

## Risk Profile Questionnaire 投資風險取向問卷

This questionnaire serves to help you to assess your risk attitude based on your ability to take risk and your risk tolerance level. For corporate clients, the director or person in control of the company should complete this questionnaire on behalf of the company. If your situation or investment goals changes, you should approach us and update your information in this questionnaire as soon as possible for us to re-assess your risk profile. 這份問卷是根據閣下承受風險的能力及風險接受程度以評估閣下的風險態度。如閣下為公司客戶，此問卷應由公司董事或擁有公司控制權的人士代表公司填寫。如閣下的情況或投資目標有變動，應聯絡我們及更新閣下的資料，以便重新評估閣下的投資風險取向。

Information provided will be kept confidential. 閣下提供的資料將絕對保密。

Please return a completed questionnaire to Schroder Investment Management (Hong Kong) Limited Level 33 Two Pacific Place 88 Queensway Hong Kong Retail Business Development. 請填妥問卷後寄回香港金鐘道 88 號太古廣場第二座 33 樓施羅德投資管理 (香港) 有限公司 基金業務拓展部。

I. Personal Details 個人資料:	
1) Name 姓名	
2) Account number 客戶號碼	
3) Date of birth (dd/mm/yyyy) 出生日期 (日 / 月 / 年) *	
4) Phone number 電話號碼	
5) Occupation 職業	<input type="checkbox"/> Employed 受僱人士 <input type="checkbox"/> Self-Employed/Proprietor 自僱人士/經營者 <input type="checkbox"/> Retired 退休人士* <input type="checkbox"/> Housewife 家庭主婦
6) Education 教育程度	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> University or above 大學或以上
7) Asset class currently owned 目前擁有的資產類別	<input type="checkbox"/> Real Estate 房地產 <input type="checkbox"/> Equities 股票 <input type="checkbox"/> Bonds 債券 <input type="checkbox"/> Investment funds 投資基金 <input type="checkbox"/> Cash/Deposit 現金/存款 <input type="checkbox"/> Others (please specify, e.g. Antique) 其他(請註明·如古董) _____
8) What is your total net worth/assets (in HKD) (excluding real estate asset)? 閣下之總資產淨值約為 (以港元計算) (不包括房地產)?	<input type="checkbox"/> Below 500,000 或以下 <input type="checkbox"/> 500,001 – 1,000,000 <input type="checkbox"/> 1,000,001 – 5,000,000 <input type="checkbox"/> 5,000,001 – 8,000,000 <input type="checkbox"/> Over 8,000,000 以上

\* If you are at or over 65 years old or have retired, in order to protect your interest we will profile you as a conservative investor and as a consequence we will not accept your subscription instruction in funds other than the low risk funds (e.g. money market funds and liquidity funds). After having completed Questions 1-8 in the above section, you may skip the remaining questions. Please sign on the last page and return the questionnaire to us. 如閣下已達 65 歲或以上或已經退休，為保障閣下的利益，我們將閣下定為保守型投資者。因此，我們不會接受閣下認購低風險 (如貨幣市場基金和流動基金) 以外的基金。閣下完成上述第 1-8 條問題後，可略過餘下問題，請於最後一頁簽署並交回問卷給我們。

However, if you consider that you should not be profiled as a conservative investor given your higher risk appetite and as such would be keen to deal in a wider range of funds including funds of a higher risk profile, please check the box in the left hand side. By checking the box, you confirmed that notwithstanding your age and/or retirement status, you may want to deal in Schroder funds that are of higher risk profile and you understand that your investment in such funds may involve higher risk than what you can take and therefore may not be in your best interest. **After checking the box, please continue to complete the rest of this questionnaire and sign it.** 然而，閣下如認為可承受較高風險而不應被定為保守型投資者，並有意買賣較廣泛的基金 (包括較高風險的基金) 請在左面方格內✓。透過在方格內✓，閣下確認儘管考慮年齡及 / 或退休狀況，閣下仍有意買賣較高風險的施羅德基金，並明白於該等基金的投資涉及的風險可能較閣下可承受的為高，未必屬於閣下的最佳利益。閣下在左面方格內✓後，請繼續填妥問卷並簽署。

## II. Risk Profiling Analysis 風險評估分析:

(Please select one single most suitable choice unless otherwise specified 請選擇最適合的一項，另有所述的除外。)

### i. Personal Financial Situation 個人財務狀況

Your personal financial situation, sources of income, level of reserves/ savings pattern may impact your capacity to tolerate fluctuations in your investment. 閣下的財務狀況、收入來源、儲備水平/ 儲蓄習慣可能會影響閣下對投資波動的承受能力。

1) Do you have a source of income that can cover your daily expenses? 閣下有收入來源以支付日常開支嗎?

- I do not have an income source 本人沒有收入來源
- I have an income source but it cannot cover my daily expenses 本人有收入來源，但不足以支付日常開支
- I have an income source but it barely covers my daily expenses 本人有收入來源，僅僅可支付日常開支
- I have an income source which can sufficiently cover my daily expenses 本人有收入來源，並足以支付日常開支
- I have an income source which can sufficiently cover my daily expenses with excess balance available for investment 本人有收入來源，足以支付日常開支並有餘款作投資之用

If you have a source of income, please indicate your source below (you can select more than 1 box): 如果你有收入來源，請從下列項目選出你的收入的來源(可選擇多項)：

- Salary / Commission 薪金 / 佣金
- Business profit 經營業務營利
- Rental income 租金收入
- Pension 退休金
- Dividend/Interest income/Investment income 股息 / 利息收入 / 投資收入
- Financial support from others 其他人士的財務資助
- Others (Please specify) 其他 (請註明) \_\_\_\_\_

2) How would you describe your financial situation? 閣下如何描述閣下的財政狀況?

Very unstable 非常不穩定				Very stable 非常穩定	
<input type="checkbox"/> Very unstable 非常不穩定	<input type="checkbox"/> Unstable 不穩定	<input type="checkbox"/> Moderately stable 頗為穩定	<input type="checkbox"/> Stable 穩定	<input type="checkbox"/> Very stable 非常穩定	

3) What percentage of your monthly household income could be available for investment? 閣下每月可作投資的家庭收入的百份比?

- 0% - 10%
- 11% - 20%
- 21% - 30%
- 31% - 40%
- Over 40% 以上

4) What percentages of your total investable assets (excluding real estate asset) are invested in Schroder funds? 閣下投資在施羅德基金的資產佔可作投資的資產(不包括房地產)多少百份比?

- Over 80% 以上
- 61% - 80%
- 41% - 60%
- 21% - 40%
- 20% or below 或以下

### ii. Investment Experience and Objective 投資經驗及目標

Your investment experience, objective and investment horizon impact your investment mix and the level of risk you are able to take. 閣下的投資經驗、投資目標及投資期限會影響閣下的投資組合及閣下可承受風險的程度。

5) How many years of investment experience do you have? 閣下有多少年的投資經驗?

- Never 從不投資
- Less than 1 year 少於 1 年
- 1 - 5 years 年
- 6 - 10 years 年
- More than 10 years 超過 10 年

- 6) What is your main objective for the investment account with Schroder? 閣下在施羅德開投資戶口的主要目標為何?
- Security of capital is most important 保障資本最重要
  - Security of capital is important 保障資本是重要的
  - Balance between security and growth of capital is important 平衡資本的保障和增長是重要的
  - Growth of capital is important 資本增長是重要的
  - Growth of capital is most important 資本的增長最重要

- 7) How long do you want to invest your holding in Schroder funds? 閣下打算投資於施羅德基金的年期?
- Less than 1 year 少於 1 年
  - 1 - 2 years 年
  - 3 - 4 years 年
  - 5 - 7 years 年
  - More than 7 years 多於 7 年

- 8) Did you invest in the following? (Note: Please indicate Yes / No for each of the following) 閣下曾否投資於下述產品(註：請在下列每個選擇中選取有 / 沒有)
- |  |                                |                                |
|--|--------------------------------|--------------------------------|
| Certificate of deposit 存款證   | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| Bond / Bond fund 債券 / 債券基金   | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| Foreign exchange / Currency linked deposit 外匯 / 外幣掛鈎存款                               | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| Equities / Equity fund/ Exchange traded fund 股票 / 股票基金 / 交易所買賣基金                     | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| Derivative products (e.g. options, futures, warrants, swaps) 金融衍生工具 (如期權·期貨·認股權證·掉期) | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |

### iii. Risk Tolerance Level 風險承受程度

The level of risks you are prepared to face impacts the kind of investment appropriate for you. An investor with lower risk taking ability is generally suitable to invest in less volatile products associated with lower expected return. 閣下準備承受的風險程度影響閣下適合選擇的投資種類。承受風險能力較低的投資者一般適合投資在預期回報較低而波動較小的產品。

Investors who see that they may be significantly impacted in terms of the quality of their living by the fluctuation of investment or their savings/reserves will be used up within 6 months assuming they do not sell existing holding in investment products suggest should take a conservative approach in their investment. For those investors, we will profile them as the conservative type. 假如投資者認為其生活質素或會因為投資波動而受到重大影響，或在不出售持有的投資項目下其儲蓄 / 儲備將在 6 個月內使用完，我們建議投資者應採取保守的投資方式。我們將會對這些投資者定為保守型投資者。

- 9) If there is a fall of 30% p.a. or above in your Schroder investment portfolio, how much impact of your living will be suffered? 假如閣下的施羅德投資組合價值按年下跌 30%或以上，對閣下生活的影響程度如何？
- Intolerable 不能忍受
  - Great adverse impact 嚴重的負面影響
  - Medium adverse impact 略受影響
  - Little adverse impact 少許負面影響
  - No impact 沒有影響

- 10) Which level of investment fluctuation per year would you be comfortable with? 閣下每年可承受投資波動的水平？
- Fluctuates between -5% and +5% (this option indicates that you will only consider funds that expected to have very low volatility such as money market funds) 於-5% 至 +5%之間的波動 (此選擇表示閣下僅考慮投資於非常低波幅的基金如貨幣市場基金)
  - Fluctuates between -10% and +10% 於-10% 至 +10%之間的波動
  - Fluctuates between -20% and +20% 於-20% 至 +20%之間的波動
  - Fluctuates between -30% and +30% 於-30% 至 +30%之間的波動
  - Fluctuates below -30% and over +30% 低於-30%及超過+30%的波動

- 11) How soon would you expect your savings / reserves be used up if you do not sell the investment products held with us? 假如閣下不出售持有的施羅德投資產品，儲蓄/儲備預料在多久會用完？
- Within 6 months 6 個月以內
  - 7 months - 1 year 7 個月 - 1 年
  - 1 - 2 years 年
  - 2 - 5 years 年
  - More than 5 years 多於 5 年

#### iv. Knowledge on Derivative Instruments 金融衍生工具的認識

Schroder is required to assess our client's knowledge on derivatives instruments. The below questions facilitate Schroder to make such assessment. Schroder has the discretion not to make certain funds available to our client based on the assessment result. 施羅德須要就客戶對金融衍生工具的知識進行評估。以下問題將有助施羅德進行該等評估。根據評估的結果，施羅德有權拒絕向客戶出售某些基金。

12) Do you have any investment related professional qualification? (Note: Please indicate Yes/ No for each of the following) 閣下有否獲得任何投資相關的專業資格? (註: 請在下列每個選擇中選取有/沒有)

Bachelor Degree or above in Investment / Accounting / Economics or Finance related areas 與投資 / 會計 / 經濟或金融相關領域的學士或以上學位  Yes 有  No 沒有

Chartered Financial Analyst (CFA) / Certified Financial Planner (CFP) 特許財務分析師 / 註冊財務策劃師  Yes 有  No 沒有

Financial Risk Manager Program (FRM) and other relevant program 金融風險管理師及其他有關課程  Yes 有  No 沒有

Certified Public Accountants (CPA) 註冊會計師  Yes 有  No 沒有

Passed relevant Hong Kong Securities Institute licensed examinations 通過香港證券專業學會有關持牌考試  Yes 有  No 沒有

Others (Please specify) 其他 (請註明) \_\_\_\_\_

13) For derivative products (e.g. futures / options / warrants / swaps), do you have (Note: Please indicate Yes/ No for each of the following) 對於金融衍生工具 (如期貨 / 期權 / 認股證 / 掉期) 閣下有否: (註: 請在下列每個選擇中選取有 / 沒有)

Training or attended courses 參加培訓或課程  Yes 有  No 沒有

Current or previous work experience related to derivative products 現時或以前的工作經驗與金融衍生工具相關  Yes 有  No 沒有

Prior trading experience in derivative products 投資金融衍生工具的經驗  Yes 有  No 沒有

Five or more transactions in any derivative products within the past 3 years 在過去 3 年有五次或以上投資任何金融衍生工具的交易  Yes 有  No 沒有

#### Customer Declaration 客戶聲明

I / We hereby declare and agree that all the information given above is complete, true and accurate, and is given to the best of my/our knowledge. 本人 / 吾等謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡本人 / 吾等所知而作答。

I / We acknowledge and agree that information given above shall be used, stored and treated in the same way as other data in relation to my account with you. For details, please refer to Note 9 in the standard Application Form. 本人 / 吾等知悉並同意上述資料將按本人 / 吾等於貴公司帳戶的其他資料的相同方法使用、儲存及處理。有關詳情，請參閱申請表格備註第 9 點。

#### Customer Signature 客戶簽署<sup>1</sup>

\_\_\_\_\_  
Date 日期: \_\_\_\_\_

#### Disclaimer 免責聲明:

This questionnaire and the result is only one of the factors you may take into account when investing. This should not be regarded as an investment advice, an offer to sell, or a solicitation to buy any financial products. You should consider carefully your investment objective and risk tolerance ability and seek for independent professional advice before making any investment decision. Schroder Investment Management (Hong Kong) Limited accepts no responsibility or liability as to the accuracy or completeness of the information provided in this questionnaire and the result. 本問卷和結果只是閣下考慮投資的其中一個因素。以上並不應被視為投資建議，要約出售，或徵求購買任何金融產品。閣下應該仔細考慮閣下的投資目標及承受風險能力，並尋求獨立專業意見，才作出任何投資決定。施羅德投資管理（香港）有限公司對於本問卷提供的資料及結果的準確性或完整性不承擔任何責任。

<sup>1</sup> Please note that signature(s) should match the specimen signature(s) in our records. 請注意上述 / 吾等簽署必須與我們紀錄內閣下的簽字樣本吻合。