Citibank

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Investment Risk Profiling Questionnaire
投資風險評估

The series of questions below may help you appraise your risk attitudes, financial means and investment objectives prior to your consideration of an appropriate investment product.
以下一系列問題可助您於考慮投資產品前，評估本身的風險取態、財政資源及投資目標，以作出適當決定。

Please answer all questions. Once all questions have been completed, please proceed to Page 5 to identify your investment risk profile and a range of investment products for your consideration. If this is a joint account, then please answer these questions from the perspective of the person that you all agree to be the most relevant in the operation of this account / key decision maker.
請回答所有問題。完成後，請參閱本問卷第5頁，了解您是屬於哪一投資類型，以及可考慮之投資產品。如果此乃聯名戶口，請由戶口所有持有人皆同意爲最適合運作此戶口的持有人 / 主要決策人完成此評估。

Name of Account:
戶口名稱: ____________________

Authorized Representative of the Account (for Non-individual account or Joint account): 戶口授權代表 (公司或聯名戶口) : ____________________

ID/Passport No./Business Registration/Certificate of Incorporation:
身份證號碼／護照號碼／商業登記證／公司註冊證書編號: ____________________

QUESTIONNAIRE 風險評估問卷

PART 1 - FINANCIAL INFORMATION 第一部分 - 財務資料

The following questions (9-14) are for reference only; your answers will not affect your Investor Profile and the suitability of the products.
以下問題(9-14)只作參考用途，並不影響您的投資風險評估結果及對投資產品風險之適應能力。

1. **What is your Liquid Net Worth?您的流動資產淨值是多少？**

Your liquid net worth is defined as the sum of (a) your investment assets (include current accounts, savings and investments held within or outside Citibank exclude your real estate property and businesses that you own) minus (b) the total amount of any loans that you have outstanding.

您的流動資產淨值定義是(a)您的投資資產（包括存放於花旗銀行或其他機構的往來戶口、存款及投資，但不包括您擁有的房地產物業及自資生意）扣除(b)您的所有借貸總額。

☐ a. Below HK$500,000　港幣500,000元以下
☐ b. HK$500,001 - 1,000,000　港幣500,001 － 1,000,000元
☐ c. HK$1,000,001 - 2,000,000　港幣1,000,001 － 2,000,000元
☐ d. Above HK$2,000,000　港幣2,000,000元以上

2. **What is your employment status? 您現時的就業情況是:**

☐ a. Self employed 自僱
☐ b. Employed受僱
☐ c. Retired退休
☐ d. Student學生
☐ e. Unemployed 非就業
☐ f. Housewives 家庭主婦

PART 2 - RISK CAPACITY 第二部分 - 風險承受能力

The following questions are designed to help us evaluate the extent to which you can accept investment risks in the account(s).
以下問題旨在幫助我們評估您可接受的投資風險程度。

3. **What is your age? 您的年齡是:**

☐ a. I am < 65 years old　65歲以下　6
☐ b. I am between 65 - 80 65至80歲之間　5
☐ c. I am over 80　80歲以上　4

4. **What is the overall time horizon for your investments at Citibank?**
您計劃在花旗銀行的整體投資年期爲:

☐ a.Less than 3 years 少於3年　4
☐ b.More than 3 years 多於3年　5
☐ c.No definable time horizon 無特定年期　6

5. **What percentage of your liquid net worth are you investing through your account(s) with Citibank? Your liquid net worth is defined as the sum of (a) your investment assets (include current accounts, savings and investments held within or outside Citibank but exclude your real estate properties and businesses that you own) minus (b) the total amount of any loans that you have outstanding.**
您在花旗銀行所作之投資佔您的流動資產淨值多少百分比？您的流動資產淨值定義是(a)您的投資資產（包括存放於花旗銀行或其他機構的往來戶口、存款及投資，但不包括您擁有的房地產物業及自資生意）扣除(b)您的所有借貸總額。

□ a. Less than 25% 少於25%	6
□ b. Between 25% and 50% 25%至50%	5
□ c. More than 50% 多於50%	4

6. **Considering your expected regular income and your annual spending, to what extent do you expect to rely on your invested capital to fund your spending this year?**
考慮到您預期的經常收入及全年開支，您預計有多大程度會依賴您的投資資金，以應付今年的開支？

□ a.I am relying on less than 25% of my invested capital to fund my expected spending this year. 我依賴投資資金的25%以下，以應付今年的預計開支。	6
□ b.I am relying on 25% or more of my invested capital to fund my expected spending this year. 我依賴投資資金的25%或以上，以應付今年的預計開支。	4
□ c.I am relying on 50% or more of my invested capital to fund my expected spending this year. 我依賴投資資金的50%或以上，以應付今年的預計開支。	3

PART 3 - RISK ATTITUDE 第三部份- 風險取態

The following questions are designed to help us evaluate your comfort level in taking investment risks in the account(s). 以下問題旨在幫助我們評估您的風險取態。

7. **In general, which of the following statements best describes your investment objectives for the account(s)? 在一般情況下，以下哪一句子最適合形容您的投資目標？**

□ a. **Safety** - My primary objective is the protection of my capital and I expect interest income in line with short-term money market rates. 謹慎 – 我的主要目標是保障我的資金，而我預期利息收入與短期貨幣市場利率相約。	1
□ b. **Defensive** - I seek to maintain the value of my portfolio over the medium term and generate regular income returns above short-term money market rates. 防守 – 我希望於中期內保持投資組合的價值，並賺取高於短期貨幣市場利率的經常性收入。	2
□ c.**Income Oriented** - I seek primarily a regular stream of income returns and also some capital appreciation as a secondary consideration. 收入爲本 – 我主要追求經常性收入，同時獲取一些資本增值。	2
□ d.**Growth & Income** - I seek a balance of regular income returns and capital appreciation. 增長與收入 – 我希望在經常性收入與資本增值之間取得平衡。	3
□ e.**Growth Oriented** - I seek predominately capital growth over time and also some regular income returns as a secondary consideration. 增長爲本 – 我主要追求資本增值，同時賺取一些經常性收入。	4
□ f.**Growth** - – I seek only capital appreciation over time and I do not seek any regular income from my investments. 增長 – 我只追求長線的資本增值，而非由投資賺取經常性收入。	4
□ g.**Specialist Investing** - I seek to invest in specialist investments that may be subject to substantial fluctuations in the capital value, uncertain pricing, limited liquidity and/ or lack of redemption rights. Examples of specialist investment include Margin FX, Hedge Funds, Private Equity. 專業性投資 – 我願意投資於可能受到資本值大幅波動、定價不明確、流通性有限及／或缺乏贖回權所影響的專業投資。專業投資的例子包括外匯孖展、對沖基金及私募基金。	6

8. In general, which of the following statements best describes your ability to tolerate different types of risk with your investments in the account(s)? 在一般情況下，以下哪一句子最適合形容您對不同種類投資風險的承受能力？

☐ a.My preference is for investments with no or negligible price movements, the ability to sell my investments at short notice (less than a week in normal circumstances) or a promise to repay what I invested within a year.
我傾向投資於價格固定或很小變動、可在很短的通知期（在一般情況下少於一星期）內出售或承諾於一年內取回本金的投資產品。
1

☐ b.I can tolerate limited negative price movements on my investments and prefer investments that I can sell at short notice (less than a week in normal circumstances) for a price that is certain and close to the recent market average.
我可接受我的投資出現有限度的價格不利變動，並傾向投資於可在較短的通知期（在一般情況下少於一星期）內能按已確定及接近平均市價出售的投資產品。
2

☐ c. I can tolerate moderate negative price movements on my investments and prefer investments that I can sell at short notice (less than a week in normal circumstances) for a price that is certain and close to the recent market average.
我可接受我的投資出現適度的價格不利變動，並傾向投資於可在較短的通知期（在一般情況下少於一星期）內能按已確定及接近平均市價出售的投資產品。
3

☐ d. I can tolerate investments that may suffer substantial negative price movements, have a small risk of losing their entire value, may be difficult to sell or have an uncertain price at any given time, such that I may only be able to sell at a price below the recent market average.
我可接受可能有大幅度價格不利變動、有少許風險會喪失全部價值、可能難以出售或在任何特定時間內因價格不明確而令我有機會只可按低於近期平均市價出售的投資產品。
4

☐ e. I can tolerate investments or financial contracts that may suffer substantial negative price movements, have a significant risk of losing their entire value, that may be difficult to sell or have an uncertain value at any given time, or do not allow me to sell my investment over an extended period.
我可接受可能有大幅度價格不利變動、有高風險會喪失全部價值、可能難以出售或在任何特定時間內投資價值不能確定，或不容許我在一段較長的時間內出售的投資產品或金融合約。
5

☐ f. I can tolerate investments or financial contracts that may have a high risk of losing their entire value or may even lose more than my initial investment, that may be very difficult to sell or have a highly uncertain value at any given time, or do not allow me to sell my investment over an extended period.
我可接受可能有高風險會喪失全部價值或有關損失會超出我原本的投資金額、可能非常難以出售或在任何特定時間內價值不明確，或不容許我在一段較長的時間內出售的投資產品或金融合約。
6

PART 4 - KNOWLEDGE AND EXPERIENCE 第四部份 - 知識及經驗

The following questions are designed to help us evaluate the extent of your familiarity and knowledge of different types of invesment products.
以下問題旨在幫助我們評估您對不同種類投資產品的認知及知識。

9. Your investment knowledge and experience is best described as follows:
以下哪一項最適合形容您的投資知識及經驗：

☐ a. **Limited** - I have little or no knowledge of investment products outside of traditional bank savings accounts or time-deposits.
有限 － 我對傳統銀行儲蓄戶口或定期存款以外的投資產品所知甚少或並無認識。
3

☐ b. **Moderate** - I have general knowledge and understanding of investment products, which are not traditional bank savings accounts or time-deposits and related risks.
中等 － 我對傳統銀行儲蓄戶口或定期存款以外的投資產品及相關風險有一般知識及了解。
4

☐ c. **Extensive** - I have extensive knowledge and understanding of investment products generally and am an active and experienced investor comfortable making my own investment decisions.
廣泛 － 我對一般投資產品有豐富知識及充份了解，而且我是活躍及具經驗的投資者，能夠自行作出投資決定。
6

10. Please indicate which of the following products you have prior knowledge of and/or experienced : 您對以下哪一種產品有認識及／或過往有投資經驗：

		I have Knowledge And/Or Experience in this product area based on past investment experience/education/professional knowledge/other external source 我透過投資經驗／課程／專業知識／其他渠道獲取有相關產品的知識及／或經驗	**Per my request, I obtain the Knowledge in this product based on the introduction of Bank staff.** 因應本人要求，本人已從銀行職員獲取相關產品的知識
		Yes or No 是或否	**Yes or No** 是或否
a	Money Markets & Certificate of Deposits 貨幣市場及存款證		
b	Mutual Funds 互惠基金		
c	Bonds, Bills and Notes (non-structured) 債券、票券及票據(非結構性)		
d	Gold (Paper Gold) 黃金(紙黃金)		
e	Hybrid Securities (Preferred Stock, Perpetuals, convertibles) 混合型證券（優先股、無限期債券、可換股證券）		
f	Equities / Stocks and Shares 股本／股票及股份		
g	Physical Commodities 實物或商品投資		
h	Currency Linked Deposits e.g. Premium Accounts 外幣掛鈎存款， 例如外幣優惠戶口		
i	Structured Products (Structured Notes, Structured Deposits, Equity-Linked Notes, Equity-Linked Account) 結構性產品（結構性票據、結構性存款、股票掛鈎票據）		
j	Hedge Funds 對沖基金		
k	Private Equity 私募基金		
l	Futures, Options, Swaps, Warrants, Synthetic ETFs 期貨、期權、掉期、窩輪、合成模擬策略的交易所買賣基金		
m	Margin/Leverage Trading, Portfolio Finance 孖展／槓桿投資、資金增值策略		
n	Structured Credit (CDO, CDS, CLO) 結構性信貸（債務抵押證券、信貸違約掉期、貸款抵押證		
o	Variable Annuities / Investment-Linked Insurance 變額年金 ／投資相連保險計劃		
p	Accumulators / Decumulators 累計認購期權 / 累計認沽期權		

The Investment Risk Profiling Questionnaire is intended to form the basis for a discussion between you and your Bank Staff on investment products appropriate for you . The investment risk profiling questionnaire does not included, and is not exhaustive of all issues you should consider before making an investment. Your investment decision may differ from the investment proposed. Before making any investment decision, you should fully understand the product risks and merits and conduct your own appraisal of the product risks to determine whether the investment is consistent with your objectives.
此投資風險評估目的在於提供基本資料，以便您與花旗銀行(香港)有限公司的職員進行討論，從而了解哪種投資產品適合您。此評估未能覆蓋所有您在投資時應考慮的因素。您的投資取向和決定可能與分析結果不同。閣下作出任何投資決定前，應全面了解有關產品的風險和回報，及評核有關產品風險是否符合您的投資目標。

Based on your answers to all the questions above, your Investor Profile is:
根據您以上提供的答案，您所屬的投資類型是：

Investor Profile 投資者類型			Available Investment Products 投資產品
1	**Safety Oriented** **謹慎型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you should be limited to investments with no or negligible price movements,which can be sold at short notice (less than a week in normal circumstances) or promise to repay what you invest within a year. 風險接受程度：根據您的風險取向評估，您可投資於價格固定或很小變動、可在很短的通知期（在一般情況下少於一星期）內出售或承諾於一年內取回投資本金的投資產品。 **Investment Objective:** This investor rating is compatible with investments or investment strategies that aim to protect capital and generate interest income in line with money market rates. 投資目標：此類型投資者旨在保障資金並賺取與短期貨幣市場利率相約的利息收入。	• Market-Linked Account (100% Principal Protected) 市場掛鈎戶口(100% 保本) • Chinese Yuan Non-Deliverable 人民幣不交收遠期外匯交易 • Bond Brokerage Service 債券買賣服務 • Mutual Fund 基金
2	**Conservative** **保守型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you can follow investment strategies with a risk of limited negative price movements and that you can buy investments that can be sold at short notice (less than a week in normal circumstances) for a price that is certain and close to the recent market average. 風險接受程度：根據您的風險取向評估，您可投資於出現有限度的價格不利變動，並可在較短的通知期（在一般情況下少於一星期）內能按已確定及接近平均市價出售的投資產品。 **Investment Objective:** This investor rating is compatible with investments or investment strategies that aim primarily to provide regular income returns and may provide some capital appreciation as a secondary consideration. 投資目標：此類型投資者旨在追求經常性收入，及同時獲取一些資本增值的投資。	•Premium Account 外幣優惠戶口 • Market Linked Notes 市場掛鈎票據 • Gold Manager 黃金交易戶口 • Gold Premium Investment 黃金掛鈎投資 • Include Products of Risk Ranking below 2 包括低於風險評級2之投資產品
3	**Moderate** **平衡型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you can follow investment strategies with a risk of moderate negative price movements and that you can buy investments that can be sold at short notice (less than a week in normal circumstances) for a price that is certain and close to the recent market average. 風險接受程度：根據您的風險取向評估，您可投資於有適度的價格不利變動，並可在較短的通知期（在一般情況下少於一星期）內能按已確定及接近平均市價出售的投資產品。 **Investment Objective:** This investor rating is compatible with investments or investment strategies that aim to provide both regular income returns and capital appreciation. 投資目標：此類型投資者旨在追求經常性收入及資本增值的投資。	• Equity Linked Notes(Non principal protected) 股票掛鈎票據(非100% 保本) • Include Products of Risk Ranking below 3 包括低於風險評級3之投資產品
4	**Aggressive** **進取型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you can follow investment strategies with a risk of substantial negative price movements and that you can buy investments that have a small risk of losing their entire value, may be difficult to sell or have an uncertain price at any given time, such that they may only be sold at a price below the recent market average. 風險接受程度：根據您的風險取向評估，您可投資於涉及大幅度價格不利變動，有少許風險會喪失全部價值、或可能難以出售或在任何特定時間內沒有明確價格而只可按低於近期平均市價出售的投資。 **Investment Objective:** This investor rating is compatible with investments or investment strategies that typically aim to provide only capital appreciation and no or little regular income returns. 投資目標：此類型投資者旨在追求資本增值，而非提供經常性收入的投資或投資策略。	• FX Option 外匯期權交易 • Include Products of Risk Ranking below 4 包括低於風險評級4之投資產品
5	**Very aggressive** **非常進取型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you can buy investments or enter financial contracts with a risk of substantial negative price movements, that have a significant risk of losing their entire value, that may be difficult to sell or have an uncertain value at any given time, or it may not be allowable to sell them over an extended period. 風險接受程度：根據您的風險取向評估， 您可選擇可能出現大幅度價格不利變動、有高風險會喪失全部價值、可能難以出售或在任何特定時間內沒有明確投資價值的或不容許在一段較長的時間內出售的投資產品或金融合約。 **Investment Objective:** This investor rating is compatible with specialist investments or investment strategies that may require an extended period to liquidate and which seek to provide aggressive capital appreciation over time. 投資目標：此類型投資者適合投資於可能需要較長時間變現及追求長線的資本增值的專業投資。	• FX Margin Trading 外匯孖展買賣 • Foreign Currency Leveraged Investment 外幣槓桿投資 • Premium Account Plus 增值外幣優惠戶口 ・Investment Plus 投資增值組合 ・ Include Products of Risk Ranking below 5 包括低於風險評級5之投資產品
6	**Specialized Investing** **專業性投資型**	**Risk Tolerance:** Based on your responses to the profiling questions, it appears that you can buy investments or enter financial contracts that may have a high risk of losing their entire value or may even lose you more than your initial investment. They may also be very difficult to sell or have a highly uncertain value at any given time, or it may not be allowable to sell them over an extended period. 風險接受程度：根據您的風險取向評估，您可接受有高風險會喪失全部價值或有關損失會超出原本的投資金額、可能非常難以出售或在任何特定時間內沒有明確投資價值，或不容許在一段較長的時間內出售的投資產品或金融合約。 **Investment Objective:** This investor rating is compatible with long term specialist investments or investment strategies that may not be liquidated before maturity and which aim to provide very aggressive capital appreciation over time. 投資目標：此類型投資者適合投資於可能不容許於到期日前變現及旨在非常進取地為長線資本增值的投資。	• FX Accumulator 外匯累積期權交易 • Include Products of Risk Ranking below 6 包括低於風險評級6之投資產品

IMPORTANT TO NOTE 重要提示

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Accuracy of Investment Risk Profiling Questionnaire 投資風險評估的準確性

☐ I/We warrant that the information I/we provide in this Investment Risk Profiling Questionnaire is true and correct, and I / we confirm that I / we agree to your assessment of my/our investor profile. In the event of a re-assessment of the investor profile of joint accounts, we confirm that any one of the joint account holders can go through the Investment Risk Profiling Questionnaire with Citibank (Hong Kong) Limited and all account holders will agree to such re-assessment of our investor profile.
本人／吾等謹保證上述填報的資料全部正確無訛，及本人／吾等確認同意本投資風險評估中本人／吾等所屬的投資類型。若聯名戶口需要重新再作投資風險評估，吾等確認聯名戶口中任何一位持有人都可以參與花旗銀行（香港）有限公司的投資風險評估，而所有戶口持有人亦會同意重新評估測試中吾等所屬的投資類型。

Signature(s) of client(s) 客戶簽署　　Verified by:　　Concurred by (Joint Account Only) 戶口其他持有人（只適用於聯名戶口）　　Date 日期

Receipt of copy 確認已收妥風險評估副本

☐ I/we acknowledge the receipt of a copy of this Investment Risk Profiling Questionnaire.
本人／吾等確認已收妥此投資風險評估的副本。

Signature(s) of client(s) 客戶簽署　　Date 日期

For Bank Use Only 銀行專用

Profiling Staff (Name): __________

Sales Staff/RM (Name +Title+ Initial): __________

Document Reviewed by (Name +Title+ Initial) : __________

Obtained Knowledge From (Name +Title+ Initial):

Profiling Mode (delete as appropriate): FTF at Bank Premises/Remote AC Open/BBP/FTF at Offsite with location: __________

Customer No.: __________　　Relationship No.: __________

Nicelog Channel No: __________

Nicelog Date(MM/DD/YY): __________

Nicelog Time(HH:MM): __________