上海商業銀行
SHANGHAI COMMERCIAL BANK LTD.

Supplementary for Securities Account Mandate 證券帳户委託書附屬文件

Customer Risk Profiling – Getting to know your risk tolerance level
客户風險剖析 –了解閣下的風險承受能力

PRIVATE AND CONFIDENTIAL 私人及機密

Kindly fill in the following form in BLOCK LETTERS, and tick (☑) where applicable.
請用正楷填寫，並在適當的方格內加上☑剔號

Customer Particulars 客戶資料

☐ New Customer 新客戶 ☐ Existing Customer 本行客戶

Ref. No. 參考編號 (for Financial Planning Services 『尊家』理財適用) ______________

☐ Individual Customer 個人客戶 ☐ Corporate Customer 公司客戶

Securities A/C No. 證券戶口號碼 ______________

Name in English 英文名稱 ______________ **Name in Chinese 中文名稱** ______________

Type of Assessment 評估類別

❒ **NEW ASSESSMENT 新評估** **Assessment Date 評估日期** (D 日) / (M 月) / (Y 年)
(Please fill in "Customer Risk Profiling" 請填寫"風險評估資料"。)

❒ **REVIEW 重估** **Assessment Date 評估日期** (D 日) / (M 月) / (Y 年)
Some of my personal information has been changed, please reassess my risk profile. 本人的個人資料有所更改，請為本人重新進行風險評估。

Customer Risk Profiling 客戶風險評估資料

Investment Objectives 投資目標	❒ Capital Preservation 保本 ❒ Income 固定收入 ❒ Short Term / Speculative Gain 短期 / 投資增值 ❒ Long Term Gain 長線增值
Investment Experiences 投資經驗	No. of years of investment experience 多少年投資經驗: ❒ No 沒有 ❒ < 1 year 少於 1 年 ❒ >=1 year & < 5 years 1 年至 5 年之間 ❒ >= 5 years 5 年或以上 Investment Product 投資產品: ❒ Local Shares 本地股票 ❒ Warrants 認股權證 ❒ Foreign Shares 外國股票 ❒ HSI Futures 恒指期貨 ❒ Options 期權 ❒ Foreign Currencies 外幣 ❒ Investment Funds 投資基金 ❒ Bonds 債券 ❒ Others, please specify 其他，請註明 ______________
Annual Income (HK$) 每年收入(港幣)	❒ <$200,000 ❒ $200,000 - $500,000 ❒ $500,001 - $1,000,000 ❒ >$1,000,000
Net Worth (HK$) 資產淨值(港幣) (exclude property under mortgage & vehicles 不包括按揭物業及車輛)	❒ < $500,000 ❒ $500,000-$1,000,000 ❒ $1,000,001-$8,000,000 ❒ >$8,000,000

Level Of Risk Prepared To Accept 可承受風險能力

❒ **CORPORATE CUSTOMER 公司客戶**

Our risk tolerance level is 本公司之風險承受程度為 ☐ Conservative 穩健 ☐ Balanced 均衡 ☐ Balanced Growth 均衡增長 ☐ Aggressive Growth 進取

❒ **INDIVIDUAL CUSTOMER 個人客戶 (Please complete the following Risk Tolerance Assessment. 請完成以下之風險承受能力評估。)**

Risk Tolerance Assessment 風險承受能力評估

The assessment of your risk tolerance levels, leading to the suggestion of a certain class of investment assets and investment portfolio for your long term and medium term investment needs, are derived from sources believed to be reliable and is for reference only. Shanghai Commercial Bank Ltd. ("the Bank") makes no guarantee, representation or warranty and accepts no responsibility or liability as to any information or recommendation given in light of the assessment. 評估您的風險承受能力，將有助揀選迎合閣下長期及中期投資需要之投資資產及組合。該評估根據可信來源及僅作參考之用，其資料及建議，上海商業銀行("本行") 並不擔保、聲明或保證甚至承擔任何責任。

1. What is your age?
☐ (a) Below 35 years old (10)
☐ (b) 35 to 49 years old (5)
☐ (c) 50 years and over (1)

1. 閣下之年齡為?
☐ (a) 少於三十五歲 (10)
☐ (b) 三十五至四十九歲 (5)
☐ (c) 五十歲或以上 (1)

2. What will you expect your future personal / household income to be over the next 5 years?
☐ (a) I expect my income to increase significantly (10)
☐ (b) I expect my income to remain steady (5)
☐ (c) I expect my income to decrease (1)

2. 閣下預期未來五年的個人/ 家庭收入情況怎樣?
☐ (a) 我預期收入將會大幅增加 (10)
☐ (b) 我預期收入將會維持穩定 (5)
☐ (c) 我預期收入將會減少 (1)

3. Which of the following portfolio performance would you be most comfortable with?

Year	1	2	3	4	5	
☐ (a)	6%	6%	6%	6%	6%	(1)
☐ (b)	-8%	4%	10%	0%	20%	(5)
☐ (c)	25%	-15%	-5%	40%	10%	(10)

3. 以下那一項投資組合的回報最為符合閣下的期望?

年	1	2	3	4	5	
☐ (a)	6%	6%	6%	6%	6%	(1)
☐ (b)	-8%	4%	10%	0%	20%	(5)
☐ (c)	25%	-15%	-5%	40%	10%	(10)

4. Which of the following statement can best describe your investment objective?
☐ (a) I am investing for my long term goals (e.g. for my retirement or for my children) (10)
☐ (b) I am investing for my medium term goals (e.g. to purchase a house or a car) (5)
☐ (c) I am investing for my current spending needs (1)

4. 以下那一句子最能描述閣下的投資目標?
☐ (a) 我投資為了達成長遠目標 (如退休生活或子女教育) (10)
☐ (b) 我投資為了達成中期目標 (如買樓或買車) (5)
☐ (c) 我藉投資以應付生活支出 (1)

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5. How will you feel about the possibility of losing part of your investment?

- ☐ (a) I will not feel very uncomfortable as I am investing for the long term (10)
- ☐ (b) I can tolerate small fluctuations in my investment and I will keep the investment if its potential remains sound (5)
- ☐ (c) I cannot tolerate any loss in my investment (1)

☐

6. What percentage is your investment amount to your total assets?

- ☐ (a) Less than 35% (10)
- ☐ (b) Between 35% and 70% (5)
- ☐ (c) More than 70% (1)

☐

7. When will you expect to withdraw a major portion, say over 50%, of the investment?

- ☐ (a) In more than 5 years (10)
- ☐ (b) Between the next 3 to 5 years (5)
- ☐ (c) Within the next 3 years (1)

☐

8. What is the most important objective when you invest?

- ☐ (a) Safety of principle (1)
- ☐ (b) Stable income (5)
- ☐ (c) Capital growth (10)

☐

5. 閣下對在投資上可能招致的金錢損失有何看法?

- ☐ (a) 我並不太擔憂，因為我所作的是長線投資 (10)
- ☐ (b) 我可承受輕微的投資波動，並且會保留仍有增值潛力的投資項目 (5)
- ☐ (c) 我不能承擔投資帶來的任何損失 (1)

☐

6. 閣下的投資金額佔總資產百份比有多少?

- ☐ (a) 少於 35% (10)
- ☐ (b) 35%至 70%之間 (5)
- ☐ (c) 70%以上 (1)

☐

7. 閣下預期於何時取回大部份(50% 以上)的投資金額?

- ☐ (a) 五年以後 (10)
- ☐ (b) 未來三年至五年 (5)
- ☐ (c) 三年內 (1)

☐

8. 以下那一項是閣下認為最重要的投資目標?

- ☐ (a) 保本 (1)
- ☐ (b) 穩定收入 (5)
- ☐ (c) 資本增值 (10)

☐

Your Risk Tolerance Level 閣下風險承受程度

Total Score 總分 :

Your risk tolerance level is assessed as 閣下之風險承受程度評估為 ☐ Conservative 穩健 ☐ Balanced 均衡 ☐ Balanced Growth 均衡增長 ☐ Aggressive Growth 進取

Risk Tolerance Level 風險承受程度	Total Score 總分	Risk Categories 風險類別	Investment Risk Profiles 投資風險剖析
Low 低	8 – 25	**Conservative 穩健**	Suitable for risk adverse investors who are concerned more with capital protection and keeping up with inflation in the long term. 適合於低風險而以抵消通脹與及著重於資本保障為目的之長線投資者。 ⇨ Risk 風險 : Low 低 ⇨ Aim 目的 : To earn a moderately higher total return than cash with capital preservation a priority by investing in a basket of fixed income investment funds. 主要投資於一籃子定息產品藉以取得比一般存款較高的總回報。
	26 – 43	**Balanced 均衡**	Suitable for investors who are willing to accept some risk for a slightly better return. 適合於願意接受一些風險從而取得較佳回報的投資者。 ⇨ Risk 風險 : Low to medium 低至中 ⇨ Aim 目的 : To earn a materially higher total return than cash by investing in mostly bonds but with a minor exposure to equities. 投資大部份於債券及少量股票藉以取得比現金較顯著的總回報。
	44 – 61	**Balanced Growth 均衡增長**	Suitable for investors who are willing to take a moderate level of risk in search of a higher level of return. 適合於願意承受中度風險從而取得較高回報的投資者。 ⇨ Risk 風險 : Medium 中等 ⇨ Aim 目的 : To achieve both current income and capital growth by investing in a blend of bond and equity investment funds. 投資債券及股票基金組合藉以取得息率收益與及資本增長。
High 高	62 – 80	**Aggressive Growth 進取**	Suitable for investors who are willing to take a higher risk in return for a more substantial return in the long-term 適合於願意承受較高風險從而取得較高回報的長線投資者。 ⇨ Risk 風險 : Medium to high 中至高 ⇨ Aim 目的 : To target robust total returns by having exposure to riskier asset classes. 參與具風險的投資項目藉以取得更顯著的總回報。

Customer Acknowledgement 客戶聲明及確認

- I acknowledge the quality and quantity of this assessment highly depends on the accuracy and the completeness of the information provided in this customer risk profiling (only applicable for Individual Customer). 本人知悉貴行提供風險評估的質量將非常依賴於客戶資料表上所載的資料之準確性及完整性（僅適用於個人客戶）。
- I / We acknowledge and am/are aware that the investment decision thereafter taken is my / our sole responsibility. 本人（等）確認及知悉本人（等）將獨自承擔往後所作出的投資決定。

Customer Signature 客戶簽署

Date 日期 :

Registered Person Signature 認可從業員簽署

Name 姓名 :
HKMA Registration No. 金融管理局登記號碼 :

For Bank Use Only 銀行專用

Signature verified by 簽署核證人:		**Approved by 核准人:**		**Handling Branch : 經辦分行:**	
Relationship Officer :	Agent Code :		Handling Person :	Agent Code :	