

Investment Profile Questionnaire - Personal / Joint

This questionnaire helps you understand and assess the degree of investment risk you are prepared to accept, as well as to guide you to the types of investment more appropriate for your needs. Please place 『✓』 in the appropriate box that you think best suits you.

(A) Personal Customer Details			
Customer Name		HKID / Passport no.	
(B) Pre-requisite Question			
1. Are you willing to take financial risk when you make investment?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(C) Content of Questionnaire			
2. How would you cope with your expected spending within the next 12 months?			
<input type="checkbox"/> I rely on my invested capital to meet with my expected spending within the next 12 months and I may need to dispose all or part of my investments for the purpose. <input type="checkbox"/> I have adequate regular income to meet with my expected spending within the next 12 months and I do not expect to liquidate my investments to support my spending needs.			
3. What is your education level?			
<input type="checkbox"/> Primary or below <input type="checkbox"/> Secondary <input type="checkbox"/> Post-secondary <input type="checkbox"/> University <input type="checkbox"/> Above University / Professional Qualifications (related to Economics / Finance / Accounting)			
4. Which age group do you belong to?			
<input type="checkbox"/> 18-24 <input type="checkbox"/> 25-34 <input type="checkbox"/> 35-50 <input type="checkbox"/> 51-64 <input type="checkbox"/> 65 or above			

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5. Please express your investment experience in the following investment products within the past 3 years?

Product Type	Investment Experience		
	No	Less Than 5 Transactions	5 or More Transactions
(a) Money Market Fund / Principal Protected Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Certificate of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Bond	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Interest Rate Linked Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Foreign Currency Exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Balanced Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Equity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Equity Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured / Derivative / Leverage Products			
(j) Currency Linked Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Equity Linked / Credit Linked Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Options, futures, warrant, callable bull/bear contracts, margin trading, accumulator /decumulator forward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Generally, what investment horizon do you feel more comfortable with?

- Less than 1 year  
 1 year to less than 2 years  
 2 years to less than 3 years  
 3 years to less than 5 years  
 5 years or more

7. What is the average percentage of your total net worth (excluding real estate properties) that will be allocated for investment?

- Less than 5%  
 5% to less than 10%  
 10% to less than 20%  
 20% to less than 30%  
 30% or more

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8. Generally, what is the average percentage of your monthly disposal income that can be allocated for investment?

- Less than 5%
- 5% to less than 10%
- 10% to less than 15%
- 15% to less than 25%
- 25% or more

9. In terms of average monthly household expenses, how much emergency fund (including cash or liquid assets) have you reserved for your living in case of an unforeseeable event?

- Less than 3-month household expenses
- 3-month to less than 6-month household expenses
- 6-month to less than 12-month household expenses
- 12-month or more household expenses

10. Which of the following statements is the best one that will express your primary investment objective and general attitude towards financial investment?

- In general, my primary investment objective is capital preservation and I can bear price fluctuation of around 5% of my investment in return for potential gain which is slightly higher than the interest rate of bank deposits.
- In general, my primary investment objective is income-oriented and I can bear price fluctuation of around 10% of my investment in return for potential gain which is higher than the interest rate of bank deposits.
- In general, my primary investment objective is income and growth-oriented and I can bear price fluctuation of around 20% of my investment in return for potential gain which is much better than the rate of bank deposits and/or comparable to the global stock market indexes.
- In general, my primary investment objective is higher income or growth-oriented and I can bear price fluctuation of around 30% of my investment in return for potential gain which is comparable to or better than the global stock market indexes.
- In general, my primary investment objective is speculation-oriented and I can bear any price fluctuation of my investment in return for potential gain which is remarkably higher than the global stock market indexes.

Score Result

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Important Notice

- I hereby confirm that the information provided by me in this Investment Profile Questionnaire is true and correct. I also confirm that I **AGREE** to the Bank's assessment of my risk tolerance.
- I hereby confirm that the information provided by me in this Investment Profile Questionnaire is true and correct. However, I **DISAGREE** to the Bank's assessment of my risk tolerance. I hereby authorize the Bank to **LOWER** my risk tolerance to \_\_\_\_\_ and confirm the lowering of the risk tolerance level is my solely decision and does not represent that I have any adverse comments on the risk rating mechanism of the Investment Profile Questionnaire.
- I acknowledge the receipt of a copy of this Investment Profile Questionnaire.

SV

\_\_\_\_\_  
Signature of Customer

\_\_\_\_\_  
Date

Disclaimer: The result of this questionnaire 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.

I have gone through the above questionnaire and agree with the result, and declare that I made these choices based on my own judgment, and shall complete a new questionnaire if there is any material change in my circumstances. I agree to update all investment accounts (including personal and joint) maintained with the Bank under the HKID / Passport Number listed above.

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Chong Hing Bank Limited (CE Number AAA621), whose principal place of business in Hong Kong is at Ground Floor, Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong, is a bank authorized under the Banking Ordinance and is a registered institution under the Securities and Futures Ordinance for Types 1, 4 and 9 regulated activities.

For the Bank's use only	
Branch Name / Code :	Recording Time & User ID :
IPQ Handling Staff Name :	IPQ Handling Staff Signature :
IPQ Approval Staff Name :	IPQ Approval Staff Signature :

SAMPLE