

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.; Saturday: 9:30a.m. – 1:00p.m.).



Investment Risk Profiling Questionnaire

Getting Started

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.

A note for joint account holders:

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.

About You

Name

Customer number

Relationship number

Relationship title

Q1

What is your total liquid net worth?

Current accounts + savings + investments* - total loans outstanding = money you can access quickly

*Whether with Citibank and/or otherwise. Please do not include real estate or the value of any businesses you own.

- Below HK\$500,000
- HK\$500,001 - 1,000,000
- HK\$1,000,001 - 2,000,000
- Above HK\$2,000,000

Q2

What is your employment status?

- Self-employed or business owner
- Employee
- Retired
- Student
- Unemployed
- Home maker

Your Risk Capacity

Q3 What is your age?

- Under 65
- Between 65 and 79
- 80 or over

Q4 How long do you want to hold onto your investments?

- Less than 3 years
- At least 3 years
- No specific period. That means I do not have a fixed horizon in mind, and not sure as to my intended time horizon.

Q5 Percentage of your liquid net worth you'd like to invest in this account(s).

- Less than 25%
- Between 25% and 50%
- More than 50%

Q6 Complete this sentence:

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

- Less than 25%
- Between 25% and 50%
- More than 50%

Q7

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

- Safety *I aim to protect my capital and will accept returns in line with savings accounts.*
- Defensive *I seek to maintain my investment value and will accept returns above savings accounts.*
- Income Oriented *I prefer regular income along with some capital growth.*
- Income & Growth *I prefer a balance of capital growth and regular income.*
- Growth Oriented *I primarily want capital growth with some regular income.*
- Growth *I am looking only for capital growth and don't require regular income.*
- Specialist Investing *I am looking for specialist investments with uncertain pricing, substantial fluctuations in value, limited liquidity and/or lack of redemption rights.*

Q8

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

- I prefer investments with negligible price movements which can normally be sold within a week or promise to repay what I invested within a year.
- I can tolerate investments with limited negative price movements which can normally be sold within a week for a price that is close to the recent market average.
- I can tolerate investments with moderate negative price movements which can normally be sold within a week for a price that is close to the recent market average.
- I can tolerate investments with substantial negative price movements, which may have a small risk of losing their entire value, may be difficult to sell or may only be sold at a price below the recent market average.
- I can tolerate investments with substantial negative price movements which may have a significant risk of losing their entire value and may be difficult or impossible to sell over an extended period.
- I can tolerate investments that may have a high risk of losing their entire value or even more than my initial investment and may have a highly uncertain value at any given time and also be very difficult or impossible to sell over an extended period.

Your Knowledge and Experience

Q9 Describe your investment knowledge and experience:

- Limited *I have little or no knowledge of investments outside of savings accounts or time deposits.*
- 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.*
- Extensive *I have extensive knowledge and understanding of investments, and I'm experienced enough to make my own investment decisions.*

Q10 Please indicate which of the following products you are familiar with.

Knowledge and / or Experience in this product area based on past investment experience / education / professional knowledge / other external source

(1)	Money Markets & Certificate of Deposits	<input type="checkbox"/>
(2)	Mutual Funds / Unit Trust	<input type="checkbox"/>
(3)	Bonds, Bills and Notes (Non-Structured)	<input type="checkbox"/>
(4)	Gold (Paper Gold)	<input type="checkbox"/>
(5)	Hybrid Securities (Perpetuals, Preferred Stocks, Convertible Bonds)	<input type="checkbox"/>
(6)	Equities (Stocks and Shares)	<input type="checkbox"/>
(7)	Physical Commodities	<input type="checkbox"/>
(8)	Currency Linked Accounts e.g. Premium Accounts	<input type="checkbox"/>
(9)	Variable Annuities / Investment-Linked Insurance	<input type="checkbox"/>
(10)	Structured Products (Structured Notes, Structured Deposits, Equity-Linked Notes, Equity-Linked Accounts)	<input type="checkbox"/>
(11)	Hedge Funds / Alternative Mutual Funds	<input type="checkbox"/>
(12)	Private Equity	<input type="checkbox"/>
(13)	Futures, Options, Swaps, Warrants, Synthetic ETFs	<input type="checkbox"/>
(14)	Margin / Leverage Trading / Portfolio Finance	<input type="checkbox"/>
(15)	Structured Credit (CDO, CDS, CLO)	<input type="checkbox"/>
(16)	Accumulators / Decumulators	<input type="checkbox"/>

Your Investor Profile

RT = Risk Tolerance **IO** = Investment Objectives

IP1 Safety Oriented

- RT** You prefer investments with negligible price movements which can normally be sold within a week or promise to repay what you invest within a year.
- IO** This investor rating is suitable for investors that aim to protect capital and accept returns in line with savings accounts.

IP4 Aggressive

- RT** You can tolerate investments with substantial negative price movements that may have a small risk of losing their entire value and may be difficult to sell or may only be sold at a price below the recent market average.
- IO** This investor rating is suitable for investors that aim primarily for capital appreciation and no or little regular income returns.

IP2 Conservative

- RT** You can tolerate investments with limited negative price movements which can normally be sold within a week for a price that is close to the recent market average.
- IO** This investor rating is suitable for investors that aim primarily for regular income returns along with some capital appreciation as a secondary option.

IP5 Very Aggressive

- RT** You can tolerate investments with substantial negative price movements which may have a significant risk of losing their entire value and may be difficult or impossible to sell over an extended period.
- IO** This investor rating is suitable for investors that seek aggressive capital appreciation over time with investments that may require an extended period to liquidate.

IP3 Moderate

- RT** You can tolerate investments with moderate negative price movements which can normally be sold within a week for a price that is close to the recent market average.
- IO** This investor rating is suitable for investors that aim for both regular income returns and capital appreciation.

IP6 Specialised Investing

- RT** You can tolerate investments that may have a high risk of losing their entire value or even more than your initial investment and may have a highly uncertain value at any given time and also be very difficult or impossible to sell over an extended period.
- IO** This investor rating is suitable for investors that seek very aggressive capital appreciation over time with investments that may not be liquidated before maturity.



Investment Risk Profiling Questionnaire

Important to Note

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.

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.

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.

Customer Signature and Declaration

- 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.

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

Receipt of copy

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

Signature(s) of customer(s) SV

Concurred by (Joint Account Only) SV

Date

For Bank Use Only	
Profiling Staff (Name): _____	Nicelog Channel No: _____
Sales Staff/RM (Name +Title+ Initial): _____	Nicelog Date(MM/DD/YY): _____
Document Reviewed by (Name +Title+ Initial) : _____	Nicelog Time(HH:MM): _____
Profiling Mode (delete as appropriate): FTF at Bank Premises/Remote AC Open/BBP/FTF at Offsite with location: _____	
Customer No.: _____	Relationship No.: _____