

風險評估問卷附錄- 只適用於非資深法團專業投資者 / 非機構專業投資者

Risk Profiling Questionnaire Annex – Applicable to non-Experienced Corporate Professional Investors/non-Institutional Professional Investors

風險接受程度之說明 Description for Risk Tolerance Level

附錄 Annex

**風險接受程度 Risk Tolerance level: 零風險 Zero Risk (0)**

- 投資風險接受程度是：零風險(0) – 客戶基本上不希望承受任何投資風險，因為他/她無法承受任何投資損失。  
The risk level determined is: Zero Risk (0) – for a customer who does not want to take any investment risk since he/she cannot accept any investment loss.
- 這表示含投資成分的金融產品不適合他/她。  
This means that financial products with an investment element are not suitable for him/her.
- 對於這類型的客戶，可能適合他/她的產品回報很可能僅相當於當時的利率，未必能夠彌補通脹。  
For such customers, products that are potentially suitable for them are likely to produce returns that are based on prevailing interest rates which may or may not keep pace with inflation.

**風險接受程度 Risk Tolerance Level: 低風險 Low Risk (1)**

- 投資風險接受程度是：低風險(1) – 投資者希望儘量避免風險，及有輕微程度的資本增長機會，並明白及願意承受輕微程度的資本風險。
- The risk level determined is: Low Risk(1) – for an investor who is very risk averse and wants to gain the potential for minimal capital growth while he/she understands that he/she needs to take a minimal amount of risk with the capital invested.
- 可能適合這類型的投資者的投資產品之資本價值可能波動並跌至低於他/她原本的投資額。預期在正常市況下，波動僅為輕微(縱使不能保證)，而他/她可接受此程度的波動。
- Capital values of investment products that are potentially suitable for such investor may fall below his/her original investment. In normal market conditions, fluctuation is expected to be minimal (although this is not guaranteed), and he/she is comfortable with this level of fluctuation.
- 評為低風險(1)的投資產品應當適合這類型的投資者。
- Investment products with risk rating “Low Risk (1)” are likely to be suitable for such investors.

**風險接受程度 Risk Tolerance Level: 低至中度風險 Low to Medium Risk (2)**

- 投資風險接受程度是：低至中度風險(2) – 投資者希望有低至中等程度的資本增值機會，並明白及願意承受低至中等程度的資本風險。
- The risk level determined is: Low to Medium Risk(2) – for an investor who wants to gain the potential for low to medium capital growth while he/she understands that he/she needs to take low to medium amount of risk with the capital invested.
- 可能適合這類型的投資者的投資產品之資本價值可能波動並跌至低於他/她原本的投資額。預期在正常市況下，波動為低至中等(縱使不能保證)，而他/她可接受此程度的波動。
- Capital values of investment products that are potentially suitable for such investor may fall below his/her original investment. In normal market conditions, fluctuation is expected to be low to medium (although this is not guaranteed), and he/she is comfortable with this level of fluctuation.
- 評為低至中度風險(2)或以下風險的投資產品應當適合這類型的投資者。
- Investment products with risk rating “Low to Medium Risk (2)” or below are likely to be suitable for such investors.

**風險接受程度 Risk Tolerance Level: 中度風險 Medium Risk (3)**

- 投資風險接受程度是：中度風險(3) – 投資者希望有中等程度的資本增值機會，並明白及願意承受中等程度的資本風險。
- The risk level determined is: Medium Risk(3) – for an investor who wants to gain the potential for moderate capital growth while he/she understands that he/she needs to take a moderate amount of risk with the capital invested.
- 評為中度風險(3)或以下風險的投資產品應當適合這類型的投資者。
- Investment products with risk rating “Medium Risk (3)” or below are likely to be suitable for such investors.

**風險接受程度 Risk Tolerance Level: 中度至高風險 Medium to High Risk (4)**

- 投資風險接受程度是：中度至高風險(4) – 投資者希望他/她的投資有高度的資本增值機會，並明白及願意承受高程度的資本風險。
- The risk level determined is: Medium to High Risk(4) – for an investor who wants to gain the potential of high capital growth while he/she understands that he/she needs to take a high amount of risk with the capital invested.
- 評為中度至高風險(4)或以下風險的投資產品應當適合這類型的投資者。
- Investment products with risk rating “Medium to High Risk (4)” or below are likely to be suitable for such investors.

**風險接受程度 Risk Tolerance Level: 高風險 High Risk (5)**

- 投資風險接受程度是：高風險(5) – 投資者希望他/她的投資有大幅度的資本增值，並明白及願意承受大幅度的資本風險。
- The risk level determined is: High Risk(5) – for an investor who wants to have very significant capital growth while he/she understands that he/she
- needs to take a very significant amount of risk with the capital invested.
- 評為高風險(5)或以下風險的投資產品應當適合這類型的投資者。
- Investment products with risk rating “High Risk (5)” or below are likely to be suitable for such investors.