

## Client Risk Profile Questionnaire (For Corporate Account) 客戶風險取向問卷 (只供公司帳戶)

Account No.:

帳戶帳號: \_\_\_\_\_

### IMPORTANT NOTES 重要提示:

- This Client Risk Profile Questionnaire (For Corporate Account) ("Questionnaire") is designed by Suncorp Securities Limited ("SSL") to assess the Client's current risk profile based on his investment goals, investment horizon, liquidity needs and financial strength. It will assist us in considering potentially suitable investment products for the Client.  
本客戶風險取向問卷(只供公司帳戶) (「問卷」) 由新確證券有限公司 (新確設計, 是根據客戶投資目標、投資年期、流動資金需要及財政實力, 以評估客戶現時風險取向。它將會協助新確證券向客戶提供潛在合適投資產品時作出考慮。
- The Questionnaire and its results are not an offer or solicitation to buy or sell, or a recommendation of any investment product or services, and they should not be considered as investment advice. The Client should consider its own circumstances before making any investment decisions.  
本問卷及其結果將不構成要約或招攬購買或出售、或推薦任何投資產品或服務, 亦不應被視為投資建議。客戶在做出任何投資決定之前, 應該考慮其公司狀況。
- This Questionnaire should be completed and signed by any authorized signatory of the Client who ultimately makes investment decisions in the corporate account.  
本問卷應由客戶獲授權簽署人士填妥及簽署, 此人是在公司帳戶中作出最終投資決定。
- All information given by the Client in this Questionnaire should be true, correct and complete. If there is an insufficient or missing information is provided by the Client, Suncorp shall be unable to provide the most appropriate investment product and services to the Client.  
客戶在本問卷內所填報的資料應屬真實無訛及完整。如客戶所提供的資料不足或遺留, 新確將不能為客戶提供最合適的投資產品及服務。
- If the Client is in doubt, he is strongly advised to seek independent professional advice.  
客戶如有疑問, 強烈建議客戶諮詢獨立專業意見。

PART 1 – Assessment of Your Risk Tolerance Level 第一部 – 評估閣下風險承受程度	Answer 答案	Score 分數
<p>Q1) Does your company have specialized functions responsible for making investment decisions? 貴公司是否設有一個專屬職能以作出投資決定?</p> <p>(a) No. Our company does not have knowledge and experience for making investment decisions. (1) 沒有。本公司沒有知識及經驗作出投資決定。</p> <p>(b) No. Our company is a corporation which the investment decisions rest with shareholders and/or directors who have extensive investment experience. (3) 沒有。本公司是一間公司, 投資決定是由擁有大量投資經驗的股東及/或董事作出的。</p> <p>(c) Yes. Our company has a specialized function and governance practice that is responsible for making investment decisions. (5) 有。本公司設有一個專屬職能及管理架構負責作出投資決定。</p>		
<p>Q2) Which of the following is your company's profit expectation in the next 5 years? (For non-profit making organization, please use net cash flow instead). 貴公司預期未來五年的純利走勢是以下哪一項? (如果屬於非牟利機構, 請以淨現金流量代替純利走勢。)</p> <p>(a) Very unstable with high possibility of losses for the next 2 years or beyond. (1) 非常不穩定, 預計在未來兩年或以後有很大機會虧損。</p> <p>(b) Unstable with some possibility of losses for the next 5 years. (2) 不穩定, 預計在未來五年有機會虧損。</p> <p>(c) Somewhat stable with very low possibility of losses for the next 5 years. (3) 尚算穩定, 預計在未來五年虧損機會不大。</p> <p>(d) Stable and in line with economic growth. (4) 穩定並與經濟增長看齊。</p> <p>(e) Stable and outpacing economic growth. (5) 穩定並領先經濟增長。</p>		
<p>Q3) What portion of overall business income of your company is available for investment in each month? 每月可用作投資的金額, 佔貴公司總營業收入多少?</p> <p>(a) Less than 10%. 少於 10%. (1)</p> <p>(b) 10% – 29%. 10% – 29%. (2)</p> <p>(c) 30% – 49%. 30% – 49%. (4)</p> <p>(d) 50% or above. 50% 或以上。 (5)</p>		

PART 1 – Assessment of Your Risk Tolerance Level 第一部 – 評估閣下風險承受程度	Answer 答案	Score 分數
<p>Q4) How many months of your business monthly expenses could be covered by your liquid assets to meet unforeseen events? 現時的流動資金足夠應付貴公司多少個月的日常開支，以面對突如其來的情况？</p> <p>(a) None. 沒有。 (1)</p> <p>(b) Less than 3 months. 少於3個月。 (2)</p> <p>(c) 3 – 6 months. 3 – 6 個月。 (3)</p> <p>(d) 6 – 12 months. 6 – 12 個月。 (4)</p> <p>(e) More than 12 months. 多於12 個月。 (5)</p>		
<p>Q5) What is the current objective of your company for investment? 貴公司現時之投資目標是？</p> <p>(a) Capital preservation with a return similar to bank deposit rate. 保本及賺取相約銀行存款的回報。 (1)</p> <p>(b) Dividend income which earns a return that is similar above bank deposit rate. 股息收入以賺取略高於銀行存款的回報。 (2)</p> <p>(c) Capital appreciation with stable income and capital growth. 資本增值，以穩定收入與資本增長。 (3)</p> <p>(d) High growth. 高速增長。 (4)</p> <p>(e) Speculation with the focus in maximize capital growth and capital return as soon as possible. 投機，以最短時間，爭取最高增長及回報。 (5)</p>		
<p>Q6) How long is the target investment horizon of your company? 貴公司的目標投資年期是多少？</p> <p>(a) Less than 1 year. 少於1年。 (1)</p> <p>(b) Between 1 year to 3 years. 介乎1年至3年。 (2)</p> <p>(c) Between 3 years to 5 years. 介乎3年至5年。 (4)</p> <p>(d) More than 5 years. 多於5年。 (5)</p>		
<p>Q7) In the past 3 years, does your company have any investment experience in dealing with the following products for more than 5 times (Can select for more than one options) ? 於過去3年，貴公司是否擁有5次以上買賣下列產品的投資經驗(可多選一個選項)？</p> <p>(a) Stocks. 股票。 (1)</p> <p>(b) Derivative Products (e.g. warrants, CBBC). 衍生產品(如：認證權證、牛熊證)。 (2)</p> <p>(c) Futures and/or Options Contracts. 期貨及/或期權合約。 (3)</p> <p>(d) Mutual Funds. 互惠基金。 (4)</p> <p>(e) Fixed Income Securities (e.g. bonds, convertible bonds). 固定收益證券(如：債券、可轉換債券)。 (5)</p> <p>(f) Structured Products (e.g. equity linked deposit). 結構性投資產品(股票掛鉤票據)。 (6)</p>		
<p>Q8) What is knowledge of financial markets and investment products of your company? 貴公司對金融市場及投資產品的認識是多少？</p> <p>(a) Have very little knowledge of financial markets and investment products at all, but interests in understanding them. 對金融市場及投資產品有很少知識，但有興趣深入瞭解。 (1)</p> <p>(b) Have only some basic knowledge of financial markets and investment products such as differences between stocks and bonds. 對金融市場及投資產品只有一些基本知識，例如股票及債券的分別。 (2)</p> <p>(c) Have more than basic knowledge of financial markets and investment products and understand the importance of diversification and application. 對金融市場及投資產品達基本知識以上的水平，明白分散投資的重要性，並作出分散投資。 (3)</p> <p>(d) Know how to read listed companies' financial reports and understand the factors affecting the prices of stocks and bonds. 懂得閱讀上市公司財務報告，並明白影響股票及債券價格的因素。 (4)</p> <p>(e) Familiar with most investment products (including stocks, futures contracts, bonds and warrants) and understand various factors that may affect the risk and performance of these investment products. 熟悉大部分投資產品(包括股票、期指合約、債券及認股權證)，並明白影響該等投資產品的風險及表現的各項因素。 (5)</p>		

PART 1 – Assessment of Your Risk Tolerance Level 第一部 – 評估閣下風險承受程度		Answer 答案	Score 分數
<p>Q9) In general, investing involves a trade-off between risk and return. Investments carrying a higher risk come with the potential of achieving more gains, but, also a higher possibility of incurring considerable losses. It has been historically shown that investors who achieve higher returns have experienced correspondingly high fluctuations and losses. Which of the following statement could best describe the attitude towards risk of your company? 一般而言，投資通常是風險與回報的取舍。較高風險投資可取得較高潛在收益，然而亦較容易招致相當的損失。獲得高回報的投資者往往承受的波動與損失風險較高。以下那一段句子最能反映貴公司對風險的態度？</p>			
(a)	Our company is risk averse and doesn't want to take any risks.	本公司不願意承受任何風險。	(1)
(b)	Our company will try to avoid risk, but minor one is acceptable.	本公司會盡量回避風險，但仍可承受較低風險。	(2)
(c)	Our company tries to strike a balance between risks and returns.	本公司會平衡風險與回報。	(3)
(d)	Our company is willing to accept more risks, as we aim for more returns.	本公司願意承受較高風險，以換取更高回報。	(4)
(e)	Our company does not care about risk, as we aim to maximize returns.	本公司不太理會風險，以換取最大回報。	(5)
<p>Q10) Investment value can go up and down over time. What is the highest level of price fluctuation that your company is willing to accept for a single investment? 投資產品價格可升可跌。在單項投資上，貴公司願意接受最多的價格波幅是多少？</p>			
(a)	Price fluctuates between -10% and +10%.	價格波幅介乎-10%和+10%。	(1)
(b)	Price fluctuates between -20% and +20%.	價格波幅介乎-20%和+20%。	(2)
(c)	Price fluctuates between -40% and +40%.	價格波幅介乎-40%和+40%。	(3)
(d)	Price fluctuates between -70% and +70%.	價格波幅介乎-70%和+70%。	(4)
(e)	Price fluctuates between -100% and +100%.	價格波幅介乎-100%和+100%。	(5)
		<b>Total Score 總分數</b>	

Client Risk Tolerance Analysis 客戶風險承擔評估			
Total Score 總分數	Risk Level 風險級別	Client Risk Profile 客戶風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/> Below 15 少於15	Low 低	Low-to-Medium 低至中	A client who is risk-averse and to whom capital preservation is very important. 客戶對風險採取比較保守的態度及以 保存資本為主。
<input type="checkbox"/> 15 – 24	Low-to-Medium 低至中	Stable 穩健型	A client who would like to have the capital gain potential, and he/she understands he/she needs to take a “ <b>Low-To-Medium</b> ” level of risk in respect of the capital invested. 客戶喜愛有資本增值的潛力的投資，同時亦明白到需要承擔「 <b>低至中</b> 」等程度風險。
<input type="checkbox"/> 25 - 34	Medium 中	Balanced 平衡型	A client who is willing to accept a “Medium” level of risk. 客戶願意承擔「 <b>中</b> 」等程度風險。
<input type="checkbox"/> 35 - 44	Medium-to-High 中至高	Growth 增長型	A client who would like to have greater capital gain potential, and he/she understands that he/she needs to take a “ <b>Medium-to-High</b> ” level of risk 客戶喜愛有較大資本增值潛力的投資，同時亦明白到需要承擔「 <b>中至高</b> 」等程度風險。
<input type="checkbox"/> Over 44 多於44	High 高	Aggressive 進取型	A client who would like to have significant capital gain, and he understands that he/she needs to take a “ <b>High</b> ” level of risk in respect of the capital invested. 客戶喜愛有可觀資本增值的投資，同時亦明白到要承擔「 <b>高</b> 」等程度風險。

**PART 2 – Client Acknowledgement and Declaration****第二部 – 客戶聲明及確認**

By signing below, we hereby acknowledge and declare the followings:

透過在下方簽名，吾等特此聲明及確認如下：

- We have completely read and well understood the content of this Questionnaire;  
吾等已完全閱讀並清楚了解本問卷的內容；
- All the answers to the questions in this Questionnaire are provided by us and are up-to-date, true, correct and complete to the best of our knowledge. We further **AGREE** with the client risk profile as set out above in Part 1 of this Questionnaire (which will be relied upon by and captured in the records of Suncorp);  
本問卷所有問題的答案均由吾等提供，就吾等所知屬最新、真確無訛及完整。吾等進一步**同意**本問卷第一部的結果（結果將由新確記錄為吾等的客戶風險取向）；
- We acknowledge that (1) this Questionnaire and its result only serve as a reference for my consideration when making our own investment decisions and the client risk profile does not constitute offer or solicitation to buy or sell or recommendation of any investment products and services and should not be considered as any investment advice; (2) the result of client risk profile was derived from information provided by us; and (3) Suncorp accepts no responsibility or liability as to the accuracy or completeness of the information given by us; and  
吾等確認 (1) 本問卷並僅作為吾等在作出吾等投資決定時的參考，客戶風險取向及其結果並不構成要約或招攬購買或出售、或推薦任何投資產品或服務，亦不應被視為任何投資建議；(2) 客戶風險取向的結果是由吾等提供的資料所獲得的；及(3) 新確不會為吾等提供的資料的準確性或完整性承擔任何責任或義務；
- We undertake to advise Suncorp of any change in circumstances which would affect the result of this Questionnaire, and to re-complete this Questionnaire again as soon as possible should there be any such change in circumstances; and  
吾等承諾，如有任何情況變動會影響本問卷的結果，吾等會告知新確，並再次盡快重新填寫本問卷；及
- In the event of inconsistency between the English and Chinese versions of this Questionnaire, the English version shall prevail.  
本問卷之中、英文版本如有任何歧義，概以英文版本為準。

• **SIGNED by**  
**簽署**



Client Signature

客戶簽署

Client Name

客戶姓名

Date

日期

**PART 3 – Declaration by Suncorp Licensed Representative****第三部 – 新確持牌代表聲明**

I, (Name of Suncorp Licensed Representative) (CE No.) hereby declare that I have:  
本人，(新確持牌代表的姓名) (中央編號) ，謹此聲明，本人：

- Invited the Client to read this Questionnaire, to ask questions and take independent advice if the Client wishes; and  
邀請客戶閱讀本問卷、提出問題及徵詢獨立意見（如客戶有此意願）；及
- Fully explained the contents of this Questionnaire to the Client in a language which the Client understands.  
已按照客戶所理解的語言，向客戶完全解釋本問卷的內容。

Licensed Representative Signature

持牌代表簽署

Date

日期

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Documents Verified by	Name	Signature	Date
Documents Approved by	Name	Signature	Date