

# 風險評估問卷

## Risk Assessment Questionnaire

請在下列最合適您的選項加上“✓”號 Please tick the answers that best describe you

### 1 年齡：請選擇您的年齡

AGE: What is your age?

- a. 70歲以上 Above 70
- b. 66至70歲 66 to 70
- c. 56至65歲 56 to 65
- d. 41至55歲 41 to 55
- e. 18至40歲 18 to 40

### 2 金融知識：您對金融市場和投資的認識有多少？

FINANCIAL KNOWLEDGE: What is your knowledge of financial markets and investments?

- a. 並無認識：我對金融市場一無所知，亦無興趣深入瞭解。  
None, I have no knowledge of financial markets at all and have no interest in understanding them.
- b. 低水平：我對金融市場只有一些基本知識，例如股票和債券的分別。  
Low, I have only some basic knowledge of financial markets such as differences between stocks and bonds.
- c. 中等水平：達基本知識以上的水平，明白分散投資的重要性，並作出分散投資(即把資金配置於不同類別的投資，以分散風險)。  
Medium, I have above basic knowledge and understand the importance of diversification and practice it (i.e., I have my money in different types of investments to spread the risks).
- d. 高水平：我懂得閱讀一家公司的財務報告(即損益表及資產負債表)，並明白影響股票和債券價格的因素。  
High, I know how to read a company's financial reports (i.e., profit and loss statements and balance sheet) and understand the factors affecting the prices of stocks and bonds.
- e. 精通：我熟識大部份金融產品(包括債券、股票、認股權證、期權及期貨)，並明白影響這些金融產品的風險和表現的各項因素。  
Advanced, I am familiar with most financial products (including bonds, stocks, warrants, options, and futures) and understand the various factors that may affect the risk and performance of these financial products.

### 3 可接受的虧損：一般來說，您可接受投資本金出現甚麼程度的潛在虧損？

ACCEPTABLE LOSS: What level of potential loss on your original investment is generally acceptable to you?

- a. 並不接受任何資本虧損，即使回報未能追上通脹。  
No capital losses are acceptable, even if the returns cannot keep pace with inflation.
- b. 可接受最高5%的輕微虧損。  
A small loss up to 5% is acceptable.
- c. 可接受最高15%的中度虧損。  
A medium loss up to 15% is acceptable.
- d. 可接受最高30%的大幅虧損。  
A large loss up to 30% is acceptable.
- e. 可接受超過30%的大幅虧損。  
A large loss of more than 30% is acceptable.

**4 投資經驗：您有多少年購買投資產品的經驗？**

[投資產品的定義：投資產品是指其價值可隨時波動，並可跌至低於其投資本金。投資產品包括股票、債券、基金、認股權證、期權、期貨、股票掛鈎工具、外匯交易、商品、結構性產品等。]

**INVESTMENT EXPERIENCE:** How many years have you been investing in investment products?

[Definition of investment products: An investment product means that its value can fluctuate over time and can fall below its original invested capital. These include stocks, bonds, mutual funds, warrants, options, futures, equity-linked instruments, foreign exchange trades, commodities, structured products, etc.]

- |   |  |
|---|--|
| <input type="checkbox"/> a. 並無經驗        | No experience at all                   |
| <input type="checkbox"/> b. 略有經驗，但少於3年  | Some experience, but less than 3 years |
| <input type="checkbox"/> c. 3年或以上，但少於6年 | 3 years or more but less than 6 years  |
| <input type="checkbox"/> d. 6至10年       | 6 to 10 years                          |
| <input type="checkbox"/> e. 10年以上       | Over 10 years                          |

**5 對財務虧損的反應：若您的投資本金在短期內(如3個月)虧損15%或以上，而市場氣氛仍然悲觀，您會有何反應？**

**REACTION TO FINANCIAL LOSS:** How do you react if you suffer a short-term (say, 3 months) loss of 15% or more on your original investment and the market sentiment is still bearish?

- |   |   |
|---|---|
| <input type="checkbox"/> a. 我會難以入睡，希望立即沽售所有投資，避免進一步虧損。        | I cannot sleep very well and want to sell all my investment immediately to avoid any further loss.            |
| <input type="checkbox"/> b. 我開始感到憂慮，希望沽售半數投資，以減低虧損。           | I start to worry and want to sell half of my investment to limit my loss.                                     |
| <input type="checkbox"/> c. 我感到不安，但仍會持有投資，觀望市場走勢。             | I feel concern but still hold on to wait and see.   |
| <input type="checkbox"/> d. 我認為這可能是一個適當的時機，考慮長遠來說逐步增持投資。      | It may be an opportunity to consider adding to my investment gradually over a period of time.                 |
| <input type="checkbox"/> e. 我認為日後的市況必定會轉佳，並會把握價格偏低的機會，立即增持投資。 | The future will definitely be better and I will buy more of my investment immediately while the price is low. |

**6 家庭的可動用收入：平均來說，您每月可動用的家庭收入有多少？**

[可動用收入的定義：扣除稅項、退休金供款及必需開支後，例如按揭供款或租金、汽車貸款、保險、食品、衣履、兒童或長者照顧和水、電、煤、差餉等開支，所剩餘的收入金額(包括工資、股息、花紅等)]

**HOUSEHOLD DISPOSABLE INCOME:** On average, what is your monthly household disposable income? [Definition of disposable income: Disposable income is the amount of income (including wages, dividends, bonus, etc.) after taxes, pension contributions, and essential expenditures such as mortgage payment or rental, car loans, insurance, food, clothes, child or elderly care, utilities, etc.]

- |   |                          |
|---|--------------------------|
| <input type="checkbox"/> a. 少於4,000港元         | Below HK\$4,000          |
| <input type="checkbox"/> b. 4,000港元至15,000港元  | HK\$4,000 to HK\$15,000  |
| <input type="checkbox"/> c. 15,001港元至30,000港元 | HK\$15,001 to HK\$30,000 |
| <input type="checkbox"/> d. 30,001港元至60,000港元 | HK\$30,001 to HK\$60,000 |
| <input type="checkbox"/> e. 多於60,000港元        | Over HK\$60,000          |

**7 投資年期：購買投資產品時，您認為持有多久才合適？一般來說，投資年期越長，投資價值的波動越少。換言之，投資年期較長，錄得虧損的機會一般較低，但資金需被鎖定一段較長時期。**

**INVESTMENT HORIZON:** When investing in investment products, how long will your investment horizon be? In general, the longer the investment horizon, the more you can ride out the ups and downs of the market. That is, the chance to lose money is generally lower when the investment horizon increases, but the money needs to be locked in longer.

- |  |   |
|--|---|
| <input type="checkbox"/> a. 1年以下       | Below 1 year                            |
| <input type="checkbox"/> b. 1至3年       | 1 to 3 years                            |
| <input type="checkbox"/> c. 3年以上，但6年以下 | More than 3 years but less than 6 years |
| <input type="checkbox"/> d. 6至10年      | 6 to 10 years                           |
| <input type="checkbox"/> e. 10年以上      | Over 10 years                           |

**8 資產配置：**您認為把淨流動資產(不包括自住物業、緊急現金儲備和其他財務承擔)總值的約多少百分比，購買投資產品才合適？

**ASSET ALLOCATION:** Approximately what percentage of your total net liquid assets (excluding self-use properties, emergency cash reserves, and other financial commitments) do you feel comfortable to invest in investment products?

- |                          |                 |                                 |
|--------------------------|-----------------|---------------------------------|
| <input type="checkbox"/> | a. 20% 以下       | Below 20%                       |
| <input type="checkbox"/> | b. 20%至40%      | 20% to 40%                      |
| <input type="checkbox"/> | c. 40%以上，但60%以下 | More than 40% but less than 60% |
| <input type="checkbox"/> | d. 60%至80%      | 60% to 80%                      |
| <input type="checkbox"/> | e. 80%以上        | Over 80%                        |

**9 財務狀況：**您的家庭淨財富總值(包括自住物業)約為多少？[淨財富的定義：淨財富是指資產總值減去負債總值。]

**FINANCIAL SITUATION:** Approximately what is the total value of your household net worth including self-use property? [Definition of net worth: Net worth is defined as the total value of assets minus total value of liabilities.]

- |                          |                            |                                |
|--------------------------|----------------------------|--------------------------------|
| <input type="checkbox"/> | a. 少於150,000港元             | Below HK\$150,000              |
| <input type="checkbox"/> | b. 150,000港元至600,000港元     | HK\$150,000 to HK\$600,000     |
| <input type="checkbox"/> | c. 600,001港元至1,500,000港元   | HK\$600,001 to HK\$1,500,000   |
| <input type="checkbox"/> | d. 1,500,001港元至6,000,000港元 | HK\$1,500,001 to HK\$6,000,000 |
| <input type="checkbox"/> | e. 多於6,000,000港元           | Over HK\$6,000,000             |

**10 投資目標：**以下哪一項最能描述您的投資目標？

**INVESTMENT OBJECTIVE:** Which of the following best describes your investment objective?

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | a. 我的首要目標是保本，即使回報可能非常低。<br>My first priority is to preserve my capital, even if the returns may be very low.   |
| <input type="checkbox"/> | b. 我的取向是獲得較高而穩定的定期收入，例如股息，即使存在資本虧損的風險。<br>My preference is to generate high stable regular income such as dividends, even if there is some risk of losing capital. |
| <input type="checkbox"/> | c. 我期望長遠來說平衡定期收入和穩定的資本增長。<br>I would like to balance regular income and stable capital growth over time.   |
| <input type="checkbox"/> | d. 我希望長遠來說獲得穩定的資本增值，以累積資金。<br>I prefer stable capital appreciation to grow my capital over a considerable amount of time.  |
| <input type="checkbox"/> | e. 我願意承擔最高的風險，以盡量提高資本增值。<br>I am willing to take maximum risk to maximize my capital appreciation.   |

多謝您完成問卷，請計一下您的分數，找出您的風險承受程度。

Thank you for completing the questionnaire. Please calculate your score to find out your risk tolerance level.

**1** 您在問題2或問題3的答案是否為(a)？如是，您的風險承受程度將評為非常低並可直接跳至步驟4。  
Did you answer (a) to either Q2 or Q3? If yes, your risk tolerance level is 'Very Low', go straight to step 4.

**2** 此外，請根據以下方法計算您的總分：  
答案(a) = 1分，答案(b) = 2分，答案(c) = 3分，答案(d) = 4分，答案(e) = 5分  
Otherwise, total up your score as follows:  
Answer (a) = 1 point, answer (b) = 2 points, answer (c) = 3 points, answer (d) = 4 points, answer (e) = 5 points

**3** 您在問題1的答案是否為(a)？如是，請在您的總分內減2分。  
Did you answer (a) to Q1? If yes, deduct 2 points from your total score.

**4** 現在請根據您的總分從下頁的列表查閱您的風險承受程度。  
Now check your risk tolerance level against your score in the table next page.

## 風險承受程度分類 Classification of risk tolerance level

風險承受程度 Risk tolerance level	風險說明 Definition
<b>0 - 12 分 Point</b>	
<b>1. 非常低 Very Low</b>	顯示您對資本虧損的承受能力偏低。 Indicates that you have little tolerance for capital loss.
<b>13 - 22 分 Point</b>	
<b>2. 低水平 Low</b>	顯示您致力保障所累積的財富，只願意接受較低水平的風險，以在中期內(約3年)，換取可能跑贏通脹，以及高於定期存款的潛在回報。 Indicates that you seek to protect your accumulated wealth, and are only prepared to accept a relatively low level of risk in exchange for potential returns that may outpace inflation and outperform time deposits over a medium term of approximately 3 years.
<b>23 - 32 分 Point</b>	
<b>3. 中等 Medium</b>	顯示您願意接受中等水平(或溫和虧損)的風險，以在中至長期內(約5年)，換取可能略為跑贏通脹，以及高於定期存款的較高潛在回報。 Indicates that you are comfortable to accept a medium level of risk (moderate loss of capital) in exchange for an increased potential return that is able to outpace inflation modestly and outperform time deposits over a medium to long term of approximately 5 years.
<b>33 - 42 分 Point</b>	
<b>4. 高水平 High</b>	顯示您願意接受高水平(或大幅虧損)的風險，以換取長遠來說可望大幅高於通脹的潛在偏高回報。 Indicates that you are comfortable to accept a high level of risk (or large loss of capital) in exchange for the potential to earn high returns that can be substantially higher than inflation in the long term.
<b>43 - 50 分 Point</b>	
<b>5. 非常高 Very High</b>	顯示您願意接受非常高水平(或龐大虧損)的風險，以換取長遠來說非常高的潛在回報。 Indicates that you are comfortable to accept a very high level of risk (or very large loss of capital) in exchange for the potential to earn very high returns in the long term.

### 重要事項

本問卷及投資者風險承受度是根據香港科技大學(香港科大)的全資附屬公司 — 香港科大研究開發有限公司所進行的研究編製。向投資者提供的投資者風險承受程度僅供參考之用，而投資者風險承受程度是根據投資者完成問卷所提供的答案及所得的評分計算。

這份問卷旨在幫助閣下瞭解您的風險承受程度，以便釐訂您的投資需要。問卷的評分結果將會顯示得分相若的典型投資者的整體風險承擔能力，並不一定能反映您現時認為的實際風險承擔能力。特別是市場狀況及您近日的投資收益或虧損經驗，可能會影響您現時風險承擔能力的評估。因此，當您作出投資決定時，應基於閣下的個別情況，並考慮上述因素。有需要時，應尋求獨立專業人士的建議。富達概不對評估的準確性作出保證或負上法律責任。

### Important Notes

The questionnaire and investor risk tolerance level are based on research conducted by Hong Kong University of Science and Technology (HKUST) R and D Corporation Limited, a wholly-owned subsidiary of HKUST. This is provided to investor(s) for reference purposes only and it is calculated from the answers provided and scores generated from the completion of the questionnaire by the investor(s).

This questionnaire is designed to let you understand your own risk tolerance level in order to help you determine your investment needs. The resulting scores of this questionnaire will provide you with some indication of the overall risk tolerance for a typical investor with similar scores. It may not reflect your current perception of your actual risk tolerance. In particular, the market conditions and the experience from your recent investment gains or losses may affect the assessment of your current risk tolerance. As a result, when you make your investment decisions, you should base them on your own circumstances and take these factors into consideration. Where necessary, you should seek independent professional advice. Fidelity does not guarantee or accept liability as to the accuracy of the assessment.