Margin Account Number 保證金帳戶號碼	
Name of Client 客户名稱	

NEW REGION SECURITIES COMPANY LIMITED
恒盛證券有限公司

Licensed Corporation under the Securities and Futures Ordinance (CE No. ABX677) and
Exchange Participant of The Stock Exchange of Hong Kong Limited
《證券及期貨條例》下的持牌法團（中央編號 ABX 677）及香港聯合交易所有限公司的交易所參與者

Margin Account – Risk Profile Questionnaire
保證金帳戶 – 風險承擔能力問卷

RISK PROFILE QUESTIONNAIRE 風險承擔能力問卷

1. FINANCIAL STATUS 財務狀況

A. What is the client’s annual income? 客戶的年薪是什麼？

- □ ≤ HK$99,999
- □ HK$100,000 – HK$199,999
- □ HK$200,000 – HK$499,999
- □ HK$500,000 – HK$999,999
- □ ≥ HK$1,000,000

B. What is the client’s net worth? 客戶的淨資產值是什麼？

- □ ≤ HK$999,999
- □ HK$1,000,000 – HK$1,999,999
- □ HK$2,000,000 – HK$4,999,999
- □ HK$5,000,000 – HK$9,999,999
- □ ≥ HK$10,000,000

C. What is the client’s liquid capital? 客户的流動資產值是什麼？

- □ ≤ HK$499,999
- □ HK$500,000 – HK$999,999
- □ HK$1,000,000 – HK$2,999,999
- □ HK$3,000,000 – HK$7,999,999
- □ ≥ HK$8,000,000

D. What are the sources of wealth? (May choose more than one)
資金來源是什麼？（可選多於一項）

- □ salaries and other earnings 工資及其他工作收入
- □ investment income 投資收益
- □ inheritance and other gifts 遺產繼承及其他餽贈
- □ pension and retirement savings 退休金
- □ Other, please specify 其他，其說明： ____________________

2. INVESTMENT EXPERIENCE AND OBJECTIVES 投資經驗及目標

A. What many years of investment experience does the client have in the following products?
客戶就以下產品的投資經驗年期是什麼？

Hong Kong listed stocks 香港上市股票	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Overseas listed stocks 其他地方的上市股票	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Bonds 債券	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Foreign exchange 外匯	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Derivative products 衍生產品	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Commodities 商品	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	
Real Estate 房地產	□	Yes 是	(_________ year(s) 年)
	□	No 沒有	

B. What is the investment objective of the client? (Choose one only)
客戶的投資目標是什麼？（只可選一項）

□ income 受益
□ capital gain 資本增長
□ hedging 對沖
□ Speculative 投機

C. What is the client's risk tolerance level for capital loss?
客戶承受資本損失風險的程度是什麼？

□ low 低
□ medium 中
□ high 高

D. What is the client's knowledge on derivative products?

客戶對衍生產品的認識有多深？

- □ received training or attended courses on derivative products
  曾接受有關衍生產品的培訓或修讀相關課程
- □ has current or previous work experience related to derivative products
  現時或過去擁有與衍生產品有關的工作經驗
- □ has executed 5 or more transactions within the past 3 years in derivative products
  於過去 3 年曾執行 5 次或以上有關衍生產品的交易
- □ has no knowledge of derivatives products
  對衍生產品並無認識

3. RISK PROFILE ASSESSMENT 風險承擔能力評估

A. What is the age of the client? 客戶的年齡是什麼？

□	18 – 35	3 Risk Points
□	36 – 50	4 Risk Points
□	51 – 65	2 Risk Points
□	> 65	1 Risk Point

B. What is the client's education level? 客戶的教育程度是什麼？

□	primary school level or below 小學程度或以下	1 Risk Point
□	secondary school level 中學程度	2 Risk Points
□	university level 大學程度	3 Risk Points
□	master level or above 碩士或以上	4 Risk Points

C. How many dependents (e.g. spouse, children and parents) does the client have?
客戶需要供養的人數（如配偶、子女及父母）？

□	none 無	4 Risk Points
□	1 – 2	3 Risk Points
□	3 – 4	2 Risk Points
□	≥ 5	1 Risk Point

D. How many years of investment experience does the client have?
客戶有多少年的投資經驗？

□	Nil 沒有	1 Risk Point
□	3 years or below 三年或以下	2 Risk Points
□	4 to 9 years 四至九年	3 Risk Points
□	10 years or above 十年或以上	4 Risk Points

E. What percentage of his / her assets (excluding own use property) is available for investment?
客戶可供投資金額佔總資產（不包括自住居所）的比例是什麼？

□	≤ 10%	1 Risk Point
□	more than 10% but not more than 20% 超過 10% 但不超過 20%	2 Risk Points
□	more than 20% but not more than 30% 超過 20% 但不超過 30%	3 Risk Points
□	≥ 30%	4 Risk Points

F. Which of the following best describes the client's investment objective?
以下哪一項最貼近客戶的投資目標？

- □ capital preservation with a return similar to the bank deposit rate — 1 Risk Point
  資本保障，同時賺取接近銀行利率的回報
- □ stable, balanced income and capital growth — 2 Risk Points
  穩定均衡收益及資本增長
- □ gradual long-term capital growth — 3 Risk Points
  逐步累積的長線資本增長
- □ maximum capital growth as soon as possible — 4 Risk Points
  盡快賺取最大的資本增長

G. What level of fluctuation would the client be comfortable with?
客户願意投資於波幅多大的投資產品？

- □ ±5% — 1 Risk Point
- □ ±10% — 2 Risk Points
- □ ±20% — 3 Risk Points
- □ > ±20% — 4 Risk Points

H. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would the client be comfortable with when he / she invests in an investment product?
在一般情況下，投資的年期越長，可承受的風險越高。當投資於產品時，客戶會願意接受下列哪項投資年期？

- □ less than 1 year 少於一年 — 1 Risk Point
- □ 1 to 3 years 一至三年 — 2 Risk Points
- □ 4 to 5 years 四至五年 — 3 Risk Points
- □ more than 5 years 五年以上 — 4 Risk Points

I. Which of the following is the client's response to fluctuation in investments?
下列哪一項是客戶對投資項目出現波動時的反應?

- □ will cut loss very soon and will not invest anymore — 1 Risk Point
  會盡快止蝕及不再投資
- □ will replace his / her portfolio by a better alternative — 2 Risk Points
  會投資其他更好項目從而取締現在的投資項目
- □ will wait for at least one year before making changes — 3 Risk Points
  會觀察一年以上才作出變動
- □ will keep his / her portfolio and buy more if the market prices go down — 4 Risk Points
  會繼續持有投資項目並趁低吸納

J. Investment value may go up and down. How would the client describe his / her acceptance and attitude towards market fluctuations?
投資的價值可升可跌。客戶怎樣形容自己對市場波動的接受能力及態度？

□	concern over market fluctuations and hence unwilling to take any risk 憂慮市場波幅，故不願意承擔任何風險	1 Risk Point
□	accept minor fluctuations for the opportunity to grow capital 願意承擔輕微市場波幅，以換取資金增值的機會	2 Risk Points
□	accept moderate fluctuations for better capital returns 願意承擔中等市場波幅，以加強投資回報的機會	3 Risk Points
□	accept higher fluctuations for higher potential growth 願意承擔較高市場波幅，以換取較高的投資回報	4 Risk Points

K. What is the client's total number of Risk Points?
客戶的總風險分數是什麼？

□	<14	Client Risk Profile 1
□	15 – 19	Client Risk Profile 2
□	20 – 24	Client Risk Profile 3
□	25 – 29	Client Risk Profile 4
□	30 – 34	Client Risk Profile 5
□	≥35	Client Risk Profile 6

4. EXPLANATIONS ON CLIENT RISK PROFILE CATEGORY 客戶風險承受能力類別的解釋

A. Client Risk Profile 1 客户風險承受能力類別 1

Description 說明	Investors who hope to experience minimal fluctuations in portfolio value over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value. 投資者希望其投資組合於任何時候的一年期內承受最低限度的波幅。投資者通常只願意購買一些能夠經常地提供報價的投資產品，而且預期很大機會能夠以非常接近市場定價的價格迅速出售（少於一星期）。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: 1

B. Client Risk Profile 2 客户風險承受能力類別 2

Description 說明	Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk. 投資者希望其投資組合於任何時候的一年期內只承受有限度的投資損失。儘管投資者通常願意購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高的產品。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: ≤ 2

C. Client Risk Profile 3 客户風險承受能力類別 3

Description 說明	Investors who hope to experience no more than moderate portfolio losses over a rolling one-year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid. 投資者希望其投資組合可於任何時候的一年期內承受中等程度的投資損失，以嘗試提升組合的長期投資表現。儘管投資者通常願意於穩定市場購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高或流動性較低的產品。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: ≤ 3

D. Client Risk Profile 4 客户風險承受能力類別 4

Description 說明	Investors who are prepared to accept greater portfolio losses over a rolling one-year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time. 投資者能夠承受其投資組合可於任何時候的一年期內承受大幅度的投資損失，以嘗試提升組合的長期投資表現。投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: ≤ 4

E. Client Risk Profile 5 客户風險承受能力類別 5

Description 說明	Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time. 投資者能夠承受其投資組合可於一年以內承受大幅度的投資損失甚至喪失其全部價值。投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: ≤ 5

F. Client Risk Profile 6 客户風險承受能力類別 6

Description 說明	Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time. 投資者能夠承受其投資組合可於一年以內喪失其全部價值之風險，甚至可能需要提供其投資金額外的額外資金以彌補損失。投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
Products 產品	Suitable Product Risk Rating 適合產品風險評級: ≤ 6

5. CLIENT ACKNOWLEDGEMENT 客戶聲明

I / we acknowledge and confirm as follows:
本人 / 吾等聲明及確認如下：

1. All of the information completed by me / us in this Risk Profile Questionnaire is true, accurate and up to date and NRSC may rely on all such information without further verification.
   本人/吾等於此《風險承擔能力問卷》內所填寫的所有資料皆屬真實，準確及最新的資料，恒盛可依賴所有該等資料，而無須進一步核實。

2. I / We understand and agree with the results of this Risk Profile Questionnaire.
   本人/吾等明白及同意此《風險承擔能力問卷》的結果。

Signature of Client 客戶簽署: ____________________

Name of Client 客戶姓名: ____________________ Date 日期: __________

ID Number 身份證明文件編號： ____________________

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I declare that I have provided this Client Acknowledgement to the Client in a language of his / her / its choice (English or Chinese) and have invited the Client to read this Client Acknowledgement carefully, to ask questions and to take independent advice (if the Client so wishes).
本人聲明本人已按照客戶選擇的語言（英語或中文）向客戶提供此客戶聲明，並已要求客戶細心閱讀此客戶聲明，提出問題及徵詢獨立意見（如客戶有此意願的話）。

Signature of Licensed Person 持牌人簽署: ____________________

Name of Licensed Person 持牌人姓名: ____________________ Date 日期: __________

CE Number 中央編號: ____________________

Approved by the following Responsible Officer(s):
由以下負責人員批核：

Signature(s) 簽名: ____________________

Name(s) 姓名: ____________________ Date 日期: __________

CE Number(s) 中央編號: ____________________