

Please contact your Relationship Manager to update your investment risk profile. Alternatively, you can choose to conduct the re-profiling via Citibank Online or by calling our hotline at (852) 2962 3677 during service hours (Monday to Friday: 9:30a.m. – 7:00p.m.).

請聯絡您的客戶經理以更新您的投資風險評估。您亦可登入網上理財更新有關評估，或於我們的服務時間內致電投資風險評估中心熱線 (852) 29623677 進行評估。有關的服務時間為星期一至五早上9時30分至晚上7時。

Investment Risk Profiling Questionnaire
投資風險評估

Date: _____
日期: _____



The following questions will help us assess your current investment objectives, investment horizon, knowledge and experience, risk tolerance, return expectations and financial circumstances. Understanding your risk profile will help us make investment recommendations that are suitable for you.

以下問題有助我們評估您現時的投資目標、投資年期、知識及經驗、風險承受能力、對回報之要求及財政狀況。透過了解您的風險評估，我們可以為您提供適當的投資建議。

A note for joint account holders: 聯名戶口持有人注意：

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.

如果此乃聯名戶口，請由戶口所有持有人皆同意為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):

Customer Number:

客戶號碼:

Relationship Number:

客戶關係號碼:

QUESTIONNAIRE 問卷

PART 1 - ABOUT YOU 第一部分 您的資料

1. What is your total liquid net worth? 您的流動資產總淨值是多少？

Liquid Net Worth (or money you can access quickly) = [Current accounts + savings + investments]* - total loans outstanding

*Within Citibank and/or outside, held in common by all account holders. Please do not include real estate or the value of any businesses you own.

流動資產淨值(或您的流動資金) = [往來戶口 + 存款 + 投資]* - 所有借貸總額

*包括所有戶口持有人於花旗銀行及/或其他機構共同持有的資產，但不包括房地產物業或自資生意。

_____(HKD)(港幣)

Note: This information may be used by the bank in any concentration assessment conducted. If details are not provided, then concentration assessment will be done using assets held within Citibank.

備註：此資料可能被花旗銀行用於進行集中風險評估。若您不願意透露此資料，您於花旗銀行所持有之資產將被用作進行集中風險評估。

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

- ☐ a. Self-employed or business owner 自僱或公司 / 企業持有人
☐ b. Employee 受僱
☐ c. Retired 退休
☐ d. Student 學生
☐ e. Unemployed 非就業
☐ f. Home maker 家庭工作者

3. Please select up to 6 reference currencies (including HKD and up to 5 foreign currencies) you may consider for investments in this account/relationship(s).

Reference Currencies: This refers to the currency (ies) in which an investment transaction is denominated or a portfolio is measured. Client is prepared to invest without being concerned about the risk of currency(ies) fluctuations and its impact on the value of their investments translated into another currency.

您會考慮以下哪種貨幣於此戶口/理財組合作出投資? 請選擇不多於6種貨幣(包括港元及不多於5種外幣)。

參考貨幣: 這是指投資交易或投資組合之計價貨幣。客戶可用下列貨幣進行投資而不需要擔心其匯率波動之風險及當轉換為另一種貨幣時對其價值之影響。

- ☐ a. Hong Kong Dollar 港元
☐ b. United State Dollar 美元
☐ c. Renminbi 人民幣
☐ d. Australian Dollar 澳元
☐ e. New Zealand Dollar 紐元
☐ f. Japanese Yen 日圓
☐ g. Canadian Dollar 加元
☐ h. British Pound 英鎊
☐ i. Euro 歐元
☐ j. Singapore Dollar 新加坡元

Note: This information may be used by the bank in determining the product risk rating for certain Investment Products which are being bought in currencies not selected above.
備註：若您買入的投資產品並非從您上述選擇的貨幣計算，花旗銀行可能會以此資料用作確定該投資產品之風險評級。

PART 2 - YOUR RISK CAPACITY 第二部分 您的風險承受能力

4. What is the age of the eldest holder in this account/relationship(s)?

此戶口/理財組合最年長之持有人的年齡是?

- ☐ a. Under 65 65歲以下
☐ b. Between 65 and 79 65至79歲
☐ c. 80 or over 80歲或以上

5. How long would you consider investing to achieve your financial goals? These goals could include children's education, retirement planning or others.
為實現您的理財目標，您會考慮投資的年期最長是多久？這些目標可能包括子女教育，退休規劃或其他。

- ☐ a. Up to 3 years 3年或以下
☐ b. Up to 7 years 7年或以下
☐ c. Up to 10 years 10年或以下
☐ d. Up to 15 years 15年或以下
☐ e. Up to 30 years 30年或以下

6. Percentage of your liquid net worth you'd like to invest in this account/relationship(s).

您希望此戶口/理財組合的投資佔您的流動資產淨值多少個百分比？

- ☐ a. Less than 25% 少於25%
☐ b. Between 25% and 50% 25%至50%
☐ c. More than 50% 多於50%

7. Complete this Sentence: 請填上您的選擇：

I am relying on _____ of the money I've invested in this account/relationship(s), including any earnings, to cover my spending this year.

我會依賴此理財戶口_____的投資資金，包括所有收入，以應付今年的開支。

- ☐ a. Less than 25% 25%以下
☐ b. Between 25% and 50% 25%至50%
☐ c. More than 50% 50%以上

8. Which of the following statements best describes your investment objectives for the account(s) in this relationship?

以下哪一句子最適合形容此戶口的投資目標？

- ☐ a. **Capital Preservation** - A preference for preservation / relative safety of invested capital with returns in line with short-term money market rates.
保本 — 傾向資本保障 / 較謹慎的投資以賺取相當於短期貨幣市場利率的回報。
- ☐ b. **Defensive** - A preference for preservation of capital and the generation of regular income slightly above short-term money market rates.
防守 — 傾向保本及提供穩定收益的投資以賺取略高於短期貨幣市場利率的回報。
- ☐ c. **Income Oriented** - A preference for investments primarily intended to generate income rather than achieve appreciation of capital.
收益為本 — 傾向主要以提供穩定收益為目標的投資，而非追求資本增值。
- ☐ d. **Income & Growth** - A preference for investments or investment strategies that aim to provide a balance of income and capital appreciation.
收益及增長 — 傾向收益及資本增值比重均衡的投資或投資策略。
- ☐ e. **Growth Oriented** - A preference for investments or investment strategies that typically aim to provide mostly capital appreciation with less emphasis on regular income returns.
增長為本 — 傾向以主要提供資本增值而較少比重於固定收益回報為目標的投資或投資策略。
- ☐ f. **High Growth** - A preference for investments or investment strategies that seek exclusively to provide aggressive capital appreciation over time.
高增長 — 傾向積極地追求高資本增值的投資或投資策略。
- ☐ g. **Market Speculation** - A preference for investments or trading strategies that seek exclusively to provide aggressive capital appreciation through exploiting short-term pricing anomalies among financial assets.
市場投機 — 傾向利用金融資產的短期定價異常以積極地追求高資本增值的投資或交易策略。

9. Which of the following statements best describes the amount of risk fluctuation you will tolerate in the value of your investments?

以下哪一句子最適合形容您可承受的投資風險程度？

- ☐ a. **Safety Oriented** - Investors who hope to experience minimal fluctuations in portfolio value over a rolling one year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value.
謹慎 - 投資者希望其投資組合於任何時候的一年期內承受最低限度的波幅。
投資者通常只願意購買一些能夠經常地提供報價的投資產品，而且預期很大機會能夠以非常接近市場定價的價格迅速出售（少於一星期）。
- ☐ b. **Conservative** - Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk.
保守 - 投資者希望其投資組合於任何時候的一年期內只承受有限度的投資損失。
儘管投資者通常願意購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高的產品。
- ☐ c. **Moderate** - Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid.
中度 - 投資者希望其投資組合可於任何時候的一年期內承受中等程度的投資損失，以嘗試提升組合的長期投資表現。
儘管投資者通常願意於穩定市場購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高或流動性較低的產品。
- ☐ d. **Aggressive** - Investors who are prepared to accept greater portfolio losses over a rolling one year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time.
進取 - 投資者能夠承受其投資組合可於任何時候的一年期內承受大幅度的投資損失，以嘗試提升組合的長期投資表現。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
- ☐ e. **Very Aggressive** - Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.
非常進取 - 投資者能夠承受其投資組合可於一年以內承受大幅度的投資損失甚至喪失其全部價值。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
- ☐ f. **Most Aggressive** - Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.
極度進取 - 投資者能夠承受其投資組合可於一年以內喪失其全部價值之風險，甚至可能需要提供其投資金額外的額外資金以彌補損失。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。

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

10. Describe your investment knowledge and experience:

描述您的投資知識及經驗：

- ☐ a. **Limited** - I have little or no knowledge of investments outside of savings accounts or time deposits.
有限 — 我對儲蓄戶口或定期存款以外的投資所知甚少或並無認識。
- ☐ b. **Moderate** - I have general knowledge and understanding of investments that aren't savings accounts or time deposits, and I'm aware of the general risks related to investing.
中等 — 我對儲蓄戶口或定期存款以外的投資有一般的了解，亦知道投資有相關風險。
- ☐ c. **Extensive** - I have extensive knowledge and understanding of investments, and I'm experienced enough to make my own investment decisions.
廣泛 — 我對投資有豐富知識及充份了解，對投資亦有一定的經驗，能夠自行作出投資決定。

YOUR INVESTOR PROFILE 您的投資類型

Based on your answers to all the risk capacity and risk attitude questions, you have been assigned to the following Investor Rating:

根據以上您提供有關於風險承受能力及風險取向的答案，您所屬的投資級別是：

- IR1** Investors who hope to experience minimal fluctuations in portfolio value over a rolling one year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) at a price close to the recently observed market value.
投資者希望其投資組合於任何時候的一年期內承受最低限度的波幅。
投資者通常只願意購買一些能夠經常地提供報價的投資產品，而且預期很大機會能夠以非常接近市場定價的價格迅速出售（少於一星期）。
- IR2** Investors who hope to experience no more than small portfolio losses over a rolling one-year period and are generally only willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) although the investor may at times buy individual investments that entail greater risk.
投資者希望其投資組合於任何時候的一年期內只承受有限度的投資損失。
儘管投資者通常願意購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高的產品。
- IR3** Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid.
投資者希望其投資組合可於任何時候的一年期內承受中等程度的投資損失，以嘗試提升組合的長期投資表現。
儘管投資者通常願意於穩定市場購買一些能夠經常地提供報價而且預期很大機會能夠迅速出售（少於一星期）的投資產品，投資者亦有機會投資於風險較高或流動性較低的產品。
- IR4** Investors who are prepared to accept greater portfolio losses over a rolling one year period while attempting to enhance longer-term performance and are willing to buy investments or enter into contracts that may be difficult to sell or close within a short time-frame or have an uncertain realizable value at any given time.
投資者能夠承受其投資組合可於任何時候的一年期內承受大幅度的投資損失，以嘗試提升組合的長期投資表現。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
- IR5** Investors who are prepared to accept large portfolio losses up to the value of their entire portfolio over a one year period and are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.
投資者能夠承受其投資組合可於一年以內承受大幅度的投資損失甚至喪失其全部價值。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。
- IR6** Investors who are prepared to put their entire portfolio at risk over a one year period, and may even be required to provide additional capital to make up for portfolio losses beyond the amount initially invested, are generally willing to buy investments or enter into contracts that may be difficult to sell or close for an extended period or have an uncertain realizable value at any given time.
投資者能夠承受其投資組合可於一年以內喪失其全部價值之風險，甚至可能需要提供其投資金額外的額外資金以彌補損失。
投資者通常願意購買的投資產品或簽訂的合約可能於短時間內難以出售或結束或於任何特定時間內不能確定其變現價值。

IMPORTANT TO NOTE 重要提示

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. 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評級為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。

Investments are not bank deposits. They are not obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc., or any of our linked companies or subsidiaries, or any local government or insurance agency, unless we specifically tell you that they are. Investments involve risks, and you could lose your original investment. Past performance is not an indication of future results and prices can go up or down. If you invest in products held in non-local currency, you should be aware that changes in the exchange rate may cause you to lose your original investment when the foreign currency is converted back to your home currency. Investments are not available to U.S. persons. All applications for Investment Products are subject to specific Terms and Conditions of the individual products.

除非另有指明，投資產品並非銀行存款，及並非花旗銀行（香港）有限公司、花旗銀行、Citigroup Inc. 或其聯營或附屬公司的任何責任或保證

，亦不獲得任何當地政府或承保人負責。投資涉及風險，亦可能導致您的本金損失。過往的成績並不代表未來的表現，而價格可能會上升或下跌。您應注意，投資於非本土貨幣結算的產品將受匯率波動的影響，當外幣兌換回投資者的當地貨幣時，可能導致本金出現虧損。有關投資並不適用於美國人士。有關買賣投資的所有申請均須遵守個別產品的條款及細則。

The information provided in this risk profiling exercise may be used by Citibank (Hong Kong) Limited for marketing and other purposes as set forth in the Policy Statement relating to the Personal Data (Privacy) Ordinance. Details of the Policy Statement are available at any Citibank branches or our website at www.citibank.com.hk.

花旗銀行（香港）有限公司可就此風險評估測驗所收集的資料根據個人資料（私隱）條例所訂的政策指引用於推廣或其他用途。有關的政策指引詳情可於任何一間花旗銀行分行索取或請瀏覽本行網址www.citibank.com.hk。

Customer Signature and Declaration 客戶簽名及聲明

☐ 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. I/We fully understand that this assessment is not exhaustive of all issues I/we should consider before making an investment.

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。本人／吾等明白此評估未覆蓋本人／吾等在投資前應考慮的所有事項。

(Note : If there are any discrepancies in this form, please immediately contact your Relationship Manager.)

(提示: 如發現資料有任何錯漏，請聯絡您的高級客戶經理或客戶經理。)

Receipt of copy

☐ I/We acknowledge the receipt of a copy of the Investment Risk Profiling Questionnaire.

本人／吾等確認已收妥此投資風險評估的副本。

Profile Date:

評估日期:

Signature(s) of Client(s)
客戶簽署

Concurred by
(Joint Account Only)
戶口其他持有人
(只適用於聯名戶口)

Date
日期

For Bank Use Only 銀行專用

I am comfortable with the determination and accuracy of the Investor Rating and have ensured the completion of the Client Assessment Process and the reasonableness of the results.

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

Profile Mode

☐ In Person

Branch Name:

☐ Phone

Profiling Staff (Name):

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

Document Reviewed by (Name + Title + Initial):

Remarks:

NiceLog Channel No:

FTF at Bank Premises/Remote AC Open/BBP/FTF at Offsite with locat

Investment Client Profiling Questionnaire
投資客戶問卷



Date:
日期:

The following questions will help us assess your knowledge and experience in a particular product category. 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. 以下問題有助我們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。

Product Category Knowledge may be assessed based upon your relevant past investment experience, professional education and/ or professional knowledge. 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。

A note for joint account holders: 聯名戶口持有人注意：

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.

如果此乃聯名戶口，請由戶口所有持有人皆同意為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):

Customer Number:

客戶號碼:

Relationship Number:

客戶關係號碼:

Questionnaire 問卷

Please indicate which of the following products you have knowledge of and/or experienced before:

您擁有以下那些產品的知識及/或經驗:

Product Category 產品類別	I have Knowledge in this product based on past investment experience/ education / relationship manager/professional knowledge/ other sources 我透過投資經驗／課程／客戶經理／專業知識／其他渠道獲取有相關產品的知識		If Yes, please indicate: 請註明，如有： A) Source of Knowledge 知識來源 PE: Past Investment Experience 過往投資經驗 ED: Professional Education 專業課程 PK: Professional Knowledge 專業知識 B) Number of Transactions previously executed 過往執行的交易數目	
Tier 1 類別一	Yes 是	No 否	A 甲	B 乙
Money Market & Certificate of Deposits 貨幣市場及存款證				
Mutual Fund / Unit Trust / Exchange Traded Funds 互惠基金/單位信託基金/交易所買賣基金				
Alternate Mutual Fund 另類投資基金				
Bonds 債券				
Gold (Paper Gold) 黃金(紙黃金)				
Equities (Stocks and Shares) 股本(股票及股份)				
Physical Commodities 實物或商品投資				
Hybrids and/or Securities with Special Features 混合型證券及/或具有某些特點的證券				
Investment Linked Insurance 投資相連保險計劃				
^Dual Currency Accounts or Premium Accounts ^雙貨幣戶口/外幣優惠戶口				
Tier 2 類別二				
Hedge Funds 對沖基金				
Private Equity / Real Estate 私募股權投資/房地產				
^Structured Credit ^結構性信貸				
^Derivatives ^衍生工具				
^Structured Products (Deposits & Notes) / Equity Linked Notes and Accounts / Exchange Traded Notes ^結構性產品(存款及票據)/股票掛鈎票據及戶口/交易所買賣票據				
Variable Annuity 變額年金				
Lending Secured by Investments 以投資作抵押的貸款				

^In order to comply with the requirement in relation to investor characterization as set out by the Securities and Futures Commission in Hong Kong, Citibank (Hong Kong) Limited needs to assess your knowledge of derivatives and characterize them based on their knowledge of derivatives.
^為遵守香港證券及期貨事務監察委員會所訂立之投資者分類及其相關規定，花旗銀行（香港）有限公司需評估您對衍生工具的認識及為其分類。

The above declaration is applicable to all personal and/or company accounts which you have the authority to operate in Citibank (Hong Kong) Limited.
上述聲明適用於閣下在花旗銀行（香港）有限公司已授權運作之私人及 / 或公司戶口

Customer signature
客戶簽署

Date (mm/dd/yy)
日期 (月/日/年)

For Bank Use Only

Staff Name:		Initial:		Branch:	
SOEID:		Time:		Channel No.	
Nicelog Date:					