



中國農業銀行股份有限公司香港分行
Agricultural Bank of China Limited Hong Kong Branch
Incorporated in the People's Republic of China with limited liability

**Terms and Conditions for Use of Investment
Questionnaire in Mobile Banking**
掌上银行投资风险取向问卷之使用条款及细则

This Questionnaire is designed to help Agricultural Bank of China Limited, Hong Kong Branch (the "Bank") assess your investment risk profile. In the event of a corporate account/trust account, this Questionnaire should be completed by the person who makes the investment decisions for the account. In the event of a joint account, each individual account holder should complete a separate copy of this Questionnaire, and the Bank will use the score of the individual account holder with the most conservative score to determine the risk tolerance level applicable to the joint account.

本问卷是协助中国农业银行香港分行（「银行」）评估阁下的投资风险取向。如阁下开立的账户类别为公司/信托账户，应由投资决策人填写这份问卷。如为联名账户，每位个人账户持有人均需分别填写一份本问卷，而银行将以各个人账户持有人中风险评估结果最为保守的一方的评分，作为该联名账户适用的风险承受等级。

Disclaimer

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This questionnaire is developed by the Bank to evaluate your investment risk profile, and the result of the questionnaire is derived from the information that you have provided to the Bank, and is built upon the assumptions that an appropriate risk level will depend on your investment objective, investment horizon, liquidity needs, investment knowledge and experience, attitude towards risk and return expectation. The Bank will rely on you to provide valid, true, up-to-date, complete and accurate information in order for the Bank to comply with the applicable laws and regulations and for you to receive the appropriate financial services from the Bank. Your failure to provide information that is up-to-date, complete and accurate would materially affect the accuracy and reliability of the Bank's suitability assessment, for which the Bank accepts no responsibility or liability. If you do not provide sufficient information to the Bank, then the Bank may be unable to provide the Bank's services to you. You should also update the questionnaire in light of any material changes to your circumstances.

The results of the questionnaire should be used by you as a reference only. They should not be considered as an offer to sell or solicitation for an offer to buy any financial products or receive any services, and are not an investment advice. You should consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decision. You should consider consulting your independent investment adviser as appropriate. Personal information collected in this questionnaire will be used, processed and stored in accordance with the Bank's Privacy Policy Statement and Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance").

本问卷由银行制定，以帮助评估阁下的投资风险取向，而问卷结果是基于阁下向银行提供的资料得出，并基于以下假设：适当的风险等级取决于阁下的投资目标、投资期限、流动性需求、投资知识与经验、对风险的取态及回报预期。银行将依赖阁下提供有效、真实、最新、完整且准确的资料，以确保银行遵守适用法律法规，并使阁下能获得由银行提供的适当金融服务。若阁下未能提供最新、完整且准确的资料，将会对银行就合适性评估之准确性及可靠性造成重大影响，对此银行概不承担任何责任或法律责任。若阁下未能向银行提供足够的信息，银行可能无法为阁下提供相应银行服务。如阁下的情况发生任何重大变化，阁下应更新本问卷。

本问卷结果仅供阁下参考。问卷内容及结果不可视为出售任何金融产品的要约或招揽购买任何金融产品的要约或接收任何服务的要约，亦并非投资建议。阁下在作出任何投资决定之前，应考虑阁下自身的情况（包括但不限于阁下的财务状况、投资经验及投资目标）。阁下亦应视乎情况考虑咨询阁下的独立投资顾问。于本问卷中所收集之个人资料，将会根据银行的《私隐政策声明》及《关于个人资料（私隐）条例（「条例」）致客户的通知》予以使用、处理及存储。

Customer Declaration

客户声明

You confirm and declare that:

阁下确认并声明:

1. This completed Questionnaire has been explained to you by the Bank.
银行已向阁下解释此填妥的问卷。
2. The information you provided in this Questionnaire is valid, true, complete, accurate and up-to-date, and you also agree with the result of your investment risk profile. If you choose an investment risk profile that is more prudent than the assessment result, you confirm that your self-declared investment risk profile is more appropriate to your situation.
阁下于本问卷中所提供的资料是有效、真实、完整、准确及最新的，并同意阁下之投资风险取向结果。如阁下自行选定较评估结果更为保守的投资风险取向，阁下确认该投资风险取向更适合阁下的实际情况。
3. The Bank is authorised to rely on your answers to this Questionnaire for assessing the suitability of investment products for you.
银行获授权依靠阁下于本问卷的答案以评估投资产品是否适合阁下。
4. You will not treat the provision of this Questionnaire or the Bank's view of your investment risk profile as the Bank's advice to you.
阁下不会将此问卷的提供或银行对阁下的投资风险取向的评估视为银行向阁下提供的建议。
5. You will notify the Bank of any material change in your circumstances that impacts your investment risk profile.
阁下将会通知银行任何会影响阁下的投资风险取向的重大变动。
6. You have been strongly advised to consider carefully the suitability of your portfolio in the light of your own investment objectives, risk tolerance, investment experience and financial condition, and you will read any relevant product key facts statement of any relevant investment product and seek independent professional advice before making any investment decision.
阁下已被强烈建议应根据阁下的投资目标、风险承受能力、投资经验及财务状况，仔细考虑阁下的投资产品组合是否适合阁下，而阁下将在作出任何投资决定之前，细阅任何相关投资产品之产品资料概要，并寻求独立专业意见。
7. You have read the above terms.
阁下已阅读上述条款。

If there is any conflict between the English and Chinese version of these Terms and Conditions, the English version shall prevail.

若本条款及细则的英文版本及中文版本有任何歧异，概以英文版本为准。