



兆豐國際商業銀行股份有限公司

MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD. (Incorporated in Taiwan)

Supplementary for Securities Account Mandate 證券帳戶委託書附屬文件
Customer Risk Profiling Questionnaire-Getting to Know Your/Your Company's Risk Tolerance Level
客戶風險剖析問卷-了解您/您公司的風險承受能力

Kindly fill in the following form in BLOCK LETTERS, and tick [X] where applicable
請用正楷填寫，並在適當的方格加上[X]符號

PRIVATE AND CONFIDENTIAL
私隱及機密

Customer Particulars/客戶資料
Securities A/C No. 證券戶口號碼 HKS Assessment Date 評估日期 (D 日)/(M 月)/(Y 年)
Account Name 帳戶名稱
Type of Assessment 評估類別 [] New Assessment 新評估 [] Review 重估
Customer Risk Profiling 客戶風險評估資料
Risk Tolerance Assessment 風險承受能力評估
The assessment of your/your company risk tolerance level, leading to the suggestion of a certain class of investment assets and investment portfolio for your/your company long term and medium term investment needs, are derived from source believed to be reliable and is for reference only. Mega International Commercial Bank Co., Ltd. ("the Bank") makes no guarantee, representation or warranty and accepts no responsibility or liability as to any information or recommendation given in light of the assessment.
評估您/您公司的風險承受能力，將有助揀選迎合您/您公司長期及中期投資需要之投資資產及組合。該評估根據可信來源及僅作參考之用。其資料及建議，兆豐國際商業銀行股份有限公司("本行")並不擔保、聲明或保證，亦不承擔任何責任。
For Corporate Customer, the questionnaire should be completed by the responsible person or the person who makes the investment decision or the beneficiary. 對於公司客戶而言，本問卷應由公司負責人或負責投資決策之人或受益人完成。
For Individual Customer Only(個人客戶填寫)
Occupation 職業
Company Name 公司名稱:
Designation 職稱:
Type of Business 業務種類:
[] Government/Teacher 政府/教職 [] Manufacturing 製造業
[] Service 服務業 [] Banking / Financial Services 銀行/金融服務
[] Professional Services (eg. Doctors, Lawyers) 專業服務(如醫師、律師)
[] Other Please Specify 其他 請註明:
For Individual Customer Only(個人客戶填寫)
Sources of Your Income or Capital Funds (Routine Revenues, in Multiple Choice)
主要的所得或資金來源(經常性收入，可複選)
[] Salaries 薪資
[] Pension/Monthly Pension Payment 退休金/月退俸
[] Sales of Real Estate /Rental Income/ Investment 出售房地產/租金收入/投資
[] Inheritance/Given Gift 遺產繼承/贈與
[] Running of Own Business Please Specify 自營事業(請說明):
[] Other Please Specify 其他 請註明:
For Corporate Customer Only(公司客戶填寫)
What business does your company engage?
[] Holding Company 投資控股
[] Trading 貿易 Please specify the product 請註明產品:
[] Manufacturing 製造 Please specify the product 請註明產品:
[] Service 服務 Please specify: 請註明:
[] Other Please specify 其他請註明:
Annual Income(HK\$)每年收入/收益(港幣)
[] <\$100,000 [] \$100,000-\$200,000 [] \$200,001-\$500,000 [] \$500,001-\$1,000,000
[] \$1,000,001-\$2,000,000 [] \$2,000,001-\$5,000,000 [] >\$5,000,000
Net Asset Worth(HK\$)資產淨值(港幣)
(exclude property under mortgage & Vehicles 不包括按揭物業及車輛)
[] <\$250,000 [] \$250,000-\$500,000 [] \$500,001-\$1,000,000 [] \$1,000,001-\$2,000,000
[] \$2,000,001-\$3,000,000 [] \$3,000,001-\$5,000,000 [] \$5,000,001-\$8,000,000
[] >\$8,000,000 Please specify if needed 如需要請註明:
1. What is your/your company's most important investment objective? 您/您公司的最重要投資目標為何?
[] (a) Safety of principal 本金的安全性
[] (b) Stable income 穩定的收益
[] (c) A combination of income and capital growth 兼具收益和資本增值
[] (d) High capital appreciation 高度資本增值



2. How will losing part of your/your company's investment affect you? 您/您公司的投資損失將對您造成何種影響?
- (a) I cannot tolerate any loss in the investment (i.e. 100% principal protection). 我不能忍受任何損失(即需 100%保本)。
- (b) I am willing to accept small fluctuations but not comfortable with moderate or significant losses.
我願意接受小幅波動，但對於中度或大幅的損失感到不安。
- (c) I am willing to accept moderate losses but not significant drops. 我願意接受中度波動，但非大幅的下跌。
- (d) I am willing to accept significant fluctuations. 我願意接受大幅的波動。

3. What is your education level? 您的教育程度?
- (a) Junior High School or Below 國中或以下
- (b) Senior High School 高中職
- (c) Associate Degree or Diploma 專科
- (d) Bachelor's Degree 大學
- (e) Master's Degree or Above 碩士或以上

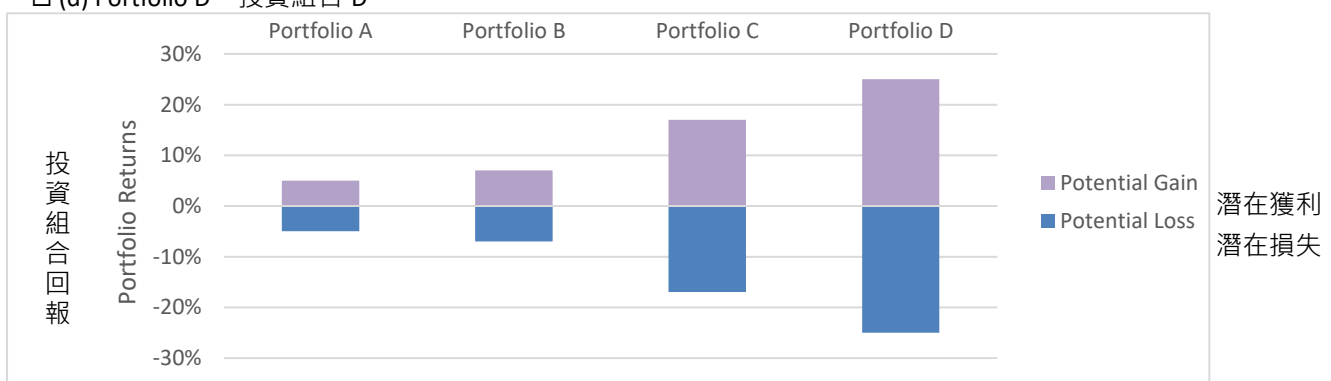
4. What is your/your company's investment experience with the following products? Please tick where applicable.
您/您公司對下列產品的投資經驗如何? 請於適當處之方格勾選

	No investment experience 沒有經驗	No investment experience but have been paying attention to the product 無經驗但已關注此項產品	Less than 3 years' investment experience 少於 3 年經驗	More than 3 years' investment experience 超過 3 年經驗
Foreign Currency 外幣存款	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equities 股票	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds 債券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dual Currency Investment 優利投資	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Funds 基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives 衍生產品 (e.g. Warrants/Options, Futures) (如權證/選擇權,期貨)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products 結構產品 (e.g. Equity linked or Credit linked notes) (如權益或信用連結票據)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance 保險	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. What percentage of your/your company's net assets (excluding property under mortgage and vehicle) is allocated to your/your company's investment in financial product? 您/您公司資產淨值有多少百分比會配置於投資金融產品?
- (a) I am willing to allocate 0 - 20% of my/my company's net assets. 我願意配置 0 - 20%。
- (b) I am willing to allocate 21 - 40% of my/ my company's net assets. 我願意配置 21 -40%。
- (c) I am willing to allocate 41 - 60% of my/ my company's net assets. 我願意配置 41 - 60%。
- (d) I am willing to allocate more than 60% of my/my company's net assets. 我願意配置逾 60%。

6. Which of the following potential portfolio performance* within one year are you/your company most comfortable with?
您/您公司對下列那一種投資組合一年內之潛在績效表現最能感到安心?

- (a) Portfolio A 投資組合 A
- (b) Portfolio B 投資組合 B
- (c) Portfolio C 投資組合 C
- (d) Portfolio D 投資組合 D



* Please note that these returns are purely hypothetical and are not representative of actual product returns.
*請注意這些回報係純屬假設，並不代表真實的產品回報。



7. What percent of the investment in the Bank do you/your company have to withdraw within one year to meet your financial commitment? 您/您公司於一年內為符合您/您公司的財務承諾而需收回於本行投資金額之百分比為多少?
- (a) To meet financial commitment, I will need to withdraw 0 – 10% of my investments. 我需要收回 0-10%的投資。
 (b) To meet financial commitment, I will need to withdraw 11 – 25% of my investments. 我需要收回 11-25%的投資。
 (c) To meet financial commitment, I will need to withdraw 26 – 50% of my investments. 我需要收回 26-50%的投資。
 (d) To meet financial commitment, I will need to withdraw more than 50% of my investments. 我需要收回逾 50%投資。
8. What is your/your company's expected average length of time for your/your company's investment in the Bank?
 您/您公司於本行之投資預計之平均投資時間為何?
- (a) Up to 1 year 最長 1 年
 (b) Up to 3 years 最長 3 年
 (c) Up to 6 years 最長 6 年
 (d) More than 6 years 逾 6 年
9. Are you/your company interested in knowing more about life insurance products?
 您/您公司是否有興趣了解更多有關人壽保險產品的訊息?
- (a) Yes 是
 (b) No 否
10. Do you have U.S. or Canada nationality? / Does your company register in the U.S. or Canada?
 您是否擁有美國籍或加拿大籍? / 您公司是否註冊於美國或加拿大?
- (a) Yes 是 U.S. 美國 Canada 加拿大
 (b) No 否

Customer Declaration and Acknowledgement 客戶聲明及確認

- I/We acknowledge and am/are aware that the quality and quantity of this assessment highly depends on the accuracy and the completeness of the information provided in this Customer Risk Profiling Questionnaire.
 本人/我們確認及知悉貴行提供風險評估的質量將非常依賴於此客戶風險剖析問卷上所載的資料之準確性及完整性。
- I/We acknowledge and confirm that the information I provided in this Customer Risk Profiling Questionnaire is true, complete and correct.
 本人/我們確認於此客戶風險剖析問卷所提供之資料是真實、完整及正確的。
- I/We acknowledge and am/are aware that the investment decision thereafter taken is my/our sole responsibility.
 本人/我們確認及知悉本人/我們將獨自承擔往後所作出的投資決定。

Customer Signature 客戶簽署

Recording Person Signature 錄音人員簽署

Date 日期:

Recording Date/ Time 錄音日期/時間

Ext 分機

Entitlement of Vulnerable Customer:(弱勢客戶之權益)

In order to enhance the individual customer protection, if you are :

- (1) the elderly (aged 65 or above);
- (2) visually impaired;
- (3) illiterate;
- (4) uneducated or those with low education level (junior high school or below); or
- (5) those who have limited means and/or no regular sources of income.

為增加對個人客戶的保障，如果您是：

- (1) 高齡人士(65 歲或以上) · 或;
- (2) 視障 · 或;
- (3) 文盲 · 或;
- (4) 教育程度為國中或以下 · 或
- (5) 無穩定收入來源或財政能力較弱。

you are recommended to have an additional bank staff to handle the investment transaction or/and to bring along your companion(ie. a family member/ close relative/ friend) to witness the sales process who is:

- (1) aged between 20 and 64, and
- (2) not be illiterate, visually impaired, deaf or mute, and
- (3) with education level of senior high school or above, and
- (4) able to read either English or Chinese and witness the whole sale process, and

建議您在過程中，讓多一位銀行職員去處理該投資交易或/及攜同同伴(即家庭成員或密切的親友)參與見證銷售過程，而該同伴需：

- (1) 年齡為 20 至 64 歲 · 及
- (2) 並非文盲或視障或聾啞人士 · 及
- (3) 教育程度為高中職或以上 · 及
- (4) 能閱讀中文或英文及見證整個銷售過程。



Risk Profile Classification 風險取向類別		
Risk Tolerance Level 風險承受程度	Risk Categories 風險類別	Investment Risk Profiles 投資風險剖析
<p>Low 低</p> <p>High 高</p>	<p>CRR1 Conservative 穩健</p>	<p>Suitable for risk adverse investors who are concerned most with capital protection and keeping up with inflation in the long term. 適合於低風險而以著重於資本保障與抵消長期通貨膨脹為目的之投資者。</p> <p>⇒Risk 風險：Low 低 ⇒Aim 目的： To earn a return against inflation with capital preservation a priority by investing in capital-protected investment products. 主要投資著重於資本保障之投資產品藉以取得抵消通貨膨脹的回報。</p>
	<p>CRR2 Moderate Conservative 中度穩健</p>	<p>Suitable for investors who are willing to accept some risk for a better return. 適合於願意接受一些風險從而取得較佳回報的投資者。</p> <p>⇒Risk 風險：Low to medium 低至中 ⇒Aim 目的： To earn stable income by investing in mostly bonds but with exposure to equities. 投資大部份於債券及少量股票藉以取得穩定的收益。</p>
	<p>CRR3 Moderate 中度</p>	<p>Suitable for investors who are willing to take a moderate level of risk in search of a moderate level of return. 適合於願意承受中度風險從而取得中度回報的投資者。</p> <p>⇒Risk 風險：Medium 中 ⇒Aim 目的： To achieve both current income and capital growth by investing in a blend of bond and equity investment funds. 投資債券及股票基金組合藉以取得息率收益與及資本增值。</p>
	<p>CRR4 Aggressive 進取</p>	<p>Suitable for investors who are willing to take a high level of risk in search of a high capital growth. 適合於願意承受高度風險從而取得高度資本增值的投資者。</p> <p>⇒Risk 風險：High 高 ⇒Aim 目的： To achieve high capital growth by investing in investment products with high price volatility. 投資於價格波動幅度高的投資產品藉以取得高度資本增值。</p>
	<p>CRR5 Very Aggressive 非常進取</p>	<p>Suitable for investors who are willing to accept significant risk to achieve substantial capital growth. 適合於願意承受顯著風險從而取得巨幅資本增值的投資者。</p> <p>⇒Risk 風險：High to Very High 高至非常高 ⇒Aim 目的： To target robust total returns by having exposure to riskiest asset classes. 參與具極高風險的投資項目藉以取得更顯著的總回報。</p>