profile below, which is more prudent, is more appropriate to my situation (please tick the appropriate one, only applicable to (A)).

- □ 中度進取 Moderately Aggressive
- □ 平穩 Moderate
- □ 中度保守 Moderately Conservative
- □ 保守 Conservative

第二部份 **Part II**：

□ 本人對投資產品/服務**(**包括但不限於基金、債券、票據、股票掛鈎票據及其他結構性產品**)**感興趣，並樂意於日後以任何方式收到銀行提供的有關資料，而銀行職員亦可隨時聯絡本人，以提供有關資料。
I am interested in investment products/services (including without limitation funds, bonds, notes, equity-linked notes and other structured products) and would like to receive in future and in any means relevant information from the Bank. Also, the Bank staff may at anytime contact me for providing such information.

容易受損客戶評估結果 Vulnerable Customer Assessment Result

客戶須知 Notice to Customer(s)

1. 本評估旨在就您當前狀況作出分析，包括但不限於參照您於《投資風險取向評估》第9題所確認**在過去三年內**的投資經驗(當中9.2(b)、9.3(c)、9.4(b)、9.6(c)及9.7屬複雜產品類別)，從而確定您是否屬於「容易受損客戶」。如您有複雜產品投資經驗，您將被評估為非「容易受損客戶」；如您只有其它產品投資經驗，您將被評估為複雜產品的「容易受損客戶」; 如您沒有任何產品投資經驗或有特定容易受損客戶表徵，您將被評估為所有投資產品的「容易受損客戶」。
The purpose of this assessment is to evaluate your current circumstances to determine if you are a vulnerable customer by, including but not limited to, referring to your investment experience **in the past 3 years** as confirmed in Question 9 of the Investment Risk Profile Assessment (9.2(b), 9.3(c), 9.4(b), 9.6(c) and 9.7 of which are classified as complex products). You will be classified as "Non-Vulnerable Customer" if you possess investment experience in complex products, "Vulnerable Customer for Complex Products Only" if you only possess investment experience in other investment products and "Vulnerable Customer for All Investment Products" if you do not possess any investment product experience or if you are identified with certain vulnerable customer attributes.

2. 本行將會根據本行的資料政策通告使用並保密處理本問卷及本評估所收集的資料。如您未能提供有效、真實、完整、準確及最新資料，將會對容易受損客戶評估之準確性產生重大影響。本行將定期重檢您的容易受損客戶狀態。如您的資料在提交後有任何重大更改，請儘快通知本行。如相關資料更改影響到您的容易受損客戶狀態，您或需重新完成本評估。
All information obtained in this questionnaire and this assessment will be used and kept confidential in accordance with our Data Policy Notice. If there is a failure in providing information that is valid, true, complete, accurate and updated would materially affect the accuracy of the vulnerable customer assessment result. The vulnerable customer status is subject to regular review. You should also notify us timely of any material changes to the information provided by you and you may need to complete a new assessment should there be any changes that may alter your vulnerable customer status.

3. 在以聯名賬戶辦理投資交易時，本行只會以交易來人的容易受損客戶評估結果進行合適性評估及介紹合適產品(如有)，及按情況在產品銷售過程中提供相應額外關愛措施，包括錄音、親友陪同及/或職員見證安排。
When conducting transaction by using joint account, the Bank will merely rely on the vulnerable customer assessment result of the client, who places the investment order, to conduct the suitability assessment and introduce products (if applicable), and to provide corresponding additional care measures where necessary in the sale of investment products, including audio recording, companion and/or staff witnessing arrangement.

根據您提供的答案及本行評估，您的容易受損客戶評估結果為
Based on the answers you have provided and the Bank's assessment, your vulnerable customer assessment result is

□ (A) 所有投資產品的容易受損客戶 Vulnerable Customer for All Investment Products

您屬於所有投資產品的「容易受損客戶」。為保障您的利益，在銷售投資產品過程中，本行會提供相應額外關愛措施，包括錄音、親友陪同及/或職員見證安排等。在作出投資決定前，您應仔細考慮投資產品/ 服務是否適合您的財務狀況、投資目標和經驗、風險承受能力、以及其他有關情況，亦應了解投資產品/ 服務所涉及的相關風險。
You are being classified as "Vulnerable Customer for All Investment Products" by the Bank. To protect your interest, corresponding additional care measures (including audio recording, companion and/or staff witnessing arrangements) will be provided during the sale of investment transactions. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and

other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

☐ **(B) 複雜產品的容易受損客戶 Vulnerable Customer for Complex Products Only**

您屬於複雜產品的「容易受損客戶」。為保障您的利益，在銷售複雜產品過程中，本行會提供相應額外關愛措施，包括錄音、親友陪同及/或職員見證安排等。年長客戶或因應交易種類，仍需按本行規定進行錄音、親友陪同及/或職員見證安排。在作出投資決定前，您應仔細考慮投資產品/ 服務是否適合您的財務狀況、投資目標和經驗、風險承受能力、以及其他有關情況，亦應了解投資產品/ 服務所涉及的相關風險。
You are being classified as "Vulnerable Customer for Complex Products Only" by the Bank. To protect your interest, corresponding additional care measures (including audio recording, companion and/or staff witnessing arrangements) will be provided during the sale of investment transaction on complex product. Elderly customers may need to follow the Bank's requirement on audio recording, companion and/or staff witnessing arrangements. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

☐ **(C) 非容易受損客戶 Non Vulnerable Customer**

您屬於非「容易受損客戶」，在銷售投資產品過程中，本行不會提供部份額外關愛措施。年長客戶或因應交易種類，仍需按本行規定進行錄音、親友陪同及/或職員見證安排。在作出投資決定前，您應仔細考慮投資產品/ 服務是否適合您的財務狀況、投資目標和經驗、風險承受能力、以及其他有關情況，亦應了解投資產品/ 服務所涉及的相關風險。
You are being classified as "Non-Vulnerable Customer" by the Bank, some of the additional care measures will not be provided during the sale of investment products. Elderly customers may need to follow the Bank's requirement on audio recording, companion and/or staff witnessing arrangements. Before making investment decisions, you should carefully consider whether investment products/ services are suitable in light of your financial position, investment objectives and experiences, risk tolerance and other relevant circumstances. Meanwhile, you should also understand the risks associated with investment products/ services.

*為保障客戶，本行對有容易受損客戶表徵的客戶經網上進行的交易提供額外關愛措施，包括只接受風險配對交易及不接受結構性產品交易等。
For customer's protection, additional care measures will be provided to customers with vulnerable customer attributes via online channel, including only risk match transaction is allowed, structured product application is not allowed, etc.

客戶確認 **Customer Declaration**：

第三部份 **Part III**：（請於以下選其一 **Please choose from below**）

☐ 本人謹此聲明根據本人所知悉的全部，為本評估提供有效、真實、完整、準確及最新的資料，並同意及確認上述已正確顯示本人的容易受損客戶狀態。
I hereby declare that the information I provide in this assessment is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my vulnerable customer assessment result is correctly stated above.

☐ 本人認為以下由本人自行選定較為謹慎的容易受損客戶狀態，更能反映本人的實際情況 (請剔選適合者)。
I confirm that my self-declared vulnerable customer assessment result below, which is more prudent, is more appropriate to my situation (please tick the appropriate one).

- ☐ 本人希望銀行在銷售投資產品過程中提供額外關愛措施，因此本人要求被視為所有投資產品的「容易受損客戶」 (詳見容易受損客戶評估結果A部份)
  I would like the Bank to provide additional care measures during the sale of investment transactions, therefore I hereby request to be treated as "Vulnerable Customer for All Investment Products". (See Vulnerable Customer Assessment Result Part A)
- ☐ 本人希望銀行在銷售複雜投資產品過程中提供額外關愛措施，因此本人要求被視為複雜產品的「容易受損客戶」 (詳見容易受損客戶評估結果B部份)
  I would like the Bank to provide additional care measures during the sale of investment transactions on complex products, therefore I hereby request to be treated as "Vulnerable Customer for Complex Products Only". (See Vulnerable Customer Assessment Result Part B)

☐ 本人不同意評估結果，在我進行特定投資產品交易時，銀行毋須採取額外關愛措施。 (客戶須提供相關佐證文件以作額外申請，而在申請成功前，會先按本問卷評估結果處理)。
I disagree with the assessment result, and the Bank does not need to take additional care measures during the sale of certain investment products (Provision of relevant document (s) are required for appeal application separately. You will be regarded as per the vulnerable customer assessment result before application is completed.)

本人謹此聲明根據本人所知悉的全部，為本問卷/本評估提供有效、真實、完整、準確及最新的資料，並同意及確認上述的投資風險取向已正確顯示本人的投資風險取向。本人同意此投資風險取向將存於銀行記錄，及銀行將採取本問卷結果、或本人自行選定的投資風險取向、兩者的較保守者作產品合適性評估。

I hereby declare that the information I provide in this form/ assessment is valid, true, complete, accurate and up-to-date to the best of my knowledge, and agree and confirm that my investment risk profile is correctly stated above. I hereby agree that this investment risk profile will be captured in the Bank's record, and the Bank will adopt the more conservative of the above assessment result and the self-declared investment risk profile, for product suitability assessment.

重要事項:

Important Note:

本行將就您對整份問卷提供的答案而綜合評估您的投資風險取向/容易受損客戶狀態，而非取決於問卷內任何單一問題的答案。而您的產品合適性評估則會在往後於每次交易前敍做。

Your investment risk profile / vulnerable customer assessment is based on your overall responses rather than your answer to any individual question. However, your product-specific suitability assessment will be separately conducted before every single transaction is made in future.

客戶簽署 Customer Signature(s): _____ S.V 日期 Date: _____

免責聲明

Disclaimer:

本問卷/評估及其結果並不構成任何投資產品或服務的要約、招攬或建議，且不應被當作為一項投資建議。您在作出任何投資決定前，亦應考慮您的個人狀況，包括但不限於您的財政狀況、投資經驗及投資目標。本問卷/評估的結果來自您向本行提供的資料。您必須提供有效、真實、完整、準確及最新的資料，否則將會嚴重影響本行的合適性評估。在作出任何投資決定前，請考慮諮詢您的獨立投資顧問。除我們的資料政策通告另有規定外，本問卷/評估所收集的個人資料， 將保密處理。

This questionnaire/ assessment 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. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. The results of this questionnaire/ assessment are derived from information you provide to us. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment. Please consider consulting your independent investment adviser before making any investment decisions. Personal information collected in this questionnaire/ assessment will be kept confidential, subject to our Data Policy Notice.