

Product Risk Rating and Customer Risk Profile
產品風險評級及客戶風險承受程度

The Bank adopts a scoring mechanism to assign product risk ratings to all investment funds on a scale from Level 1 (Low Risk), 2 (Low to Medium Risk), 3 (Medium Risk), 4 (Medium to High Risk) to Level 5 (High Risk) based on various factors, e.g. asset allocation, market diversification, volatility, investment style, high yield exposure, exposure of debt instruments with loss-absorption features, use of derivative, political uncertainty, etc.

本行採用一個評分機制去給予所有投資產品相應的產品風險評級，產品風險評級由第一級(低風險)、第二級(低至中等風險)、第三級(中等風險)、第四級(中等至高風險)及至第五級(高風險)，評級根據不同因素而定，例如：資產分配、市場分散程度、波動性、投資風格、高息債券持倉比例、附有吸收虧損特點的債務票據持倉比例、衍生工具之運用、政治不確定性等。

The Bank also adopts "Investment Profile Questionnaire and Vulnerable Customer Assessment" to help investor to understand and assess the degree of investment risk they are prepared to accept, as well as to guide the investor to understand the types of investment more appropriate for their needs. The result of this questionnaire is derived from the information provided by investor and the accuracy and completeness of the provided information may affect the assessment result.

本行亦採用「投資風險及脆弱客戶評估問卷」以協助投資者了解及評估投資者可承受的投資風險程度，以及透過投資者的投資經驗和財務狀況協助投資者認識更適合及需要的投資類別。問卷的分析結果是根據投資者所提供的資料而評估得出，投資者所提供資料之準確性及完整性或會影響投資風險級別的結果。

Product Risk Level 產品風險評級	Customer Risk Profile & Implications 客戶風險承受程度及說明
<p>Level 1 (Low Risk) 第一級 (低風險)</p> <p>Investment products with risk rating 1 may be suitable for Conservative Investor.</p> <p>第1級風險的投資產品可能較為適合保守型投資者。</p>	<p>Conservative 保守型</p> <p>"Conservative" investors are willing to accept low level of risk and prepared to accept low returns and aware their investment value may fall below your original investment amount. They may have little or limited knowledge and experience in financial investment. Investment products with risk rating 1 may be suitable for them.</p> <p>保守型投資者願意承受低程度的投資風險以及接受低投資回報，同時明白投資價值可能跌低於原有投資額。他們可能具有少許或有限的金融投資知識及經驗。第1級風險的投資產品可能較為適合。</p>
<p>Level 2 (Medium-low Risk) 第二級 (低至中等風險)</p> <p>Investment products with risk rating 2 or below may be suitable for Moderate Investor.</p> <p>第2級風險或以下的投資產品可能較為適合平穩型投資者。</p>	<p>Moderate 平穩型</p> <p>"Moderate" investors are willing to accept low to medium level of risk for returns much better than the rate of bank deposits to keep them ahead of inflation and aware their investment value may fall below their original investment amount. They may have some knowledge or experience in financial investment. Investment products with risk rating 2 or below may be suitable for them.</p> <p>平穩型投資者願意承受低至中度的投資風險以獲得高於銀行存款的回報以抗通脹，同時明白投資價值可能跌低於原有投資額。他們可能具有一些金融投資知識及經驗。第2級風險或以下的投資產品可能較為適合。</p>

<p>Level 3 (Medium Risk) 第三級 (中等風險)</p> <p>Investment products with risk rating 3 or below may be suitable for Balanced Growth Investor</p> <p>第3級風險或以下的投資產品可能較為適合均衡增長型投資者。</p>	<p>Balanced Growth 均衡增長型</p> <p>“Balanced Growth” investors are willing to accept medium level of risk for returns comparable to the global stock market indexes and aware their investment value may fall below their original investment amount. They may have reasonable knowledge or experience in financial investment; and/or have moderate financial capability to tolerate investment loss. Investment products with risk rating 3 or below may be suitable for them.</p> <p>均衡增長型投資者願意承受中度的投資風險以獲得媲美環球股票市場指數的回報，同時明白投資價值可能跌低於原有投資額。他們可能具有合理的金融投資知識及經驗。第3級風險或以下的投資產品可能較為適合。</p>
<p>Level 4 (Medium-high Risk) 第四級 (中等至高風險)</p> <p>Investment products with risk rating 4 or below may be suitable for Growth Investor</p> <p>第4級風險或以下的投資產品可能較為適合增長型投資者。</p>	<p>Growth 增長型</p> <p>“Growth” investors are willing to accept medium to high level of risk for returns better than the global stock market indexes and aware their investment value may fall substantially below your original investment amount. They may have considerable knowledge or experience in financial investment; and/or have good financial capability to tolerate investment loss. Investment products with risk rating 4 or below may be suitable for them.</p> <p>增長型投資者願意承受中至高度的投資風險以獲得高於環球股票市場指數的回報，同時明白投資價值可能大幅度跌低於原有投資額。他們可能具有相當的金融投資知識及經驗；及/或具有健全的財政實力以承受高風險投資的損失。第4級風險或以下的投資產品可能較為適合。</p>
<p>Level 5 (High Risk) 第五級 (高風險)</p> <p>Investment products with risk rating 5 or below may be suitable for Aggressive Investor</p> <p>第5級風險或以下的投資產品可能較為適合進取型投資者。</p>	<p>Aggressive 進取型</p> <p>“Aggressive” investors are willing to accept high level of risk for returns remarkably higher than the global stock market indexes and aware their investment value may fall substantially below their original investment amount. They may have remarkable expertise or experience in financial investment or even in high-risk, sophisticatedly structured or leveraged products; and/or have strong financial capability to tolerate investment loss. Investment products with risk rating 5 or below may be more suitable for them.</p> <p>進取型投資者願意承受高度的投資風險以獲得明顯高於環球股票市場指數的回報，同時明白投資價值可能大幅度跌低於原有投資額。他們可能具有專門的投資知識及經驗，尤其於高風險、複雜結構性或槓桿產品；及/或具有健全的財政實力以承受高風險投資的損失。第5級風險或以下的投資產品可能較為適合。</p>



Important Notes 重要提示

Disclaimer 免責聲明：

The risk rating is assigned to an investment product by Chong Hing Bank Limited based on the Bank's internal assessment of various factors, and is for general information and reference only. The result of "Investment Profile Questionnaire and Vulnerable Customer Assessment" is derived from the information provided by the customer. The derived result, among other various factors, is solely for purpose of the customer's reference only when considering his / her own investment decisions. It is not an offer to sell or a solicitation for an offer to buy any financial products, and must not be taken to constitute any investment or other advice, proposal, representation, warranty or any statement carrying legal effect. The Bank does not and will not guarantee, nor shall it accept any responsibility or liability as to the function, accuracy or completeness of the information or such derived result. Investment involves risks, past performance shown is not indicative of future performance, the prices of investment as well as their profits / losses may go down or up. Investors have to refer to the relevant offering documents of investment for further details and seek independent professional advice before making any investment decisions.

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