

iTrade Securities Investment Limited ("iTrade Securities") is licensed (CE No. BHL021) under the Securities and Futures Ordinance (Chapter 571 of Laws of Hong Kong) to carry out the regulated activities in Hong Kong.

美信證券投資有限公司（美信證券）是根據證券及期貨條例（香港法例第 571 章）獲認可之持牌法團（中央編號：BHL021）於香港進行受規管活動。

Client Investment Risk Profile Questionnaire (Individual) 客戶投資風險取向問卷（個人）

CLIENT DETAILS 客戶資料:	
Name of the Client: 客戶名稱:	(In English) 英文 (In Chinese) 中文
iTrade Sec Account No.: 美信證券賬戶號碼:	
Date of Completion : 完成日期:	

Disclaimer 免責聲明:

- This questionnaire is designed to help iTrade Securities Investment Limited ("iTrade Securities") to assess your investment risk profile and to collect information about your Risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, iTrade Securities may not be able to proceed your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered as an investment advice.
本問卷用以協助美信證券投資有限公司（美信證券）評估您的投資風險取向，並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料，美信證券可能無法處理您的申請。搜集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議，且不應被視為一項投資建議。
- iTrade Securities is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. Please consider consulting your independent investment adviser before making any investment decisions.
為作出合理的產品合適性評估，美信證券需要您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前，您應考慮自身情況，包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前，您應考慮諮詢您的獨立投資顧問。
- For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within iTrade Securities or not, should be taken into account.
有關您的財務或投資資料之問題，例如可投資資產、某一產品的總投資金額或投資經驗等，您在美信證券之內及本行以外的所有資產及交易均應計算在內。
- All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.
美信證券將會根據美信證券的資料政策通告使用並保密處理本問卷所收集的資料。
- The results of this questionnaire are derived from information you provide to iTrade Securities. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment.
本問卷的結果乃根據您提供給美信證券的資料得出。請您務必提供有效、真實、完整、準確及最新的資料。您未能提供該等資料將會對美信證券的合適性評估產生重大影響。

		(只供內部使用) (For internal use only)
1.	<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</p> <p>B. Age between 26 to 35 介乎 26 至 35 歲</p> <p>C. Age between 36 to 50 介乎 36 至 50 歲</p> <p>D. Age between 51 to 64 介乎 51 至 64 歲</p> <p>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 "Lowest Ranking" if your age is 65 or above. 註解: 如客戶的年齡是 65 歲以上, 閣下的整體投資取向/風險概況將定為"最低風險評級"。</p>	
2.	<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)</p> <p>B. Secondary 中學</p> <p>C. Post-secondary/or above 大專或以上</p> <p>Note: The Overall Investment Appetite/Risk Profile of a client should be "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"最低風險評級"。</p>	
3.	<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</p> <p>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</p> <p>C. From financial programs of mass media 閱讀及/或收聽有關投資或財經新聞</p> <p>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>	
4.	<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</p> <p>B. I would sell no more than 30% of my investments 本人會出售不超過 30%的投資</p> <p>C. I would sell more than 30% but less than 50% of my investments 本人會出售超過 30%的投資但不到 50%的投資</p> <p>D. I would sell more than 50% of my investments 本人會出售超過 50%的投資</p>	
5.	<p>Are you currently holding any of the below investment products? (You may select more than one option) 您現在是否持有以下任何投資產品? (您可選擇多於一項)</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/Licked 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>	

*Please circle the most appropriate answer.
請圈出最適合的答案。

		(只供內部使用) (For internal use only)
6.	<p>How long is the expected investment horizon when investing in investment products? 當投資於投資產品，預期投資年期是多少？</p> <p>A. None or less than 1 year 沒有或少於 1 年</p> <p>B. 1-3 years 1-3 年</p> <p>C. Over 3 years 多於 3 年</p>	
7.	<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? 一般而言，預期較高回報，亦會涉及較高的價格波幅。您可以接受以下哪個年度價格波幅？</p> <p>A. Price fluctuates between -10% and +10% 價格波幅介乎-10%至+10%</p> <p>B. Price fluctuates between -20% and +20% 價格波幅介乎-20%至+20%</p> <p>C. Price fluctuates under -30% and over +30% 價格波幅多於-30%至多於+30%</p>	
8.	<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%</p> <p>B. Between 10% and 20% 介乎 10%至 20%</p> <p>C. Between 21% and 30% 介乎 21%至 30%</p> <p>D. Between 31% and 50% 介乎 31%至 50%</p> <p>E. More that 50% 多於 50%</p>	
9.	<p>Which statement can best describe the general attitude of you towards financial investment? 以下哪一句子最能貼切描述您對金融投資的一般態度？</p> <p>A. I cannot put up with any price fluctuation and have no interest on earnings. 本人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. I can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates. 本人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. I can put up with some price fluctuation and wish to have earnings much better than bank deposit rates. 本人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. I can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. 本人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. I can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes. 本人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>	
10.	<p>Your knowledge on derivative products. (You may select more than one option) 您對衍生工具產品的認識。(您可選擇多於一項)</p> <p>A. I underwent training or attended courses on derivative products. 本人曾接受有關衍生產品的培訓或修讀相關課程。</p> <p>B. I have current or previous work experience related to derivative products. 本人現時或過去擁有與衍生產品有關的工作經驗。</p> <p>C. I have executed five or more transactions within the past three years in derivative products, e.g. Derivative Warrants, Callable Bull/Bear Contracts, Stock Options, Futures and Options, Commodities, Structured Products, Bonds, and Exchange Traded Funds, etc. 本人於過往 3 年曾執行 5 次或以上有關衍生產品的交易，例如：衍生權證、牛熊證、股票、期權、期貨及期權、商品、結構性產品、債券及交易所買賣基金等。</p> <p>D. I have NOT acquired knowledge of derivative products. 本人沒有衍生工具之認識。</p>	

*Please circle the most appropriate answer.

請圈出最適合的答案。

11. Please tick "✓" your investment experience in the following product type within the past 3 years:
請在方格上以"✓"號表示您在過去3年內對以下投資產品類別的買賣經驗:

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去3年內的交易次數		
			No Transaction 沒有交易	Less than 5 Transactions 5次以下買賣	5 or more Transactions 5次或以上買賣
(a) Foreign Currency/Precious Metals 外幣/貴金屬	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Fixed Income Securities (without special features) 定息債券 (沒有附帶特別條件) e.g. CDs, Government Bonds 例如: 存款證、政府債券	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Fixed Income Securities (with special features) 定息債券 (附帶特別條件) e.g. Perpetual Bonds, Preferred Shares 例如: 永續債券、優先股票	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Principal Protected Structured Product 保本結構性產品 e.g. Structured Deposits 例如: 結構性存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Non-principal Protected Structured Product (Currency/Interest Rate Linked) 非保本結構性產品 (貨幣/利率掛鉤) e.g. Currency Linked Deposits 例如: 貨幣掛鉤存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Unit Trust/Mutual Fund (Type I: Money Market Fund, Guarantee Fund) 單位信託/互惠基金 (第一類: 貨幣市場基金、保證基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Unit Trust/Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund) 單位信託/互惠基金 (第二類: 債券基金、混合分配基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Unit Trust/Mutual Fund (Type III: Equity Fund, High Yield Bond Fund) 單位信託/互惠基金 (第三類: 股票基金、高收益債券基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Unit Trust/Mutual Fund (Type IV: Commodity Fund, Alternative Investment Fund) 單位信託/互惠基金 (第四類: 商品基金、另類投資基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Stocks or ETFs 股票或交易所買賣基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Non-principal Protected Structured Product 非保本結構性產品 e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note 例如: 股票掛鉤投資、股票掛鉤票據、信貸掛鉤票據	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11.	Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去 3 年內的交易次數		
				No Transaction 沒有交易	Less than 5 Transactions 5 次以下買賣	5 or more Transactions 5 次或以上買賣
(l)	Derivatives/Leveraged Product 衍生工具/槓桿產品 e.g. Option, Futures, Forwards, Interest Rate Swap, Cross Currency Swap, Warrant, Margin Trading including embedded derivatives financial instruments whether traded on an exchange or not 例如: 期權、期貨、遠期、利率掉期、交叉貨幣掉期、認 股權證、孖展交易包括嵌入式衍生性金融工具及不論是否 於交易所買賣	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m)	Others 其他 e.g. Private Equity, Hedge Fund 例如: 私募基金、對沖基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5-10 <input type="checkbox"/> > 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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, iTrade Securities will profile you as a conservative investor (lowest ranking) and iTrade Securities will **WILL NOT** accept your subscription instruction in high risk investment product.
 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，美信證券將閣下定為保守型投資者(最低風險評級)。因此，美信證券 **不會** 接受閣下認購高風險的投資產品。

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.

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 iTrade Securities 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美信證券作進一步審查。

Client Signature 客戶簽名:

Client Signature (Joint Account Holder): 客戶簽名(聯名帳戶持有人):

Client Name 客戶姓名:

Client Name 客戶姓名:

Date 日期:

Date 日期:

Witness Signature 見證人簽署:

Name of Witness 見證人姓名:

Identity Number of Witness 見證人身份證明文件號碼:

Date 日期:

Important Note 重要事項

Your investment Risk profile assessment is based on your overall responses rather than your answer to any individual question.

您的投資風險取向根據對整份問卷提供的答案而綜合評估，而非取決於問卷內任何單一問題的答案。

Assessment Result 評估結果

Based on the answers you have provided, you have been informed that your investment risk profile is :

根據閣下提供之答案，閣下已知悉投資風險水平為：

Your Total Score 你的總分	Check the suitable box 剔選適當空格	Risk Profile 風險水平	Attributes and Risk Preferences 特性及風險偏好
	<input type="checkbox"/> 0 - 199	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"/> 200 - 299	Low to Medium 低至中等	You tend to prefer investments with lower risk of a decline in value. However, you do recognize that in order to achieve higher returns, some risks must be incurred and you are prepared to tolerate some fluctuations and volatility in your investment. 您偏向投資值下降風險稍低的投資。然而您亦明白在達到較高投資回報的過程中會遇上一些風險，而您亦已準備忍受一些投資上的波動及波幅。
	<input type="checkbox"/> 300 - 399	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"/> 400 - 599	Medium to High 中等至高	You have an above-average tolerance to risk and are willing to accept a greater chance of decline in value for potentially higher returns. 您對風險的承受程度較平均高及願意接受較大機會的投資貶值去賺取較高的潛在回報。
	<input type="checkbox"/> 600 or above 600 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。

CLIENT DECLARATION

客戶確認

I have gone through the above Risk Profile Questionnaire. I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment Risk profile is correctly stated above. I hereby agree that this investment Risk profile will be captured in iTrade Securities record and iTrade Securities will adopt the above assessment result for product suitability assessment.

Furthermore, I confirm that I fully understand and accept (i) that the above Risk Profile process is for the purpose of helping me to assess my attitude towards risk and investment objectives before selecting financial/investment products; (ii) that the above Risk Profile process is not intended to list out all factors and/or issues which I should consider at the time of my investment; (iii) that I must not rely on the Risk Profile as my investment preferences and my decisions may change from time to time, and in particular, may be different at the time of investment; and (iv) that I must fully read and understand the information as disclosed in various documents (including but not limited to the prospectus/explanatory memorandum/brochures/guide/offering document(s) of the financial or investment product(s)) relating to the features, Risks, merits, charges and other details of the financial or investment products before making any investment decision and (v) I must satisfy myself as to my ability to tolerate the Risk levels associated with different investment products at the time of my investment decision.

本人已進行上述風險水平測試。本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述的投資風險取向已正確顯示本人的投資風險取向。本人同意此投資風險取向將存於美信證券記錄，及美信證券將採取本問卷結果作產品合適性評估。

再者本人確認本人已完全明白及接受 (i) 進行上述風險水平測試過程是為了有助本人在選擇金融/投資產品前，評估本人對風險及投資目標的態度；(ii) 上述風險水平測試過程並不旨在列出所有於本人投資應考慮的因素及/或事項；(iii) 本人不能只以此風險水平測試作為本人投資意向的依據，且本人的決定可不時改變，其現時的決定可能跟投資時不同；以及 (iv) 在作出任何投資決定前，本人必須細閱及明白於不同文件所披露的資料（包括但不限於金融或投資產品的招股書/解釋備忘錄/介紹冊子/指引/發售文件），其與金融或投資產品的特點、風險、優點、收費及其他詳情有關及 (v) 本人必須令自己信納於作出投資決定時本人可容忍不同投資產品有關的風險程度。

Client Signature 客戶簽名:	Client Signature (Joint Account Holder): 客戶簽名(聯名帳戶持有人):
Client Name 客戶姓名:	Client Name 客戶姓名:
Date 日期:	Date 日期:

FOR INTERNAL USE ONLY	
Name of Account Executive:	Responsible Officer:
Documents Checked by: Date:	Documents Approved by: Date:
Input by: Date:	Data Checked by: Date: