



## CLIENT RISK PROFILE QUESTIONNAIRE (INDIVIDUAL)

NAME OF CLIENT

(Mr. / Miss / Mrs.) \_\_\_\_\_

MOBILE PHONE NUMBER

ACCOUNT NUMBER

(if any) \_\_\_\_\_

DATE OF COMPLETION

(dd/mm/yyyy) \_\_\_\_\_

**\*\* This questionnaire is generally divided into Three (3) Sections.\*\***

**\*\* Please select the most appropriate answer in the following Fifteen (15) Questions.\*\***

### SECTION A : CLIENT'S BACKGROUND

1. Please select your "**Age Group**" :

- ☐ A. 18 to 24 (2)  
☐ B. 25 to 39 (4)  
☐ C. 40 to 54 (5)  
☐ D. 55 to 64 (3)  
☐ E. 65 or above (1)

2. Please state your "**Highest Education Level**" :

- ☐ A. Not Applicable (1)  
☐ B. Primary or below (2)  
☐ C. Secondary or Post-Secondary (3)  
☐ D. University or above / Professional Qualification (on Finance Related Disciplines) (5)  
☐ E. University or above / Professional Qualification (on Non-Financial Related Disciplines) (4)

3. Please state your "**Total Net Assets**" :

- ☐ A. Below HK\$1,000,000 (2)  
☐ B. HK\$1,000,000 – HK\$7,999,999 (3)  
☐ C. HK\$8,000,000 – HK\$9,999,999 (4)  
☐ D. Above HK\$10,000,000 (5)

| TYPE(S) OF ASSETS<br>(Use TICK ✓ choose <u>One (1) or More</u> option) | (TICK HERE)<br>✓         |
|--|--------------------------|
| Cash and Deposits  | <input type="checkbox"/> |
| Securities   | <input type="checkbox"/> |
| Property Investment<br>(Other Than Client's Residential Address)       | <input type="checkbox"/> |
| Other : (Please specify) _____   |                          |

4. Please state your "**Average Annual Income**" in the past Three (3) Years :

- ☐ A. Below HK\$100,000 per annum (1)  
☐ B. HK\$100,000 to HK\$200,000 per annum (2)  
☐ C. HK\$200,001 to HK\$500,000 per annum (3)  
☐ D. HK\$500,001 to HK\$999,999 per annum (4)  
☐ E. Over HK\$1,000,000 per annum (5)

5. Please describe your **"Source of Income"** .

- ☐ A. Stable, regular and/or recurrent income (i.e. The income is mainly from job / business / investment) (5)
- ☐ B. Retained and received stable regular income (4)
- ☐ C. Income not stable with fluctuation (3)
- ☐ D. Retired / Unemployed, but have savings on supports (2)
- ☐ E. No income (1)

6. Have you reserved **ANY** Funds / Assets (i.e. especially in the unforeseen events) for your **"Monthly Household Expenses"** ?

- ☐ A. No preparation set aside for unforeseen events (1)
- ☐ B. Less than 6 months (2)
- ☐ C. 6 to less than 12 months (3)
- ☐ D. 12 months to 24 months (4)
- ☐ E. 24 months or more (5)

(Remarks : Those Funds / Assets shall be accessed and liquidated easily without penalty or with an acceptable penalty, such as **(I) Cash, (II) Foreign Currencies, (III) Bullion, and/or (IV) Tradeable Securities** etc.)

### End of Section A

## SECTION B : INVESTMENT EXPERIENCE

7. Please state your **"Investment Experience"** :

- ☐ A. No experience (1)
- ☐ B. Less than 1 year (2)
- ☐ C. Between 1 year and 3 years (3)
- ☐ D. Between 3 years and 8 years (4)
- ☐ E. More than 8 years (5)

8. What is the **"Percentage"** of your **"Net Worth Assets"** that you will be set aside for **"Investment Purpose"** ?

- ☐ A. 10% or below (1)
- ☐ B. Between 11% to 20% (2)
- ☐ C. Between 21% to 30% (3)
- ☐ D. Between 31% to 49% (4)
- ☐ E. Over 50% (5)

(Remarks : **"Net Worth Assets"**- It excludes your **"Self-Occupied Property"**)

9. Please state your **"Investment Experience"** in the following product types within **the past Three (3) Years** :

(Remarks : You can choose **more than One (1) option** if applicable)

| PRODUCT TYPES  | Any Knowledge<br>(YES or NO) |                            | Year(s) of<br>Experience | Number of Transaction(s)<br>within the past THREE (3) Years |                              |                              |
|--|------------------------------|----------------------------|--------------------------|---|------------------------------|------------------------------|
| (1) Foreign Currency Deposits / Precious Metals  | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (2) Securities / Stocks / ETFs   | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (3) Bonds (any kinds of)   | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (4) Mutual Funds / Unit Trusts (any kinds of)  | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (5) Derivatives (e.g. Options / Futures)   | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (6) Fixed Income Securities (e.g. Government Bonds / Perpetual Bonds / Preferred Shares) | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (7) Structured / Leveraged Products (e.g. Equity Linked Investment, Credit Linked Note)  | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |
| (8) Others (e.g. Private Equity / Hedge Fund)<br>(Please specify) : _____                | <input type="checkbox"/> Y   | <input type="checkbox"/> N |                          | <input type="checkbox"/> NIL                                | <input type="checkbox"/> < 5 | <input type="checkbox"/> ≥ 5 |

(Remarks : If you have **ANY** knowledge of above product type(s) and number of transactions shall reach **more than Five (5) times within the past Three (3) Years**, for each product type you shall **gain One (1) score**, maximum shall **gain Five (5) scores**).

10. Do you have the **general knowledge** of "**Derivatives**" which includes its "**Nature and Risks**" ?

- ☐ **A. YES**, Please specify the means you gained of this knowledge. (Remarks : You can choose **more than One (1) option** if applicable)
- ☐ (I) Undergone training or attended courses on derivative products offered by **Banks, Financial Institutions** and/or **Professional Organizations**;
- ☐ (II) Prior **Trading Experience** in derivative products (i.e  $\geq$  **Five (5) Transactions within past Three (3) Years**.)
- ☐ (III) Please specify type of product(s) : \_\_\_\_\_ (4)
- ☐ **B. NO**, I don't have **ANY** knowledge of "**Derivatives**" products. (2)

#### **End of Section B**

### **SECTION C : INVESTMENT OBJECTIVES**

11. Which of the following statement is your view of "**Principle Investment Objective**" ?

- ☐ **A. Capital Preservation** – I principally aim to keep investment loss at a minimum with not much concern on overall returns. (1)
- ☐ **B. Income Oriented** – I principally aim to achieve stable income or counteract inflation. (2)
- ☐ **C. Income-and-Growth** – I principally aim to achieve returns from both capital appreciation and stable income. (3)
- ☐ **D. Growth Oriented** – I principally aim to achieve returns that focus on capital appreciation. (4)
- ☐ **E. Aggressive Growth** – I principally aim to achieve higher return derived from the complex or leveraged investment products. (5)

12. What is the level of "**Annual Volatility and Potential Returns**" on financial investment portfolio which you generally can tolerate ?

- ☐ **A. Less than 5% p.a. potential returns** – I would not expect to bear volatile fluctuation on my investment. (1)
- ☐ **B. Between 5% and 10% p.a. potential returns** – I would like to acquire returns better than the rate of bank deposits. (2)
- ☐ **C. Between 10% to 15% p.a. potential returns** – I would like to acquire returns similar to the major stock market indexes. (3)
- ☐ **D. Between 15% to 25% p.a. potential returns** – I would like to acquire returns better than major stock market indexes. (4)
- ☐ **E. More than 25% p.a. potential returns** – My investment tactics is aggressive as to achieve a remarkably revenue. (5)

13. Please state the **maximum length** of your "**Expected Investment Horizon**" :

- ☐ **A. Less than 1 year** (1)
- ☐ **B. Between 1 year and 3 years** (3)
- ☐ **C. Between 3 years and 5 years** (4)
- ☐ **D. More than 5 years** (5)

14. What is your "**Investment Goal**" ?

- ☐ **A. 10% or Below** (1)
- ☐ **B. Between 11% and 20%** (2)
- ☐ **C. Between 21% and 40%** (3)
- ☐ **D. Over 41%** (4)

15. Sometimes "**investment losses**" are permanent, sometimes they are prolonged, and sometimes they are short-lived. How might you respond when you experience losses in your account ?

- ☐ **A. I would sell my investment immediately if they suffered substantial declines.** (1)
- ☐ **B. Although declines in investment value make me uncomfortable, I would wait one to two quarters before adjusting my portfolio.** (2)
- ☐ **C. I can endure significant declines in the value of my investments and would wait at least one year before adjusting my portfolio.** (3)
- ☐ **D. Even if my investments suffered a significant decline over several years, I would continue to follow my long-term investment strategy and not adjust my portfolio.** (4)

#### **End of Section C**

### **END OF THE QUESTIONNAIRE**

## ASSESSMENT RESULT

### Risk Profile and Appetite Analysis Marking

|   |   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|---|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|   |   |   |   |   |   |   |   |   |    |

|    |    |    |    |    |
|----|----|----|----|----|
| 11 | 12 | 13 | 14 | 15 |
|    |    |    |    |    |

TOTAL SCORE : \_\_\_\_\_

## ASSESSMENT RESULT

| SCORE                             | RISK PROFILE | ATTRIBUTES AND RISK PREFERENCES  |
|-----------------------------------|--------------|--|
| <input type="checkbox"/> BELOW 26 | CONSERVATIVE | Nature of " <b>CONSERVATIVE</b> ": Client prefers investment products of low uncertainty on returns or preserve capital ; and/or is equipped with limited / no knowledge and/or experience in financial investments ;  |
| <input type="checkbox"/> 27-38    | MODERATE     | Nature of " <b>MODERATE</b> ": Client is equipped with some knowledge and/or experience in financial investments ; and/or is willing to take modest risk so as to achieve returns better than bank deposits ;  |
| <input type="checkbox"/> 39-50    | BALANCED     | Nature of " <b>BALANCED</b> ": Client is equipped with the related investment knowledge and/or experience ; is willing to accept commensurable price fluctuation and takes a certain degree of risk so as to achieve returns in comparison with the major stock market indexes ; and possess good financial capability to deal with the loss incurred from the related investments ; |
| <input type="checkbox"/> 51-62    | GROWTH       | Nature of " <b>GROWTH</b> ": Client is equipped with the related investment knowledge and/or experience ; is willing to accept relatively higher price fluctuations and takes relatively higher risk so as to achieve returns better than the major stock market indexes ; and possess solid financial capability to deal with the loss incurred from the related investments ; and  |
| <input type="checkbox"/> OVER 63  | AGGRESSIVE   | Nature of " <b>AGGRESSIVE</b> ": Client is demonstrated rather strong preference, knowledge and/or experience on high-risk, complex or leveraged products ; and/or possess substantial financial capability to deal with the loss incurred from the related investments.   |

### ATTITUDE TO RISK

**\*\* Client's Risk Profile shall be:**

☐ CONSERVATIVE      ☐ MODERATE      ☐ BALANCED      ☐ GROWTH      ☐ AGGRESSIVE

- ☐ All the above information provided by myself is **True, Accurate and Complete**, the above **Assessment Result** of the Risk Profile Questionnaire is precise and I hereby **Agree** and **Confirm** with such **Assessment Result**.
- ☐ I **Disagree** with the above **Assessment Result** of the Risk Profile Questionnaire, and believe the Risk Profile selected below, which is more **Prudent** and more suitable to describe myself. I hereby **Confirm** and **Select** the below Risk Profile shall be the Risk Profile level captured in QMIS Securities' record.
- (Remarks : \*\* Please **select** the most appropriate Risk Profile which you think are more suitable to describe of you.  
\*\* Please **notice** that such assign level can **ONLY be LOWER than** the Risk Profile which assessed above.)

☐ CONSERVATIVE      ☐ MODERATE      ☐ BALANCED      ☐ GROWTH      ☐ AGGRESSIVE

## **NOTICE TO CLIENT :**

- 1 This questionnaire shall be designed to assist **QMIS Securities Limited** ("**QMIS Securities**") to assess your investment risk profile and to collect information about your **(I) Risk Appetite, (II) Financial Situation, (III) Investment Experience** and **(IV) Investment Objectives**. If relevant information shall not provide, QMIS Securities shall not be able to process your securities account application. The collection and use of information in this questionnaire shall not constitute **ANY** offer, solicitation or recommendation of **ANY** investment product or service and it shall not be considered as an investment advice ;
- 2 QMIS Securities shall require to obtain information on your **(I) Financial Situation, (II) Investment Experience** and **(III) Investment Objectives** in order to helping QMIS Securities to identify the investment choices that would suitable for you. QMIS Securities shall also consider your own circumstances, including but not limited to your **(I) Financial Situation, (II) Investment Experience** and **(III) Investment Objectives** before making **ANY** investment decision to you. Please consider consulting your independent investment adviser before making **ANY** investment decision ;
- 3 For **ANY** question on your financial and investment issues, such as **(I) the Amount of Investable Assets, (II) Total Amount Invested in a Specific Product, or (III) Investment Experience** ;
- 4 All information collected in this questionnaire shall be kept confidential by QMIS Securities. The information shall be used by QMIS Securities under a duty of confidentiality of QMIS Securities, for designing and/or promoting of financial products or services ; and
- 5 The Assessment result of this questionnaire shall be derived from information you provided to QMIS Securities. You shall provide information that is **Valid, True, Complete, Accurate** and **Up-To-Date**. Your failure in doing so shall materially affect our suitability assessment.

## **DEFINITIONS AND INTERPRETATION :**

- "**INVESTMENT**" in this questionnaire refers to **ANY** of the investment products, the value of which can fluctuate, for instance, securities, unit trusts, foreign currencies, commodities, structured investment products, and/or investment-linked insurance plans etc.
- "**RISK APPETITE**" in this questionnaire refers to the overall approach to the portfolio and shall include products of a higher or lower risk grade than you or the relevant **Individual Professional Investor** shall like to hold.

## **CUSTOMER DECLARATION :**

I hereby **Declare** that the assessment result and information I provided in this questionnaire is **Valid, True, Complete, Accurate** and **Up-To-Date** to the best of my knowledge and hereby **Agree** and **Confirm** that my investment risk profile is correctly stated above. I hereby **Agree** that this investment risk profile shall be kept and recorded in QMIS Securities and QMIS Securities might be used in generating investment recommendation and assessing the suitability of the product to myself.

## **IMPORTANT NOTICE :**

Your investment risk profile questionnaire is based on your overall responses rather than your answer to **ANY** individual question. However, your product specific suitability assessment shall be separately conducted before every single transaction is made in future.

## **DISCLAIMER :**

This questionnaire and the assessment results shall not constitute **ANY** offer, solicitation or recommendation of **ANY** investment product or service and it shall not be considered as an investment advice. You shall also consider your own circumstances, including but not limited to your **(I) Financial Situation, (II) Investment Experience** and **(III) Investment Objectives** before making **ANY** investment decision. The results of this questionnaire shall derive from information you provided to QMIS Securities. You shall provide information that is **Valid, True, Complete, Accurate** and **Up-To-Date**. Your failure in doing so shall materially affect QMIS Securities suitability assessment. Please consider consulting your independent investment adviser before making **ANY** investment decisions. **ALL** information collected in this questionnaire shall be kept confidential, subject to QMIS Securities' **Personal Data Privacy Ordinance Statement**.

**Investment involves latent risks. The value of investment may move up or down and may become worthless. Past performance figures shown are not indicative of future performance. Relevant products offering document should be read for further details.**

## CLIENT ACKNOWLEDGEMENT AND UNDERTAKING :

I hereby confirm that my attitudes to the investment risk shall correctly state above and that the information which I have provided that is Valid, True, Complete, Accurate and Up-To-Date.

CLIENT'S SIGNATURE

CLIENT'S NAME (Full & in BLOCK letters)

DATE OF COMPLETION (dd/mm/yyyy)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## TO BE COMPLETED BY QMIS SECURITIES PORTFOLIO MANAGER / LICENSED STAFF :

I, \_\_\_\_\_ (Full & in BLOCK letters) with SFC CE Number \_\_\_\_\_ hereby confirm that I have informed the Client of the assessment result of this Risk Profile Questionnaire and that I have invited the Client to ask questions and take independent advice if he / she wishes.

PORTFOLIO MANAGER'S /  
LICENSED STAFF'S SIGNATURE

PORTFOLIO MANAGER'S / LICENSED  
STAFF'S NAME (Full & in BLOCK letters)

SIGNING DATE  
(dd/mm/yyyy)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## FOR INTERNAL USE ONLY :

SIGNED OFF BY  
(RESPONSIBLE OFFICER)

NAME OF RESPONSIBLE OFFICER  
(Full & in BLOCK letters)

SIGNING DATE  
(dd/mm/yyyy)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_