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浦銀國際控股有限公司
 SPDB International Holdings Limited
 浦銀國際證券有限公司 (中央編號: BKW389)
 SPDB International Securities Limited (CE#: BKW389)
 浦銀國際投資管理有限公司 (中央編號: BFY108)
 SPDB International Investment Management Limited (CE#: BFY108)
 浦銀國際融資有限公司 (中央編號: BFZ375)
 SPDB International Capital Limited (CE#: BFZ375)

風險承受能力評估表格 RISK TOLERANCE ASSESSMENT FORM

若本風險承受能力評估表格的英文版本與中文版本有所衝突或不一致之處，應以英文版本為準。Where there is any conflict or inconsistency between the English and Chinese versions of this Risk Tolerance Assessment Form, the English version shall prevail.

此風險承受能力評估表格中提供的資料僅供以下公司使用 (請選擇以下一間公司) :

The information provided in this Risk Tolerance Assessment Form is for the use of (please select ONE of the companies below):

浦銀國際證券有限公司 (中央編號: BKW389)
 SPDB International Securities Limited (CE#: BKW389)

浦銀國際投資管理有限公司 (中央編號: BFY108)
 SPDB International Investment Management Limited (CE#: BFY108)

浦銀國際融資有限公司 (中央編號: BFZ375)
 SPDB International Capital Limited (CE#: BFZ375)

除非本客戶資料聲明中另有說明，否則以上選擇的公司在下文稱爲「浦銀國際」。

Unless otherwise specified in this Client Information Statement, the company selected above is referred to below as "SPDBI".

本評估表格旨在評估典型投資者的風險承受能力及態度，並協助客戶理解其一般風險取向以作投資適合性評估之用。
 This assessment form is designed to assess the risk tolerance and attitude of typical investors and assist our clients to understand their general risk profiles for the purpose of investment suitability assessment.

1. 賬戶資料 ACCOUNT INFORMATION		
賬戶名稱 Account Name		
賬戶號碼 (現有客戶適用) Account No. (for existing Clients)		
身份證 / 護照號碼 ID / Passport Number		
風險承受能力評估性質 Nature of Risk Tolerance Assessment	<input type="radio"/> 首次評估 Initial Assessment	<input type="radio"/> 重新評估 Re-Assessment

2. 風險承受能力評估 RISK TOLERANCE ASSESSMENT		僅供內部使用 For internal use only
1. 風險評估問卷 Risk Profile Assessment Questionnaire		
1.1	閣下可用作投資的可動用收入的平均百分比是多少? What is the average percentage of your disposable income that can be set aside for investment? <input type="radio"/> [1] 少於5% Less than 5% <input type="radio"/> [2] 少於15%大於等於5% Greater or equal to 5%, but Less than 15% <input type="radio"/> [3] 少於25%大於等於15% Greater or equal to 15%, but Less than 25% <input type="radio"/> [4] 25%或以上 25% or more	[1-4]
1.2	閣下將用作投資的資金佔淨流動資產值(不包括自住物業等固定資產的價值)的平均百分比是多少? What is the average percentage of your current net worth (excluding the value of your fix asset such as self-occupied property) that will be allocated for investment purpose? <input type="radio"/> [1] 少於10% Less than 10% <input type="radio"/> [2] 少於20%大於等於10% Greater or equal to 10%, but Less than 20% <input type="radio"/> [3] 少於30%大於等於20% Greater or equal to 20%, but Less than 30% <input type="radio"/> [4] 30%或以上，請註明百分比 30% or more, please specify the percentage	[1-4]
1.3	閣下的預計投資期限是多久? How long is your expected investment horizon? <input type="radio"/> [1] 少於1年 Less than 1 year <input type="radio"/> [2] 少於3年大於等於1年 Greater or equal to 1 year, but Less than 3 years <input type="radio"/> [3] 少於5年大於等於3年 Greater or equal to 3 years, but Less than 5 years <input type="radio"/> [4] 5年或以上 5 years or above	[1-4]

1.4	在一般情況下，如果閣下的投資組合在一天內大幅下跌（例如：超過20%），閣下會有什麼反應？ In general, how would you react if your portfolio drop significantly (e.g. more than 20%) within one day? <input type="radio"/> [1] 感到無助，不知道該怎麼辦 Feel helpless, not sure what to do <input type="radio"/> [2] 通過出售所有剩餘投資止蝕 Cut loss by selling all the remaining investment <input type="radio"/> [3] 不會太擔心，因為波動是難免的 Not much concern, as fluctuations are unavoidable <input type="radio"/> [4] 加大投資，趁低價吸納，希望日後會增長 Invest more, take advantage of lower prices, expecting future growth	[1-4]
1.5	閣下投資的主要目標是什麼？ What is your main objective of investment? <input type="radio"/> [1] 對抗通脹 Fight Against Inflation <input type="radio"/> [2] 提高收益率 Yield Enhancement <input type="radio"/> [3] 長線增值 Long Term Gain <input type="radio"/> [4] 投機增值 Speculative Gain	[1-4]
1.6	下列那一項最能夠形容閣下的投資態度？ Which of the following do you think best describes your investment attitude? <input type="radio"/> [1] 一般而言，閣下能承受投資上約10%的價格上落波動，以獲得稍微高於銀行存款利率的潛在回報。 In general, I can bear price fluctuation of around 10% of my investment in exchange for potential gain, which is slightly higher than the rate of bank deposits. <input type="radio"/> [2] 一般而言，閣下能承受投資上大約20%的價格上落波動，以獲得明顯高於銀行存款利率的潛在回報。 In general, I can bear price fluctuation of around 20% of my investment in exchange for potential gain, which is much better than the rate of bank deposits. <input type="radio"/> [3] 一般而言，閣下能承受投資上大約30%的價格上落波動，以獲得與股票市場指數相若的潛在回報。 In general, I can bear price fluctuation of around 30% of my investment in exchange for potential gain, which is comparable to the stock market indexes. <input type="radio"/> [4] 閣下能承受投資上任何的價格上落波動，以獲得明顯高於股票市場指數的潛在回報。 I can bear any price fluctuation of my investment in exchange for potential gain, which is remarkably higher than the stock market indexes.	[1-4]

2. 投資經驗 Investment Experience

閣下在下列投資產品有多少年的投資經驗？在最近3年，閣下在下列投資產品曾進行多少宗交易？（請作答(i)至(xi)項）

How long is your investment experience in the following products? How many transactions have you conducted in the following investment products in the recent 3 years? (Please answer all items from (i) to (xi))

注：如果客戶對某項產品無過往投資經驗，該項投資產品的最高得分為零。

Note: The maximum point shall be zero for that particular investment product if client has no relevant experience.

投資產品 Investment Products	投資經驗 Investment Experience			最近3年交易數量 Transaction Frequency transactions in the recent 3 years		僅供內部使用 For internal use only 選擇最高分 Pick the Maximum point
	沒有 No	3年或以下 3 Years or below	3年以上 Above 3 years	少於5宗 Less than 5 transactions	5宗或以上 5 transactions or above	
(i) 保本產品 (例如：存款證、保本的結構性存款/票據、外幣) Principal Protected Products (e.g. Certificates of Deposit, Principal Protected Structured Deposits / Notes, Foreign Currency)	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [1]	[0-1]
(ii) 上市股票 (沒有杠桿/複雜特性) Listed Stock (without Leverage / complex features)	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [2]	[0-3]
(iii) 紙黃金 Paper Gold	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [1]	<input type="radio"/> [2]	[0-3]
(iv) 基金 Funds	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [2]	<input type="radio"/> [1]	<input type="radio"/> [2]	[0-4]
(v) 投資相連保險計劃 Investment Linked Assurance Scheme	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [2]	<input type="radio"/> [1]	<input type="radio"/> [2]	[0-4]
(vi) 定息投資產品(例如債券) Fixed Income Products (e.g. Bonds)	<input type="radio"/> [0]	<input type="radio"/> [1]	<input type="radio"/> [2]	<input type="radio"/> [1]	<input type="radio"/> [2]	[0-4]

(vii) 上市股票 (具杠桿/複雜特性, 如: 認股權證) Listed Stock (with Leverage / complex features, e.g. warrants)	<input type="radio"/> [0]	<input type="radio"/> [2]	<input type="radio"/> [3]	<input type="radio"/> [2]	<input type="radio"/> [4]	[0-7]
(viii) 股票掛鈎票據/貨幣掛鈎票據 Equity Linked Note / Currency Linked Note	<input type="radio"/> [0]	<input type="radio"/> [2]	<input type="radio"/> [3]	<input type="radio"/> [2]	<input type="radio"/> [4]	[0-7]
(ix) 商品 / 期貨 / 期權 Commodities / Futures / Options	<input type="radio"/> [0]	<input type="radio"/> [2]	<input type="radio"/> [3]	<input type="radio"/> [2]	<input type="radio"/> [4]	[0-7]
(x) 累計期權 / 累沽期權 Accumulator / Decumulator	<input type="radio"/> [0]	<input type="radio"/> [2]	<input type="radio"/> [3]	<input type="radio"/> [3]	<input type="radio"/> [7]	[0-10]
(xi) 私募股權 Private equity	<input type="radio"/> [0]	<input type="radio"/> [2]	<input type="radio"/> [3]	<input type="radio"/> [3]	<input type="radio"/> [7]	[0-10]

3. 對衍生產品的認識 Knowledge of Derivative Products

3.1	閣下是否曾接受有關衍生產品的培訓或修讀相關課程? Have you ever undergone training or attended courses on derivative products? <input type="radio"/> [0] 否 No <input type="radio"/> [2] 有 Yes, 請注明 please specify: _____	[0-2] <small>任何一條選擇“是”, 即2分 Scored 2 if any answer is “Yes”</small>
3.2	閣下是否具有與衍生產品相關的目前或以往的工作經驗? Do you have current or previous work experience related to derivative products? <input type="radio"/> [0] 否 No <input type="radio"/> [2] 有 Yes, 請注明 please specify: _____	
3.3	最近3年, 閣下是否有超過5宗以上的衍生品交易? Have you conducted 5 or more transactions on Derivative Products within the past 3 years? <input type="radio"/> [0] 否 No <input type="radio"/> [2] 有 Yes	

3. 風險承受能力分析結果 RISK TOLERANCE ASSESSMENT RESULT

總得分 Total Score:		如果1.4或1.6任一得分等於1分, 風險承受能力結果最高不可超過“均衡”。 <i>The Risk Tolerance Level MUST NOT exceed “Balanced” if the score of question 1.4 or 1.6 is equal to 1.</i> 如果客戶年齡大於或等於65歲, 風險承受能力結果最高不可超過“均衡”。 <i>The Risk Tolerance Level MUST NOT exceed “Balanced” if the client is aged 65 or above.</i> 如果客戶教育程度為小學或以下, 風險承受能力結果最高不可超過“均衡”。 <i>The Risk Tolerance Level MUST NOT exceed “Balanced” if the client’s education level is primary school or below.</i>	
總得分 Total Score	風險承受程度 Risk Tolerance Level	投資風險剖析 Investment Risk Profiles	
<input type="radio"/> 7-10	保守 Conservative	指屬於能承受低程度投資風險的投資者; 及/或於金融投資方面有限的知識及/或經驗。Refers to investors who can tolerate low level of investment risk; and / or have limited knowledge and / or experience in financial investment.	
<input type="radio"/> 11-16	均衡 Balanced	指屬於能承受低至中度投資風險的投資者; 及/或於金融投資方面具有一些知識及/或經驗。Refers to investors who can tolerate a low to medium level of investment risk; and / or have some knowledge and / or experience in financial investment.	
<input type="radio"/> 17-23	均衡增長 Balanced Growth	指屬於能承受中度投資風險的投資者; 於金融投資方面具有一定的知識及/或經驗; 及/或擁有穩定的財政能力來承受投資帶來的損失。Refers to investors who can tolerate a medium level of investment risk; have reasonable knowledge and / or experience in financial investment; and / or have moderate financial capability to tolerate losses from investment.	
<input type="radio"/> 24-29	進取 Aggressive	指屬於能承受中至高度投資風險的投資者; 於金融投資方面具有相當的知識及/或經驗; 及/或擁有良好的財政能力來承受投資帶來的損失。Refers to investors who can tolerate a medium to high level of investment risk; have considerable knowledge and / or experience in financial investment; and / or have strong financial capability to tolerate losses from investment.	
<input type="radio"/> 30-36	進取增長 Aggressive Growth	指屬於能承受高度投資風險的投資者; 於金融投資方面具有廣泛知識及/或經驗; 及/或擁有強健的財政能力來承受投資帶來的損失。Refers to investors who can tolerate a high level of investment risk; have extensive knowledge and / or experience in financial investment; and / or have solid financial capability to tolerate losses from investment.	

4. 複雜產品之警告聲明 COMPLEX PRODUCTS WARNING STATEMENTS

投資者應在作出有關投資複雜產品的決定前審慎行事。投資者應清楚知悉，如一項複雜產品獲香港的監管機構(不論是《證券及期貨事務監察委員會》(下稱「證監會」)或其他機構)認可，並不表示其獲監管機構推介或認許，亦並非就其商業利弊或表現作出保證。產品的過去表現(如有)並非未來表現的指標。除非投資者完全明白並願意和準備承擔複雜產品所涉及之所有附帶風險，包括但不限於，損失可能超過已投資金額的風險，否則切勿投資。

Investors should exercise caution prior to making investment decision with respect to complex products. Investors should be well aware that where a complex product is authorized by the regulatory authority in Hong Kong (whether Securities and Futures Commission (the "SFC") or otherwise), it does not imply an official recommendation or endorsement by the regulatory authority nor does it guarantee the commercial merits of the product or its performance. Past performance, if any, of complex product is not indicative of future performance. Investors should not invest in a complex product unless the investors fully understand and are willing and ready to assume all the risks associated with it, including, without limitation, the risk that investors may lose more than the invested amount.

當由發行人提供之複雜產品之銷售文件或資料未有或將不會獲任何香港的監管機構(不論是證監會或其他機構)登記或認可；或該等文件或資料未有被任何香港的監管機構審閱，本公司建議投資者就有關要約審慎行事。再者，除非香港的證券法另行容許，未獲香港監管機構認可的複雜產品只可銷售予《證券及期貨條例》(香港法律第571章)(下稱「該條例」)及其任何項下規則所定義之「專業投資者」。

Where the offering documents or information of complex products provided by the issuer has not and will not be registered with or authorized by any regulatory authority in Hong Kong (whether the SFC or otherwise) nor has its contents been reviewed by any regulatory authority in Hong Kong, investors are advised to exercise caution in relation to offer thereof. In addition, unless otherwise permitted by the securities laws of Hong Kong, complex products, which are unauthorized by the regulatory authority in Hong Kong, are only available to "professional investors" as defined in the Securities and Futures Ordinance (Chapter 571), Laws of Hong Kong (the "Ordinance") and any rules made thereunder.

倘複雜產品只可提供予該條例及其任何項下規則所定義之「專業投資者」，非屬專業投資者的投資者不應投資該複雜產品。

In case the complex product is only available to professional investor as defined in the Ordinance and any rules made thereunder, an investor who is not a professional investor should not make investment in such complex product.

就本警告聲明而言，複雜產品包括：

For the purpose of this warning statement, complex products include:

- (a) 於期交所買賣的期貨合約；
Futures contracts traded on the HKFE;
- (b) 於聯交所買賣的股票衍生工具(例如衍生權證、牛熊證及上市認股權)；
Equity derivatives traded on the SEHK (e.g. DWs, CBBCs and listed share options);
- (c) 證監會認可及於聯交所買賣的合成ETF及期貨ETF；
Synthetic ETFs and futures-based ETFs authorized by the SFC and traded on the SEHK;
- (d) 證監會認可及於聯交所買賣的槓桿及反向產品；
L&I products authorized by the SFC and traded on the SEHK;
- (e) 複雜債券。複雜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；
Complex bonds. Complex bonds 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;
- (f) 證監會根據《單位信託及互惠基金守則》認可並屬於衍生產品基金的基金；
Funds authorized by the SFC under the Code on Unit Trusts and Mutual Funds which are derivative funds;
- (g) 證監會根據《單位信託及互惠基金守則》第8.7條認可的基金(即證監會認可對沖基金)；
Funds authorized by the SFC under 8.7 of the Code on Unit Trusts and Mutual Funds (i.e. SFC-authorized hedge funds);
- (h) 證監會認可的非上市結構性投資產品(包括證監會認可股票掛鈎存款、股票掛鈎投資工具/投資等)；
SFC-authorized unlisted structured investment products (including SFC-authorized equity-linked deposits, equity-linked instruments/investments, etc.);
- (i) 其他並非在交易所買賣的結構性投資產品；
Other non-exchange-traded structured investment products;
- (j) 證券型代幣；及
Security tokens, and
- (k) 證監會可能不時指明的任何其他投資產品。
Any other investment product the SFC may specify from time to time.

上述並非警告聲明的鉅細無遺之清單。投資者應參考特定複雜產品之產品資料概要。如有必要，投資者應尋求獨立的專業意見。

The above is not an exhaustive list of warning statements. Reference should be made to key fact statements of specific complex products. If necessary, investors should seek independent professional advice.

5. 客戶確認 CLIENT CONFIRMATION

本人/吾等特此確認浦銀國際已仔細向本人/吾等就複雜產品作出警告。

I/we hereby confirm that SPDBI has carefully warned me/us regarding complex products.

本人 / 吾等特此確認 (請於以下二者選其一) :

I/We hereby confirm that (Please choose either one from below):

- 本人 / 吾等同意以上「風險承受能力分析結果」。
I/We agree with the above Risk Tolerance Assessment Result.
- 本人 / 吾等不同意以上「風險承受能力分析結果」, 並認為以下所選擇的風險承受程度更為適合。(禁止風險承受能力分數調高)
I/We disagree with the above this Risk Tolerance Assessment Result, and believe that the risk tolerance level selected below is more suitable to us. (The upwards adjustment of Risk Tolerance scoring is forbidden.)

原因 Reason: _____

- 保守 Conservative
- 均衡 Balanced
- 均衡增長 Balanced Growth
- 進取 Aggressive
- 進取增長 Aggressive Growth



6. 客戶聲明及簽署 CLIENT'S DECLARATION AND SIGNATURE

資料提供 Provision of Information


1.	本人 / 吾等特此確認本人 / 吾等已閱讀並瞭解適用的客戶協議的收集個人資料聲明 (「收集個人資料聲明」) 並同意受其約束。本人 / 吾等承認最新版本的收集個人資料聲明可以書面方式向資料保護主任索取。 I/We hereby confirm that we have read and understood the Personal Information Collection Statement ("PICS") of the Client Agreement, and agree to be bound by the same. I/We acknowledge that the most up-to-date version of the PICS is available upon written request made to the Data Protection Officer of SPDBI.
2.	本人 / 吾等確認及保證本人 / 吾等已/將獲得所有「關連人士」(見下文之定義) 的明示及訂明同意, 不時就交易賬戶條款和條件內所訂明的目的, 向浦銀集團公司提供「關連人士」的資料, 並向在客戶協議條款和條件內所訂明的人士透露有關資料。本人 / 吾等承諾本人 / 吾等在該等保證不真實和所有其他違反該等保證的情況下造成的開支、罰款、損害及費用, 向浦銀國際作出彌償並使其獲得彌償。就該等保證而言, 「關連人士」指本人 / 吾等以外的人士或單位, 而其資料 (包括個人資料或稅務資料) 由本人 / 吾等 (或本人 / 吾等之代表) 向浦銀國際集團公司的任何成員提供或由浦銀國際集團公司的任何成員向客戶提供相關服務時而獲得。 I/We confirm and warrant that I/we have obtained (will obtain) the express and prescribed consent of every Connected Person (as defined below) to the provision of his/her information to the SPDB Group Companies for the purposes and disclosure to the persons as provided in the terms and conditions of the Client Agreement from time to time. I/We undertake to indemnify and keep indemnified SPDBI in respect of any costs, penalties, damages and losses whatsoever which may be suffered or incurred by SPDBI, directly or indirectly arising out of, or in connection with this warranty being untrue and any other breach of this warranty. For the purpose of this warranty, "Connected Person" means a person or entity (other than me/us) whose information, including personal data or tax information, is provided by me/us, or on my/our behalf, to any SPDB Group Company, or which is otherwise received by any SPDB Group Company in connection with the provision of the services to us.
3.	本人 / 吾等聲明並確認, 本人 / 吾等於本表格所提供的資料均屬真實, 完整及正確無誤。本人 / 吾等承諾, 如本人 / 吾等提供予浦銀國際的資料有任何的變更, 本人 / 吾等須就該等變更立即通知浦銀國際, 否則, 浦銀國際不能準確評估本人 / 吾等的投資合適性。 I/We declare and confirm that all the information provided in this form is true, complete and accurate. I/We undertake that I/we shall immediately inform SPDBI of any change to the information provided, otherwise, SPDBI cannot accurately assess my/our investment suitability.

茲確認、同意並簽署 Confirmed, agreed and signed by

個人/聯名賬戶適用 For Individual / Joint Account

賬戶唯一/持有人簽署 Sole / Principal Account Holder's Signature	賬戶第二 / 其他持有人簽署 Second / Other Account Holder's Signature
	
姓名 Print Name	姓名 Print Name
日期 Date (日DD/月MM年YYYY) :	日期 Date (日DD/月MM年YYYY) :


公司賬戶適用 For Corporate Account

簽署 (附公司印章 (如適用)) Signature (with Company Chop (if any))	獲授權簽署人姓名 Print Name of Authorised Signatory
	日期 Date (日DD/月MM年YYYY) :

浦銀國際持牌代表簽署 SIGNATURE OF LICENSED REPRESENTATIVE

浦銀國際持牌代表簽署 Signature of Licensed Representative 	中央編號: CE No.:
姓名 (正楷) Print Name	職位: Position: 日期 Date (日DD/月MM/年YYYY) :

浦銀國際持牌負責人簽署 SIGNATURE OF RESPONSIBLE OFFICER

意見(如適用) Comment (if necessary)	浦銀國際持牌負責人簽署 Signature of Responsible Officer 
	姓名 (正楷) Print Name:
	職位 Position:
	日期 Date (日DD/月MM/年YYYY) :