

Customer Investment Risk Questionnaire (Individual Customer) (“CIRQ”)
投資風險承擔程度評估問卷 (個人客戶適用)

Customer Name 客戶姓名	Customer Registration No. 客戶編碼

Part 1 – Customer Information

第一節 - 客戶資料

Personal Background - basic information: 基本個人背景資料：

1) Occupation Status 職業狀況:

- a. Employed or Self-employed (please specify industry and/or position) 在職或自僱人士(請註明行業及/或職位)
- b. Homemaker 全職照顧家庭人士
- c. Student 學生
- d. Retiree 退休人士
- e. Unemployed 非在職人士

2) Are you having observable disabilities (e.g. incapacitated, visually impaired, hearing impaired etc.) which may cause you (i) have difficulty in understanding the investment product(s) and the risk involved and making investment decision; or (ii) suffer financial hardship in sustaining your living?

你是否帶有可見的缺憾(例如殘障；視力障礙；聽力障礙等)，從而可能會令你：(i) 難以理解投資產品及其所涉及的風險及作出投資決定；或 (ii) 陷於財政困難致使難以維持生計？

- a. Yes 是
- b. No 否

3) Are you retired (or unemployed) or have irregular source of income, and your savings and/or assets cannot support your own living?

你是否已退休(或無業)或收入來源並不穩定，及並無儲蓄及/或資產以維持個人生活所需？

- a. Yes 是 (Please skip question 5 and sign this document 請略過問題五並簽署本文件)
- b. No 否 (Please go to question 5 請回答問題五)

4) What is the total amount of your annual income (from all sources)?

你每年的收入(包括所有來源)合計為多少？

- a. Over HK\$150,000 港幣十五萬元以上
- b. Equal to or less than HK\$150,000 but have an amount of liquid asset over HK\$500,000 相等或少於港幣十五萬元但持有港幣五十萬元以上的流動資產
- c. Equal to or less than HK\$150,000 and have an amount of liquid asset equal to or less than HK\$500,000 相等或少於港幣十五萬元並持有相等或少於港幣五十萬元的流動資產

Part 2 - Risk Profiling

第二節 - 風險承擔程度評估

This Questionnaire aims at assessing individual customer's general risk tolerance and investment profile in order to assist the customer in making investment decisions and assist us in understanding the customer's investment objectives and needs.

此問卷旨在幫助評估個人客戶的一般風險承擔程度及投資取向，以協助客戶作出投資決定及有助本行了解客戶的投資目的及需要。

Notice to customers:

Please note that if you do not provide a complete and accurate disclosure of your existing financial situation and/or personal circumstances in this CIRQ, the products shortlisted may not be suitable for your Investment Risk Profile (which takes into account your financial situation, investment objective and experience, intended investment horizon, attitude towards risk and/or risk tolerance level, and investment portfolio). As such, we recommend you review your financial objectives and personal circumstances on a regular basis or whenever there is any change in your financial situation and/or personal circumstances. Please feel free to contact us if you wish to review or update the information set out in this CIRQ.

客戶注意事項

請注意：若閣下在此投資風險承擔程度評估問卷「此問卷」中未能提供有關閣下現時之財政狀況及或個人情況完整及準確的資料，經此分析所列出來的產品可能不適合閣下的「投資風險程度」〔考慮到閣下之財政狀況、投資目的及投資經驗、預期的投資收回年期，對投資風險的態度及/或可承擔的投資風險程度及投資組合〕。因此，本行建議閣下定期或在閣下的財政狀況及/或個人情況出現任何變動的情況下檢討閣下的財務目標及個人情況。如閣下欲檢討或更新此問卷所載資料，請通知本行。

Section 1: Risk Assessment

第一部份：風險評估

1. Which age group do you belong to?
閣下屬於那一個年齡組別?
 - a. 18-24
十八至廿四
 - b. 25-34
廿五至卅四
 - c. 35-50
卅五至五十
 - d. 51-64
五十一至六十四
 - e. 65 or above
六十五或以上

2. What is your level of education?
閣下的教育程度屬於下列那個組別?
 - a. Primary or below
小學或以下
 - b. Secondary
中學
 - c. Post-secondary
大專
 - d. University* or above
大學*或以上

* The below Professional qualifications would also be regarded as University grade education - ACA, ACCA, ACMA, AAIA, CPA, CMA, CGA, RFP, CFP, CFA, FRM, CPRM or PRM

以下的專業資格也被視為等同大學或以上教育程度 - ACA, ACCA, ACMA, AAIA, CPA, CMA, CGA, RFP, CFP, CFA, FRM, CPRM or PRM

3. In general, what is the proportion of your disposable income allocated for investment?
一般情況下，閣下會將可支配收入的多少百分比分配作為投資？
- a. Less than 5%
少於百分之五
 - b. 5% to less than 10%
百分之五至百分之十以下
 - c. 10% to less than 25%
百分之十至百分之二十五以下
 - d. 25% to less than 50%
百分之二十五至百分之五十以下
 - e. 50% or more
百分之五十或以上
4. What percentage of your personal assets (excluding the value of your self-occupied property) can be assigned to investment purpose?
閣下可分配於投資用途的資金，佔個人資產(不包括自住物業的價值)中百分比為多少？
- a. Less than 5%
少於百分之五
 - b. 5% to less than 10%
百分之五至百分之十以下
 - c. 10% to less than 25%
百分之十至百分之二十五以下
 - d. 25% to less than 50%
百分之二十五至百分之五十以下
 - e. 50% or more
百分之五十或以上
5. How long is your investment horizon in general?
一般而言，閣下的平均投資年期是多久？
- a. 1 year or less
一年或以下
 - b. Over 1 year to 2 years
超過一年至兩年
 - c. Over 2 years to 3 years
超過兩年至三年
 - d. Over 3 years to 5 years
超過三年至五年
 - e. Over 5 years
超過五年

6. How much emergency cash (including cash or liquid assets) have you reserved for your living?
閣下已預留多少應急資金(包括現金或流動資產), 以備不時之需?
- a. Less than 3-month household expenses
少於三個月的家庭開支
 - b. 3-month to less than 6-month household expenses
三個月至六個月以下的家庭開支
 - c. 6-month to less than 9-month household expenses
六個月至九個月以下的家庭開支
 - d. 9-month to less than 12-month household expenses
九個月至十二個月以下的家庭開支
 - e. 12-month or more household expenses
十二個月或以上的家庭開支
7. Which of the following statements best describes your primary investment objective and expected return from investment and your risk tolerance level?
下列那項敘述最能適當地形容閣下的主要投資目標及預期的投資回報及閣下之風險承擔程度?
- a. My primary investment objective is Capital Preservation. In addition, generally, I can only bear very small price fluctuation, less than 5% for one year, of my investment and wish to gain similar to the rate of bank deposits.
本人的主要投資目標為保本為主。另外, 一般情況下, 本人只能夠承受投資上非常小的價格波動, 每年少於百分之五, 並希望獲得類似銀行存款利率的回報。
 - b. My primary investment objective is Income Orientation. In addition, generally, I can only bear little price fluctuation, 5% to less than 10% for one year, of my investment and wish to gain slightly higher than the rate of bank deposits.
本人的主要投資目標為收入主導。另外, 一般情況下, 本人只能夠承受投資上較小的價格波動, 每年百分之五至少於百分之十, 並希望獲得稍微高於銀行存款利率的回報。
 - c. My primary investment objective is Income-and-growth. In addition, generally, I can bear moderate price fluctuation, 10% to less than 25% for one year, of my investment and wish to gain much better than the rate of bank deposits.
本人的主要投資目標為收入及增長。另外, 一般情況下, 本人能夠承受投資上適度的價格波動, 每年百分之十至少於百分之廿五, 並希望獲得明顯高於銀行存款利率的回報。
 - d. My primary investment objective is Growth Orientation. In addition, generally, I can bear high degree of price fluctuation, 25% to less than 35% for one year, of my investment and wish to have gain comparable to the stock market indexes.
本人的主要投資目標為增長主導。另外, 一般情況下, 本人能夠承受投資上較大的價格波動, 每年百分之廿五至少於百分之三十五, 並希望獲得媲美股票市場指數的回報。
 - e. My primary investment objective is Aggressive Growth. In addition, generally, I can bear any price fluctuation, 35% or more for one year, of my investment and wish to gain remarkably higher than the stock market indexes.
本人的主要投資目標為積極增長。另外, 一般情況下, 本人能夠承受投資上任何價格波動, 每年百分之三十五或以上, 並希望獲得明顯高於股票市場指數的回報。

8. Please indicate your investment knowledge and experience for the following products in the latest 3 years:
請從合適的方格勾選出閣下於下列投資產品的知識及最近 3 年的投資經驗:

Products 產品	Knowledge 知識			No. of Transactions 交易次數			
		a) Yes 有	b) No 沒有		a) No Transaction 沒有買賣	b) Less than 5 transactions 五次以下買賣	c) 5 or more transactions 五次或以上買賣
Certificates of Deposit 存款證	8.1	<input type="checkbox"/>	<input type="checkbox"/>	8.2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreign Currency Deposit 外幣存款	8.3	<input type="checkbox"/>	<input type="checkbox"/>	8.4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Principal Protected Structured Products 結構性保本產品	8.5	<input type="checkbox"/>	<input type="checkbox"/>	8.6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income Securities (without special features) e.g. Government Bonds 定息債券(沒有附帶特別條款) 例如: 政府債券	8.7	<input type="checkbox"/>	<input type="checkbox"/>	8.8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income Securities (with special features) e.g. Perpetual Bonds, Preferred Shares 定息債券(附帶特別條款) 例如: 永續債券、優先股票	8.9	<input type="checkbox"/>	<input type="checkbox"/>	8.10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income Securities (with loss absorption feature) 定息債券(附帶吸收虧損特點)	8.11	<input type="checkbox"/>	<input type="checkbox"/>	8.12	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Currency Linked Products 貨幣掛鈎產品	8.13	<input type="checkbox"/>	<input type="checkbox"/>	8.14	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts / Mutual Funds (Type I: Money Market Fund, Guarantee Fund) 單位信託基金/互惠基金(第一類: 貨幣市場基金、保證基金)	8.15	<input type="checkbox"/>	<input type="checkbox"/>	8.16	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts / Mutual Funds (Type II: Bond Fund, Mixed Allocation Fund) 單位信託基金/互惠基金(第二類: 債券基金、混合分配基金)	8.17	<input type="checkbox"/>	<input type="checkbox"/>	8.18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts / Mutual Funds (Type III: High Yield Bond Fund) 單位信託基金/互惠基金(第三類: 高收益債券基金)	8.19	<input type="checkbox"/>	<input type="checkbox"/>	8.20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts / Mutual Funds (Type IV: Equity Fund) 單位信託基金/互惠基金(第四類: 股票基金)	8.21	<input type="checkbox"/>	<input type="checkbox"/>	8.22	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trusts / Mutual Funds (Type V: Commodity Fund, Alternative Investment Fund) 單位信託基金/互惠基金(第五類: 商品基金、另類投資基金)	8.23	<input type="checkbox"/>	<input type="checkbox"/>	8.24	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exchange Traded Funds 交易所買賣基金	8.25	<input type="checkbox"/>	<input type="checkbox"/>	8.26	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stocks (e.g. Hong Kong or Overseas) 股票(例如本地或海外)	8.27	<input type="checkbox"/>	<input type="checkbox"/>	8.28	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hedge Funds 對沖基金	8.29	<input type="checkbox"/>	<input type="checkbox"/>	8.30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equity Linked Products 股票掛鈎產品	8.31	<input type="checkbox"/>	<input type="checkbox"/>	8.32	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Non-Leveraged Derivative Products (e.g. Interest rate swap, CNY non-deliverable forward) 其他非槓桿衍生工具產品(例如利率掉期及人民幣不交收遠期外匯合約)	8.33	<input type="checkbox"/>	<input type="checkbox"/>	8.34	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Leveraged Products (e.g. Futures, FX margin) 槓桿產品(例如期貨及外匯孖展)	8.35	<input type="checkbox"/>	<input type="checkbox"/>	8.36	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Only the Maximum among the boxes will be applied for the final score calculation.

只有於上述方格內最高的選項會被用作計算閣下最終之得分。

Section 2: Investment Risk Summary 第二部份：可承擔的投資風險程度總結

Your Investment Risk Profile is 閣下可承擔的投資風險程度

- | | |
|--|-------|
| <input type="checkbox"/> Conservative | 保守型 |
| <input type="checkbox"/> Moderately Conservative | 中度保守型 |
| <input type="checkbox"/> Balanced | 平衡型 |
| <input type="checkbox"/> Moderately Aggressive | 中度進取型 |
| <input type="checkbox"/> Aggressive | 進取型 |

Fubon Bank has classified all the investment products into 5 categories according to their risk level, i.e. from P1 to P5 whereas P1 is the lowest level of product risk rating and P5 is the highest level of product risk rating.

富邦銀行現時將所有投資產品，按其風險程度分為 5 個級別，由 P1 至到 P5，P1 為最低產品風險級別，而 P5 為最高產品風險級別。

Investment Products with Risk Level relative to Risk Profile Analysis

投資產品風險級別與投資取向分析之對比

Investment Risk Profile 投資風險程度	Highest Risk Level of Investment Product Suitable for Customer Consideration 可供考慮的投資產品最高風險級別	Risk Profile Analysis and Risk Level Implications 投資取向分析及風險級別意義 The risk profile analysis of each risk profile mentioned herein is to describe the Customer's risk tolerance level under general conditions. 此投資取向分析旨在描述客戶在一般情況下的風險承擔程度。
Conservative 保守型	P1	These customers in general prefer investment products of low uncertainty on returns or preserve capital. These customers have fair or solid financial situation and/or are equipped with no / limited knowledge and/or experience in financial investment. 一般而言，這類客戶偏向回報較為穩定的投資產品或保存資本。這類客戶擁有一般或健全的財政實力，及/或在金融投資方面沒有/只有少許知識及/或經驗。
Moderately Conservative 中度保守型	P2	These customers in general are willing to take some risk so as to achieve returns better than bank deposits. These customers have fair or sound financial situation and/or are equipped with no / limited knowledge and/or experience in financial investment. 一般而言，這類客戶願意承擔一般風險以獲取高於銀行存款的回報。這類客戶擁有一般或穩健的財政實力，及/或在金融投資方面沒有/只有少許知識及/或經驗。
Balanced 平衡型	P3	These customers in general are willing to take a certain degree of risk so as to achieve better returns. These customers possess sound financial capability to absorb the corresponding investment loss and/or are equipped with knowledge and/or experience in financial investment. 一般而言，這類客戶願意承擔一定程度的風險以獲取更好的回報。這類客戶擁有穩健的財政實力以承受相應的投資損失，及/或在金融投資方面具備知識及/或經驗。
Moderately Aggressive 中度進取型	P4	These customers in general are willing to take higher risk so as to achieve higher returns. These customers have good financial capability to bear loss from high-risk investment; and /or are equipped with the extensive knowledge and experience in financial investment 一般而言，這類客戶願意承擔相對較高的風險以獲取更高的回報。這類客戶擁有良好的財政實力以承受高風險投資的損失，及/或在金融投資方面具備豐富的知識及/或經驗。
Aggressive 進取型	P5	These customers in general demonstrate a strong preference on very-high risk or leverage investment. These customers have strong financial capability to deal with the loss incurred from the related investment; and /or are equipped with the extensive knowledge and experience in financial investment. 一般而言，這類客戶對於極高風險或槓桿投資具有較強的喜好。這類客戶擁有雄厚的財政實力以應付相關投資導致的損失，及/或在金融投資方面具備豐富的知識及/或經驗，及/或擁有健全的財政實力來承受高風險投資的損失。

Disclaimers 免責聲明

This Questionnaire is constructed by Fubon Bank (Hong Kong) Limited (“Fubon Bank”) to analyse your risk profile. Research support and testing have been provided by CT Risk Solutions Limited. This Questionnaire and the results should be used only as a reference in making your own investment decisions and it is not an offer to sell or solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. The results of this Questionnaire are derived from the information provided to Fubon Bank by you. Both Fubon Bank and CT Risk Solutions Limited accept no responsibility or liability as to the accuracy and completeness of such information and the results of this Questionnaire unless otherwise required by laws and regulations.

You may from time to time make investment decisions which are different from your preferences and other information indicated in this Questionnaire. Before making any investment decision, you should fully understand the product risks and merits, determine that the investment is consistent with your objectives and that you are able to assume all risks.

本問卷由富邦銀行(香港)有限公司「本行」根據理信金融風險顧問有限公司的研究及測試所擬定，以用作分析閣下的風險概況。本問卷及所得的分析結果只供閣下在考慮作出投資決定時作參考之用，並不應被視為是對任何投資產品或服務的銷售或購買邀請，亦不應當為投資建議。本問卷的分析結果乃根據閣下向本行提供的資料所得，除法律及法規另有規定外，本行及理信金融風險顧問有限公司不會為該等資料及問卷結果的準確性或完整性負上任何責任。

閣下不時的投資決定可能與本問卷所載有關閣下的投資取向及其他資料有所不同。在作出任何投資決定前，閣下應全面了解有關產品的風險和回報，確定該投資符合閣下的投資目標，且有關風險亦在閣下承受能力之內。

Section 3: Confirmation / Declaration by Customer

第三部份：客戶確認與聲明

- I confirm that all the answers to this Questionnaire reflect my current situation and investment objectives.
- I fully understand and agree with the results of this investment risk profiling exercise.
- I shall be making all my investment decisions myself independently.
- I confirm that I have received a copy of this Questionnaire for record.
- 本人確認上述答案反映本人現時狀況及投資目標。
- 本人完全明白及同意此風險評估之結果。
- 本人的任何投資均由本人親自並獨立地作出決定。
- 本人確認已收取此問卷副本一份作記錄。

Section 4 : Opt-out instruction (Audio recording is not required for this section)

第四部份：選擇拒絕使用個人資料(此部分毋須錄音)

Opt-out from Use of Personal Data in Direct Marketing

You should check (“✓”) the box if you do not wish the Bank to use your personal data in direct marketing.

The Bank may provide your personal data to the Bank’s group companies for their use in direct marketing. You should check (“✓”) this box if you do not wish the Bank to provide your personal data to the Bank’s group companies for their use in direct marketing.

The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank’s Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data (the “Notice”). Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

I acknowledge that I have been provided with a Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data and confirm that I understand and accept the terms and conditions set out therein, and also agree with the items and terms set out in Section 3 above.

選擇拒絕在直接促銷中使用個人資料


如閣下不希望本行在直接促銷中使用閣下的個人資料，請在此方格內加上剔號(“✓”)。

本行可能將閣下的個人資料提供予本行之集團公司，以供其在直接促銷中使用。如閣下不希望本行將閣下的個人資料提供予本行之集團公司，以供其在直接促銷中使用，請在此方格內加上剔號(“✓”)。

以上代表閣下目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向本行傳達的任何選擇。

請注意閣下以上的選擇適用於本行[《致各客戶及其他個別人士關於個人資料\(私隱\)條例及個人信貸資料的通知》](#)中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

本人確認本人已獲提供一份《致各客戶及其他個別人士關於個人資料(私隱)條例及個人信貸資料的通知》並明白及接受其中條款，以及同意以上第三部份所載的條款及事項。

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Customer Signature 客戶簽署
Date 日期:

FUBON BANK (HONG KONG) LIMITED and/or FUBON CREDIT (HONG KONG) LIMITED (each, a “Fubon Entity”)

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and Consumer Credit Data (Effective from 1 January 2017)

- (a) From time to time, it is necessary for customers and various other individuals (including without limitation applicants for banking services and credit facilities, sureties and persons providing security or guarantee for credit facilities, shareholders, directors, officers and managers of corporate customers or applicants) (collectively “data subjects”) to supply a Fubon Entity with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the relevant Fubon Entity being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from data subjects in the ordinary course of the continuation of the banking relationship, for example, when data subjects write cheques or deposit money or effect a banking transaction or effect a financial transaction at an automated teller machine or generally communicate in writing or verbally with the relevant Fubon Entity by means of documentation or telephone recording system.
- (d) The purposes for which data relating to data subjects may be used are as follows: -
- (i) the daily operation of the securities, banking and financial services and credit facilities provided to data subjects;
 - (ii) conducting credit checks or performing credit assessment at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Fubon Entity’s credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of data subjects;
 - (vi) designing financial services or related products for data subjects’ use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (g) below);
 - (viii) determining amounts owed to or by data subjects;
 - (ix) collection of amounts outstanding from data subjects and those providing security for data subjects’ obligations;
 - (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the relevant Fubon Entity or any of its group or their respective branches or that they are expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
- (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the relevant Fubon Entity or any of its group or their respective branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
- (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the relevant Fubon Entity and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xii) enabling an actual or proposed assignee of the relevant Fubon Entity, or participant or sub-participant of the relevant Fubon Entity’s rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xiii) exchanging information with merchants accepting credit cards issued by a Fubon Entity and entities with whom the relevant Fubon Entity provides co-branded credit card services;
- (xiv) conducting matching procedures; and
- (xv) purposes relating thereto.
- (e) Data held by a Fubon Entity relating to a data subject will be kept confidential but the Fubon Entity may provide such information to the following parties for the purposes set out in paragraph (d) above: -
- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, technology outsourcing or other services to the Fubon Entity in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Fubon Entity including a group company of the Fubon Entity which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies or solicitor firms (together, “debt collection agencies”);

(v) any person to whom the relevant Fubon Entity or any of its group or their respective branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the relevant Fubon Entity or any of its group or their respective branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the relevant Fubon Entity or any of its group or their respective branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the relevant Fubon Entity or any of its group or their respective branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;

(vi) any actual or proposed assignee of the Fubon Entity or participant or sub-participant or transferee of the Fubon Entity's rights in respect of the data subject; and

- (vii) (1) the Fubon Entity's group companies;
 (2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
 (3) third party reward, loyalty, co-branding and privileges programme providers;
 (4) co-branding partners of the Fubon Entity and the Fubon Entity's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 (5) charitable or non-profit making organisations; and
 (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Fubon Entity engages for the purposes set out in paragraph (d)(vii) above.

Such information may be transferred to a place outside Hong Kong.

(f) With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Fubon Entity, on its own behalf and/or as agent, to a credit reference agency:

- (i) full name;
 (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
 (iii) Hong Kong Identity Card Number or travel document number;
 (iv) date of birth;
 (v) correspondence address;
 (vi) mortgage account number in respect of each mortgage;

(vii) type of the facility in respect of each mortgage;
 (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and

(ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the relevant Fubon Entity for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(g) USE OF DATA IN DIRECT MARKETING

The Fubon Entity intends to use a data subject's data in direct marketing and the relevant Fubon Entity requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Fubon Entity from time to time may be used by the relevant Fubon Entity in direct marketing;

(ii) the following classes of services, products and subjects may be marketed:

- (1) financial, insurance, credit card, banking and related services and products;
 (2) reward, loyalty or privileges programmes and related services and products;
 (3) services and products offered by the Fubon Entity's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 (4) donations and contributions for charitable and/or non-profit making purposes;

(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Fubon Entity and/or:

- (1) the Fubon Entity's group companies;
 (2) third party financial institutions, insurers, insurance services companies, credit card companies, securities and investment services providers;
 (3) third party reward, loyalty, co-branding or privileges programme providers;
 (4) co-branding partners of the Fubon Entity and the Fubon Entity's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 (5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, the Fubon Entity also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Fubon Entity requires the data subject's written consent (which includes an indication of no objection) for that purpose;

(v) The Fubon Entity may receive money or other property in return for providing the data to the other persons in

paragraph (g)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (g)(iv) above, the Fubon Entity will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

If a data subject does not wish the Fubon Entity to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Fubon Entity.

- (h) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right: -
- (i) to check whether a Fubon Entity holds data about him and of access to such data;
 - (ii) to require a Fubon Entity to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Fubon Entity's policies and practices in relation to data and to be informed of the kind of personal data held by the Fubon Entity;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by a Fubon Entity to a credit reference agency, to instruct the relevant Fubon Entity, upon termination of an account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Fubon Entity to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (j) In the event of any amount in an account is written off due to bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency, whichever is earlier.
- (k) Where the Bank has provided consumer credit which is subject to review from time to time in relation to an increase in the

credit amount, the curtailing of credit (including the cancellation of credit or a decrease in the credit amount) or the putting in place or implementation of a scheme of arrangement, then in order for the Bank to conduct such reviews during the subsistence of the account, the Bank will assess and make use of a credit report from a credit reference agency.

- (l) In accordance with the terms of the Ordinance, a Fubon Entity has the right to charge a reasonable fee for the processing of any data access request.
- (m) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -
- The Data Protection Officer
Fubon Bank (Hong Kong) Limited
38 Des Voeux Road Central, Hong Kong
- (n) A Fubon Entity may have obtained a credit report on the data subjects from a credit reference agency in considering any application for credit. In the event the data subjects wish to access the credit report, the Fubon Entity will advise the contact details of the relevant credit reference agency.
- (o) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
- (p) This Notice shall upon a data subject's receipt, be deemed an integral part of all contracts, agreements, credit/banking facility letters, account mandates, and other binding arrangements which the data subject has entered into or intends to enter into with the Fubon Entity.

January 2017

富邦銀行(香港)有限公司及/或富邦財務(香港)有限公司(個別地,「富邦機構」)

致各客戶及其他個別人士關於個人資料(私隱)條例(「私隱條例」)及個人信貸資料的通知

(2017年1月1日起生效)

- (a) 客戶及其他個人(包括但不限於銀行服務及信貸服務的申請人,為銀行信貸提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員)(統稱「資料當事人」),就開立或延續賬戶、設立或延續銀行信貸或銀行所提供的服務,資料當事人需不時向富邦機構提供有關的資料。
- (b) 若未能向富邦機構提供該等資料,可能會導致有關的富邦機構無法開立或延續賬戶或設立或延續銀行信貸或提供銀行服務。
- (c) 就持續正常銀行及客戶關係,例如,當資料當事人開出支票或存款時、使用自動櫃員機進行銀行或財務交易或在一般情況下以書面或口頭形式與富邦機構溝通時,有關的富邦機構亦會收集資料當事人的資料,當中可能以文書形式或電話錄音系統收集。
- (d) 資料當事人的資料可能會被用作下列用途:
- (i) 為資料當事人提供證券、銀行及金融服務和信貸融通所涉及的日常運作;
 - (ii) 於資料當事人申請信貸時及每年(通常一次或多於一次)的定期或特別信貸覆核時,進行信用檢查;
 - (iii) 設立及維持富邦機構的信貸評分模式;
 - (iv) 協助其他金融機構進行信貸檢查及追討欠債;
 - (v) 確保資料當事人持續維持可靠信用;
 - (vi) 設計供資料當事人使用的金融服務或有關產品;
 - (vii) 推廣服務、產品及其他標的(詳情請參閱以下(g)段);
 - (viii) 確定富邦機構對資料當事人或資料當事人對富邦機構的欠債金額;
 - (ix) 向資料當事人及為資料當事人債務提供抵押品的人士追討欠款;
 - (x) 履行根據下列適用於富邦機構或其集團或任何分行被期望遵守的就披露及使用資料的義務、規定或安排:
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律;(例如稅務條例及其條款中包括那些關於自動交換財務帳戶資料)
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導;(例如由稅務局作出或發出包括那些關於自動交換財務帳戶資料的指引或指導)
 - (3) 富邦機構或其集團或任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
 - (xi) 遵守富邦機構集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於富邦機構集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排;
- (xii) 讓富邦機構的實際或建議承讓人,或就富邦機構對資料當事人享有的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與的交易;及
- (xiii) 與接受由富邦機構發出的信用卡的商號及獲有關的富邦機構提供聯營信用卡服務的機構交換資料;
- (xiv) 進行核對;及
- (xv) 與上述有關的用途。
- (e) 富邦機構持有的資料當事人資料將予以保密,但富邦機構可就以上(d)段列明的用途把該等資料提供予下列各方:-
- (i) 就富邦機構業務運作向富邦機構提供行政、電訊、電腦、付款、收賬、證券結算、科技外判或其他服務的任何代理人、承辦商或提供第三方服務供應商;
 - (ii) 任何對富邦機構負有保密責任的其他人士,包括承諾保密該等資料的富邦機構集團成員公司;
 - (iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有收款人的資料);
 - (iv) 信貸資料服務機構,以及在資料當事人欠賬時,則可將該等資料提供給追討欠款公司或律師行(統稱「收賬代理」);
 - (v) 富邦機構或其集團或其任何分行根據對富邦機構或其集團或其任何分行具法律約束力或適用的任何法律規定,或根據及為符合任何法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望富邦機構或其集團或其任何分行遵守的任何指引或指導,或根據富邦機構或其集團或其任何分行向本地或外地的法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港特別行政區境內或境外及不論目前或將來存在的),而有義務或以其他方式被要求向其披露該等資料的任何人士;
 - (vi) 富邦機構的任何實際或建議承讓人或就富邦機構對資料當事人享有的權利的參與人或附屬參與人或受讓人;及
 - (vii) (1) 富邦機構的集團公司;
 - (2) 第三方金融機構、承保人、保險服務公司、信用卡公司、證券及投資服務供應商;
 - (3) 第三方獎賞、客戶或會員、合作品牌及優惠計劃供應商;
 - (4) 富邦機構及富邦機構的集團成員公司的合作品牌夥伴(該等合作品牌夥伴的名稱會於有關服務及產品的申請表格上列明);
 - (5) 慈善或非牟利的機構;及
 - (6) 就以上(d)(vii)段列明的用途而被富邦機構任用之第三方服務供應商(包括但不限於代客寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司)。
- 該等資料可能被轉移至香港境外。
- (f) 就資料當事人(不論以借款人、按揭人或擔保人身分,以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料,富邦機構可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以富邦機構及/或代理人的名義提供予信貸資料服務機構:

- (i) 全名；
- (ii) 就每宗按揭的身份（即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式）；
- (iii) 香港身份證號碼或旅遊證件號碼；
- (iv) 出生日期；
- (v) 通訊地址；
- (vi) 就每宗按揭的按揭賬戶號碼；
- (vii) 就每宗按揭之信貸種類；
- (viii) 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
- (ix) 就每宗按揭的按揭賬戶結束日期（如適用）。

信貸資料服務機構將使用上述由有關的富邦機構提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式）不時於香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據私隱條例核准及發出的個人信貸資料實務守則的規定所限）。

(g) 在直接促銷中使用資料

富邦機構擬把資料當事人資料用於直接促銷，而富邦機構為該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：

- (i) 富邦機構可能把富邦機構不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (1) 財務、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (3) 富邦機構合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由富邦機構及/或下列各方提供或（就捐款及捐贈而言）徵求：
 - (1) 富邦機構集團成員公司；
 - (2) 第三方金融機構、承保人、保險服務公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
 - (4) 富邦機構及富邦機構集團成員公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (5) 慈善或非牟利機構；
- (iv) 除由富邦機構促銷上述服務、產品及促銷標的以外，富邦機構亦擬將以上(g) (i)段所述的資料提供予以上(g) (iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而富邦機構為此用途須獲得資料當事人書面同意（包括表示不反對）；
- (v) 富邦機構可能因如以上(g) (iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如富邦機構會因提供資料予其他人士而獲得任何金錢或其他財產的回報，富邦機構會於以上(g) (iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望富邦機構如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知富邦機構行使其選擇權拒絕促銷。

- (h) 根據私隱條例規定及按其認可及發出的個人信貸資料實務守則，任何資料當事人均有權：
 - (i) 查閱富邦機構有否持有其資料及查閱該等資料；
 - (ii) 要求富邦機構改正任何有關其不準確的資料；
 - (iii) 查明富邦機構對於資料的政策及實務及獲告知富邦機構持有的個人資料的種類；
 - (iv) 要求獲告知那些資料會被例行披露予信貸資料服務機構或追討欠款公司，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
 - (v) 就富邦機構向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示富邦機構要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接富邦機構上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。
- (i) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則賬戶還款資料（定義見以上(h) (v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (j) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料（定義見以上(h) (v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
- (k) 富邦機構會不時就客戶/資料當事人信貸額增加、限制（包括取消或降低信貸額）或進行債務重組覆檢賬戶，有權就此查閱及使用資料庫所編制的信貸報告，以便富邦機構於賬戶有效期內進行覆檢。
- (l) 根據私隱條例之條款，富邦機構有權就處理任何就查閱資料的要求收取合理費用。
- (m) 若資料當事人需要查閱或更正資料、或關於資料政策及實務或資料種類等要求，應向下列人士提出：

資料保護主任
富邦銀行(香港)有限公司
香港德輔道中三十八號
- (n) 當富邦機構考慮資料當事人的信貸申請時，富邦機構有權於審批過程中開啟及參考信貸資料服務機構所編制關於資料當事人的信貸報告。如資料當事人欲索取有關信貸報告，富邦機構將會告知有關信貸資料服務機構的聯絡詳情。
- (o) 本通知並無限制資料當事人在私隱條例下所享有的權利。
- (p) 當資料當事人收悉本通知，本通知將被視作為所有資料當事人已或企圖與富邦機構簽訂的合約、協議、信貸/貸款協議書、開戶文件及其它具約束力文件等的其中一部份。

* 此通知內容以英文原文為準

二零一七年一月

Section 5: Fubon Staff Declaration

BR002(C) 04/2013(e)

第五部份：富邦職員聲明

Declaration by Fubon Staff For CIRQ Procedure Completed 富邦職員就完成問卷程序聲明
<ul style="list-style-type: none"> - I, the undersigned, confirm that contents of this Questionnaire, the investment risk profile and the risk analysis have been explained to the Customer in a language of the Customer's choice (English or Chinese). - I have also explained and invited the Customer to ask questions and take independent advice if the Customer wishes. - A copy of the completed Questionnaire has been given to the above Customer.
<p>_____</p> <p>Signature of CIRQ Execution Staff</p>
<p>Name: _____</p>
<p>Branch/Department. _____</p>

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Branch Code			Principal AO Code		
Channel	<input type="checkbox"/> In Person <input type="checkbox"/> By Phone		CIRQ Type	<input type="checkbox"/> New <input type="checkbox"/> Renewal	
Ext / Channel No.			Date & Start Time		
Name of CIRQ execution staff		Staff no.		Maker	
				Checker	
Remarks / Comments	Customer Investment Risk Profile is 客戶可承擔的投資風險程度為：_____				