Account No.

HANTEC FUTURES LIMITED & HANTEC SECURITIES CO. LIMITED

LICENSED CORPORATION UNDER THE SECURITIES AND FUTURES COMMISSION

CE No.: ARV980 & AFL779

KNOW-YOUR-CLIENT QUESTIONNAIRE

12/F South China Building, 1-3 Wyndham Street, Central, Hong Kong

Note: You are required to inform the Company if there is any substantial change of information provided in the form before the policy is issued.

Financial Needs and Investor Profile Analysis Form for Individual/Joint Account

1. Personal Details *[for Joint Account Opening, please fill in the following form by the First Applicant.]*

Account Number:	Occupation:
Applicant Name:	Education Level ☐ Primary or below ☐ Secondary ☐ Tertiary/University
Date of Birth (DD/MM/YY):	Marital Status ☐ Single ☐ Married ☐ Divorced
Are you a U.S. citizen or residing in U.S.? ☐ Yes ☐ No	Number of Dependent(s) ☐ Nil ☐ 1–3 ☐ 4–6 ☐ 7 or above
HKID /Passport No.:	
Telephone No. (Home/Mobile)	Email
Address	

2. Joint Account Personal Details *[please fill in the following form by the Second Applicant.]*

Account Number:	Occupation:
Applicant Name:	Education Level ☐ Primary or below ☐ Secondary ☐ Tertiary/University
Date of Birth (DD/MM/YY):	Marital Status ☐ Single ☐ Married ☐ Divorced
Are you a U.S. citizen or residing in U.S.? ☐ Yes ☐ No	Number of Dependent(s) ☐ Nil ☐ 1–3 ☐ 4–6 ☐ 7 or above
HKID /Passport No.:	
Telephone No. (Home/Mobile)	Email
Address	

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MOST IMPORTANT INFORMATION DISCLAIMER

1. This personal Financial Profile (The “Profile”) is derived from the information you provided to Hantec Futures Limited & Hantec Securities Co. Limited (CE: ARV980 & AFL779) (Collectively “The Company”). Inaccurate, incomplete or outdated information may affect the profiling results. If the information provided is changed, it is recommended that you should conduct the profiling again as the profiling result may be different. This Profile is intended to assist you to understand your investment needs and your personal risk profile and merely for your consideration and reference. It should not be considered as recommendation or advice on the suitability of any investment product and does not constitute any offer or solicitation to buy or sell any investment product.

2. It is important to understand that the risk category to which any investment product is currently classified may change from time to time. The risks arising from any transaction in relation to such investment product may not correspond to your risk tolerance level reflected in the Profile which you have completed.

3. Concentration ratio of an investment in a particular product is a percentage showing the amount of such investment in aggregated term against customer’s total investible assets. It is one of the methods employed for the diversification of risk. Generally speaking, investment in a particular product should not constitute more than certain percentage of the customer’s total investible assets. Although your risk tolerance level may match the risk rating of a product, the product may not match your profile if purchase of the product leads to a high degree of concentration with respect to your total investible assets. You should take steps to ensure that you have a full understanding of the implication on concentration risk (e.g. by seeking independent financial and other professional advice) and that you are willing to assume the risk in light of your investment objectives, risk tolerance level, financial position and other circumstances.

4. The Company does not make any representation or warranty and shall have no liability whatsoever as to the completeness or accuracy of the information contained in this Profile and in respect of any consequences should you choose to rely on the information herein contained.

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3. Investment Profile (For Individuals/Joint Account)

What are your purposes of buying our product?

☐ Protection [0] ☐ Savings [4] ☐ Investment [10] ☐ Retirement [1]
☐ Education [7] ☐ Others (Please specify:)

What is your target horizon for this investment service (in years)?

☐ < 1 [10] ☐ 1 – 3 [8] ☐ 4 – 6 [6] ☐ 7 – 10 [4] ☐ > 10 [2]

Your capacity to contribute to investments:

a. **What is your average monthly income from all sources including basic salary, commission, bonus, and other income in the past 2 years? (in HK$)**
☐ Specific amount: Not less than _______________ /per month
☐ In the following range:
☐ 10,000 - 19,999 [1] ☐ 20,000 - 49,999 [4] ☐ 50,000 - 100,000 [7]
☐ > 100,000 [10] ☐ Limited means / no regular source [0]

b. **What is your average monthly expense including mortgage or rental, living expenses for personal and all dependents in the past 2 years? (in HK$)**
☐ Specific amount: Not less than_______________ /per month
☐ In the following range:
☐ 10,000 - 19,999 [1] ☐ 20,000 - 49,999 [4] ☐ 50,000 - 100,000 [7]
☐ > 100,000 [10]

c. **What is your approximate current accumulative amount of liquid assets? (in HK$)**
Please specify amount: ____

d. **For how long are you able to contribute to investment plan (in years)?**
☐ < 1 [2] ☐ 1 – 3 [4] ☐ 4 –6 [6] ☐ 7 – 10 [8] ☐ > 10 [10]

e. **In considering your ability to make payments, what are your sources of funds? (please tick one or more)**
☐ Salary [2] ☐ Income [2]
☐ Savings [2] ☐ Income from other investments[2]
☐ Accumulative savings & investments [2] ☐ Others (Please specify:)

4. Cash needs

☐ I have adequate regular income to meet my needs. I do not rely on my investments to generate regular income. [10]
☐ I depend on my investments to meet my current income needs. I will be drawing part of my investments periodically to supplement my income. [3]

5. The type of investment experience(s) that I have (please tick one or more):

☐ Foreign exchange margin trading, foreign exchange leveraged trading, non-deliverable forward contract, or derivatives [2]
☐ Alternative (e.g. properties-linked, commodities-linked, hedge funds) investments [2]
☐ Foreign exchange (e.g. currency switching, premium deposits, foreign currency time deposits) [2]
☐ Investment funds or equities [2]
☐ Debt securities (e.g. bonds, notes, etc.) Time deposit or savings [2]

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6. **My risk preference level is:**
   I can tolerate a loss of about
   - ☐ 15% or worse in a year 13% in a year [10]
   - ☐ 10% in a year 8% in a year [7]
   - ☐ 5% in a year 2% in a year [5]
   - ☐ I will only consider an investment which has capital or principal protection at maturity [1]

7. **Do you have a view of the underlying market of your investment and want to exercise your view?**
   - ☐ Yes. I wish to exercise my current view to invest in a particular market or a product [3]
   - ☐ No. I do not have a market view on my investment. [10]

8. **What percentage of your monthly income on average could be invested in financial products?**
   - ☐ 0% [2]
   - ☐ 1% – 10% [4]
   - ☐ 11% – 20% [6]
   - ☐ 21% – 30% [8]
   - ☐ More than 30% [10]

9. **Which of the following statements best describes your feelings and attitude?**
   - ☐ I cannot accept any risks [2]
   - ☐ I will try my best to avoid risks, though minor ones are still acceptable [4]
   - ☐ I am trying to strike a balance between risks and returns [6]
   - ☐ I am willing to accept more risk, as I aim for more returns [8]
   - ☐ Risks are never my consideration. Only the amount of return will be my focus [10]

10. **What is your current investment objective?**
    - ☐ Security of capital is most important [2]
    - ☐ Security of capital is important [4]
    - ☐ Balance between security and growth of capital is important [6]
    - ☐ Growth of capital is important [8]
    - ☐ Growth of capital is most important [10]

11. **Which of the following investments you currently hold?**
    - ☐ I have cash and bank deposits only [1]
    - ☐ I have cash, bank deposits and foreign currencies [4]
    - ☐ I have cash, bank deposits, foreign currencies and funds [7]
    - ☐ I have cash, bank deposits, foreign currencies, funds, stocks and derivatives [10]

12. **How many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event?**
    - ☐ Less than 3 months [1]
    - ☐ 3 – 6 months [4]
    - ☐ 7 – 9 months [7]
    - ☐ More than 9 months [10]

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13. What would you do if there is a 20% loss in your investment?

- ☐ I will sell [2]
- ☐ I will switch to safer investment vehicles [4]
- ☐ Price fluctuation is common. I will wait for a moment before making any changes [6]
- ☐ I will continue my long term investment plan and maintain my asset mix [8]
- ☐ I will subscribe more units when the unit price is low [10]

14. When will you retire?

- ☐ Already retired [2]
- ☐ Within 5 years [4]
- ☐ 6 – 10 years later [6]
- ☐ 11 – 15 years later [8]
- ☐ At least 16 years later [10]

15. What is your expected return from investments?

- ☐ Cannot bear any losses [2]
- ☐ Meet the inflation standard [4]
- ☐ Slightly above the inflation rate [6]
- ☐ Moderately above the inflation rate [8]
- ☐ Significantly above the inflation rate [10]

Total Score __________
Question 1 to 15

Total Score	**Risk Level**	**Suitable Product Risk**	**Investor Risk Profile**
30 - 60	Very Cautious	Low	Refer to investors who are suitable for relatively low risk asset classes and price fluctuation which achieve better yield than deposits and inflation rate.
61 – 90	Cautious	Low to Medium	Refer to investors who are suitable for low to medium risk asset classes and price fluctuation which achieve better yield than deposits and inflation rate.
91 – 120	Balanced	Medium	Refer to investors who are suitable for medium risk asset classes and price fluctuation which achieve long term capital gain.
121 – 150	Adventurous	Medium to High	Refer to investors who are suitable for medium to high risk asset classes and significant price fluctuation which achieve high growth of capital.
151 – 180	Speculative	High	Refer to investors who are suitable for relatively high risk asset classes and significant price fluctuation which achieve high growth of capital.

If you choose to deviate in any respect from the Risk Profile Questionnaire process, you must indicate your reason(s) in writing.

(Applicant must complete explanation in own handwriting in this box.)

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Declaration and Agreement by Client	
The undersigned (whose particulars are set out in this Account Opening Form) (the "Client"), agrees to open [securities/futures/discretionary management] account(s) (the "Account(s)") with the Company upon and subject to all the provisions of this Account Opening Form and the relevant Sections of "Terms and Conditions for [securities/futures/discretionary management] account" (the "Terms and Conditions") applicable to the Account(s) that the Client applies to open. By signing this Part, the Client hereby declares, agrees and confirms that:- (a) the information provided in this Account Opening Form is complete, true and accurate. The Company is entitled to rely fully on such representations and information for all purposes, unless the Client informs the Company in writing of any change to that information; (b) the Client has fully read, understood and confirmed, and agrees and accepts to be bound by all the provisions of this Account Opening Form and the Terms and Conditions (as amended from time to time) applicable to the Account(s) that the Client applies to open with the Company. The Client has been advised by the Company to seek independent legal advice; (c) the contents of the Terms and Conditions have been fully explained to the Client in a language which the Client understands; (d) the Company reserves its rights to amend the Terms and Conditions from time to time. Such amendments shall be incorporated into the Terms and Conditions unless objected to in writing by the Client within 14 days from the notice of the Company; (e) In the event that there is any inconsistency between the English version and the Chinese version of the Account Opening Form and the Terms and Conditions, the English version shall prevail. The Company may provide a hard copy of the English version upon request; and (f) the Client has read and understood the policy of the Company in relation to information of the Client as contained in the Terms and Conditions, and agrees and accept to its terms.	
Client Name & Client Signature	Date(dd/mm/yyyy)

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<table>
<tr><td colspan="3">Witness Signature</td></tr>
<tr><td colspan="3">IF THE DOCUMENT IS NOT EXECUTED BY THE CLIENT(S) IN FRONT OF Hantec Futures Limited & Hantec Securities Co. Limited’s EMPLOYEE/LICENSED OR REGISTERED STAFF OR SUBMITTED WITH AN APPROPRIATE CHEQUE , BELOW SHOULD BE SIGNED BY A SPECIFIED PERSON [if applicable]

The undersigned person hereby certify the signing of this document (together with the above Agreement) by the above Client/ Joint Clients (please delete either one) and sighting of related identity documents of such Client(s).</td></tr>
<tr><td>Witness Name

ID Card/Passport/CE No.

Occupation of Witness:</td><td>Witness Signature</td><td>Date</td></tr>
<tr><td colspan="3">Contact details
Tel. No.：　　　　　　　　　　Email Address：</td></tr>
<tr><td colspan="3">A crossed cheque bearing your name shown in your identity document and drawn on your account with a licensed bank in Hong Kong with your same signature(s) as shown in this Form in favour of “Hantec Futures Limited & Hantec Securities Co. Limited” for not less than HKD <　　　　> (or such other amount as may be advised by Hantec Futures Limited & Hantec Securities Co. Limited.
Any SFC licensed or registered person, an affiliate of such person, a Justice of the Peace, a Branch Manager of a bank, Certified Public Accountant, Lawyer or Notary Public.</td></tr>
<tr><td colspan="3">Declaration by the licensed or registered staff</td></tr>
<tr><td colspan="3">The Client has been provided with the relevant risk disclosure statements and disclaimers in a language of the Client’s choice.　The undersigned licensed or registered staff has invited the Client to read the risk disclosure statements and disclaimers as set out in the Terms and Conditions, ask questions and take independent advice if the Client wishes.</td></tr>
<tr><td>Name of licensed or registered staff (in block letters)

ID Card/Passport/CE No.

Occupation of Witness:</td><td>Signature of licensed or registered staff</td><td>Date</td></tr>
</table>

For and on behalf of

Hantec Futures Limited & Hantec Securities Co. Limited acknowledges and agrees

Authorized Signature

Date(dd/mm/yyyy):

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Financial Needs and Investor Profile Analysis Form for Individual/Joint Account Acknowledgement Receipt

To Hantec Futures Limited &
Hantec Securities Co. Limited

Date:____________________

Account Name： ___________________________

Account Number: ___________________________

Acknowledgement by Client

I/We confirm that I/we have received a copy of "Financial Needs and Investor Profile Analysis Form for Individual/Joint Account" which was completed and signed by me/us.

Signature: ______________________

Name: ______________________

Date: ______________________
(dd/mm/yyyy)

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