

**Guotai Junan Securities (Hong Kong) Limited**  
**Guotai Junan Futures (Hong Kong) Limited**  
**Guotai Junan FX Limited**

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Guideline on Completion of Client Risk Profiling Questionnaire – Individuals  
風險取向問卷(個人)填寫指引

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Section A – Introduction

甲部分 — 簡介

1. Client Risk Profiling Questionnaire – Individuals (“CRPQI”) is applicable to those new or existing individual clients of Guotai Junan Securities (Hong Kong) Limited, Guotai Junan Futures (Hong Kong) Limited and Guotai Junan FX Limited (collectively as “GTJA”) who show interest or intention of purchase for investment products and has to be completed before any selling activity in relation to investment products.  
風險取向問卷(個人)(「問卷(個人)」)適用於國泰君安證券(香港)有限公司、國泰君安期貨(香港)有限公司、國泰君安外匯有限公司(統稱為「國泰君安»)的新或現有個人客戶，這些客戶或對投資產品感興趣或有意購買投資產品。問卷(個人)須在任何有關投資產品的銷售活動之前填寫完畢。
2. The CRPQI is also applicable to the account holder(s) of individuals, joint accounts and entities (which are owned by individual(s) in form of sole proprietorship, partnership, corporation or trust where the entity has **NO** actual business operation but are incorporated with sole purpose for investment; otherwise, the questionnaire for corporate customers should be applied.  
問卷(個人)同時適用於個人、聯名帳戶和實體的帳戶持有人，這些實體的形式可以是獨資、合夥、法團或信託，但該實體必須**沒有**實際業務運營且僅以投資為目的(以及屬於個人所擁有)；否則應使用屬於公司客戶的問卷。
3. For joint accounts and accounts owned by the entities mentioned above, the relevant account holder(s) or authorized person(s) as indicated in the account opening form/board resolution (“Authorised Signatory(ies)”) is/are responsible for signing relevant client agreement for account opening, and also for filling the CRPQI (with the requirement to fill singly/jointly in accordance with their indication in the account opening form/board resolution). The result of CRPQI represents the risk profile of the client and shall act as the basis for suitability assessment thereafter.  
對於聯名帳戶和上述實體擁有的帳戶，開設帳戶表格/董事會決議案所註明的帳戶持有人或授權人(「授權簽署人士»)負責簽署有關開戶的客戶同意書及填寫該問卷(個人)(授權簽署人士需按照開設帳戶表格/董事會決議案所註明的要求，單獨地/共同地填寫該問卷(個人))。問卷評估結果代表了客戶的風險取向，並將此結果作為適合性評估的基礎。
4. For entities owned by a trust, it shall be filled in by settlor or trustee (if settlor is not available) and signed by Authorised Signatory(ies). For entity which is (i) directly or indirectly owned by a listed company or an operating company; (ii) operated as vehicle for investment fund; or (iii) company, non-profitable organisation or foundation which is not owned by individual(s), the Client Risk Profiling Questionnaire - Corporates should be used.  
對於信託擁有的實體帳戶，問卷應由委託人或信託人(如不適用於委託人)填寫，並由授權人簽署。以下實體帳戶應填寫風險承受能力問卷(公司): (i) 由上市公司或營運公司直接或間接擁有的實體；(ii) 以基金投資為主要工具營運；(iii) 非個人擁有的法團或非營利組織或基金會。
5. Those clients who have completed the CRPQI within 24 months are exempted from the review on the CRPQI provided that there is no material change indicated by the clients in respect of their financial status, investment experience, investment objectives or risk attitude during the period. In case that the clients have filled the CRPQI over 24 months and would like to make transactions on investment products, GTJA is obliged to proactively review the CRPQI to see any material change on their circumstances or even ask them to fill the CRPQI again if appropriate.

**Guotai Junan Securities (Hong Kong) Limited**  
**Guotai Junan Futures (Hong Kong) Limited**  
**Guotai Junan FX Limited**

在 24 個月內曾經完成問卷(個人)的客戶，如果在財務狀況、投資經驗、投資目標或風險取態方面未發生重大變化，可豁免檢討該問卷(個人)。倘若客戶已完成問卷(個人)超過 24 個月，並打算進行投資產品交易，國泰君安有責任為該客戶檢討這份問卷(個人)，查核該客戶狀況是否有重大變化，如適當甚至要求該客戶重新填寫問卷(個人)。

6. For client who has been maintaining two or more accounts in GTJA simultaneously, the result of this CRPQI shall be applicable to all accounts of same client in GTJA and shall supersede all previous CRPQIs (or equivalent information) which have been provided to GTJA for any of aforesaid accounts.  
對於同時在國泰君安開立兩個或以上帳戶的客戶，此問卷(個人)的結果將適用於同一客戶於國泰君安開立的所有帳戶，並將取代就任何上述帳戶，所有先前曾提供予國泰君安的問卷(個人)(或同等信息)。
7. The CRPQI intends to help the clients consider and evaluate their financial risk tolerance through answering the questions.  
問卷(個人)旨在通過回答當中的問題，去幫助客戶考慮並估算他們的財務風險承受能力。
8. The CRPQI provides an indication of a typical investor with certain investment attributes and risk preferences, thereby reflecting a particular risk profile the clients fit into.  
問卷(個人)為具有某些投資特性及風險偏好的典型投資者提供指示，並由此反映客戶的特定風險取向。
9. The risk profile as a result of the CRPQI will facilitate the suitability assessment on selling investment products in compliance with the current regulatory requirements.  
基於問卷(個人)結果的風險取向，有助於遵照現行監管要求對銷售投資產品進行適合性評估。
10. Section B lays down the general instructions on guiding the procedures of filling the CRPQI that are performed by GTJA's staff. Section C highlights the questions in terms of their content and interpretation, which is helpful for the staff to better comprehend the CRPQI so as to handle the clients' inquiry.  
乙部分制定指導國泰君安職員在完成問卷(個人)過程中的一般指示。丙部分提出問卷(個人)內問題的內容及演繹的要點，這有助職員更好地理解問卷(個人)，以便處理客戶的詢問。

## Section B – General Instructions

### 乙部分 — 一般指示

1. All questions in the CRPQI must be filled with only one answer except Q9 in which answer is required to be chosen for each of product types listed in the question.  
除了第 9 題就每項列出的產品類別均需要選擇答案外，問卷(個人)的所有題目都只有一個答案。
2. There is no right or wrong answer for each question but the client should choose the one that best expresses the recognition or perception of the client toward the corresponding question.  
每一個問題的答案不分對錯，客戶應選擇最能表達客戶對相關問題的認同或看法。
3. The responsible staff should assist the clients to fully understand the questions.  
負責的職員應協助客戶充分理解題目。
4. All the answers should be chosen at the clients' own discretion while the responsible staff is **NOT** allowed to lead or influence the clients to choose any particular answer.  
所有題目的答案應由客戶自行決定，負責的職員**不得**引導或影響客戶選擇特定答案。
5. The responsible staff should **NOT** encourage clients to refill the CRPQI without acceptable reason **NOR**

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**Guotai Junan FX Limited**

coach them in order to achieve an intended risk profile.

負責的職員不應鼓勵客戶在沒有可接受理由的情況下重新填寫問卷(個人)，也不應為達到預期的風險取向而指導客戶。

6. The responsible staff should make sure that all the questions in the CRPQI are duly filled, which will then be subject to cross-checking and scoring with the use of the specified calculation methodology and guideline.

負責的職員需確保問卷(個人)的所有問題都妥善填寫，並使用特定的計算方法和指引進行交叉核對和評分。

7. The result of the CRPQI has to be disclosed and explained to the client. If there is no disagreement on the result, the client or its Authorized Signatory(ies) is/are required to sign the confirmation and declaration as shown in the CRPQI. Accordingly, the assigned risk profile will act as a basis for suitability assessment for selling investment products to the client. Where the client or its Authorized Signatory(ies) disagree(s) with the result of CRPQI, and believe(s) that a more prudent risk profile is more suitable, the client or its Authorized Signatory(ies) may choose a risk profile that is more prudent than the result of CRPQI, is/are required to sign the confirmation and declaration as shown in the CRPQI, and confirm(s) that this risk profile shall act as a basis for suitability assessment for selling investment products to the client.

問卷(個人)結果需向客戶披露及解釋。如果對問卷結果沒有異議，該客戶或授權簽署人士需簽署問卷(個人)的確認與聲明。相應地，確定後的風險取向將作為對該客戶銷售投資產品適合性評估的基礎。如果客戶或授權簽署人士不同意問卷(個人)結果，並認為較謹慎的風險取向更為合適，客戶或授權簽署人士可選擇比問卷(個人)結果更謹慎的風險取向，並需簽署問卷(個人)的確認與聲明，確認此風險取向將作為對該客戶銷售投資產品適合性評估的基礎。

8. The completed CRPQI shall be left one copy to the client and one for internal record keeping so as to facilitate the suitability assessment on every transaction of investment product from the client and the future review.

填寫完畢的問卷(個人)應留給客戶一份副本及一份作內部記錄，以便對該客戶每筆投資產品交易和未來審查作適合性評估。

9. Except for individual account and joint account, when GTJA receives notice of, or is aware of, the change of the client's Authorized Signatory(ies) who has/have filled the CRPQI, GTJA shall follow up with the client to confirm that the client has reviewed the CRPQI and there is no change on the client's circumstance, including but not limited to the client's risk profile. GTJA shall document client's decision in writing with proper audit trail. The client shall complete a new CRPQI where there is any material change on the client's circumstance.

除了個人帳戶和聯名帳戶，當國泰君安收到通知或知悉客戶更換曾經填寫問卷(個人)的授權簽署人士，國泰君安須與客戶跟進，確認客戶已檢討問卷(個人)，且其客戶狀況沒有改變，包括但不限於其風險取向。國泰君安須就客戶的決定以書面形式備存適當的紀錄。當客戶狀況發生重大變化，客戶須重新填寫問卷(個人)。

10. Q9 (Product Knowledge and Investment Experience) should be completed by the relevant account holder(s)/Authorized Signatory(ies) on behalf of the person(s) who is/are responsible for making investment decision for the account, if appropriate.

如適用，第 9 題 (產品知識和投資經驗)應由相關的帳戶持有人/授權簽署人士代表負責為帳戶作投資決定的人士簽署。

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Section C – Question Highlights

丙部分 – 問題要點

1. Q1 refers to the client's age group. For joint accounts and accounts owned by the entities, it refers to the age group of the Authorised Signatory(ies).  
第 1 題指該客戶所屬的年齡組別。對於聯名帳戶和實體擁有的帳戶，這是指授權簽署人士的年齡組別。
2. Q2 describes the amount in terms of monthly household expenses that the client will set aside for its liquidity needs in case of emergency.  
第 2 題描述該客戶預留多少每月家庭開支去應付緊急情況下的流動性需要。
3. Q3 states the education level of the client.  
第 3 題指該客戶的教育程度。
4. Q4 expresses the client's investment attitude in respect of price fluctuation and returns from their financial investment.  
第 4 題表達該客戶在價格波動及金融投資回報方面的投資態度。
5. Q5 indicates the maximum length of the client's expected investment horizon i.e. the maximum length of time that the respondent expects to hold the financial investment till its maturity.  
第 5 題指示該客戶預期的最長投資年期，即受訪者預計持有該投資至到期日的最長時段。
6. Q6 shows the allocation of the client's after-tax income set aside for investment.  
(Income refers to the sum of all sources of income coming from, but not limited to, work, investment, business, tenancy, interest, coupon, dividend, pension, estate, etc.)  
第 6 題指該客戶為投資而分配的稅後收入。  
(收入是指合計所有來源的收入，包括但不限於來自工作、投資、商務、租務、利息、票息、股息、退休金、遺產等。)
7. Q7 shows the proportion of the client's liquid net worth (excluding the net value of fixed assets) set aside for investment purpose.  
第 7 題指該客戶為投資而預留的流動資產淨值(不包括固定資產的淨值)的比率。
8. Q8 specifies the principal investment objective of the client's investment portfolio.  
第 8 題說明該客戶投資組合的主要投資目標。
9. Q9 gives the general description of the client's investment experience within the past 3 years on different types of investment products listed in the question.  
第 9 題概述該客戶在過去 3 年內，就問題中列出的不同類型投資產品的投資經驗。