

Investment Profile Questionnaire and Vulnerable Customer Assessment - Personal / Joint Customer

Part I: Investment Risk Profile Assessment

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	Identification Document No.
(B) Pre-requisite Question	
1. Are you willing to take financial risk when you make investment?	
<input type="checkbox"/> (A) Yes <input type="checkbox"/> (B) No	
(C) Content of Questionnaire	
2. How would you cope with your expected spending within the next 12 months?	
<input type="checkbox"/> (A) 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"/> (B) 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"/> (A) Primary or below <input type="checkbox"/> (B) Secondary <input type="checkbox"/> (C) Post-secondary <input type="checkbox"/> (D) University <input type="checkbox"/> (E) Above University /Professional Qualifications (related to Economics /Finance /Accounting)	
4. Which of the following age group do you belong to?	
<input type="checkbox"/> (A) 18 to 24 years old <input type="checkbox"/> (B) 25 to 34 years old <input type="checkbox"/> (C) 35 to 50 years old <input type="checkbox"/> (D) 51 to 64 years old <input type="checkbox"/> (E) 65 years old or above	

5. Please indicate your knowledge and experience of the investment products in the following table:

Type of Investment Product	Number of Transactions Conducted Within the Past 3 Years		
	No Transaction	Have product knowledge & Less Than 5 Transactions	Have product knowledge & 5 or More Transactions
(a) Foreign Currency/ Precious Metals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Non-complex Bond (i.e. bond or callable bonds without Special Features as specified for Complex Bond) / Certificate of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Standardized Currency Linked Structured Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Standardized Interest Rate Linked Structured Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Non-Complex Fund (Non-derivative Fund)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Equities (e.g. Shares Traded in Stock Exchange)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Exchange Traded Derivatives (e.g. Warrants, Stock Options, Futures & Options, Callable Bull/Bear Contracts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complex Investment Product:			
(h) Complex Bond (With Special Features Other Than Contingent Convertible, Contingent Write-down or Loss-absorption Feature)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Equity Linked Structured Investment Product (e.g. Equity Linked Investment, Equity Linked Notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Credit/Commodities Linked Structured Investment Product (e.g. Credit Linked Investment or Credit Linked Notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Currency Linked Structured Investment Product (e.g. Currency Linked Investment, Currency Linked Notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Interest Rate Linked Structured Investment Product (e.g. Interest Rate Linked Investment, Interest Rate Linked Notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) Complex Fund (e.g. Derivative Fund)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(n) Non-Exchange Traded Derivatives (e.g. FX Forwards, Options)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(o) Other Derivatives/ Leveraged Product (e.g. Accumulator or Decumulator)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(p) Loss-absorption Feature Product (e.g. Contingent Convertible Bond, Loss-absorption Feature Fund, Loss-absorption Feature Note)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks:

According to the definition from the SFC, complex bonds are bonds with special features (including, but not limited to, perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures) and/or bonds comprising one or more special features

Standardized Currency / Interest Rate Linked Structured Deposits refers to non-leveraged structured deposits issued by a Bank in Hong Kong with single major currency pair (e.g. HKD, USD, Euro, GBP, AUD, NZD, CAD, CHF, JPY, RMB and SGD) and interest rate as underlying assets. This product does NOT consist of a series of contracts or a series of settlements, where customer are obliged to purchase / sell / settle periodically within a specified period.

Derivative Funds refer to the investment funds with a net derivative exposure of more than 50% of its Net Asset Value ("NAV")

According to the website of Securities and Futures Commission regarding "Non-complex and complex products", bonds with special features include but not limited to perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, or those with multiple credit support providers and structures.

According to the HKMA's circular "Sale and Distribution of Debt Instruments with Loss-absorption Features and Related Products" dated 30 October 2018, loss absorption products refer to debt instruments with features of contingent write-down or conversion to ordinary shares on the occurrence of a

trigger event and investment products that invest mainly in those debt instruments, or whose returns are closely linked to the performance of those instruments. Therefore, debt instruments with loss-absorption features are subject to the risk of being written down or converted to ordinary shares (such as recapitalizing the issuer as it goes through resolution).

6. Generally, what is the maximum length of your expected investment horizon?

- (A) Less than 1 year
 (B) 1 year to less than 2 years
 (C) 2 years to less than 3 years
 (D) 3 years to less than 5 years
 (E) 5 years or more

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

- (A) Less than 5%
 (B) 5% to less than 10%
 (C) 10% to less than 20%
 (D) 20% to less than 30%
 (E) 30% or more

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

- (A) Less than 5%
 (B) 5% to less than 10%
 (C) 10% to less than 20%
 (D) 20% to less than 25%
 (E) 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?

- (A) Less than 6-month household expenses
 (B) 6-month to less than 12-month household expenses
 (C) 12-month to less than 24-month household expenses
 (D) 24-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?

- (A) In general, my primary investment objective is capital preservation and I can bear price fluctuation of less than 5% of my investment in return for potential gain which is slightly higher than the interest rate of bank deposits.
 (B) In general, my primary investment objective is income-oriented and I can bear price fluctuation of 5% to less than 10% of my investment in return for potential gain which is higher than the interest rate of bank deposits.
 (C) In general, my primary investment objective is income and growth-oriented and I can bear price fluctuation of 10% to less than 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.
 (D) In general, my primary investment objective is higher income or growth-oriented and I can bear price fluctuation of 20% to less than 30% of my investment in return for potential gain which is comparable to or better than the global stock market indexes.
 (E) 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

I hereby confirm that the information provided by me in this Investment Profile Questionnaire and Vulnerable Customer Assessment is true and correct.

- I confirm that I **AGREE** to the Bank's assessment result of my risk tolerance level.
 However, I **DISAGREE** to the Bank's assessment result of my risk tolerance level

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 and Vulnerable Customer Assessment.

Part II: Vulnerable Customer Assessment

Customer Attributes		
(1) Elderly (65 or above) ; and/or (2) Education Level of Primary School or below ; and /or (3) Limited Financial means (e.g. low net worth, coupled with low income, etc.)	<input type="checkbox"/> Yes	Follow customer to investment experience assessment
	<input type="checkbox"/> No	Non VC customer
Customer Investment experience		
Has Investment experience in Complex Investment Product within the past 3 years	<input type="checkbox"/> Yes	Non VC customer
	<input type="checkbox"/> No	Go to next question
Has Investment experience in Other Investment Product within the past 3 years	<input type="checkbox"/> Yes	VC customer for Complex Investment Product
	<input type="checkbox"/> No	VC customer for All Investment Product
Assessment Result		
Non Vulnerable Customer		
Vulnerable Customer for Complex Investment Product		
Vulnerable Customer for All Investment Product		
<input type="checkbox"/> I hereby confirm that the information provided by me in this Investment Profile Questionnaire and Vulnerable Customer Assessment is true and correct. I confirm that I AGREE with the Bank's assessment result of my vulnerable customer status based on the information including but not limited to investment experience in relevant types of investment product, age, education level, financial situation, etc. I understand that the Investment Profile Questionnaire and Vulnerable Customer Assessment will affect if any information provided by me is inaccurate and the Bank assumes no responsibility.		
I hereby request the Bank to follow the instruction below regarding my companion arrangement for each subscription of investment product.		
<ul style="list-style-type: none"> ● Companion (e.g. my friend / family member as invited by me) to attend the sales process <ul style="list-style-type: none"> <input type="checkbox"/> Necessity <input type="checkbox"/> No necessity <i>[Confirm the age of companion must be between 18 - 64 with education level of Secondary or above, available to read local languages (Chinese/ English) and not visually impaired / deaf / mute / mentally disabled / insanity]</i> ● An additional Bank Staff to witness the sales process <ul style="list-style-type: none"> <input type="checkbox"/> Necessity <input type="checkbox"/> No necessity 		

Note: The assessment is valid for a maximum of 1 year and can be revised upon the customer update of this Investment Profile Questionnaire and Vulnerable Customer Assessment Form

I acknowledge the receipt of a **copy of this Investment Profile Questionnaire and Vulnerable Customer Assessment**.

SV

Signature of Customer

Date

Important notice:

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.

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 Bank 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 :