



## Investor Characteristic Questionnaire (Individual/Joint Account)

### 投資者分類問卷(個人帳戶/聯名帳戶)

Client Name 客戶名稱: \_\_\_\_\_ Account Number 帳戶編號: \_\_\_\_\_

Please complete this questionnaire to the best of your knowledge. The results of this questionnaire are derived from your answer and is only serve as a reference.  
請盡閣下所知完成本問卷。本問卷之結果乃根據閣下所提供的答案而得出，並只供參考。

#### Part 1 – Risk tolerance Assessment 第一部份 - 風險承擔能力評估

Part 1 is to assess your investment Risk Tolerance Level ("RTL") and provide an idea of your attitude towards investment risks comparing to typical investor for your reference but may not be able to reflect your actual RTL. (Please circle your answer)  
第一部份是評估閣下的投資風險承受能力，並讓閣下與典型投資者比較其對投資風險的態度，但並不代表閣下實際可承受風險的程度。(請圈出你的答案)

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

(A) Above 70 or under 21	70 歲以上或 21 歲以下	(1)
(B) Between 61 and 70	61 歲至 70 歲	(2)
(C) Between 51 and 60	51 歲至 60 歲	(3)
(D) Between 41 and 50	41 歲至 50 歲	(4)
(E) Between 21 and 40	21 歲至 40 歲	(5)
  
2. What is your primary investment objective? 閣下的主要投資目標是？
 

(A) Capital preservation	資本保值	(1)
(B) Earning regular income	賺取定期收入	(2)
(C) Stable and balanced capital growth	穩定均衡的資本增值	(3)
(D) Strong capital growth	強勁的資本增值	(4)
(E) Maximizing capital growth as soon as possible	最短時間內賺取最大的資本增值	(5)
  
3. Which of the following best describes your risk attitude towards investment value fluctuations?  
以下哪一項最適合用來形容閣下對投資價格波動的態度？
 

(A) Risk adverse – We are concerned about any volatility and are not comfortable with the fluctuations of our investment value. 避免風險 – 我們關注任何價格波動，並為我們之投資價值變化感到不安。	(1)
(B) Conservative – We accept some minor fluctuations in our investment and may be some potential loss of our principal. We prefer to preserve our principal while growing our capital. 平穩保守 – 我們可以接受投資時有少許價格波動甚或損失部分本金，但在賺取收益時比較注重保本。	(2)
(C) Moderate – We understand that investment with higher potential return generally associated with higher risk. We can bear moderate risks and accept the fluctuations and possible loss of the principal of our investment. 中度風險 – 我們瞭解風險愈高的投資產品，其潛在回報愈高，並願意承擔中度風險並接受投資的波動及可能損失投資本金的風險。	(3)
(D) Strong Growth – Our main goal is strong capital growth. Though we are concerned about major fluctuations and increased risk of loss, we can accept considerable investment volatility. 強勁增長 – 以追求強勁資本增值為目標。雖然我們會關注較大的投資價格波動及較大的虧損風險，但我們可以接受相當的投資波動。	(4)
(E) Aggressive – We would like to maximize our capital growth. We can accept negative fluctuations and possible loss of our principal. 進取增長 – 我們期望透過投資增長而達至最高回報。我們能接受價格下跌及可能損失投資本金。	(5)
  
- The investments value could rise and fall which is called fluctuation. Investment with higher potential return generally associated with higher risk and also come with higher fluctuation rate. Reversingly, the risk of investment with lower potential return is respectively lower and have a lower fluctuation rate.  
投資價值可升亦可跌，這稱之為波動。一般風險愈高的投資產品，其潛在回報較高，但其波動亦較大。反之，投資產品的風險愈低，其潛在回報便較低，但其波動亦相對較小。
  
4. What is your target annual return from your investment? 閣下每年投資的目標回報為？
 

(A) Less than 5%	少於 5%	(1)
(B) 5% - 10%		(2)
(C) 10% - 20%		(3)
(D) 20% - 25%		(4)
(E) More than 25%	大於 25%	(5)
  
5. What level of fluctuation would you generally be comfortable with? 閣下一般願意投資於波動程度多大的投資產品呢？
 

(A) Between -5% and +5%	價格波幅介乎 -5% 與 +5% 之間	(1)
(B) Between -10% and +10%	價格波幅介乎 -10% 與 +10% 之間	(2)
(C) Between -15% and +15%	價格波幅介乎 -15% 與 +15% 之間	(3)
(D) Between -20% and +20%	價格波幅介乎 -20% 與 +20% 之間	(4)
(E) Over -20% or 20%	大於 -20% 或 20%	(5)

6. Normally, what percentage of your monthly income could be available for investment or savings? 於一般情況下，在你每月的收入中，有百分之幾可用作投資或儲蓄？
- (A) I have retired and have no regular income 本人已經退休且沒有固定收入 (1)
- (B) No regular income or between 0% and 10% 沒有固定收入或 0%至 10% (2)
- (C) Between 10% and 25% 10%至 25% (3)
- (D) Between 25% and 50% 25%至 50% (4)
- (E) Over 50% 大過 50% (5)
7. Approximately what percentage of your assets can be allocated in your investment? 閣下的投資大概可佔你的資產百分之幾？
- (A) less than 5% 少於 5% (1)
- (B) 5% - 15% (2)
- (C) 15% - 25% (3)
- (D) 25% - 50% (4)
- (E) More than 50% 大於 50% (5)
8. Approximately what percentage of your liquid assets can be allocate in your investment? 閣下的投資大概可佔你流動資產的百分之幾？
- (A) less than 5% 少於 5% (1)
- (B) 5% - 15% (2)
- (C) 15% - 25% (3)
- (D) 25% - 50% (4)
- (E) More than 50% 大於 50% (5)
9. In terms of your expenses, how much do you set aside for emergency use? 以閣下每月之開支計算，請問閣下預留了多少後備金以應付不時之需呢？
- (A) Less than 3 months 少於 3 個月 (1)
- (B) Between 3 and 6 months 3 至 6 個月 (2)
- (C) Between 7 and 9 months 7 至 9 個月 (3)
- (D) Between 10 and 12 months 10 至 12 個月 (4)
- (E) Longer than 13 months 13 個月以上 (5)
10. In past 5 years which of the following investment product(s) have you traded (> 3 transactions) in a single year? (may tick more than one)  
在過去五年的任何一年之中，您是否曾買賣/投資(多於三次交易)下列投資產品?(可選多項)
- (A) Stocks 股票 (4)
- (B) Derivatives 衍生工具 (5)
- (C) Commodities/FX 商品/外匯 (5)
- (D) Structured Investment Products 結構性產品 (5)
- (E) Mutual Funds 互惠基金 (3)
- (F) Bonds 債券 (2)
- (G) None of the above 未有交易以上產品 (0)
- (Note: The highest point answer for this question will be used to calculate your total score 注意:以此題之最高分答案計分)

11. Investment Experience 投資經驗

(The highest point answer for this question will be used to calculate your total score) (以此題之最高分答案計分)

Years of investment experience 投資經驗年期	Nil 無 (0)	Less than 1 year 一年以下 (2)	1 to 3 years 一年至三年 (3)	3 to 5 years 三年至五年 (4)	5 to 10 years 五年至十年 (5)	More than 10 years 十年以上 (5)
Products 投資產品						
Equities 證券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Warrants/CBBC/ETF 認股證/牛熊證/投資股票掛鈎票據	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stock Options 股票期權	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex 外匯	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Futures & Options 期貨及期權	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds/Unit Trusts 互惠基金/單位信託	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hedge Funds 對沖基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Notes <sup>1</sup> 結構性票據 <sup>1</sup>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTC Swap (e.g. accumulator, decumulator) 場外市場掉期(如累積認購期權合約、累積認沽期權合約)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income Securities (e.g. bonds, convertible bonds) 固定收益證券(如債券、可換股債券)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note 1: Example of structured notes : Dual Currency Notes, Equity-Linked Notes, Knock-Out Equity-Linked Notes, Daily Accrual Callable Notes, Equity Linked Investments.

註一：結構性票據的例子有：雙重貨幣票據、股票掛鈎票據、觸及取消股票掛鈎票據、每日累計可贖回票據、股票掛鈎投資工具

RTL Assessment Result 可承受風險程度評估結果

(To be completed by Licensed Representative 由持牌代表填寫)

Total Score 總得分 : _____	Conservative 保守型	Moderate 平穩型	Moderate Growth 適度增長型	Aggressive 進取型
	<input type="checkbox"/> <20	<input type="checkbox"/> 20 - 32	<input type="checkbox"/> 33 - 45	<input type="checkbox"/> >45

### Definitions of RTL 可承受風險程度之定義

#### Conservative 保守型

A Conservative investor values principal preservation, but is comfortable accepting a small degree of risk and volatility to seek some degree of appreciation. This type of investor is willing to accept lower returns and is willing to accept minimal losses.

保守型的投資者會選擇保障你的投資本金，但願意接受低風險和波動，以換取少量回報的機會。此類投資者願意接受低回報及少量損失。

#### Moderate 平穩型

A Moderate investor values reducing risks and enhancing returns equally. This type of investor is willing to accept modest risks to seek higher returns. A Moderate investor may endure a loss of principal in exchange for appreciation.

平穩型的投資者會在提高回報的同時減低風險。此類投資者願意接受中等風險，以換取較高回報的機會。平穩型的投資者或需忍受投資本金的損失，以博取回報。

#### Moderate Growth 適度增長型

A Moderate Growth investor values higher returns and is willing to accept considerable risk. This investor is comfortable with short-term fluctuations in exchange for seeking appreciation. The Moderate Growth investor is willing to endure larger losses of principal in exchange for the potential of higher returns.

適度增長型的投資者會願意接受相當風險以提高回報。此類投資者會接受短期波動以換取增長機會。適度增長型的投資者或需忍受投資本金的損失，以博取回報。

#### Aggressive 進取型

An Aggressive investor values maximizing returns and is willing to accept substantial risk. This type of investor believes maximizing returns is more important than protecting principal. An Aggressive investor may endure extensive volatility and significant losses (including total loss of the investment principle).

進取型投資者會以達致投資價值之最高增長為目標，並且願意承受巨大風險。此類投資者認為爭取最大回報比保本更為重要。進取型投資者或需承受大幅波動及遭受巨大損失(包括失去全部投資本金)。

If you disagree with the assessment result, please indicate your RTL by choosing the appropriate type and state your reason(s) below:

如果閣下不同意這評估結果，請閣下指出貴公司認為其可承受風險的程度：

CONSERVATIVE / 保守型       MODERATE / 平穩型       Moderate Growth 適度增長型       AGGRESSIVE / 進取型

Reason 原因：\_\_\_\_\_

## Part 2 – Assessment on Derivatives Products suitability 衍生工具合適性評估

### A - Derivatives Products Knowledge 甲 - 衍生工具知識

1. What type of financial derivatives investment experience(s) do you have? (can choose more than one)

閣下對以下金融衍生工具的投資經驗是? (可選擇多項)

- Listed financial derivatives in Hong Kong or overseas exchanges (e.g. futures contracts, commodity contracts, options and warrants)  
香港或海外上市的金融衍生工具 (如期貨合約、商品合約、期權及認股權證)
- OTC structured products or financial derivatives (e.g. structured/convertible bonds, credit-linked, commodity-linked and equity-linked notes)  
場外結構性產品或金融衍生工具(如結構性/可換股債券、信貸掛鈎票據、商品掛鈎票據及股票掛鈎票據)
- Hedge funds or funds employing financial derivatives extensively for investment purpose  
對沖基金或廣泛地投資於金融衍生工具以達到投資目的的基金
- Others 其他 (please specify 請註明) : \_\_\_\_\_
- None 沒有 (please go to Question 3 請回答問題三)

2. Have you executed five or more transactions in relation to those products (whether traded on Exchange or not) as stated above within the past three years?

閣下有否在過去3年間(不論是否於交易所買賣)執行5項或以上上述產品之交易?

Yes 有       No 沒有

3. Have you undergone training and/or attended courses either in form of online or classroom offered by academic institutions or financial institutions on the aforesaid derivatives and/or structured products and that you are fully aware of the nature and risks of this kind of investment products?

閣下有否曾經接受及/或參加由學術機構或金融機構所提供有關上述衍生工具及/或結構性產品的在線或面授形式的培訓及/或課程，而閣下亦已完全了解這類投資產品的性質和風險?

Yes 有 (please specify at below 請在下方註明)       No 沒有

Name of the course/training provider 提供課程或培訓之機構名稱: \_\_\_\_\_

Name of the course/training 課程或培訓名稱: \_\_\_\_\_

4. Do you have any working experience relates to derivative products? 閣下有否擁有與衍生工具產品相關的工作經驗?

Yes 有 (please specify at below 請在下方註明)       No 沒有

Job Nature 工作性質: \_\_\_\_\_ Working experience 工作經驗: \_\_\_\_\_ years 年

### Assessment Result 評估結果

- Have sufficient knowledge on financial derivatives (at least one answer is "Yes" in Questions 2, 3 or 4).  
具備足夠金融衍生工具的知識(問題二、三或四至少有一條的答案是「有」)。
- Do NOT have sufficient knowledge on financial derivatives.\* 不具備足夠金融衍生工具的知識。\*

\*Please note that GMSL will not solicit the sale of or recommend any derivative products to you in the future.

\*請注意環球大通證券將不會對閣下招攬銷售或建議任何衍生工具產品。

**B - Client suitability 乙 - 客戶之合適性**

I hereby confirm that: 本人特此確認: (may tick more than one 可選多項)

- Aged 65 or above 65 歲以上
- Education level is primary or below 教育程度為小學或以下
- With no investment experience 沒有任何投資經驗
- Not able to make independent investment decision 沒有作出獨立投資決定的能力
- Visually impaired 視力受損
- None of the above 以上皆不是

To protect the interest of Clients, if you choose two or more of the above, you should be accompanied by a family member, close relative, friend or with the presence of another Licensed Representative of GMSL in the account opening process. In the meanwhile, GMSL will not solicit the sale of or recommend any derivative products to you in the future.

為保障客戶利益，如閣下同時選擇上述兩項或以上，閣下應在親友陪同下或在環球大通證券另一名持牌代表在場的情況下進行開戶。與此同時，環球大通證券將不會對閣下招攬銷售或建議任何衍生工具產品。

**Witness Arrangement (if applicable) 見證人安排(如適用)**

I hereby confirm that I have accompanied the above Client in the account opening process and the above client has completely understood the key features of securities trading and all the associated risks. 本人特此確認上述客戶在本人在場的情況下進行開戶，並已完全明白證券交易之特點及其附帶風險。

Witness Signature(s) 見證人簽署: \_\_\_\_\_

Witness Name 見證人名稱: \_\_\_\_\_

Relationship with Client 與客戶關係: \_\_\_\_\_ CE No. (if any) CE 編號(如有): \_\_\_\_\_

**Client's Declarations 客戶聲明**

I confirm that all the information provided in this questionnaire is accurate, true and correct. I understand that GMSL will be unable to assess the suitability of my requested service if any of the provided information incorrectly. GMSL has reminded me to review my financial objective and situation on a regular basis and promptly inform GMSL about any changes in the provided information.

本人確認所提供之資料均為準確、真實和正確。本人明白提供之資料如有錯漏，環球大通證券將不能評估本人所要求之服務對本人的合適性。環球大通證券已提醒本人要定期審視本人之財務狀況及目標，如所提供之資料有任何變動將盡快通知環球大通證券。

I also confirm that I am reminded and aware that I should have adequate liquid funds to meet any foreseen and unforeseen events.

本人亦確認已被提醒及注意到本人應擁有足夠流動資金去應付任何可預見及不可預見的事件。

I hereby declare that I have received and read the Risk Disclosure Statement and understood that the investment risks associated with derivatives and structured products are HIGH. I have also invited to read the Risk Disclosure Statement carefully, raise questions and seek independent advice if I wish. Moreover, the licensed representative of GMSL has cautioned me about investing in derivatives and/or structured products.

本人聲明本人已接獲及閱讀《風險披露聲明》並明白衍生工具及結構性產品交易涉及高投資風險。此外，本人亦已獲邀請細閱風險披露聲明、提問及尋求獨立意見(如本人有此意願)，而且環球大通證券之持牌代表已向本人提出有關投資衍生工具及/或結構性產品的警告。

I confirm that I have made my own independent investment decision and/or have seek independent advice and is willing to bear the risk associated with derivative products and/or structured products. I hereby request GMSL to provide the related services to me.

本人確認已作出獨立之投資決定及/或已尋求獨立意見，並願意承擔投資衍生工具及/或結構性產品所帶來的風險。本人特此要求環球大通證券向本人提供相關服務。

Client Signature(s) 客戶簽署: \_\_\_\_\_

Client Name 客戶名稱: \_\_\_\_\_

Date 日期: \_\_\_\_\_

**Disclaimer 免責聲明**

The results of this questionnaire are derived from information that you have provided to us, and only serve as a reference for making your own investment decisions. This questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. GMSL accepts no responsibility or liability as to the accuracy or completeness of the information given.

本問卷結果乃根據閣下所提供的資料制定，並僅供閣下作為個人投資決定的參考。本問卷內容及結果並非任何金融產品及服務的銷售要約或購買邀請，亦不應視作投資建議。環球大通證券對上述有關資料的準確性或完整性將不負責或承擔法律責任。

**Licensed Representative Declaration 持牌人士聲明**

I hereby declare and confirm that I have informed the Client of his Investor Characteristic Questionnaire result and I am fully aware of the above assessment result of the Client. I have also invited the Client to ask questions and take independent advice if the Client wishes.

本人謹此聲明及確認本人已通知客戶此投資者分類問卷的結果，並完全知悉客戶評估結果。本人亦已邀請客戶提出問題及徵求獨立意見(如客戶有此意願)。

\_\_\_\_\_  
Licensed Representative Signature 持牌代表簽署

Date (dd/mm/yyyy)

日期 (日/月/年) : \_\_\_\_\_

Name Licensed Representative

CE No. (in Block Letters)

持牌代表姓名 : \_\_\_\_\_

CE 編號 (正楷填寫) : \_\_\_\_\_