

This risk profile questionnaire and the results should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any investment products or services. Mont Avenir accept no responsibility or liability as to the accuracy or completeness of the information provided in this questionnaire and the results. This questionnaire is not a comprehensive financial planning tool and is not a substitute for independent professional advice.

本問卷及測試結果僅供參考，並不構成投資建議，亦不得視為建議游說買賣任何投資產品或服務。未來金融對本問卷內容及結果的準確性及完整性概不作出任何保證。本問卷並非全面的理財策劃工具，不能取代獨立的專業意見。

Risk Profile Questionnaire

風險水平評估測試

PART 1: For All client 第 1 部份: 適用於全部客戶		Answer and Score 答案與分數
Q1.	<p>Are you / your company currently holding any of the below investment products? (You may select more than one option)</p> <p>您/貴公司現在是否持有以下任何投資產品? (您/貴公司可選擇多於一項)</p> <p>A. Savings/Fixed Deposits/Certificate of Deposits/Capital Protected Products 儲蓄/定期儲蓄/存款證/保本產品</p> <p>B. Bonds/Stocks/Unit Trusts/Investment-Linked Insurance Plans 債券/證券/單位信託基金/投資相連保險計劃</p> <p>C. Futures/Options/Derivatives/Structured investment products /Linked Deposits/ Leveraged FX Trading 期貨/期權/衍生產品/結構性投資產品/掛鈎存款/槓桿式外匯投資</p> <p>D. None of the above investment products during the past 24 months but holding some of the above products or other financial products prior to the past 24 months 過去 24 個月未持有以上投資產品，惟過去 24 個月之前曾投資於上述部分產品或其他金融產品</p>	
Q2.	<p>How many years of investment experience do you have?</p> <p>您/貴公司有多少年的投資經驗?</p> <p>A. None 沒有</p> <p>B. Less than 1 year 少於 1 年</p> <p>C. 1 - 5 years 1 - 5 年</p> <p>D. 6 - 10 years 6 - 10 年</p> <p>E. More than 10 years 多於 10 年</p>	
Q3.	<p>Generally, the higher the expected return the higher price fluctuation may be involved. What level of annualized price fluctuation would you generally be comfortable with?</p> <p>一般而言，預期較高回報，亦會涉及較高的價格波幅。您/貴公司可以接受以下哪個年度價格波幅?</p> <p>A. No price fluctuates 沒有價格波幅</p> <p>B. Price fluctuates between -5% and +5% 價格波幅介乎 -5% 至 +5%</p> <p>C. Price fluctuates between -10% and +10% 價格波幅介乎 -10% 至 +10%</p> <p>D. Price fluctuates between -20% and +20% 價格波幅介乎 -20% 至 +20%</p> <p>E. Price fluctuates under -30% and over +30% 價格波幅多於 -30% 至多於 +30%</p>	

Q4.	<p>What is the percentage of current net-worth (excluding the value of your self-occupied property) that can be allowed for investment purpose? 在現時資產淨值中(撇除自住物業價), 有多少個百分比可作投資用途?</p> <p>A. Less than 10% 少於 10% B. Between 10% to 20% 介乎 10% 至 20% C. Between 21% to 30% 介乎 21% 至 30% D. Between 31% to 50% 介乎 31% 至 50% E. More than 50% 多於 50%</p>	
Q5.	<p>Which statement can best describe the general attitude of you or your company towards financial investment? 以下哪一句子最能貼切描述您/貴公司對金融投資的一般態度?</p> <p>A. We cannot put up with any price fluctuation and have no interest on earnings. 本人/公司不能接受任何價格波動, 並且對賺取投資回報不感興趣。</p> <p>B. We can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates. 本人/本公司只能接受較小幅度的價格波動, 並且僅希望賺取稍高於銀行存款利率的回報。</p> <p>C. We can put up with some price fluctuation and wish to have earnings much better than bank deposit rates. 本人/本公司可接受若干價格波幅, 並希望賺取高於銀行存款利率的回報。</p> <p>D. We can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. 本人/本公司可接受大幅度的價格波動, 並希望賺取與股市指數表現相若的回報。</p> <p>E. We can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes. 本人/本公司可接受任何幅度的價格波動, 並希望回報能跑贏股市指數。</p>	

PART 2A: For Individual/Joint Account (Corporate Account please go to PART 2B)**第 2A 部份: 以下只適用個人/聯名客戶 (公司客戶請跳至第 2B 部份)**

Q6.	<p>What age group do you belong to? 您屬於以下哪個年齡組別?</p> <p>A. Age between 18 to 25 介乎 18 至 25 歲 B. Age between 26 to 35 介乎 26 至 35 歲 C. Age between 36 to 50 介乎 36 至 50 歲 D. Age between 51 to 64 介乎 51 至 64 歲 E. Age 65 or above (Note) 65 歲或以上 (註解)</p> <p>Note: The Overall Investment Appetite/Risk Profile of a client should be “Conservative (lowest ranking)” if your age is 65 or above. 註解: 如客戶的年齡是 65 歲或以上，閣下的整體投資取向 / 風險概況將定為“保守型 (最低風險評級)”。</p>	
Q7.	<p>What is your highest education level? 您的教育程度是?</p> <p>A. Primary or below (Note) 小學或以下 (註解) B. Secondary 中學 C. Tertiary/ associate degree /diploma 大專/副學士/文憑 D. Bachelor 大學 E. Master or above 碩士或以上</p> <p>Note: The Overall Investment Appetite/Risk Profile of a client should be “Conservative (lowest ranking)” if your education level is Primary or below. 註解: 如客戶的教育程度是小學或以下，閣下的整體投資取向 / 風險概況將定為“保守型(最低風險評級)”。</p>	
Q8.	<p>Which of the following channels is/are your investment knowledge acquired (You may select more than one option)? 您曾經或現時從以下哪些途徑汲取投資知識(您可選擇多於一項)?</p> <p>A. Never attempting to acquire investment knowledge 從未汲取及/或沒有興趣汲取任何投資知識 B. From relatives and/or colleagues without further self-study 與親友及/或同事討論投資或理財話題 C. From financial programs of mass media 閱讀及/或收聽有關投資或財經新聞 D. From attending financial courses together with self-study 研究投資或財務相關事宜，或參加投資或財務相關 課程、論壇、簡報會、研討會或工作坊</p>	
Q9.	<p>How much of your investments would you require to liquidate to meet liquidity need for an unforeseen event? 您需要將多少投資兌現，以滿足突發事件的流動資金需求?</p> <p>A. Need not to sell any of them 不需要出售任何投資 B. I would sell no more than 30% of my investments 我會出售不超過 30%的投資 C. I would sell more than 30% but less than 50% of my investments 我會出售超過 30%但不到 50%的投資。 D. I would sell more than 50% of my investments 我會出售超過 50%的投資 E. I would sell all of my investments 我會出售所有的投資</p>	

PART 2B: For Corporate Account**第 2B 部份: 以下只適用公司客戶**

Q10	<p>What is the percentage investing in higher risk products of your portfolio? (eg. Warrant, CBBs etc.) 貴公司會把多少比例的資產投資於較高風險的投資項目? (如: 窩輪, 牛熊證等)</p> <p>A. Less than 10% 少於 10% B. Between 10% to 30% 介乎 10% 至 30% C. Between 31% to 50% 介乎 31% 至 50% D. Between 51% to 70% 介乎 51% 至 70% E. More than 70% 多於 70%</p>	
Q11.	<p>Does your company employ any dedicated professionals responsible for making investment decisions? 貴公司是否聘用專業人員負責作出投資決定?</p> <p>A. No, and we do not have knowledge on making investment decisions. 否, 同時本公司對投資決定沒有相關知識。</p> <p>B. No, but we have only little knowledge on making investment decisions. 否, 但本公司對投資決定只有一些或少許相關知識。</p> <p>C. No, but we have some knowledge on making investment decisions. 否, 但本公司對投資決定有一定相關知識</p> <p>D. No, but we have adequate knowledge on making investment decisions. 否, 但本公司對投資決定有足夠相關知識。</p> <p>E. Yes, we have senior management with adequate knowledge to make investment decisions. 是, 本公司有足夠相關知識的管理層作出投資決定。</p>	
Q12.	<p>In general, how much liquid assets (e.g. cash, foreign currency, bank deposits, etc.) has your company reserved for monthly operational expenses? 在一般情況下, 貴公司會預留多少流動資金(當中包括現金, 外幣, 銀行存款等)作為每月營運開支儲備?</p> <p>A. Less than 1 month operational expenses 少於 1 個月的營運開支儲備 B. Between 1 month to 3 months operational expenses 1 個月至 3 個月的營運開支儲備 C. Between 3 months to 6 months operational expenses 4 個月至 6 個月的營運開支儲備 D. Between 6 months to 12 months operational expenses 7 個月至 11 個月的營運開支儲 E. 12 months or above operational expenses 12 個月以上的營運開支儲備</p>	
Q13.	<p>It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally plan with when investing in products the value of which can fluctuate? 一般而言, 投資者計劃的投資期限越長, 意味著能承受的風險越高。你投資時會對投資期限做什麼樣的計劃?</p> <p>A. Less than 1 years < 1 年 B. 1 to 3 years 1-3 年 C. 4 to 6 years 4-6 年 D. 7 to 10 years 7-10 年 E. More than 10 years 多於 10 年</p>	

Applicable only if client is over 65 years old / with education level of primary or below
僅適用於 65 歲或以上 / 只具小學程度或以下學歷人士客戶

If you are at or over 65 years old or with education level of primary or below, in order to protect your interest, Mont Avenir will profile you as a conservative investor (lowest ranking) and Mont Avenir we will not accept your subscription instruction in high risk investment product.

However, if you consider that you should not be profiled as a conservative investor (lowest ranking) given your higher risk appetite and may want to deal in a wider range of investment products of a higher risk profile, please check the box on the left with signature below. By signing and checking the box, you confirmed that notwithstanding your age, you understand that your investment in such products may involve higher risk (including the possibility of loss of the capital invested) than what you can take and therefore may not be in your best interest.

如閣下已達 65 歲或以上 / 只具小學程度或以下學歷人士，為保障閣下的利益，未來金融將閣下定為保守型投資者(最低風險評級)。因此，未來金融不會接受閣下認購高風險的投資產品。

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(最低風險評級)，並有意買賣較廣泛的投資產品包括較高風險的產品。請在左面方格內劃勾並在下方簽署。透過在方格內劃勾及簽署，閣下確認儘管考慮年齡狀況，並明白於該等產品的投資涉及的風險可能較閣下可承受的為高（包括可能損失投資本金），未必屬於閣下的最佳利益。

I want to deal in a wider range of investment products of a higher risk profile. I will provide more supporting documents for Mont Avenir to review this application.

本人有意買賣較廣泛的投資產品包括較高風險的產品。如有需要，本人同意證明文件予未來金融作進一步審查。

Client's Signature 客戶簽署：

RISK PROFILE 風險水平

Your Total Score 你的總分	Check the suitable box 剔選適當空格	Risk Profile 風險水平	General Description 投資取向
	<input type="checkbox"/> 0 - 29	Low 低	You tend to prefer investments with a low risk of a decline in value. You are more interested in preserving the value of your investment than receiving a return on your capital. 您偏向投資值下降風險較低的投資。您對保存您投資值的興趣大於獲取您的資本回報。
	<input type="checkbox"/> 30 - 59	Medium 中等	You are willing to place reasonable emphasis on growth investments and are aware that these are liable to fluctuate in value. You can tolerate some fluctuations and volatility, but you tend to stay away from the possibility of dramatic or frequent changes in value. 您著重投資增長的同時亦承擔投資價值的波動。您雖可以承受一些波幅和變動，但您不希望看見投資價值大幅或經常改變。
	<input type="checkbox"/> 60 or above 60 或以上	High 高	You are willing, and usually eager, to accept a greater chance of a decline in value for potentially higher returns. 您樂意接受較大機會的投資貶值去賺取較高的潛在回報。

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Investment involves risk. Past performance is not indicative of future performance.
投資涉及風險。過往的表現不能作為日後表現的指標。

Suitability Declaration: 適合性聲明:

I / We understand and agree that (choose either one) 本人/吾等明白及同意 (任選其一)

- In accordance with my/our investment needs and risk profiles as set out in the Risk Profiling Questionnaire, the characteristics of the product(s) and its risk rating is appropriate to my/our risk tolerance level.

根據本人/吾等填寫的「風險取向問卷」時披露現時的需要及投資風險概況，有關產品之特色及其風險級別與本人/吾等所選擇的風險承受程度均適合本人/吾等。

- In accordance with my/our investment needs and risk profiles as set out in the Risk Profiling Questionnaire, the characteristic of the product(s) and/or its risk rating and/or my/our selected mix of investment portfolios may not be suitable for me/us, however, I/we confirm that it is my/our intention and desire to accept the higher level of risks with regard to the reason(s) stated below. I/We further confirm that, notwithstanding the foregoing, I/we shall, based on my/our independent judgment, proceed to make investment in derivatives products and/or other financial products of higher risks.

儘管根據本人/吾等填寫的「風險取向問卷」時披露的現時需要及投資風險概況，有關產品之特色及/或風險級別及/或本人/吾等選擇的相關投資組合可能並不適合本人/吾等，但本人/吾等確認基於下述原因，本人/吾等打算及意欲選擇本風險承受程度。本人/吾等進一步承認，儘管已有前述條文，本人/吾等已決定根據本人/吾等的獨立決策，投資於產品風險較高的衍生產品和/或其他金融產品。

Signature of Client (Please sign with company chop for corporate client) 客戶簽署 (公司客戶請同時蓋章):	
Account Name 帳戶名稱:	Account No. 客戶號碼:
Date 日期:	

For Internal Use only

Signature verified by:	Document Checked and Approved by:
Sign:	Sign:
Date:	Date:
CE No.:	CE No.: