



## Why Risk Profiling & Client Profiling are Important to You?

Citibank is dedicated to offering you a wide range of investment products that match your unique investment needs. It is also our duty to help every valued Citibank client understand his/her own needs before making a sound investment decision. Therefore, we invite you to complete our Investment Risk Profiling Questionnaire & Investment Client Profiling Questionnaire which will allow you to better understand your financial capability, investment objectives, risk appetite and knowledge and experience.

### **Investment Risk Profiling Questionnaire (“the Risk Profile”)**

The Risk Profile is a tool used to determine your Investor Profile rating. The maximum possible rating is capped at your choice of answer to each question, which is ranging from “IR1” to “IR6”, where rating “IR1” is the lowest and rating “IR6” is the highest. After you have completed the seven questions, plus other sections of the Risk Profile, your Investor Profile rating is determined based on **the lowest rating** among the seven questions.

For example, if your choices of answers to the seven questions produce the combination or ratings (below), your Investor Profile rating will be “IR3” as it is **the lowest rating** among the seven questions.

Questions	Rating
Question 1	6
Question 2	5
Question 3	5
Question 4	3
Question 5	4
Question 6	4
Question 7	6

In general, investors should understand that investment products with a Product Rating above his/her Investor Profile rating may not be appropriate according to his/her financial capability, investment objectives and risk appetite. An investor should not proceed with such an investment unless there are other supporting reasons to do so. **Most retail products are of risk rating 1 to 4. Retail leveraged products are of risk rating 5. Other products of risk rating 5 or 6 are available to Professional Investors only.**

### **Investment Client Profiling Questionnaire (“the Client Profile”)**

The Client Profile is a tool used to determine your knowledge and experience in a particular product category. Product Category Knowledge may be assessed based upon your relevant past investment experience, professional education and/ or professional knowledge. After you have completed the section, this will help us assess if you have sufficient understanding of the general features and risk associated with a particular product category and make investment recommendations that are suitable for you.

Completing the Risk Profile and Client Profile are important steps before making any investment decision and the sessions will be audio recorded. Our Relationship Manager / Banker will make reference to your Investor Profile rating and Client Profile when offering you investment opportunities that suit your needs from our wide variety of investment products. Please take the time to read and complete the Risk Profile and Client Profile so that we can help you understand your financial needs and objectives and make the most appropriate investment choices.

Thank you for choosing Citibank. It is always a pleasure serving you.



## 為何投資風險評估及客戶評估對您重要？

花旗銀行致力為客戶提供一系列投資產品，以滿足您獨特的投資需要。為協助花旗銀行每位尊貴的客戶在作出投資決定前充份了解自己的需要，我們誠邀您完成投資風險評估問卷及投資客戶問卷，讓您更明白自己的財政資源、投資目標及風險取態。

### 投資風險評估問卷(“風險評估”)

風險評估可協助您辨別自己的投資者類型。您就每條問題所選擇的答案將給予評分上限，設為“IR1”至“IR6”。評分“IR1”是最低的評分，而評分“IR6”為最高評分。當您完成此問卷內的 7 條問題，加上其他部分後，您的投資者類型將按照該 7 條問題的**最低評分**決定。

舉例來說，如果您在 7 條問題上選擇了以下的答案組合，當中**最低評分**為“3”，因此您的投資者類型亦將被評為“IR3”。

問題	評分
問題 1	6
問題 2	5
問題 3	5
問題 4	3
問題 5	4
問題 6	4
問題 7	6

一般而言，投資者應注意，根據您的財政資源、投資目標及風險承受能力，產品評級高於投資者類型的投資產品可能並不適合您。除非具備其他原因以支持閣下的決定，否則您不應進行該項投資。**大部分零售投資產品之風險評級為 1 至 4 級，零售槓桿投資產品之風險程度為 5 級，其他風險評級為 5 或 6 級之投資產品只適合專業投資者。**

### 投資客戶問卷(“客戶評估”)

客戶評估可協助您辨別自己對特定產品類別的知識及經驗。我們會因應您過往投資經驗、專業課程及/或專業知識評估您對特定產品類別的知識及經驗。透過評估及您了解對特定產品類別的特點及其風險，我們可以為您提供適當的投資建議。

完成風險評估及客戶評估是作出理財決定前重要的一步並會透過錄音完成評估。您的客戶經理 / 高級客戶經理將參考您的投資者類型，從我們一系列的投資產品中提供切合您個人需要的投資機會。

我們誠邀閣下先細閱及完成風險評估及客戶評估，清楚了解自己的理財需要，作出最適當的選擇。

多謝選用花旗銀行，很高興能為您服務。

Investor Profile 投資者類型	Available Investment Products 可供選擇的投資產品	
IR1	Include products of risk rating 1 包括風險評級等於 1 之投資產品	
	Mutual Funds with risk rating = 1 e.g. Certain Money Market Funds	風險評級為 1 之基金 例如：部份貨幣市場基金
	Debt securities with risk rating = 1 e.g. Certain High Grade Bonds with remaining tenor less than 1 year	風險評級為 1 之債務證券 例如：部份剩餘限期為一年以下的高評級債券
IR2	Include products of risk rating 2 or below 包括風險評級等於或低於 2 之投資產品	
	Market-Linked Account(100% Principal Protected)	市場掛鈎戶口 (100% 保本)
	Gold Manager	黃金交易戶口
	Premium Account	外幣優惠戶口
	Market Linked Notes with risk rating = 2 Mutual funds with risk rating = 2; Certain funds in the following asset categories: ▪ High Grade Corporate Bond Funds ▪ Balanced Funds / Multi Asset Funds	風險評級為 2 之市場掛鈎票據 風險評級為 2 之基金； 以下部份基金屬此類別：▪ 高評級債券基金 ▪ 均衡基金 / 多元資產基金
	Debt securities with risk rating = 2 e.g. Certain High Grade Corporate Bonds with remaining tenor less than 10 years with S&P rating A- or above	風險評級為 2 之債務證券， 例如：部份剩餘限期為十年以下及標準普爾評級 A- 或以上之高評級企業債券
IR3	Include products of risk rating 3 or below 包括風險評級等於或低於 3 之投資產品	
	Equity Linked Structured Products with risk rating = 3	風險評級為 3 之股票掛鈎結構性產品
	Market Linked Notes with risk rating = 3	風險評級為 3 之市場掛鈎票據
	Gold Premium Investment	黃金掛鈎投資
	Mutual funds with risk rating = 3; Certain funds in the following asset categories: ▪ Asia Pacific Single Country Equity Funds (including Hong Kong, Japan, Singapore, Australia) ▪ Commodities & Thematic Funds (including Energy, Metals, Technology etc) ▪ High Grade Corporate Bond / High Yield Bond Funds ▪ Balanced Funds / Multi Asset Funds ▪ Global / US / European Equity Funds	風險評級為 3 之基金； 以下部份基金屬此類別： ▪ 亞洲太平洋單一國家股票基金 (包括香港、日本、新加坡、澳洲) ▪ 商品及主題性基金 (包括能源、金屬、科技等) ▪ 高評級 / 高收益債券基金 ▪ 均衡基金 / 多元資產基金 ▪ 環球 / 美國/歐洲股票基金
	Debt securities with risk rating = 3; Certain debt securities in the following asset categories: ▪ Corporate Bonds with remaining tenor less than 10 years with S&P rating BBB- to BBB+ ▪ High Grade Corporate Bonds with remaining tenor more than 10 years with S&P rating A- or above ▪ Perpetuals	風險評級為 3 之債務證券； 以下部份債務證券屬此類別： ▪ 剩餘限期為十年以下及標準普爾評級 BBB-至 BBB+ 之企業債券 ▪ 剩餘年期為十年以上及標準普爾評級 A-或以上之高評級企業債券 ▪ 永續債券

Investor Profile 投資者類型	Available Investment Products 可供選擇的投資產品	
<b>IR4</b>	<p>Include products of risk rating 4 or below 包括風險評級等於或低於 4 之投資產品</p> <p>Equity Linked Structured Products with risk rating = 4</p> <p>Market Linked Notes with risk rating = 4</p> <p>Mutual funds with risk rating = 4; Certain funds in the following asset categories:</p> <ul style="list-style-type: none"> <li>▪ Emerging Market Regional Equity Funds (including Emerging Asia, BRIC, Eastern Europe &amp; Latin America)</li> <li>▪ Emerging Market Single Country Equity Funds (including China, India, Russia, etc)</li> <li>▪ Commodities &amp; Thematic Funds (including Energy, Metals, Agriculture, Real Estate Properties, etc)</li> <li>▪ High Grade Corporate Bond / High Yield Bond Funds</li> <li>▪ Balanced Funds / Multi Asset Funds</li> <li>▪ Hedge Funds</li> </ul> <p>Debt securities with risk rating = 4; e.g. Certain High Yield Bonds with S&amp;P rating BB- to BB+</p> <p>Securities Recommendation Service</p> <p>Premium Financing Secured by Insurance (Interest-Only Option)</p>	<p>風險評級為 4 之股票掛鉤結構性產品</p> <p>風險評級為 4 之市場掛鉤票據</p> <p>風險評級為 4 之基金； 以下部份基金屬此類別：</p> <ul style="list-style-type: none"> <li>▪ 新興市場股票基金 (包括新興亞洲、金磚四國、東歐、拉丁美洲)</li> <li>▪ 新興市場單一國家股票基金 (包括中國、印度、俄羅斯等)</li> <li>▪ 商品及主題性基金 (包括能源、金屬、農業、房地產等)</li> <li>▪ 高評級債券 / 高收益債券基金</li> <li>▪ 均衡基金 / 多元資產基金</li> <li>▪ 對沖基金</li> </ul> <p>風險評級為 4 級之債務證券； 例如：部份標準普爾評級 BB-至 BB+之高收益債券</p> <p>證券諮詢服務</p> <p>保單抵押融資服務 (只償還利息方案)</p>
<b>IR5</b>	<p>Include products below risk rating 5 and leveraged products of risk rating 5. Other products of risk rating 5 are only available to Professional Investors with IR5 Investor Profile 包括風險評級低於 5 之投資產品及風險評級為 5 之槓桿投資產品。其他風險評級為 5 之投資產品只供投資者類型為 IR5 的專業投資者選擇</p> <p>FX Margin Trading</p> <p>Foreign Currency Leveraged Investment</p> <p>Treasury Plus</p> <p>Investment Plus</p> <p>Portfolio Power</p> <p><i>(Only applicable to Professional Investors)</i> Equity Linked Structured Products with risk rating = 5 Market Linked Notes with risk rating = 5 Mutual funds with risk rating = 5; Certain funds in the following asset categories:</p> <ul style="list-style-type: none"> <li>▪ High Yield Bond Funds</li> <li>▪ Hedge Funds</li> </ul> <p>Debt securities with risk rating = 5; e.g. Certain High Yield Bonds with S&amp;P rating B- to B+</p>	<p>外匯孖展買賣</p> <p>外幣槓桿投資</p> <p>增值外匯組合</p> <p>增值投資組合</p> <p>全能組合增值服務</p> <p><i>(只適用於專業投資者)</i> 風險評級為 5 之股票掛鉤結構性產品 風險評級為 5 之市場掛鉤票據 風險評級為 5 之基金； 以下部份基金屬此類別：</p> <ul style="list-style-type: none"> <li>▪ 高收益債券基金</li> <li>▪ 對沖基金</li> </ul> <p>風險評級為 5 之債務證券； 例如：部份標準普爾評級 B-至 B+之高收益債券</p>
<b>IR6</b>	<p>Include products of risk rating 6 or below. Products of risk rating 6 are only available to Professional Investors with IR6 Investor Profile 包括風險評級等於或低於 6 之投資產品。風險評級為 6 之投資產品只供投資者類型為 IR6 的專業投資者選擇</p> <p><i>(Only applicable to Professional Investors)</i> Mutual funds with risk rating = 6 e.g. Certain Hedge Funds Debt securities with risk rating = 6; e.g. Certain High Yield Bonds with S&amp;P rating CCC+ or below</p>	<p><i>(只適用於專業投資者)</i> 風險評級為 6 之基金 例如：部份對沖基金 風險評級為 6 之債務證券； 例如：部份標準普爾評級 CCC+或以下之高收益債券</p>

**IMPORTANT TO NOTE 重要提示**

Most retail products are of risk rating 1-4. Leveraged products are of risk rating 5. Other products of risk rating 5 or 6 are available to Professional Investors only.  
大部分零售投資產品之風險評級為 1 至 4 級，槓桿投資產品之風險程度為 5 級，其他風險評級為 5 或 6 級之投資產品只適合專業投資者。

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