



CLIENT RISK PROFILING QUESTIONNAIRE

客戶風險評估問卷

Client Name & Account Number 客戶姓名和帳戶編號	
Client English Name 客戶英文姓名	
Client Chinese Name 客戶中文姓名	
Account Number 帳戶編號	

Important Notes 重要提示
<p>➤ The purpose of this Questionnaire is to understand your general personal circumstances and to assess your overall general attitude towards risk and risk tolerance level as an investor. The accuracy of the analysis result of the Questionnaire is subject to the answers submitted by you. Such result is for reference only and should not replace any suitable and independent professional advice. If there is any doubt, you should conduct independent assessment on the suitability of a financial product. 本客戶風險評估問卷旨在了解您的一般個人狀況及評估您作為投資者整體上對投資風險和風險的承受程度的一般態度。本問卷分析結果的準確性視乎您所填寫的答案而定。該分析結果僅供參考之用，並不取代任何合適及獨立的專業意見。如有任何疑問，您應該對投資產品是否合適進行獨立評估。</p> <p>➤ If your situation or investment goal or investment risk preference changes, you should contact us and update your information as soon as possible for us to re-assess your risk profile. JMC Capital HK Limited may use such updated information/investment risk preference as reference for provision of service. 如您的情況或投資目標或投資風險取向有變動，應儘快聯絡我們及更新您的資料，以便重新評估您的投資風險取向。富喬鑫資本（香港）有限公司將以您提供最新的資料/投資風險取向作為提供服務的參考依據。</p> <p>➤ For joint account, the applicant(s) / account holder(s) who place(s) orders or make(s) investment decisions should complete and sign this Questionnaire. 如為聯名戶口，代表該帳戶發出有關指示或作出投資決定的申請人 / 帳戶持有人應填寫及簽署本問卷。</p> <p>➤ For corporate account, the authorized signatory who makes investment decisions on behalf of the company should complete and sign this Questionnaire. 如為法團機構帳戶，代表該公司作出投資決定之授權簽署人應填寫及簽署本問卷。</p>

Please choose the appropriate answer. 請選擇適當答案

1) (Applicable to individual client only) What is your age range? (僅適用於個人客戶) 您屬於以下哪個一個年齡組別？

- ☐ A) Between 18 and 24. 18 歲至 24 歲
- ☐ B) Between 25 and 34. 25 歲至 34 歲
- ☐ C) Between 35 and 49. 35 歲至 49 歲
- ☐ D) Between 50 and 64. 50 歲至 64 歲
- ☐ E) Above 64. 64 歲以上

(Applicable to corporate client only) Does your company have any qualified professionals to make investment decisions?
(僅適用於公司客戶) 貴公司是否擁有合資格的專業人員負責投資決策？

- ☐ A) Yes, we have an independent division / team within our company to make investment decision.
是，公司內部擁有一個獨立部門 / 團隊負責投資決策。
- ☐ B) Yes, we have the senior management with relevant professional qualifications to make investment decisions.
是，我們的高級管理人員具備專業資格可負責投資。
- ☐ C) No, but we have adequate knowledge in financial investment. 否，但我們對金融投資有足夠的認識。
- ☐ D) No, but we have some knowledge in financial investment. 否，但我們對金融投資略有認識。

☐ E) No, we have little knowledge in financial investment. 否，我們對金融投資認識不多。

- 2) What is your highest academic qualification / education level? (applicable to individual client / person who makes investment decision) 您的最高學歷 / 教育程度是? (適用於個人客戶/負責投資決策人士)

☐ A) Finance degree or above / equivalent finance professional qualification
大學或以上 (財務學相關) / 同等 財務學相關專業資格

☐ B) Non-finance related degree or above 大學或以上 (非財務學相關)

☐ C) Post-secondary 大專

☐ D) Secondary 中學

☐ E) Primary or below 小學或以下

- 3) How long is your / your company's expected investment horizon? 您 / 貴公司預期中的投資年期為多久?

☐ A) 10 years or above. 10 年以上

☐ B) 7 to 10 years. 7 年至 10 年

☐ C) 4 to 6 years. 4 年至 6 年

☐ D) 1 to 3 years. 1 年至 3 年

☐ E) Less than 1 year. 少於 1 年

- 4) What is your / your company's current investment objective? 您 / 貴公司現時之投資目標是?

☐ A) Maximize capital growth as soon as possible 以最短時間爭取最高回報

☐ B) Gradual long term capital growth 資本長期地逐漸增長

☐ C) Stable, balanced income and capital growth 穩定, 平衡收入與資本增長

☐ D) Earn a return which is slightly above bank deposit 賺取略高於銀行存款的回報

☐ E) Capital preservation with a return similar to bank deposit rate 保本及賺取相約於銀行存款的回報

- 5) How many years of investment experience (exclude savings, fixed deposit and foreign currency deposit) do /does you / your company have? 您 / 貴公司有多少年的投資經驗 (不包括儲蓄存款, 定期存款, 外幣定期存款)?

☐ A) 10 years or above 10 年 以上

☐ B) 7 to 10 years 7 年至 10 年

☐ C) 4 to 6 years 4 年至 6 年

☐ D) 1 to 3 years 1 年至 3 年

☐ E) None or less than 1 year 沒有或少於 1 年

- 6) Which of the following products have you / has your company held in the past 24 months? (You may select more than 1 option.)
您 / 貴公司過去 24 個月曾否持有以下產品? (您可選擇多於 1 項)

☐ A) Margin trading / futures / options / equity options / accumulators / forward contracts / credit linked notes with exposure to structured products

保證金交易 / 期貨 / 期權 / 股票期權 / 累計認股證 / 遠期合約 / 涉及結構性產品的信貸相連票據

☐ B) Equity / equity linked investment (non-blue chips) / investment funds exposed to emerging markets, regional markets, single country or single sector / hedge fund / foreign exchange options / option embedded products 股票 / 股票相連投資 (非藍籌) / 投資於新興市場, 地區市場, 單一國家或單一行業的投資基金 / 對沖基金 / 外匯期權 / 含期權產品

☐ C) Equity / equity linked investment (blue chips) / global equity investment funds / balanced funds / bond funds exposed to emerging markets, regional markets, single country / high yield bond funds / currency linked deposits / credit linked notes without exposure to structured products 股票 / 股票相連投資 (藍籌) / 環球股票投資基金 / 均衡基金 / 投資於新興市場, 地區市場, 單一國家的債券投資基金 / 高收益債券投資基金 / 外幣掛鉤存款 / 不涉及結構性產品的信貸相連票據

☐ D) Bonds / global bond investment fund / foreign currency 債券 / 環球債券投資基金 / 外幣

☐ E) Certificates of deposit / capital preservation investment products / money market funds 存款證 / 保本型投資產品 / 貨幣市場基金

☐ F) None of the above in the past 24 months but some of the above 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

☐ G) Has never held any investment products so far 迄今從未持有任何投資產品

7) How would you / your company best describe your / your company's attitude towards risk?

以下那一項最能反映您/貴公司對風險的態度?

☐ A) I / We am / are willing to accept all risks, as I / we aim to maximize returns

本人 / 吾等願意承受所有風險，務求得到最高回報

☐ B) I / We am / are willing to accept more risks, as I / we aim for more returns

本人 / 吾等願意承受較高的風險，以換取更高的回報

☐ C) I / We am / are trying to strike a balance between risk and return 本人 / 吾等會平衡風險與回報

☐ D) I / We will try to avoid risks but minor ones are still acceptable

本人 / 吾等會盡量回避風險，但仍可承受較低的波動

☐ E) I / We am / are risk averse and don't want to take any risks 本人 / 吾等不願意承受任何風險

8) Generally, the higher the expected return the higher price fluctuation may be involved. What level of price fluctuation would you / your company generally be comfortable with?

一般而言，預期較高回報，亦會涉及較高的價格波幅。您 / 貴公司可接受以下哪個價格波幅?

☐ A) More than +/-20% 超過 +/-20% 的波動

☐ B) Between -20% and +20% 介乎 -20% 至 +20% 之間的波動

☐ C) Between -15% and +15% 介乎 -15% 至 +15% 之間的波動

☐ D) Between -10% and +10% 介乎 -10% 至 +10% 之間的波動

☐ E) Between -5% and +5% 介乎 -5% 至 +5% 之間的波動

9) What is the average percentage of your / your company's after-tax income that is available for investment?

您 / 貴公司的除稅後收入平均多少個百分比可作投資?

☐ A) 50% or above 多於 50%

☐ B) 31% to 50% 31% 至 50%

☐ C) 21% to 30% 21% 至 30%

☐ D) 10% to 20% 10% 至 20%

☐ E) Less than 10% 少於 10%

10) What is the percentage of your / your company's liquid net worth you'd like to invest in this account or your private bank account?

你/貴公司希望此戶口或私人銀行戶口理財組合的投資佔閣下的流動資產淨值多少個百分比?

☐ A) More than 50% 多於 50%

☐ B) 31% to 50% 31% 至 50%

☐ C) 21% to 30% 21% 至 30%

☐ D) 10% to 20% 10% 至 20%

☐ E) Less than 10% 少於 10%

11) How many months of your household's / company's expenses could be covered by your / your company's liquid assets (i.e. assets easily converted into cash) in case of any unexpected event?

如發生突發事件，您 / 貴公司現時的流動資產（易於變現金的資產）足夠應付多少個月的日常一般開支?

☐ A) More than 24 months 多於 24 個月

☐ B) 12 to 24 months 12 至 24 個月

☐ C) 7 to 12 months 7 至 12 個月

☐ D) 1 to 6 months 1 至 6 個月

☐ E) Less than 1 month 少於 1 個月

12) Which of the following channels do you / does your company use to acquire investment knowledge? (You may select more than 1 option) 您 / 貴公司曾經或現時從以下哪些途徑汲取投資知識? (您可選擇多於 1 項)

- ☐ A) From attending financial courses together with self-study
研究投資或財務相關事宜，及參加投資或財務相關課程，論壇，簡報會，研討會或工作坊
- ☐ B) Self-study 從多個途徑閱讀及分析有關投資或財務資料
- ☐ C) From financial programs of mass media without further self-study 閱讀及/或收聽有關投資或財經新聞
- ☐ D) 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
- ☐ E) Never attempt to acquire investment knowledge 從未汲取 / 或沒有興趣汲取任何投資知識

Please count the total scores according to the table as below 請根據以下表計算您 / 貴公司的得分：

Scoring Table 計分表								
	A	B	C	D	E	F	G	Your Scores 您的得分
Question 問題 1 (for individual client) (適用於個人客戶)	1	3	5	3	1			
Question 問題 1 (for corporate client) (適用於公司客戶)	5	4	3	2	1			
Question 問題 2	7	5	3	2	1			
Question 問題 3	5	4	3	2	1			
Question 問題 4	5	4	3	2	1			
Question 問題 5	5	4	3	2	0			
Question 問題 6*	9	7	5	3	1	1	0	
Question 問題 7	5	4	3	1	0			
Question 問題 8	5	4	3	1	0			
Question 問題 9	5	4	3	2	1			
Question 問題 10	5	4	3	2	1			
Question 問題 11	5	5	3	1	0			
Question 問題 12*	5	4	3	2	0			

* As this question allows multiple answers, only the answer carries the highest score is used in the calculation.
由於問題可選擇多於一個答案，計算時請選用得分最高的答案。

Please total your scores from the 12 questions above and write your risk score in the box.
請將 12 條問題的得分加起來，並在方格內寫出您的風險分數。

Total Score 總分	Risk Categories 風險類別	Investment Risk Profiles 投資風險分析
6 - 14	Conservative 保守	You are a cautious investor who is willing to accept low risk / volatility. You may choose the financial products with LOW product risk level, and emphasis on bonds and cash to seek for capital preservation. 您是一位謹慎的投資者，可接受低的風險及價格波動。您可選擇投資於低風險的投資產品，以債券及現金為主以達到穩定回報的目的。
15 - 29	Moderate 中度	You can accept low to medium risk exposure and price fluctuation, favor capital preservation investment and need some current income from your investment. 您可以接受低至中風險及價格波動，適合進行保本投資及需要一些投資回報。
30 - 44	Balanced 均衡	You can choose a diversified but more balanced mix of stocks, bonds and cash. You are willing to accept medium risks in exchange for some potential returns over the medium to long term. 您可選擇多元化及較均衡的股票、債券及現金投資組合。您願意承擔中等級別的風險，以便在中長期內賺取一些潛在回報。
45 - 56	Growth 增長	You can accept growth of capital with high risk exposure and price fluctuation. 您可以接受高風險及價格波動，並且有資本增長的投資。
57 - 66	Aggressive 進取	You may choose to invest your money in derivative product, investment funds and/or other financial products with any product risk level. You are willing to accept very high risks to maximum your potential return over the long term. You understand that you may lose a significant part or all of your capital. You may even be required to make good the losses over and above your capital. 您可選擇投資於任何產品風險級別的衍生產品、投資基金和/或其他金融產品。您願意承擔高級別的風險，以便在長期內得到最大的潛在回報。您知道您可能損失大部份或全部資本，您甚至可能須對資本以外的虧損作出補償。

To be completed by JMC Capital HK Limited's Staff 由富喬鑫資本（香港）有限公司之員工填寫					
Based on your responses, your risk category is: 根據您的回應，您的風險評估結果為：	Conservative 保守	Moderate 中度	Balanced 均衡	Growth 增長	Aggressive 進取

If you choose to deviate in any respect from the Risk Profile process, you must indicate your reason(s) in writing. Your investment appetite / risk profile is classified as "Conservative." (Client must complete explanation in own handwriting in this box.)
如您選擇不填報上述風險評估，您必須書面詳述有關原因。您的整體投資取向 / 風險概況將定為“保守型”。（客戶必須在此親筆填寫解釋）

Applicable only if client is over 65 years old
僅適用於 65 歲或以上客戶

- ☐ If you are at or over 65 years old, in order to protect your interest, JMC Capital HK Limited will profile you as a conservative investor and as a consequence we will not accept your subscription instruction in high risk investment products.

如您已達 65 歲或以上，為保障您的利益，富喬鑫資本（香港）有限公司將您定為保守型投資者。因此，富喬鑫資本（香港）有限公司不會接受您認購高風險的投資產品。

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 investment products of a higher risk profile, please check the box in the left-hand side with signature below. By signing and checking the box, you confirmed that notwithstanding your age, you may want to deal in investment products of a higher risk profile and 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.

然而，您如果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投資產品（包括較高風險的產品），請在左面方格內加上 √ 號並在下方簽署。透過在方格內加上 √ 號及簽署，您確認儘管考慮年齡狀況，您仍有意買賣較高風險的投資產品，並明白該等產品的投資涉及的風險可能較您可承受的為高（包括可能損失投資本金），未必屬於您的最佳利益。

Client's Signature
客戶簽署



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 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. JMC Capital HK Limited accepts no responsibility or liability as to the accuracy or completeness of the information provided by you in this questionnaire and / or the results.

Investors should note that investment involves risks, including the possibility of loss of the entire capital invested, price of investment products may go up as well as down and past performance information presented is not indicative of future performance. Investors should understand the nature and the risks associated with the product before making any investment decision.

本問卷和結果只是您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。您應該仔細考慮您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。富喬鑫資本（香港）有限公司對於本問卷由您提供的資料及/或結果的準確性或完整性不承擔任何責任。

投資者須注意投資涉及風險，包括可能損失全部投資本金，投資產品價格可升亦可跌，而所呈列的過往表現資料並不表示將來亦有類似表現。投資者作出任何投資決定前，應詳細了解該產品的性質和風險。

PERSONAL INFORMATION COLLECTION STATEMENT 個人資料收集聲明

The personal information collected will be used for any of the purposes set out above. Depending on the actual business or operational needs, the personal information collected may be transferred to (i) the administrative, operating or information departments of JMC Capital HK Limited; (ii) any third party service provider to JMC Capital HK Limited who has a legitimate need to obtain the information in connection with the provision of the relevant service to JMC Capital HK Limited; (iii) any business partner or other financial product issuer having business relationship with JMC Capital HK Limited who has a legitimate need to obtain the information in connection with the provision of the relevant financial product to the client; and (iv) any governmental, judicial, statutory or self-regulatory authority having competent jurisdiction over JMC Capital HK Limited whether in Hong Kong or elsewhere. Subject to the aforesaid, the personal information held by us is kept confidential. This form will be destroyed not later than 1 year after it no longer serves any of the purposes set out herein. As part of the business records of JMC Capital HK Limited, this form may be retained for a substantial period of time due to the need to comply with applicable laws or regulatory requirements.

Clients may access or make corrections to any personal information provided to or collected by JMC Capital HK Limited, and such request can be made to JMC Capital HK Limited.

此表格所收集之個人資料將被使用於以下用途。基於實際的商業及營運需要，該等資料可能被傳送至 (i) 富喬鑫資本（香港）有限公司之行政，運作及資訊科技部門； (ii) 任何向富喬鑫資本（香港）有限公司提供服務之供應商，而該服務供應商就其提供有關服務是有合理需要知道相關資料的；

(iii) 任何與本集團有業務關係的商業夥伴或其他金融產品發行人，而該夥伴或發行人就其提供有關金融產品予客戶是有合理需要知道相關資料的；及 (iv) 任何對本公司具有適當管轄權之政府機關，司法機關，法定機關或業界自我監管機關。除用於上述目的外，您的個人資料將會保密。如此表格不再適用於以上所提及之任何用途，將於其後一年內被銷毀；但此表格可能會被保留一段相當時間，以符合有關法律及監管要求。

閣下有權查閱及要求更正本公司持有有關閣下的個人資料，並以書面向本公司提出要求。

CLIENT'S DECLARATION 客戶聲明

I / We hereby declare and agree that all the information provided herein is complete, true and accurate to the best of my / our knowledge. I / We agree to inform JMC Capital HK Limited in writing as soon as reasonably possible of any changes to this information. I / We acknowledge and agree that my / our risk profile is as above. I / We acknowledge that a copy of "Client Risk Profiling Questionnaire" has been given to me. I / We acknowledge that JMC Capital HK Limited takes no responsibility for any acts or omissions resulting from the provision of incomplete or inaccurate information by me.

本人/吾等謹此聲明並同意，按本人/吾等所知，本人/吾等在本文件提供的資料是完整，真實及準確。本人/吾等同意，如此資料有任何變動，本人/吾等將會在合理可行情況下儘快以書面通知富喬鑫資本（香港）有限公司。本人/吾等同意富喬鑫資本（香港）有限公司以上的風險評估結果。本人/吾等確認收到“風險承受能力問卷”的副本。本人/吾等確認，就因本人提供不完整或不正確資料所導致的任何行動或遺漏，富喬鑫資本（香港）有限公司概不負上任何責任。

- ☐ I / We agree and accept the above assessment of my / our investment appetite / risk profile. I/We understand that the above investment risk preference analysis result will override my/our answer on the Account Opening Form.

本人/吾等同意並接受上述評估結果及本人/吾等確認同意本問卷評估本人/吾等所屬的投資取向/風險概況。本人/吾等明白上述投資風險取向分析的結果將取代本人/吾等於開戶表之答案。

- ☐ I / We disagree with the above assessment and my / our investment appetite / risk profile should be: _____

本人/吾等不同意上述評估結果，且認為本人/吾等的投資取向/風險概況為： _____

Reason 原因：

Client's Signature 客戶簽署



Client's Name 客戶姓名（適用於個人帳戶）：

Company Name 公司名稱（適用於公司帳戶）：

Date 日期：

FOR INTERNAL USE ONLY 只供內部使用			
Signature and Declaration of Licensed Person 持牌人簽署及聲明		Approved by Department Head or Responsible Officer 部門主管或負責人員批核	
Declaration: I hereby declare and confirm that this questionnaire is duly completed by the client. 聲明：本人謹此聲明及確認此問卷由客戶親自填寫。			
Name 姓名:		Name 姓名:	
Date 日期:		Date 日期:	
CE No. 中央編號:		CE No. 中央編號:	