United Securities Limited 團結證券有限公司
Suites 903-905, 9/F, Shui On Centre, 6-8 Harbour Road, Wan Chai, Hong Kong
香港灣仔港灣道6至8號瑞安中心九樓903-905室
Tel 電話: (852) 3559-2220 Fax傳真: (852) 2290 9296
Exchange Participant Number (EP No.) 交易所參與者編號: 02113
Central Entity Number (CE No.) 中央編號: AFP229

團結證券有限公司
UNITED SECURITIES LIMITED

INDIVIDUAL CUSTOMER INVESTMENT RISK PROFILE QUESTIONNAIRE
個人客戶投資風險取向問卷

Account No. 客戶賬戶號碼	Account Name 賬戶名稱

Notice to Customer(s) 客戶須知:

1. The following questionnaire is to be completed by the account holder(s).
以下問卷請由賬戶持有人來填寫。

2. This questionnaire is designed to help United Securities Limited ("USL") to collect information about your risk appetite, financial situation, investment experience, investment objectives and investment horizon. USL is required to collect information in order to assess your investment risk profile, investment risk tolerance and investment attitude and make reasonable product suitability assessment. The collection of these information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be regarded as an investment advice. This questionnaire is not a comprehensive financial planning tool and is not a substitute for independent professional advice. You should also consider your own circumstances and (if appropriate) consider consulting your independent investment adviser before making any investment decisions.
本問卷用以協助團結證券有限公司（「團結證券」），收集及獲取有關閣下的風險取向、財政狀況、投資經驗、投資目標及投資年期的資料。為評估閣下的投資風險取向、投資風險承受能力和投資態度及讓團結證券作出合理的產品合適性評估，團結證券需要閣下提供以上有關資料。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。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。於做出任何投資決策前，閣下應考慮自身情況及（如適用）考慮諮詢閣下的獨立投資顧問。

3. 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 of your holdings and transactions, whether within USL or not, should be taken into account.
有關閣下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，應包括閣下在團結證券之內及以外的所有資產及交易。

4. **In the case of Complex Bonds, these are bonds with special features (including, but not limited to, perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures) and/or bonds comprising one or more special features.**
就複雜債券而言，該等債券是指具有某些特點的債券（包括（但不限於）屬永續性質或後償性質的債券，或那些具有浮息或延遲派付利息條款、可延遲到期日，或那些屬可換股或可交換性質或具有或然撇減或彌補虧損特點的債券，或那些具備非單一信貸支持提供者及結構的債券）及／或由一項或以上特點組成的債券。

5. All information obtained in this questionnaire will be used and kept confidential in accordance with our "Notice to Clients Related to the Personal Data (Privacy) Ordinance".
團結證券將會根據其「關於個人資料(私隱)條例客戶通知」使用並保密處理本問卷所收集的資料。

6. The results of this questionnaire are derived from your information provided to USL. You must provide information that is valid, true, complete, accurate and up-to-date.
本問卷的結果乃根據閣下提供給團結證券的資料得出。請閣下務必提供有效、真實、完整、準確及最新的資料。

Please choose the most appropriate answer.
請選出最適合的答案。

1. Which age group do you belong to?
閣下屬於以下哪個年齡組別？

☐	(a)	18 to 24 years old 18 歲至 24 歲
☐	(b)	25 to 34 years old 25 歲至 34 歲
☐	(c)	35 to 49 years old 35 歲至 49 歲
☐	(d)	50 to 64 years old 50 歲至 64 歲
☐	(e)	Above 64 years old 64 歲以上

2. What is your highest educational qualification?
閣下的最高教育程度為：

☐	(a)	Primary school or below 小學或以下
☐	(b)	Secondary school / Apprenticeship Scheme 中學 / 學徒訓練計劃
☐	(c)	Diploma / High Diploma / Associate Degree 文憑 / 高級文憑 / 副學士
☐	(d)	University / professional qualification unrelated to Economics or Finance 大學／專業資格（經濟學／財務學以外）
☐	(e)	University / professional qualification related to Economics or Finance 大學／專業資格（經濟學／財務學相關）

United Securities Limited 團結證券有限公司
Suites 903-905, 9/F, Shui On Centre, 6-8 Harbour Road, Wan Chai, Hong Kong
香港灣仔港灣道6至8號瑞安中心九樓903-905室
Tel 電話: (852) 3559-2220 Fax傳真: (852) 2290 9296
Exchange Participant Number (EP No.) 交易所參與者編號: 02113
Central Entity Number (CE No.) 中央編號: AFP229

3. How many dependent(s) do you need to give financial support?
閣下需供養多少名親屬？

☐	(a)	None 無
☐	(b)	1 only 一名
☐	(c)	2 only 兩名
☐	(d)	3 only 三名
☐	(e)	4 or more 四名或以上

4. What is the average percentage of your after-tax income that can be allowed for saving or investment?
閣下的除稅後收入平均多少個百分比可作儲蓄或投資？

☐	(a)	Less than 少於 10%
☐	(b)	10% to 至 20%
☐	(c)	21% to 至 30%
☐	(d)	31% to 至 50%
☐	(e)	More than 多於 50%

5. What is the percentage of your current net-worth (excluding the value of your self-occupied property) that can be allowed for investment purpose?
閣下現時的財產淨值（撇除自住物業價值）有多少個百分比可作投資用途？

☐	(a)	Less than 少於 10%
☐	(b)	10% to 至 20%
☐	(c)	21% to 至 30%
☐	(d)	31% to 至 50%
☐	(e)	More than 多於 50%

6. How many months of your normal expenses could be covered by your liquid assets (i.e. cash and assets easily converted into cash, for example, money market accounts, actively traded stocks, and investment funds) in case of an unexpected event?
如發生突發事件，閣下的流動資產（即現金或容易變為現金的資產，例如、貨幣市場戶口、交投活躍的股票和投資基金）可應付多少個月的一般開支？

☐	(a)	Less than 1 month 少於1個月
☐	(b)	1 month to less than 6 months 1至6個月以下
☐	(c)	6 month to less than 12 months 6至12個月以下
☐	(d)	12 months to less than 24 months 12至24個月以下
☐	(e)	24 months or more 24個月或以上

團結證券有限公司
UNITED SECURITIES LIMITED

7. How long is your expected investment horizon?
閣下預期中的投資年期為多少？

☐	(a)	Less than 1 year 少於1年
☐	(b)	1 year to 5 years 1年至5年
☐	(c)	6 years to 10 years 6年至10年
☐	(d)	11 years to 20 years 11年至20年
☐	(e)	More than 20 years 20年以上

8. Which statement can best describe your general attitude towards financial investment?
以下哪一句子最能貼切描述閣下對金融投資的一般態度？

☐	(a)	I/We cannot accept any price fluctuation and have no interest on earnings. 本人/吾等不能接受任何價格波動，並且對賺取投資回報不感興趣。
☐	(b)	I/We can only accept little price fluctuation and wish to have earnings slightly higher than bank deposit rates. 本人/吾等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。
☐	(c)	I/We can accept some price fluctuation and wish to have earnings much better than bank deposit rates. 本人/吾等可接受若干價格波幅，並希望賺取遠高於銀行存款利率的回報。
☐	(d)	I/We can accept high degree of price fluctuation and wish to have earnings comparable to the stock market indexes. 本人/吾等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。
☐	(e)	I/We can accept any price fluctuation and wish to have earnings remarkably higher than the stock market indexes. 本人/吾等可接受任何幅度的價格波動，並希望回報能跑贏股市指數。

9. Would "Buy" Transactions of any investment product(s) be executed by you over the past 36 months? If Yes, please specify the numbers of "Buy" Transaction of relevant investment product. (Tick one or more)
閣下最近 36 個月內曾否執行以下任何投資產品之[買入]交易？若有，請註明其有關之投資產品的[買入]次數。（可選擇多於一項）

☐ (i) **NON-COMPLEX PRODUCTS**
非複雜產品

☐	(a)	Shares listed and regularly traded on internationally recognized stock exchanges 於國際認可證券交易所上市及進行定期交易的股份	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(b)	Non-complex Bonds (including callable bonds without other special features) ***(Please refer to Clause 4 of Notice to Customer(s))*** 非複雜債券，包括不具有其他特點的可贖回債券 ***(請參閱客戶須知第 4 條)***	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(c)	Non-derivative Authorized Funds 認可的非衍生產品基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(d)	Non-derivative Exchange Traded Funds 非衍生產品交易所買賣基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(e)	Real Estate Investment Trusts 房地產投資信託基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上

☐ (ii) **COMPLEX PRODUCTS - DERIVATIVES TRADED ON AN EXCHANGE**
複雜產品 - 在交易所買賣的衍生產品

☐	(a)	Futures & Options 期貨及期權	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(b)	Derivative Warrants 衍生權證	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(c)	Callable Bull/Bear Contracts 牛熊證	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(d)	Listed share options 上市認股權	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(e)	Synthetic Exchange Traded Funds 合成交易所買賣基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(f)	Futures-based Exchange Traded Funds 期貨交易所買賣基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(g)	Leverage and Inverse Products 槓桿及反向產品	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上

United Securities Limited 團結證券有限公司
Suites 903-905, 9/F, Shui On Centre, 6-8 Harbour Road, Wan Chai, Hong Kong
香港灣仔港灣道6至8號瑞安中心九樓903-905室
Tel 電話: (852) 3559-2220 Fax傳真: (852) 2290 9296
Exchange Participant Number (EP No.) 交易所參與者編號: 02113
Central Entity Number (CE No.) 中央編號: AFP229

☐ (iii) **OTHER COMPLEX PRODUCTS**
其他複雜產品

☐	(a)	Complex Bonds ***(Please refer to Clause 4 of Notice to Customer(s))*** 複雜債券 ***(請參閱客戶須知第4條)***	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(b)	Derivative funds 衍生產品基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(c)	Hedge Funds 對沖基金	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上
☐	(d)	Unlisted Structured Investment Products 非上市結構性投資產品	☐ ☐	Less than 5 times 少於 5 次 5 times or More 5 次及以上

DECLARATIONS AND SIGNATURE
聲明及簽署

(1) **I/We acknowledge and agree that the personal information collected from me/us in this questionnaire, together with any subsequent alterations or supplements to it, is being collected by United Securities Limited ("USL"). I/We further acknowledge and confirm that I/we have received and read "Personal Data Protection" section of the Customer Agreement entered into between me/us and USL (the "Client Agreement") (as amended from time to time). I/We understand and agree that the personal information collected from me/us in this questionnaire, together with any subsequent alterations or supplements to it, can be used and/or transferred to any of the transferees in accordance with any of the uses and purposes (including in relation to direct marketing) as described in the Client Agreement.**
本人/吾等確認及同意從本人/吾等在本問卷上收集的個人資料及日後之任何改動或補充，乃由團結證券有限公司（「團結證券」）所收集。本人/吾等進一步確認及確定，本人/吾等已收訖及閱畢與團結證券簽定的客戶協議書之「個人資料保護」章節（「客戶協議書」）（不時作出修訂）。本人/吾等理解及同意從本人/吾等在本問卷上收集的個人資料及日後之任何改動或補充，可根據客戶協議書內所描述的使用及目的（包括直接促銷）被使用及/或轉交予任何受讓人。

(2) **I/We have a right to request access to and correction of my/our personal data by writing to the Data Protection Officer, United Securities Limited, Suites 903-05, 9/F, 6-8 Harbour Road, Shui On Centre, Wan Chai, Hong Kong.**
本人/吾等可致函 香港灣仔港灣道6至8號瑞安中心九樓903-905室 團結證券有限公司 資料保護主任，要求查閱及更改本人/吾等的個人資料。

Signed by 簽署:

____
Client Signature(s) 客戶簽署

____
Account Name 賬戶名稱

____
Date 日期

United Securities Limited 團結證券有限公司
Suites 903-905, 9/F, Shui On Centre, 6-8 Harbour Road, Wan Chai, Hong Kong
香港灣仔港灣道6至8號瑞安中心九樓903-905室
Tel 電話: (852) 3559-2220 Fax傳真: (852) 2290 9296
Exchange Participant Number (EP No.) 交易所參與者編號: 02113
Central Entity Number (CE No.) 中央編號: AFP229

Internal Review Record (For Official Use Only)
內部審核記錄(只供本行使用)

Question Number 問題	Score 分數							
	A	B	C	D	E	F	G	Remark 備註
1	1	3	5	3	1			
2	1	2	3	5	7			
3	5	4	3	2	1			
4	1	2	3	4	5			
5	1	2	3	5	5			
6	0	1	3	5	5			
7	1	2	3	5	5			
8#	0	1	3	4	5			
9(i)*#	3	5	5	5	3			(Only use the highest score of the answers 只選用得分最高的答案)
9(ii)*#	7	7	7	7	7	7	7	
9(iii)*#	9	9	9	9				

* As the question allows multiple answers, only the answer carrying the highest score is used in the calculation.
由於問題可選多於一項答案，計算時只選用得分最高的答案。

\# If the answer to question 8 is "A", the score of question 9(i), 9(ii) & 9(iii) is zero, which means the total risk score does not count the Customer's investment experience and holdings of investment products.
如在第8條的答案是「A」，第9(i)條、9(ii)條及9(iii)條的得分均是零，即總風險分數不會計算客戶的投資經驗及持有的投資產品。

Risk Score 風險分數	Risk Level 風險級別	Risk Profile 風險取向	General Risk Profile Description 風險取向描述
6 - 12	1	Low 低	The Customer can accept investments with low risk exposure and price fluctuation for small returns. 客戶能接受較低風險和價格波動的投資以取得較少的回報。
13 - 25	2	Low to Medium 低至中	The Customer can accept investments with low to medium risk exposure and price fluctuation for some returns. 客戶能接受低至中度風險和價格波動的投資以取得一些回報。
26 - 37	3	Medium 中	The Customer can accept investments with medium risk exposure and price fluctuation for capital growth potential. 客戶能接受中度風險和價格波動的投資以取得資本增值的潛力。
38 - 44	4	Medium to High 中至高	The Customer can accept investments with medium to high risk exposure and price fluctuation for some capital growth. 客戶能接受中至高度風險和價格波動的投資以取得一些資本增值。
45 - 51	5	High 高	The Customer can accept investments with high risk exposure and price fluctuation for substantial capital growth. 客戶能接受較高風險和價格波動的投資以取得顯著的資本增值。

Please calculate the points received from the Customer:
請計算客戶獲取的得分：

Please categorise the Risk Level of the Customer based on the points received from the Customer:
請根據客戶獲取的積分對客戶的風險級別進行分類：

Handled By (Name/Signature/Date):	Approved By (Name/Signature/Date):
Endorsed By (Name/Signature/Date):	Input By (Name/Signature/Date):
Data Checked By (Name/Signature/Date):	Remarks: