HARMONIA CAPITAL
仁和資本・面向全球

仁和資本 HARMONIA CAPITAL

# Investment Experience Questionnaire 投資經驗問卷

To: Harmonia Capital Limited (the "Company")
致仁和資本有限公司 ("本公司")

| 客戶資料 Client Information | |
|---|---|
| 帳戶名稱<br>Account Name | |
| 帳戶號碼<br>Account Number | |

## 1. Financial Situation 財務狀況

(a) Approximate Total Net Worth (in HK$)概算總淨值 (港幣計) : ______________________

(b) Residential Status 住宅狀況

☐ Owned Property 自有物業 ☐ Rented 租賃 ☐ Mortgaged 抵押物業
☐ Quarters 宿舍 ☐ Live with Family 與家人同住 ☐ Others, Please Specify 其他, 請說明__________

If mortgaged, please provide outstanding mortgage loan amount 倘若是抵押物業，請提供尚未償付之貸款金額 HK$: ______________

(c) Owned Property(ies) Other Than Residential Property 非住宅自有物業

Property Address 物業地址: ______________________

If mortgaged, please provide outstanding mortgage loan amount 倘若是抵押物業，請提供尚未償付之貸款金額 HK$: ______________

(d) Source of fund 資金來源

☐ Salary 薪金 ☐ Income Accumulation 累積收入 ☐ Return of Investment 投資回報
☐ Retirement Fund Reserves 退休金 ☐ Estates 遺產 ☐ Sales of Property 物業收益
☐ Others, Please Specify 其他, 請說明 __________

## 2. Client Financial Information 客戶財務資料

Annual Income 年收入

☐ HKD 港幣 0 - 120,000 ☐ HKD 港幣 120,001 – 360,000 ☐ HKD 港幣 360,001 – 600,000
☐ HKD 港幣 600,001 – 1,200,000 ☐ Above HKD 超過港幣 1,200,000

## 3. Investment Experience and Knowledge 投資經驗及知識

**Investment Knowledge 投資知識**

☐None 全無 ☐Limited 有限 ☐Some 較好 ☐Good 良好 ☐Excellent 專業

**Investment Experience 投資經驗**

(Please tick the appropriate boxes below to indicate your investment experience (in no. of years) in each type of product
請於下列每一項投資產品選擇 閣下之投資經驗年期)

| Year of investment experience 投資經驗年期 / Products 投資產品 | Nil<br>無<br>**(0 分)** | Less than 1 year<br>一年以下<br>**(1 分)** | 1 to 3 years<br>一年至三年<br>**(2 分)** | 3 to 5 years<br>三年至五年<br>**(3 分)** | 5 to 10 years<br>五年至十年<br>**(4 分)** | More than 10 years<br>十年以上<br>**(5 分)** |
|---|---|---|---|---|---|---|
| Stocks, Exchange-Traded Funds, and Real Estate Investment Trusts<br>股票、交易所交易基金和房地產投資信託基金 | | | | | | |
| Warrants and Stock Options 窩輪及股票期權 | | | | | | |
| Futures Contracts and Options 期貨合同及期權 | | | | | | |
| Spot Foreign Exchange 現貨外匯 | | | | | | |
| Leveraged Foreign Exchange Contracts 槓桿式外匯合同 | | | | | | |
| Precious metals (e.g. gold) 貴金屬 (如黃金) | | | | | | |
| Authorised Mutual Funds and Unit Trusts<br>認可互惠基金及單位信託基金 | | | | | | |
| Unauthorised Private Funds 非認可私募基金 | | | | | | |
| Private Equity Investment 股權投資 | | | | | | |
| Long Term Insurance (including Investment-Linked Assurance Scheme)<br>長期保險 (包括投資相連壽險計劃) | | | | | | |
| Structured Products (including Unlisted) 結構性產品 (包括非上市) | | | | | | |
| Fixed Coupon Notes 定息票據 | | | | | | |
| Equity Linked Notes 股票掛鉤票據 | | | | | | |
| Fixed Income Securities (e.g. listed and unlisted bonds)<br>固定收益證券 (如上市和非上市債券) | | | | | | |
| Virtual Assets (e.g. Bitcoin) 虛擬資產 (如比特幣) | | | | | | |
| Securities Token 證券型代幣 | | | | | | |

Score 得分:

**Assessment of Investment Experience 投資經驗評估**

Total Score 總得分

- ☐ 0~5 No experience 無經驗
- ☐ 6~15 Basic Experience 基礎經驗
- ☐ 16~25 Intermediate Experience 中等經驗
- ☐ 26~35 Extensive Experience 廣泛經驗
- ☐ ≥36 Advanced Experience 豐富經驗

**Knowledge on derivatives products 衍生產品知識**

Do you have any knowledge on derivatives product(s)?
您對衍生產品有沒有知識?

- ☐ No 沒有
- ☐ Yes 有

Please choose the best describe the way(s) you acquired your derivatives products' knowledge (can choose more than one)
請問您從以下哪種途徑獲得提及的衍生產品的知識? (可選多項)

- ☐ Relevant trading experience i.e. executed five or more transactions in derivative products (whether traded on an exchange or not) within the past three years
  相關之交易經驗，即過去三年內已進行了五次或以上有關衍生產品之交易(不論是否於交易所進行之交易)
- ☐ Underwent 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
- ☐ Current or previous work experience
  現時或過去的工作經驗
- ☐ Licensing that I am a licensed/registered person to carry out regulated activities as defined in the Securities and Futures Ordinance
  以證券及期貨條例所定之持牌/註冊人之身份進行有關受規管的活動

## 4. Client Investment Objectives and Assessment of Risk Tolerance Level 客戶投資目的及可承受風險評估

**Client Investment Objectives 客戶投資目的**

☐ Hedging 對沖 ☐ Capital Gain 資本增值 ☐ Dividend Income 股息收入 ☐ Speculation 投機 ☐ Arbitrage 套利

☐ Others, please specify 其他, 請說明：____________________

**Assessment of Risk Tolerance Level 可承受風險評估**

1. Which age group do you belong to? 閣下的年齡屬於以下哪個組別?

| | | | |
|---|---|---|---|
| ☐ Between 18 to 20 | 18 至 20 歲 | (1) | |
| ☐ Between 21 to 34 | 21 至 34 歲 | (3) | |
| ☐ Between 35 to 50 | 35 至 50 歲 | (5) | |
| ☐ Between 51 to 64 | 51 至 64 歲 | (4) | |
| ☐ 65 or above | 65 歲或以上 | (1) | |

2. Your highest education level achieved is 閣下的學歷為

| | | | |
|---|---|---|---|
| ☐ Primary School or Below | 小學或以下 | (1) | |
| ☐ Secondary School | 中學 | (2) | |
| ☐ Post-Secondary (including diploma and associate degree) | 預科/專上學院 | (3) | |
| ☐ University(Bachelor Degree) | 大學學士 | (4) | |
| ☐ University(Master Degree) or above | 大學碩士或以上 | (5) | |

3. What is your primary investment objective? 閣下的主要投資目標是?

| | | | |
|---|---|---|---|
| ☐ Capital preservation | 資本保本 | (1) | |
| ☐ Regular and stable income | 定期及固定收入 | (2) | |
| ☐ Moderate capital appreciation | 適度資本增長 | (3) | |
| ☐ Moderate to high capital appreciation | 適度至高資本增長 | (4) | |
| ☐ Maximum capital appreciation | 最大值資本增長 | (5) | |

4. What is the average percentage of your total net worth that will be allocated for investment or savings purposes (excluding real estate property)?
閣下打算用作為投資或儲蓄用途的款項平均佔閣下總資產淨值的百分比(物業除外)為多少?

| | | | |
|---|---|---|---|
| ☐ Less than 5% | 少於 5% | (1) | |
| ☐ 5% to less than 10% | 5%至少於 10% | (2) | |
| ☐ 10% to less than 20% | 10%至少於 20% | (3) | |
| ☐ 20% to less than 30% | 20%至少於 30% | (4) | |
| ☐ 30% or above | 30%或以上 | (5) | |

5. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What is the expected investment horizon of your entire investment portfolio?
在一般情況下，投資的年期越長，可承受的風險越高。閣下願意進行投資活動的整體投資年期為多久?

- ☐ Less than 6 months 少於 6 個月 (1)
- ☐ 6 months to 1 year 6 個月至 1 年 (2)
- ☐ 1 to 2 years 1 年至 2 年 (3)
- ☐ 2 to 5 years 2 年至 5 年 (4)
- ☐ over 5 years 超過 5 年 (5)

6. Which of the following statements best describes your investment attitude?
下列哪項陳述最能表達閣下的投資取向?

- ☐ I am not willing to bear a price fluctuation range of more than 5% for financial investment and wish to gain a return slightly higher than the bank deposit interest rate.
  本人不願意承受任何多於 5%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。 (1)
- ☐ I am willing to bear a price fluctuation range of around 5% to less than 10% for financial investment and wish to gain a return that is slightly higher than the bank deposit interest rate.
  本人願意承受大概 5%至少於 10%價格波動的金融投資，並希望獲得稍高於銀行存款利率的回報。 (2)
- ☐ I am willing to bear a price fluctuation range of 10% to less than 20% for financial investment and wish to gain a return much higher than the bank deposit interest rate.
  本人願意承受大概 10%至少於 20%價格波動的金融投資，並希望獲得遠高於銀行存款利率的回報。 (3)
- ☐ I am willing to bear a price fluctuation range of 20% to less than 30% for financial investment and wish to gain a return comparable to the average return of the stock market.
  本人願意承受大概 20%至少於 30%價格波動的金融投資，並希望獲得媲美一般股票市場的回報。 (4)
- ☐ I am willing to bear a price fluctuation range of 30% or more for financial investment and wish to gain a return remarkably higher than the average return of the stock market.
  本人願意承受 30%或以上價格波動的金融投資，並希望獲得明顯高於一般股票市場的回報。 (5)

7. How would you react if your portfolio fell significantly (e.g. more than 20%) within one day?
如果閣下的投資組合在一天內大幅下跌(例如，超過 20%)，閣下會有何反應?

- ☐ Do not know how to react
  不懂得如何應變 (1)
- ☐ Cut loss without any strategic consideration
  非策略性地進行止蝕 (2)
- ☐ Would wait to see if investment improves and may cut loss rationally
  觀望該投資是否會有改善，可能會理性地進行止蝕 (3)
- ☐ Understand market fluctuations are unavoidable and will not alter the determined investments strategy
  了解市場波動是難免的，會繼續進行已定下的投資策略 (4)
- ☐ Undergo in-depth analysis, reallocate your investment portfolio
  進行仔細分析，重整投資組合 (5)

8. What is your level of experience with investment products? Please refer to your investment experience assessment result in Investment Experience and Knowledge.
閣下對投資產品的投資經驗屬以下哪一項?請參考第一部分的投資經驗評估結果。

- ☐ No experience 無經驗 (0)
- ☐ Basic Experience 基礎經驗 (2)
- ☐ Intermediate Experience 中等經驗 (3)
- ☐ Extensive Experience 廣泛經驗 (4)
- ☐ Advanced Experience 豐富經驗 (5)

Total Score 總得分:

**Assessment of Risk Tolerance Level 風險承受能力評估**

Total Score 總得分

- ☐ ≤8 Conservative 保守
- ☐ 9~15 Moderate 平穩
- ☐ 16~25 Moderate High 平穩進取
- ☐ ≥26 Aggressive 進取

**Acknowledgement by Client 客户的確認**

I have gone through the above Investment Experience Questionnaire. I confirm that I fully understand and accept (i) that the above Investment Experience Questionnaire process is for the purpose of helping me to assess my attitude towards risk and investment resources and objectives before selecting financial/ investment products; (ii) that the above Investment Experience Questionnaire process is not intended to list out all factors and/ or issues which I should consider at the time of my investment; (iii) that I must not rely solely on the Investment Experience Questionnaire as my investment preference and my decision may change from time to time, in particular, may be different at the time of investment; and (iv) that I shall read and understand the information as disclosed in various documents (including but not limited to the Prospectus/Explanatory Memorandum/ brochures/ guide/ offering document(s) of the financial or investment product(s)) relating to the features, risks, merits, charges and other details of the financial or investment products before making any decision of investment.
我已經填寫了上述投資經驗問卷。我確定自己已經完全理解並接受(i)上述投資經驗問卷是為了幫助我在選擇金融/投資產品前評估自己對風險的態度以及投資資源和目標；(ii)上述投資經驗問卷並非列出了我在投資時應考慮的所有因素和/或問題；(iii) 我不能只依賴風險概況作為我的投資喜好，我的決定可能不時有所改變，尤其是可能與投資時的決定有所不同；(iv)我在做出投資決策前會全面閱讀並理解各種有關金融或投資產品特點、風險、優點、費用和其他細節的文件中包含的資訊（包括但不限於金融或投資產品的招股書/說明書/手冊/指南/發行文件）。

Investment involves risk. Past performance is no guide to future performance. Any decision to invest must be based solely upon the information set forth in the product(s)’s Prospectus/Explanatory Memorandum/brochures/guide.
投資有風險。以往業績不可作為未來業績的指引。任何投資決定都應只根據產品招股書/說明書/手冊/指南中的資訊做出。

This document is not a solicitation and recommendation of any investment. I have already provided the Company with accurate information and update us when there is any change after completion of this document as the Company may make reference to it in order to understand my risk tolerance and investment experience when providing services to me.
本文件並非就任何投資作出招攬及建議。我已經向 貴公司提供所有有關我的準確資料。完成本文件後，若有關資料有所改變，我會向 貴公司提供最新的資料，以便 貴公司在向我提供服務時可以參考，以瞭解我的承受風險能力及投資經驗。

This document is not intended to provide any description of the features, attributes or risk factors of any products. I have been reminded by the Company to review the relevant product documents provided to me and seek independent professional advice if necessary. This document has provided to me to enable the Company to comply with applicable regulatory obligations. If I have any questions, I have been advised to seek independent professional advice. In the event of any difference in interpretation or meaning between the Chinese and English version of this document, the English version shall prevail.
本文件並非向我提供任何產品的任何特點、屬性或風險因素的描述。我已經檢閱所有由 貴本公司提供的有關產品文件，並於有需要時請尋求獨立專業意見。本文件旨在使 貴公司履行相關規定的義務。如有任何疑問，我知道可以尋求獨立專業意見。如本文件中、 英兩種語文版本的釋義或涵義之間有不一致，則以英文版本為準。

Client Signature / Specimen 客戶簽署 / 簽署樣本

Client Name 客戶姓名 :

Date 日期 :

**Reviewed by the Licensed Representative(s) 持牌代表覆核**

| Signature of Licensed representative 持牌代表簽署 | Name and CE No. of Licensed Representative(s) 持牌代表姓名及中央編號 | Date 日期 |
|---|---|---|