

客戶姓名: _____ 投資帳戶號碼: 9065-888-□□□□□-□

投資風險分析問卷 Investment Risk Analysis Questionnaire (新評估 重估)

1. 閣下現時的投資目標是? What are your most important investment objective?
- a. 保本/ 儲蓄 Safety of principal / Saving
- b. 穩定的收益 Stable income
- c. 兼具收益性和資本增值 A combination of income and capital appreciation
- d. 資本增值 Capital appreciation
- e. 高度資本增值 High capital appreciation
2. 以下哪一項最能代表閣下對投資的態度? Which of the following statements best describes your attitude towards investment?
- a. 我只願意承受最小風險以獲取與通脹相約的回報。 I am only willing to accept minimal risk to achieve returns equal to the inflation rate
- b. 我願意承受低風險以獲取稍微高於通脹的回報。 I am willing to accept low risk to achieve returns slightly higher than the inflation rate.
- c. 我願意承受中等風險以獲取中等回報。 I am willing to accept moderate risk to achieve moderate returns
- d. 我願意承受高風險以獲取高回報。 I am willing to accept higher risk to achieve higher returns.
- e. 我願意承受極高風險以獲取最大的回報。 I am willing to accept significantly higher risk to maximize returns.
3. 倘若閣下持有的單項投資其價值大幅度下跌，閣下會如何應對?
How would you react if there is a significant drop in value of your investments?
- a. 出售大部分投資以避免面臨更大損失的機會 Sell most of my investments to avoid the possibility of losing more on my investments
- b. 出售部分投資 Sell some of my investments
- c. 不採取任何行動以等待價格回升 Do nothing and wait for the value to recover
- d. 趁價格下跌增持部分投資 Increase some of my investments to take advantage of the lower price
- e. 趁價格下跌增持大部分投資 Increase majority of my investments to take advantage of the lower price
4. 在一段時間之內投資產品價格可升可跌，我們稱之為波動。一般而言，投資風險愈高，其潛在波動性愈大，但潛在收益亦愈高。在一般情況下，閣下會願意投資價格於波動程度多大的投資產品?
Over a period of time, the value of investments can rise and fall which is called fluctuation. Generally, higher investment risk leads to higher potential fluctuation but also higher potential returns. Please indicate the level of price fluctuations you are most comfortable with in general:
- a. 最低程度的價格波動，最小的潛在收益和損失 Minimal fluctuations in both directions, with minimal potential gains and losses
- b. 低程度的價格波動，有限的潛在收益和損失 Low fluctuations in both directions, with limited potential gains and losses
- c. 中等程度的價格波動，中等的潛在收益和損失 Moderate fluctuations in both directions, with moderate potential gains and losses
- d. 高程度的價格波動，高潛在收益和損失 High fluctuations in both directions, with high potential gains and losses

e. 極高程度的價格波動·極高潛在收益和損失 Substantial fluctuations in both directions, with substantial potential gains and losses

5. 閣下預計需要套現多少投資去應付未來 12 個月的資金需求?

How much of your investments would you potentially liquidate to meet financial commitments in the next 12 months?

- a. 我並不需要出售任何投資 I would not need to sell any of my investments
- b. 我需要出售不多於 25% 的投資 I would sell no more than 25% of my investments
- c. 我需要出售 25% - 50% 的投資 I would sell 25% to 50% of my investments
- d. 我需要出售 50% - 75% 的投資 I would sell 50% to 75% of my investments
- e. 我需要出售不少於 75% 的投資 I would sell more than 75% of my investments

6. 在正常情況下·以百分比計算·閣下每月可用作投資或儲蓄的金額佔多少?

Normally, what percentage of your monthly income could be available for investments or savings?

- a. 10% 或以下 Less than 10% c. 30% - 50% e. 75% 以上 More than 75%
- b. 10% - 30% d. 50% - 75%

7. 倘若閣下因意外導致收入暫停·閣下持有的流動資產足以應付多少個月的正常開支? (這些資產應該能被輕易即時提取套現)

Number of months of normal expenses your liquid assets could meet if you ceased to earn any income due to unforeseen events (These assets should be easily accessible and capable of being liquidated readily):

- a. 1 個月或以下 Less than 1 month c. 3 - 6 個月 3 to 6 months e. 9 個月以上 More than 9 months
- b. 1 - 3 個月 1 to 3 months d. 6 - 9 個月 6 to 9 months

8. 在一般情況下·閣下願意接受的投資年期是? What time horizon would you generally be comfortable with your investments?

- a. 1 年內 Within 1 year
- b. 1 - 3 年 More than 1 year and up to 3 years
- c. 3 - 5 年 More than 3 years and up to 5 years
- d. 5 - 10 年 More than 5 years and up to 10 years
- e. 10 年以上 More than 10 years

※請問閣下之教育程度屬於下列哪個組別 Which educational level do you fall into? (※不列入計分)

- a. 小學以下 Elementary School or below c. 高中 Senior High School
- b. 國中 Junior High School d. 大專/大學 College/University e. 研究所以上 Postgraduate or above

※請問閣下的年齡介於 Your age is in the range of : (※不列入計分)

- a. Above 75 歲以上/Under 18 歲以下 b. 66~75 歲 c. 56~65 歲 d. 46~55 歲 e. 18~45 歲。

※ 閣下主要的所得或資金來源(※不列入計分)

- a. 薪資 Salaries b. 退休金/月退奉 Pension/Monthly Pension Payment
- c. 出售房地產/租金收入/投資 Sales of Real Estate/Rental Income/ Investment
- d. 遺產繼承/贈與 Inheritance/Given Gifts e. 自營事業 Running of Own Business
- f. 其他·請註明 Othres, Please Specify _____

※ 閣下的個人/家庭年收入(等值港幣) : (※不列入計分)

- a. < 25 萬元 c. 50 萬元-100 萬元 e. 200 萬元以上
- b. 25 萬元-50 萬元 d. 100 萬元-200 萬元

※ 閣下的資產淨值(等值港幣) : (※不列入計分)

- a. < 10 萬元 c. 50 萬元-100 萬元 e. 500 萬元以上
 b. 10 萬元-50 萬元 d. 100 萬元-500 萬元

※ 請問閣下是否在合庫其他分行開戶 Have you ever opened any account in Taiwan cooperative bank? (※不列入計分)

- 是 否

※ 請問閣下是否為合庫金控之利害關係人 Are you a stakeholder of Taiwan cooperative holdings? (※不列入計分)

- 是 否

投資知識理解程度 Investment Knowledge level

財經知識來源 Sources of Investment knowledge :

- 報紙 newspaper 財經雜誌 magazine 電視 / 網路 TV/internet 各類財經講座 Financial or investment seminar
 財經相關科系畢業 graduated from related fields.

閱讀 / 獲取財經資訊頻率 How often do you read or gain financial information :

- 每日 everyday 每週 1-2 次 1 or 2 times a week 每週 3-4 次 3 or 4 times a week 不經常 seldom 其他 others

請問您認識哪些較積極之金融商品? Do you know any of more aggressive financial products of below?

- 股票 Equities 衍生性商品·如權證、選擇權、期貨等 (Derivatives, such as warrants, options, futures) 投資型保單
 結構型商品 Structured Products

※ 您對下列產品的知識及投資經驗為何? 請於適當處之方格勾選 Please tick the below to indicate if you have knowledge and/or investment experience for the following financial instruments:

投資產品類型 Types of Investment Products	Having product knowledge	Having investment experience
外匯 Foreign currencies		
固定收益(商業本票、政府債、公司債、金融債) Fixed income instruments (such as commercial notes, government bonds, corporate bonds and financial bonds)		
Hybrid bonds 混合債(永久債、優先股、特別股、可 轉債) (such as perpetual debts, preferred stock, special shares, and convertible bonds)		
股票 Stocks		
共同基金 Mutual Funds		
衍生性金融商品(避險) Derivative financial instruments - capital-protected structured instruments (such as structured products, and coupon-paying debt)		
衍生性金融商品(非避險-期間 3 年以下) Derivative financial instruments - non capital-protected structured instruments with a term of within 3 years (inclusive) (such as dual currency instruments (DCI),		

equity-linked notes/instruments (ELN/ELI), gold-linked instruments (GLI)		
衍生性金融商品(非避險-期間 3 年以上)Derivative financial instruments - non capital-protected structured instruments with a term of over 3 years (exclusive)(such as structured products and structured notes)		
衍生性金融商品 Derivative financial instruments or leveraged transactions(such as foreign exchange forwards, foreign exchange swaps, interest rate swaps, futures, options, and high risk complex products)		
另類投資(避險基金、商品及私募基金) Alternative investments(such as hedge funds, commodities and private equity funds)		

弱勢客戶之權益(Entitlement Of Vulnerable Customer)

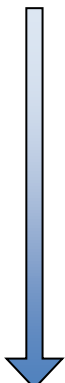
為增加對個人客戶的保障，如果您是：In order to enhance the individual customer protection, if you are:

- (1) 高齡人士(65 歲或以上) · 或 ; the elderly(aged 65 or above); or
- (2) 視障 · 或 ; visually impaired; or
- (3) 文盲 · 或 ; illiterate; or
- (4) 教育程度為國中或以下 · 或 uneducated or those with low education level(junior high school or below); or
- (5) 無穩定收入來源或財政能力較弱 those who have limited means and/or no regular sources of income.

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：
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) 年齡為 20 至 64 歲 · 及 aged between 20 and 64, and
- (2) 並非文盲或視障或聾啞人士 · 及 not be illiterate, visually impaired, deaf or mute, and
- (3) 教育程度為高中職或以上 · 及 with education level of senior high school or above, and
- (4) 能閱讀中文或英文及見證整個銷售過程 · Able to read either English or Chinese and witness the whole sale process.

風險取向類別(Risk Profile Classification)

Low 低	風險承受度	投資合適性分析
	Risk Level	Investment Suitability Analysis
	保守(CRR1) Conservative	在投資上較不願意承擔風險，以保本為投資目標，可以接受輕微波動的投資產品，適合低風險 RR1 類型的投資產品。
	穩健(CRR2) Moderate	在投資上可承擔低至中度等級的風險，追求比一般存款及通脹略高的回報，可以接受低至中等波動的投資產品，適合中風險 RR2 (或以下) 類型的投資產品。
	穩健積極(CRR3) Moderate-Aggressive	在投資上可承擔中高等級的風險，可承受較高的價格波動以取得長期的資本增長，適合中高風險 RR3 (或以下) 類型的投資產品。
	積極(CRR4) Aggressive	在投資上可承擔較高的風險及價格波動，以獲得高度資本增長，適合高風險 RR4 (或以下) 類型的投資產品。
	非常積極(CRR5) Very Aggressive	在投資上可承擔極高的風險及價格波動，以追求最大的潛在回報，適合非常高風險 RR5 (或以下) 類型的投資產品。
High 高		

投資風險承受度確認書 Risk Tolerance Confirmation

風險承受度的評估結果為 Result of Risk Tolerance Test:

個人投資屬性總分數 = (); 根據所完成的風險屬性問卷測驗結果您的投資屬性

Total Score = (); According to the Result of Risk Tolerance Test

 為：保守型(分) 穩健型(分) 穩健積極型(分) 積極型(分) 非常積極型(分)

 is: Conservative Type (Score) Balance/Moderate Type (Score) Moderate-Aggressive (Score)
Aggressive (Score) Very Aggressive (Score)

根據您所提供的答案，您的分數是 ()。就以上定義，您的投資風險取向為 () 型。

According to your answers, your total score is (). And as per above definition, your result of Risk Tolerance Test is () Type.

本人確認本人的投資風險取向以正確地陳述於上，而本人所提供的資料乃屬正確。

I hereby confirm that my result of Risk Tolerance Test has been stated correctly above, and the information above given is correct.

本人確認本人已被提醒及注意到本人應擁有足夠流動資金去應付不時之需。

I confirm that I has been reminded and noted I should have an amount of accessible capital I believe sufficient to meet unforeseen events.

客戶簽署 Signature : _____ 日期 Date : _____

銀行內部專用 (For Bank Use Only)

前次評估投資風險屬性為 _____ 本次評估投資風險屬性為 _____ ;

1. 業務人員：_____
2. 投資風險分析問卷評估/覆核人員：_____
3. 主管：_____