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Notice to Customer(s) 客户须知:

1. This questionnaire is designed to help CMB International Securities Limited ("CMBIS") 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, CMBIS may not be able to process 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 an investment advice. 本问卷用以协助招银国际证券有限公司（「招银证券」）评估您的投资风险取向，并收集有关您的风险取向、财政状况、投资经 验及投资年期的资料。如您不提供有关资料，招银证券可能无法处理您的申请。搜集及使用本问卷内的数据并不构成任何投资产品 或服务的要约、招揽或建议，且不应被视为一项投资建议。
2. CMBIS 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. 为作出合理的产品合适性评估，招银证券需要您提供有关财政状况、投资经验及投资目标的数据。于做出任何投资决策前，您应考虑自身情况，包括但不限于您的财政状况、投资经验及投资目标。于做出任何投资决策前，您应考虑咨询您的独立投资顾问。
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 your holdings and transactions, whether within CMBIS or not, should be taken into account. 有关您的财务或投资资料之问题，例如可投资资产、某一产品的总投资金额或投资经验等，您在招银证券之内及本行以外的 所有资产及交易均应计算在内。
4. All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice. 招银证券将会根据招银证券的资料政策通告使用并保密处理本问卷所收集的数据。
5. The results of this questionnaire are derived from information you provide to CMBIS. 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. 本问卷的结果乃根据您提供给招银证券的资料得出。请您务必提供有效、真实、完整、准确及最新的数据。您未能提供该等数据将会对招银证券的合适性评估产生重大影响。
6. Please circle the most appropriate answer. 请圈出最适合的一项答案。

Client Investment Risk Profile Questionnaire (Individual) 客户投资风险取向问卷（個人）

Client Name 客户姓名			
CIF No 客户号		**Account No** 帐户号码	
Identity Document Types 身份证明文件类别	☐ HKID card 香港身份证 ☐ PRC ID card 国内身份证 ☐ Passport 护照	**ID/ Passport No** 身份证明文件号码	

1. Which of the following age group do you belong to?
你属于以下那一个年龄组别?

(a) 18 to 24
18 至 24 岁

(b) 25 to 34
25 至 34 岁

(c) 35 to 50
35 至 50 岁

(d) 51 to 64
51 至 64 岁

(e) 65 or above
65 岁或以上

2. How much funds (including cash or highly liquid assets e.g. foreign currency, bullion, freely tradable securities, etc.) have been roughly reserved for your monthly household expenses?
你已预留大约多少备用金(包括现金或高流动性的资产，例如: 外币、黄金、股票等)去应付每月的家庭开支?

(a) Less than 6 months of household expenses
少于 6 个月的家庭开支

(b) 6 to less than 12 months of household expenses
6 至少于 12 个月的家庭开支

(c) 12 to less than 24 months of household expenses
12 至少于 24 个月的家庭开支

(d) 24 months or more of household expenses
24 个月或以上的家庭开支

3. Please state your highest education level:
请简述你的最高学历:

(a) Primary or below
小学或以下

(b) Secondary or post-secondary
中学或专上学院

(c) University or above / professional qualifications (not related to Economics / Finance)
大学或以上 / 专业资格 (非财经学科相关)

(d) University or above / professional qualifications (related to Economics / Finance)
大学或以上 / 专业资格 (跟财经学科相关)

4. Which of the following is the best one that expresses your attitude toward price fluctuation and returns on financial investment?
以下那一项最佳表达你对金融投资上价格波动及回报的看法?

(a) In general, I can only bear less than 5% price fluctuation of financial investment within one year and do not expect considerable returns.
一般来说，本人在一年内只能够承受金融投资上少于 5%的价格波动，并不预期有可观的回报。

(b) In general, I can only bear less than 5% to 10% price fluctuation of financial investment within one year and would like to acquire returns better than the rate of bank deposits.
一般来说，本人在一年内只能够承受金融投资上 5%至少于 10%的价格波动，并期望获得比银行存款较高的回报。

(c) In general, I can only bear 10% to less than 15% price fluctuation of financial investment within one year and would like to acquire returns that are comparable to the major stock market indexes.
一般来说，本人在一年内只能够承受金融投资上 10%至少于 15%的价格波动，并期望获得可以与主要股票市场相比的回报。

(d) In general, I can only bear 15% to less than 25% price fluctuation of financial investment within one year and would like to acquire returns that are better than major stock market indexes.
一般来说，本人在一年内只能够承受金融投资上 15%至少于 25%的价格波动，并期望获得比主要股票市场更佳的回报。

(e) In general, I can bear 25% or more price fluctuation of financial investment within one year and would like to acquire returns that are remarkably higher than the major stock market indexes.
一般来说，本人在一年内能够承受金融投资上 25%或以上的价格波动，并期望获得明显高于主要股票市场的回报。

5. In general cases, how long is the maximum length of your expected investment horizon?
在一般情况下，你期望的最长投资年期是多久?

(a) Not more than 1 year
不超过 1 年

(b) Not more than 3 years
不超过 3 年

(c) Not more than 5 years
不超过 5 年

(d) More than 5 years
超过 5 年

6. What is the percentage of your after-tax income that will be set aside for investment purpose?
你将会分配多少百分比的税后收入作为投资用途?

(a) Less than 10%
少于 10%

(b) Less than 20%
少于 20%

(c) Less than 30%
少于 30%

(d) Less than 50%
少于 50%

(e) 50 % or more
50%或以上

7. What is the percentage of your net worth asset (excluding the value of your self-occupied property) that will be set aside for investment purpose?
你将会分配多少百分比的净资产(即不包括自住房产的价值)作为投资用途?

(a) Less than 10%
少于 10%

(b) Less than 20%
少于 20%

(c) Less than 30%
少于 30%

(d) Less than 50%
少于 50%

(e) 50 % or more
50%或以上

8. Which of the following is the best one that expresses your principal investment objective?
以下那一项最佳表达你的主要投资目标?

(a) Capital Preservation - I principally aim to keep investment loss at a minimum with not much concern on overall returns.
保本为主 - 本人主要旨在尽量减低投资损失，较少关注整体的回报。

(b) Income Oriented - I principally aim to achieve stable income or counteract inflation.
收入主导 - 本人主要旨在获取稳定收入或抵消通胀。

(c) Income-and-Growth - I principally aim to achieve returns from both capital appreciation and stable income.
收入及增长 - 本人主要旨在获取来自资本增值及稳定收入的回报。

(d) Growth Oriented - I principally aim to achieve returns that focus on capital appreciation.
增长主导 - 本人主要旨在获取来自以资本增值为主的回报。

(e) Aggressive Growth - I principally aim to achieve higher returns derived from the complex or leveraged investment products.
积极增长 - 本人主要旨在获取来自复杂或杠杆投资产品的较高回报。

9. Please state your investment experience in the following product type within the past 3 years: 请简述你对以下投资产品类别，在过去 **3** 年内的买卖经验：请简述你对以下投资产品类别，在过去 **3** 年内的买卖经验：
(Choose more than one answer if applicable** 如适用，可选择多于一项**)

Product Type 产品类别	**Knowledge** 知识	**Year(s) of Experience** 经验年期	**No. of transactions within the past 3 Years** 在过去 **3** 年内的交易次数		
			No Transaction 没有交易	**Less Than 5 Transactions** 五次以下买卖	**5 or More Transactions** 五次或以上买卖
(a) Foreign Currency/Precious Metals 外币/贵金属	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(b) Fixed Income Securities (without special features) 定息债券(没有附带特别条款) e.g. CDs, Government Bonds 例如：存款证、政府、债券	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(c) Fixed Income Securities (with special features) 定息债券(附带特别条款) e.g. Perpetual Bonds, Preferred Shares 例如：永续债券、优先股票	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(d) Principal Protected Structured Product 保本结构性产品 e.g. Structured Deposits 例如：结构性存款	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(e) Non-principal Protected Structured Product (Currency/ Interest Rate Linked) 非保本结构性产品(货币/利率挂钩) e.g. Currency Linked Deposits 例如：货币挂钩存款	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(f) Unit Trust / Mutual Fund (Type I: Money Market Fund, Guarantee Fund) 单位信托/互惠基金(第一类：货币市场基金、保证基金)	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(g) Unit Trust / Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund) 单位信托/互惠基金(第二类：债券基金、 混合分配基金)	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(h) Unit Trust / Mutual Fund (Type III: Equity Fund, High Yield Bond Fund) 单位信托/互惠基金 (第三类：股票基金、 高收益债券基金)	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(i) Unit Trust / Mutual Fund (Type IV: Commodity Fund, Alternative Investment Fund) 单位信托/互惠基金 (第四类：商品基金、另类投资基金)	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**

Product Type 产品类别		知识 Knowledge	经验年期 Year(s) of Experience	No. of transactions within the past 3 Years 在过去 3 年内的交易次数		
				No Transaction 没有交易	Less Than 5 Transactions 五次以下买卖	5 or More Transactions 五次或以上买卖
(j)	Stocks or ETFs 股票或交易所买卖基金	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(k)	Non-principal Protected Structured Product 非保本结构性产品 e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note 例如: 股票挂钩投资、股票挂钩票据、信贷挂钩票据	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(l)	Derivatives / Leveraged Product 衍生工具/杠杆产品 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: 期权、期货、远期、利率掉期、交叉货币掉期、认股权证、孖展交易、包括嵌入式衍生性金融工具及不论是否于交易所买卖	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**
(m)	Others 其它 e.g. Private Equity, Hedge Fund 例如: 私募基金、对冲基金	☐ Yes 有 ☐ No 没有	☐ Nil 零 ☐ < 5 ☐ 5 - 10 ☐ > 10	☐ **(i)**	☐ **(ii)**	☐ **(iii)**

Assessment Result 评估结果

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

	Risk Profile 投资风险取向	Attributes and Risk Preferences 特性及风险偏好
☐	**Conservative** 保守型	Generally speaking, these customers prefer investment products of low uncertainty on returns or preserve capital; and/or are equipped with limited/no knowledge and/or experience in financial investment. 一般而言，这类客户偏向回报较为稳定的投资产品或保存资本，及/或在金融投资方面具备有限/没有知识及/或经验。
☐	**Moderate** 稳健型	Generally speaking, these customers are equipped with some knowledge and/or experience in financial investment; and/or are willing to take modest risk so as to achieve returns better than bank deposits. 一般而言，这类客户对于金融投资方面具有一些知识及经验，及/或愿意承担适度的风险，以获取比银行存款较高的回报。
☐	**Balanced** 均衡型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept commensurable price fluctuation and take a certain degree of risk so as to achieve returns in comparison with the major stock market indexes; and possess good financial capability to deal with the loss incurred from the related investment. 一般而言，这类客户具备有关的知识及/或经验，愿意接受相应的价格波动及承担一定程度的风险，以获取能与主要股票市场相比的回报，与及拥有良好的财政能力，去应付相关的投资损失。
☐	**Growth** 增长型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept relatively higher price fluctuation and take relatively higher risk so as to achieve returns better than the major stock market indexes; and possess solid financial capability to deal with the loss incurred from the related investment. 一般而言，这类客户具备有关的知识及/或经验，愿意接受相对较高的价格波动及承担相对较高的风险，以获取能比主要股票市场更高的回报，与及拥有健全的财政能力，去应付因相关投资导致的损失。
☐	**Aggressive** 进取型	Generally speaking, these customers demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; and/or possess substantial financial capability to deal with the loss incurred from the related investment. 一般而言，这类客户对于高风险以及结构性或杠杆产品具有较强的喜好、知识及/或经验，与及拥有雄厚的财政能力，去应付因相关投资导致的损失。

Customer Declaration 客户确认

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 CMBIS's record, and CMBIS will adopt the above assessment result for product suitability assessment. 本人谨此声明根据本人所知悉的全部，为本问卷提供有效、真实、完整、准确及最新的资料，并同意及确认上述的投资风险取向已正确显示本人的投资风险取向。本人同意此投资风险取向将存于招银证券记录，及招银证券将采取本问卷结果作产品合适性评估 。

Important Note 重要事项:

Your investment risk profile assessment is based on your overall responses rather than your answer to any individual question. However, your product specific suitability assessment will be separately conducted before every single transaction is made in future. 招银证券将就您对整份问卷提供的答案而综合评估您的投资风险取向，而非取决于问卷内任何单一问题的答案。而您的产品合适性评估则会在往后于每次交易前叙做。

Customer Signature(s) 客户签署: Date 日期:

Disclaimer 免责声明:

This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. 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. The results of this questionnaire are derived from information you provide to CMBIS. You must provide information that is valid, true, complete, accurate and upto-date. Your failure in doing so would materially affect our suitability assessment. Please consider consulting your independent investment adviser before making any investment decisions. Personal information collected in this questionnaire will be kept confidential, subject to our Data Policy Notice. 本问卷及其结果并不构成任何投资产品或服务的要约、招揽或建议，且不应被当作为一项投资建议。您在作出任何 投资决定前，亦应考虑您的个人状况，包括但不限于您的财政状况、投资经验及投资目标。本问卷的结果来自您向本行提供的 数据。您必须提供有效、真实、完整、准确及最新的数据，否则将会严重影响招银证券的合适性评估。在作出任何投资决定前，请考虑咨询您的独立投资顾问。除招银国际的资料政策通告另有规定外，本问卷所收集的个人资料，将保密处理。

For Internal Use		
AE Date:	Checked by Date:	Input by Date: