

Product Risk Rating and Customer Risk Profile
产品风险评级及客户风险承受程度

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.

本行采用一个评分机制去给予所有投资产品相应的产品风险评级。产品风险评级由第一级(低风险)、第二级(低至中等风险)、第三级(中等风险)、第四级(中等至高风险)及至第五级(高风险)。评级根据不同因素而定，例如：资产分配、市场分散程度、波动性、投资风格、高息债券持仓比例、附有吸收亏损特点的债务票据持仓比例、衍生工具之运用、政治不确定性等。

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.

本行亦采用「投资风险及脆弱客户评估问卷」以协助投资者了解及评估投资者可承受的投资风险程度，以及透过投资者的投资经验和财务状况协助投资者认识更适合及需要的投资类别。问卷的分析结果是根据投资者所提供的资料而评估得出，投资者所提供资料之准确性及完整性或会影响投资风险级别的结果。

Product Risk Level 产品风险评级	Customer Risk Profile & Implications 客户风险承受程度及说明
<p>Level 1 (Low Risk) 第一级 (低风险)</p> <p>Investment products with risk rating 1 may be suitable for Conservative Investor.</p> <p>第1级风险的投资产品可能较为适合保守型投资者。</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>保守型投资者愿意承受低程度的投资风险以及接受低投资回报，同时明白投资价值可能低于原有投资额。他们可能具有少许或有限的金融投资知识及经验。第1级风险的投资产品可能较为适合。</p>
<p>Level 2 (Medium-low Risk) 第二级 (低至中等风险)</p> <p>Investment products with risk rating 2 or below may be suitable for Moderate Investor.</p> <p>第2级风险或以下的投资产品可能较为适合平稳型投资者。</p>	<p>Moderate 平稳型</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>平稳型投资者愿意承受低至中度的投资风险以获得高于银行存款的回报以抗通胀，同时明白投资价值可能低于原有投资额。他们可能具有一些金融投资知识及经验。第2级风险或以下的投资产品可能较为适合。</p>

<p>Level 3 (Medium Risk) 第三级 (中等风险)</p> <p>Investment products with risk rating 3 or below may be suitable for Balanced Growth Investor</p> <p>第3级风险或以下的投资产品可能较为适合均衡增长型投资者。</p>	<p>Balanced Growth 均衡增长型</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>均衡增长型投资者愿意承受中度的投资风险以获得媲美环球股票市场指数的回报，同时明白投资价值可能低于原有投资额。他们可能具有合理的金融投资知识及经验。第3级风险或以下的投资产品可能较为适合。</p>
<p>Level 4 (Medium-high Risk) 第四级 (中等至高风险)</p> <p>Investment products with risk rating 4 or below may be suitable for Growth Investor</p> <p>第4级风险或以下的投资产品可能较为适合增长型投资者。</p>	<p>Growth 增长型</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>增长型投资者愿意承受中至高度的投资风险以获得高于环球股票市场指数的回报，同时明白投资价值可能大幅度低于原有投资额。他们可能具有相当的金融投资知识及经验；及/或具有健全的财政实力以承受高风险投资的损失。第4级风险或以下的投资产品可能较为适合。</p>
<p>Level 5 (High Risk) 第五级 (高风险)</p> <p>Investment products with risk rating 5 or below may be suitable for Aggressive Investor</p> <p>第5级风险或以下的投资产品可能较为适合进取型投资者。</p>	<p>Aggressive 进取型</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>进取型投资者愿意承受高度的投资风险以获得明显高于环球股票市场指数的回报，同时明白投资价值可能大幅度低于原有投资额。他们可能具有专门的投资知识及经验，尤其于高风险、复杂结构性或杠杆产品；及/或具有健全的财政实力以承受高风险投资的损失。第5级风险或以下的投资产品可能较为适合。</p>



Important Notes 重要提示

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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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