

風險意向問卷 Risk Profile Questionnaire



只適用於投資相連壽險計劃或繳付額外保費的申請

For Investment-Linked Assurance Scheme ("ILAS") or top-up premium payment application only

保單編號 Policy Number:	保單持有人姓名 Name of Policyholder:
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- 註 Note:**
- 請回答此表格內的所有問題。如有任何未回答的問題未被刪去，請不要在表格上簽署。
Please answer all questions in this form. Do **NOT** sign on this form if any questions are unanswered and have not been crossed out.
 - 閣下必須回答所有問題。請不要留空。如閣下不回答任何問題，本公司必須拒絕閣下的申請。
You must reply all questions. Do not leave them blank. We will reject your application if you do not reply any of the questions.
 - 若此保單為聯名保單，則每位保單持有人均需各自填妥「風險意向問卷」。
For joint policy, each Policyholder must submit the "Risk Profile Questionnaire" individually.
 - 請注意，以便中介人能針對閣下的需要提供合適的意見，填妥此風險意向問卷是非常重要的。若閣下未能填妥此表格，本公司可能拒絕閣下的申請或閣下會於日後的投訴遇到困難。
Please note that completing this Risk Profile Questionnaire is very important for the intermediary to provide recommendation that is suitable to your needs. Failure to complete this form may result in Blue Insurance Limited unable to accept your application and / or your difficulties in respect of any complaints that you might have in the future.
 - 如在本表格中提供的資料有任何重大變更，請告知我們。
You need to inform us if there is any substantial change of information provided in this form.

風險意向問卷 RISK PROFILE QUESTIONNAIRE		分數 SCORE
1	閣下的年齡? What is your age? • 18 - 35 歲 years old 4 • 36 - 45 歲 years old 3 • 46 - 65 歲 years old 2 • 65 歲以上 Over 65 years old 1	
2	閣下擁有多少年投資的經驗? How many years of investment experience do you have? • 少於一年 Less than 1 year 1 • 一至五年 1 to 5 years 2 • 五至十年 5 to 10 years 3 • 超過十年 More than 10 years 4	
3	閣下的目標投資年期是多久? What is your investment horizon? • 少於一年 Less than 1 year 1 • 一至五年 1 to 5 years 2 • 五至十年 5 to 10 years 3 • 超過十年 More than 10 years 4	
4	閣下的投資目標是什麼? What is your investment objective? • 以極低風險為長期資本增值。 Long-term capital appreciation with extremely low risk 1 • 以略高於通脹的回報為投資目標。 Return with slightly higher than inflation rate as investment objective 2 • 願意接受一定程度的市場波動 / 風險，以換取較高的潛在回報。 Pursue higher potential return with accepting a certain level of market fluctuation/ risk 3 • 願意接受大程度的市場波動 / 承受高風險，以換取潛在極高回報。 Pursue high potential return with accepting a large level of market fluctuation/ high degree of risk 4	
5	在下列選擇中，閣下願意投資於波幅程度多大的投資產品? Which of the following portfolio return would you be most comfortable with? • -5% 至 to +5% 1 • -10% 至 to +10% 2 • -20% 至 to +20% 3 • 低於-20%至超過+20% Below -20% to above +20% 4	

**風險意向問卷
RISK PROFILE QUESTIONNAIRE**

分數
SCORE

6	<p>在一般情況下，在閣下每月的家庭收入中，有百分之幾可用作投資？ Under general condition, what is the portion of your monthly family income that you can consider as contribution to your investment?</p> <ul style="list-style-type: none"> • 少於 Less than 5% 1 • 5% 至 to 15% 2 • 16% 至 to 50% 3 • 超過 More than 50% 4 	
7	<p>閣下現時是否持有以下任何投資產品？假若投資多於一項，請選擇分數最高的一項。 Are you currently holding any of the following investment products? If you have more than one category, please choose the one with the highest score.</p> <ul style="list-style-type: none"> • 存款 Bank Deposit 1 • 債券、債券基金 Bonds, Bond Funds 2 • 基金、股票、非保本之股票掛鈎結構投資產品 Funds, Stocks, Non-Guaranteed Equity-Linked Structured Investment Products 3 • 認股權證、期權、期貨 Call Warrant, Options, Futures 4 	
8	<p>閣下的現金儲備大約可足夠應付多少個月的基本財務需要開支？ How many months can your cash savings meet your basic financial expenses?</p> <ul style="list-style-type: none"> • 少於三個月 Less than 3 months 1 • 三個月至七個月 3 to 7 months 2 • 八個月至十一個月 8 to 11 months 3 • 超過十二個月 More than 12 months 4 	
9	<p>閣下是否擁有衍生工具產品知識？(衍生工具包括交易所買賣的期貨期/期權、誌股權證、牛熊證、可轉換債券、合成交易所買賣基金和結構性產品) Do you have knowledge in derivatives? (Derivatives includes futures, options, warrants, callable bull/bear contracts, convertible bonds, synthetic exchange traded funds and structured products)</p> <ul style="list-style-type: none"> • 本人並沒有任何衍生工具產品的知識 I don't have any knowledge in derivatives 1 • 本人曾參加有關衍生工具產品的培訓或課程 I have attended training or course on derivatives 2 • 本人於過去 3 年內曾執行 5 宗衍生工具產品的交易 I have executed 5 transactions in derivatives within the past 3 years 3 • 本人現時或以前的工作經驗與衍生工具產品有關 My current or previous work experience related to derivative products 4 	
總分數 TOTAL SCORE:		

客戶風險承受能力程度 Investor Profile Analysis

分數 Score 9 - 18	分數 Score 19 - 27	分數 Score 28 - 36
平穩型投資者 Conservative Investor	增長型投資者 Moderate Investor	進取型投資者 Aggressive Investor
<p>閣下是一個平穩型的投資者，而保本是閣下投資的主要目的。 You are a conservative investor and capital protection is your main objective.</p>	<p>閣下是一個增長型的投資者，而長期平穩增長是閣下投資的主要目的。而閣下亦已準備接受透過一個較大的波動及風險從而取到一個較高回報的收入及資本增長。 You are a moderate investor and steady long term growth is your main objective. You are prepared to accept a higher level of volatility and risk to achieve higher investment income and capital growth.</p>	<p>閣下是一個進取型的投資者，而達到最高回報是閣下投資的主要目的。而閣下亦已準備於閣下的投資價值中有一個大的波動。 You are an aggressive investor and maximizing your rate of return is your main objective. You are prepared to accept large fluctuations in the value of your investments.</p>

Blue Insurance Limited (下稱「本公司」或「我們」) 認真重視閣下個人資料的私隱及保護, 並承認其責任根據個人資料私隱專員公署及《個人資料(私隱)條例》(第 486 章)(「私隱條例」)處理閣下的個人資料。個人資料收集聲明(「個人資料收集聲明」)列出資料當事人的個人資料將被收集、使用的目的, 資料轉移對象類別, 以及資料當事人根據私隱條例的權利。

1. 本公司僅將為合法和相關的目的收集個人資料, 並將採取所有切實可行的步驟, 確保本公司所持個人資料的準確性。本公司將採取所有切實可行的步驟保障個人資料的安全性, 並避免未經授權或因意外而擅自取得、刪除或另行使用個人資料的情況。
2. 閣下可自願提供申請表所要求的個人資料, 以及本公司於進行正常業務運作期間所要求的個人資料。然而, 倘閣下未能提供所要求的資料, 我們可能無法處理閣下的要求、向閣下提供服務、產品及所需資料。

收集個人資料之目的

本公司不時有必要收集閣下的個人資料, 從而向閣下提供保險及/或相關產品及服務、根據本公司簽發的保單處理索賠、處理閣下提出的其他要求、查詢及投訴及/或與遵守香港境內或境外監管或其他機構發佈的任何法律、指引或要求。向閣下收集的資料亦會用作以下用途(「用途」):

1. 向閣下推介、提供和營銷本公司或本公司的商業/營銷合作夥伴(參閱下文「在直接促銷中使用及提供個人資料」部分)之產品及服務, 以及提供、維持、管理和操作該等產品/服務;
2. 處理及評估閣下就本公司及本公司的關聯公司所提供之產品及服務提出的任何申請或要求;
3. 向閣下提供後續服務, 包括但不限於執行已發出的保單;
4. 與就本公司及/或本公司的關聯公司提供的任何產品及服務而由閣下或針對閣下提出的或者其他涉及閣下的任何付款/索賠相關的任何目的, 包括索賠調查;
5. 進行保單審查並評估閣下的需求分析;
6. 偵測和防止欺詐行為(無論是否與就由本公司及/或關聯公司提供的產品/服務有關);
7. 為客戶設計及提供保險、產品及服務;
8. 為統計或其他目的進行市場研究;
9. 不時就本聲明所列之目的進行身份及/或信貸檢查及/或追討欠款以核對所持有而與閣下有關的任何資料;
10. 遵守任何適用的司法管轄區的法律、規範、其他法律要求、任何司法管轄區的監管機構或政府機關之間達成的協議或條約或任何現在或將來的合同或其他承諾。
11. 作出任何適用法律、規則、規例、條約、與監管機構承諾、實務守則或指引所要求的披露或協助在香港或其他地方的警方或其他政府或監管機構執法及進行調查;
12. 開展與本公司業務經營有關的其他服務;
13. 與上述任何目的直接有關的其他目的; 及
14. 在取得閣下同意後, 我們亦可能使用閣下的個人資料, 以向閣下發出下面所述的促銷通訊。

轉移個人資料

個人資料將予以保密, 但在遵守任何適用法律條文的前提下, 除向上文「收集個人資料之目的」部分所提及的其他人士披露閣下的個人資料外, 可提供予以下其他人士:

1. 位於香港或其他地方的任何關聯公司、本公司的任何關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀/中介人、行業協會或聯會、基金管理公司或金融機構; 就此, 閣下同意將閣下的資料轉移至香港境外;
2. 與就本公司及/或關聯公司提供的任何產品及服務而由閣下或針對閣下提出的或其他涉及閣下的任何索賠相關的任何人士(包括私家偵探);
3. 整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司, 以就現有資料而對所提供的資料作出分析和檢查;
4. 對個人資料有保密責任的任何代理人、承辦商及向本公司及/或我們在香港或其他地方的關聯公司提供研究、行政、電訊、電腦、支付、印刷、技術及其他服務(包括直接行銷服務)以令我們的業務可以運作的第三方服務供應商(包括但不限於保險公司、律師、銀行家、會計師、專業顧問及金融機構);
5. 醫療賬單審查公司;
6. 信貸資料機構(以進行信貸檢查及其他直接相關用途)或倘發生債務違約, 追討欠款公司;
7. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者; 及
8. 香港或其他地方的任何政府部門或合適的政府部門或監管機構。

在取得閣下同意後, 我們亦可能向第三方披露閣下個人資料, 以讓他們向閣下發出下面所述的營銷通訊。

轉後頁
Please turn over

在直接促銷中使用及提供個人資料

本公司有意：

1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財務背景及人口統計數據以進行直接營銷；
2. 就本公司、第三方財務機構、我們的關聯公司、我們的合作品牌夥伴及我們的商業／營銷夥伴可能提供關於下列類別的服務及產品而進行直接促銷（包括但不限於提供獎賞、客戶忠誠或優惠計劃）：
 - a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
 - b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體及高級消費品；
3. 除由本公司促銷上述服務及產品外，本公司亦有意將上文 1.段部份所述的資料提供予上文 2.段部分所述的全部或任何人士／實體，以供該等人士／實體在促銷該等服務及產品中使用。在使用閣下的個人資料作上文所述的目的或提供予上文所載列的資料轉移對象之前，本公司須獲得閣下的書面同意，且只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。
4. 閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何直接促銷用途的同意，且本公司須終止使用或提供該等資料以作直接促銷用途。閣下須以書面形式發信至「查閱及更正個人資料」部分所列的地址通知我們。本公司須在不收取任何費用的情況下，確保不會將閣下納入日後的直接促銷活動中。

查閱及更正個人資料

根據私隱條例，閣下有權查明本公司是否持有閣下的個人資料、索取資料的副本，以及更正／刪除任何不準確的資料。閣下亦可以要求本公司告知閣下本公司所持個人資料的種類。

查閱及更正資料的要求，或獲取有關政策、常規及本公司所持的資料種類的資訊要求，均應以書面形式發送至：

資料保障主任

Blue Insurance Limited

香港九龍灣宏遠街 1 號「一號九龍」30 樓

我們會不時更新我們的私隱政策，並鼓勵閣下細閱本公司網站上的私隱政策。

Blue Insurance Limited (referred to as "Company", "our", "we", or "us") takes the privacy and protection of your personal information seriously and recognizes its responsibilities in relation to the handling of your personal data under the Privacy Commissioner for personal data and Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). The Personal Information Collection Statement ("PICS") sets out the purposes for which personal data of individual data subjects will be collected, used, the classes of transferees and rights of data subjects under the PDPO.

1. Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.
2. It is voluntary for you to provide the personal data requested in the application form and in the ordinary course of our business relationship. However, if you fail to do so, we may not be able to process your request, provide you with the services, products and information.

Purpose of Collection

From time to time, it is necessary for the Company to collect your personal data in connection with the provision of insurance and/or related products and services to you, the processing of claims under insurance policies issued by the Company, the processing of other requests, enquiries and complaints from you, and / or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside of Hong Kong.

The information collected from you will also be used for the following purposes ("Purposes"):

1. offering, providing and marketing to you the products and services of the Company or our business/marketing partners (see "Use and provision of personal data in direct marketing" below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products and services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any payment/claims made by or against or otherwise involving you in respect of any products and services provided by the Company and/or our affiliates, including investigation of claims;
5. performing policy review and evaluating your needs analysis;
6. detecting and preventing fraud (whether or not relating to the product/services provided by the company and/or affiliates);
7. designing and providing insurance, products and services for customers;
8. conducting market research for statistical or other purposes;
9. conducting identity and/or credit checks and/or debt collection for matching any data held which relates to you from time to time for any of the purposes listed herein;
10. complying with the laws, regulatory, other legal requirements, agreement or treaty or any present or future contractual or other commitment with any regulators or government authorities in any applicable jurisdictions;

11. making disclosure as required by any applicable law, rules, regulations, treaty, commitment with regulators, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
12. carrying out other services in connection with the operation of the Company's business;
13. other purposes directly relating to any of the above; and
14. With your consent, we may also use your personal data to send you marketing communications as described below.

Transfer of Personal Data

Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties in addition to the disclosure of your personal information to the parties as mentioned in the above section of "Purpose of Collection":

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker/agent, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products and services provided by the Company and/or our affiliates;
3. organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies to analyze and check information provided against existing information;
4. any agent, contractor or third party who provides research, administrative, telecommunications, computer, payment, printing, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors and financial institutions) and who has a duty of confidentiality to the same;
5. medical bill review companies;
6. credit reference agencies (for conducting credit checks and other directly related purposes) or, in the event of default, debt collection agencies;
7. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
8. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications as described below.

Use and provision of personal data in direct marketing

The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, third party financial institution, our affiliates, our co-branding partners and our business/marketing partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. in addition to marketing the above products and services, the Company also intends to provide the data described in the above 1 to all or any of the persons/entities mentioned in 2. above for use by them in marketing those products and services. Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.
4. You may thereafter withdraw your consent to the use and provision to the parties by the Company of your personal data for direct marketing purposes and the Company shall cease to use or provide such data for direct marketing purposes. You are required to inform us by writing to the address in the section on "Access and correction of personal data". The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data

Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct /erase any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Blue Insurance Limited

30/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Hong Kong

Attn: The Data Protection Officer

We update our Privacy Policy from time to time and encourage you to familiar yourself with the Privacy Policy on our Company website.

直接促銷及市場推廣資料 Direct Marketing and Promotional Materials

本人確認已閱畢個人資料收集聲明，並明白及同意 Blue Insurance Limited (「本公司」) 可根據此個人資料收集聲明收集、使用及轉移本人的個人資料作直接促銷用途。

請在以下空格加上「✓」號以表示閣下同意如此使用閣下的個人資料。如閣下不同意，請不要在以下空格加上「✓」號。

同意

I confirm I have read the Personal Information Collection Statement (PICS), understand and agree that Blue Insurance Limited (the "Company") may collect, use and transfer my personal data for direct marketing as set out in the PICS.

Please indicate your agreement to such use by ticking the box below. Should you find such use of your Personal Data not acceptable, please indicate your objection by not ticking the box below.

Agree

本人 / 吾等同意就上述個人資料收集聲明書內之收集目的、使用及轉移本人 / 吾等之個人資料。

本人聲明本人已閱讀並明白此風險意向問卷，並確認此風險意向問卷的所有答案均由本人提供，且根據本人所知為真實、全面及準確的資料。若投資相連保險計劃為建議的保險計劃，本人同意承擔相關的投資風險。本人亦確認中介人已詳細解釋所介紹的保險的優點及風險。

I / we hereby agree and consent to the collection, use and transfer of my / our Personal Data for the Purposes as further set out in the Personal Information Collection Statement above.

I declare that I have read and understood this Risk Profile Questionnaire. I hereby confirm that all the answers to the questions in this Risk Profile Questionnaire are provided by me and are true, accurate and complete to the best of my knowledge. I am also willing to bear the investment risk should ILAS be recommended. I further confirmed that the intermediary has explained in details of the advantages and risks of these options.

保單持有人姓名
Name of Policyholder

保單持有人簽署*
Signature* of Policyholder

日期 (日 / 月 / 年)
Date (DD / MM / YYYY)

* 簽署模式應與申請書上之簽名相同，以作核對。

All Signature(s) must be consistent with that in your application form.

中介人姓名
Name of Intermediary

中介人簽署
Signature of Intermediary

日期 (日 / 月 / 年)
Date (DD / MM / YYYY)