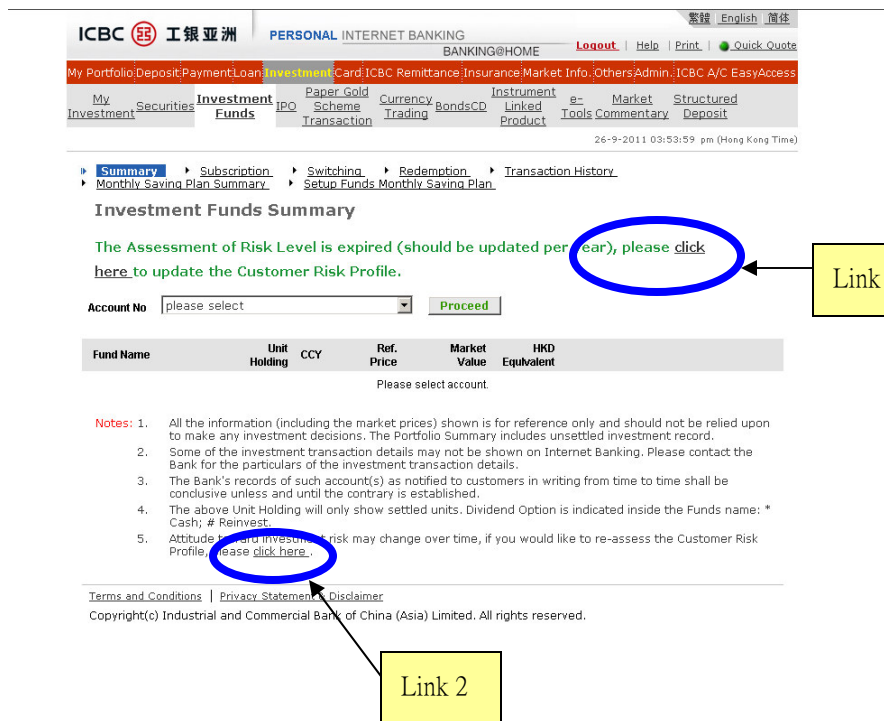


## Internet Banking Tips – How to Update Customer Risk Profile

You should have filled in the customer risk profile if you have applied any investment account in the Bank. Yet, the Bank suggests customer to update the Customer Risk Profile (CRP) annually. To choose the appropriate investment portfolio, you should first consider your risk tolerance, investment period and your financial circumstances. Notice: This internet CRP service function is only applicable to sole-name account. If it is a joint-name account, the ultimate investment decision maker should visit our branch to answer this questionnaire.

- 1 **If your CRP record has expired**, you cannot subscribe some of the investment products. Please go to 'Investment --> Investment Funds-->Summary', click the function link 1 to update the CRP record.
  
- 2 **If your CRP has not expired yet**, but you wish to review the result again, please go to 'Investment --> Investment Funds-->Summary', click the function link 2 to update the CRP record.



The screenshot shows the 'Investment Funds Summary' page in the ICBC internet banking portal. The page header includes the ICBC logo and navigation links like 'PERSONAL INTERNET BANKING', 'BANKING@HOME', 'Logout', 'Help', 'Print', and 'Quick Quote'. A main navigation bar contains 'My Portfolio', 'Deposit', 'Payment', 'Loan', 'Investment', 'Card', 'ICBC Remittance', 'Insurance', 'Market Info', 'Others', 'Admin', 'ICBC A/C', and 'Easy Access'. Below this, there are sub-navigations for 'My Investment', 'Securities', 'Investment Funds', 'IPO', 'Paper Gold Scheme', 'Currency Transaction', 'Bonds/CD', 'Instrument Linked Product', 'e-Tools', 'Market Commentary', and 'Structured Deposit'. The page title is 'Investment Funds Summary' with a breadcrumb trail: Summary > Subscription > Switching > Redemption > Transaction History > Monthly Saving Plan Summary > Setup Funds Monthly Saving Plan. The main content area displays a message: 'The Assessment of Risk Level is expired (should be updated per year), please click here to update the Customer Risk Profile.' A blue circle highlights the text 'please click here', with a yellow box labeled 'Link 1' pointing to it. Below the message is an 'Account No' dropdown menu with 'please select' and a 'Proceed' button. A table with columns 'Fund Name', 'Unit Holding', 'CCY', 'Ref. Price', 'Market Value', and 'HKD Equivalent' is shown, with a note 'Please select account.' below it. A 'Notes' section contains five points, with the fifth point 'Attitude toward investment risk may change over time, if you would like to re-assess the Customer Risk Profile, please click here.' circled in blue, and a yellow box labeled 'Link 2' pointing to it. The footer includes 'Terms and Conditions', 'Privacy Statement', and 'Disclaimer', along with the copyright notice for Industrial and Commercial Bank of China (Asia) Limited.

## Step 1 Input the answers for CRP

### Update Customer Risk Profile

In choosing the appropriate investment portfolio, you should first consider your risk tolerance, investment time frame and your financial circumstances. Please complete the following questionnaire to help you understand your risk profile.

<p><b>1. How would you describe your investment experience or knowledge?</b></p> <p><input type="radio"/> I have very little investment experience apart from bank savings and time deposits</p> <p><input checked="" type="radio"/> I have some knowledge in unit trusts / stocks / bonds / structured products investment. I appreciate further guidance</p> <p><input type="radio"/> I am an active and experienced investor and able to make my own investment decisions</p>
<p><b>2. How would you describe your attitude towards risk?</b></p> <p><input type="radio"/> I am risk-averse and would like to invest with high degree of capital preservation</p> <p><input checked="" type="radio"/> I think capital preservation is important but I am willing to assume some risks to enhance the potential returns</p> <p><input type="radio"/> I am willing to accept significant risk for potentially higher returns</p>
<p><b>3. What is the purpose of your investment?</b></p> <p><input type="radio"/> Children's education / Retirement Plan</p> <p><input checked="" type="radio"/> Personal goal (e.g. Property/Car acquisition)</p> <p><input type="radio"/> Wealth growth / accumulation</p>
<p><b>4. How do you expect your time horizon for this investment product?</b></p> <p><input type="radio"/> Less than 3 years</p> <p><input checked="" type="radio"/> 3 to 5 years</p> <p><input type="radio"/> More than 5 years</p>
<p><b>5. If you consider lump sum investment, what percentage of your total assets will you invest?</b></p> <p><input type="radio"/> Less than 25%</p> <p><input checked="" type="radio"/> 25% - 50%</p> <p><input type="radio"/> 51% - 75%</p> <p><input type="radio"/> Greater than 75%</p>
<p><b>6. What is your expected return for the investment? (Remark: high expected return carries higher risk)</b></p> <p><input type="radio"/> In line with bank deposits rate</p> <p><input checked="" type="radio"/> Slightly more than time deposit rate</p> <p><input type="radio"/> Significantly exceed time deposit rate</p>

<p><b>8. How do you expect your future monthly investable amount over the next five years?</b></p> <p><input type="radio"/> Expect the monthly investable amount will decrease (e.g. retirement)</p> <p><input checked="" type="radio"/> Expect the monthly investable amount will stay somewhat the same</p> <p><input type="radio"/> Expect the monthly investable amount will be greater than now</p>
<p><b>9. Your education level is</b></p> <p><input type="radio"/> Primary or below</p> <p><input checked="" type="radio"/> Secondary</p> <p><input type="radio"/> Post-Secondary</p> <p><input type="radio"/> University or above</p>
<p><b>10. Estimated Net Worth (HKD) – Exclusive of the home in which Ie reside, auto-mobile and life insurance</b></p> <p><input type="radio"/> \$200,000 or below</p> <p><input checked="" type="radio"/> \$200,001 - \$500,000</p> <p><input type="radio"/> \$500,001 - \$1,000,000</p> <p><input type="radio"/> \$1,000,001 - \$2,000,000</p> <p><input type="radio"/> \$2,000,001 - \$5,000,000</p> <p><input type="radio"/> Above \$5,000,000</p>
<p><b>11. Annual Income (HKD)</b></p> <p><input type="radio"/> \$60,000 or below</p> <p><input type="radio"/> \$60,001 - \$120,000</p> <p><input checked="" type="radio"/> \$120,001 - \$300,000</p> <p><input type="radio"/> \$300,001 - \$500,000</p> <p><input type="radio"/> \$500,001 - \$1,000,000</p> <p><input type="radio"/> Above \$1,000,000</p>

**12. Types of product(s) you have previously invested (Can select one or more)**

Savings/Time Deposit/ CD/ Principal Guaranteed Products  
 Foreign Currencies  
 Linked Contract  
 Funds (Capital Guaranteed Funds excluded)  
 Margin Trading  
 Bonds  
 Stock  
 Structured Notes  
 Hedge Fund  
 Warrants/ Options/Futures  
 Bullion  
 Others   
 None

**Notes:**

1. This questionnaire is provided by ICBC (Asia), which aims at helping customer understand their risk profile and investment needs, this is not an offer to sell or a solicitation for any financial products.
2. Customer should understand his/her investment decision is based on his/her own assessment and have not relied on any advice or information provided by the bank.
3. Personal information collected in this questionnaire will be kept confidential by the bank. The information may be used by us under a duty of confidentiality to the bank, for designing and/or marketing of financial products and services.

## Step 2 Confirm the answers for the questionnaire

### Update Customer Risk Profile - CONFIRMATION

Please check the following information.

<b>1.</b>	<b>How would you describe your investment experience or knowledge?</b>
Answer:	I have some knowledge in unit trusts / stocks / bonds / structured products investment. I appreciate further guidance
<b>2.</b>	<b>How would you describe your attitude towards risk?</b>
Answer:	I think capital preservation is important but I am willing to assume some risks to enhance the potential returns
<b>3.</b>	<b>What is the purpose of your investment?</b>
Answer:	Personal goal (e.g. Property/Car acquisition)
<b>4.</b>	<b>How do you expect your time horizon for this investment product?</b>
Answer:	3 to 5 years
<b>5.</b>	<b>If you consider lump sum investment, what percentage of your total assets will you invest?</b>
Answer:	25% - 50%
<b>6.</b>	<b>What is your expected return for the investment? (Remark: high expected return carries higher risk)</b>
Answer:	Slightly more than time deposit rate
<b>7.</b>	<b>How does the performance of the investment affect your daily life?</b>
Answer:	I can maintain my standard of living in the time of a small dip in investment
<b>8.</b>	<b>How do you expect your future monthly investable amount over the next five years?</b>
Answer:	Expect the monthly investable amount will stay somewhat the same
<b>9.</b>	<b>Your education level is</b>
Answer:	Secondary
<b>10.</b>	<b>Estimated Net Worth (HKD) - Exclusive of the home in which Ie reside, auto-mobile and life insurance</b>
Answer:	\$200,001 - \$500,000
<b>11.</b>	<b>Annual Income (HKD)</b>
Answer:	\$120,001 - \$300,000
<b>12.</b>	<b>Types of product(s) you have previously invested (Can select one or more)</b>
Answer:	Foreign Currencies Funds (Capital Guaranteed Funds excluded) Stock

**Importance Notice:** I confirm that all the answers to this customer risk profile questionnaire are according to my current situation. I understand and consent to the result of this risk profile and I shall review my existing investment portfolio accordingly, if any. I understand that this questionnaire is intended only to help me understand my risk profile and investment needs. It is not an offering of any financial product. I confirm that my investment selection is based on my judgment and I have not relied on any advice or information provided by the Bank.

## Step 3 System calculates the mark automatically and displays the result

[Monthly Saving Plan Summary](#) > [Setup Funds Monthly Saving Plan](#)  
 Update Customer Risk Profile - ACKNOWLEDGEMENT

**Result of Customer Risk Profile**

Your investment risk level is:

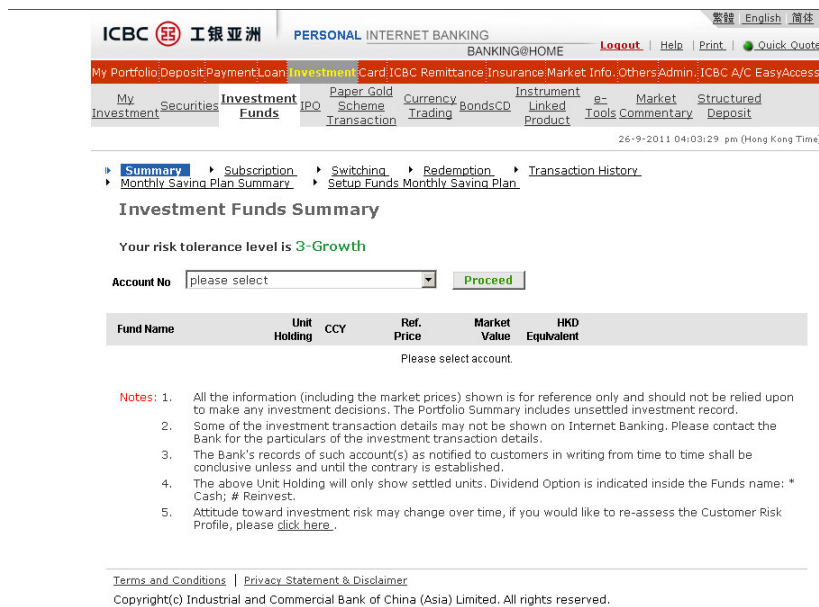
**Growth**

Result and Analysis:

Growth An investor who is willing to accept a medium level of risk. Investment tools such as bond fund, equity fund, local securities trading, equity-linked investment/note/contract with medium market volatility may be suitable for such investors.

**Your Questionnaire detail**

- How would you describe your investment experience or knowledge?**  
Answer: I have some knowledge in unit trusts / stocks / bonds / structured products investment. I appreciate further guidance.
- How would you describe your attitude towards risk?**  
Answer: I think capital preservation is important but I am willing to assume some risks to enhance the potential returns.
- What is the purpose of your investment?**  
Answer: Personal goal (e.g. Property/Car acquisition)
- How do you expect your time horizon for this investment product?**  
Answer: 3 to 5 years
- If you consider lump sum investment, what percentage of your total assets will you invest?**  
Answer: 25% - 50%
- What is your expected return for the investment? (Remark: high expected return carries higher risk)**  
Answer: Slightly more than time deposit rate
- How does the performance of the investment affect your daily life?**  
Answer: I can maintain my standard of living in the time of a small dip in investment
- How do you expect your future monthly investable amount over the next five years?**  
Answer: Expect the monthly investable amount will stay somewhat the same
- Your education level is**  
Answer: Secondary
- Estimated Net Worth (HKD) - Exclusive of the home in which I reside, auto-mobile and life insurance**  
Answer: \$200,001 - \$500,000
- Annual Income (HKD)**  
Answer: \$300,001 - \$500,000
- Types of product(s) you have previously invested (Can select one or more)**  
Answer: Savings/Time Deposit/ CD/ Principal Guaranteed Products  
Linked Contract  
Funds (Capital Guaranteed Funds excluded)



ICBC 工银亚洲 PERSONAL INTERNET BANKING 繁體 English 简体  
 BANKING@HOME Logout Help Print Quick Quote  
 My Portfolio Deposit Payment Loan Investment Card ICBC Remittance Insurance Market Info Others Admin ICBC A/C Easy Access  
 My Investment Securities Investment Funds IPO Paper Gold Currency Instrument e- Market Structured Transaction Scheme Trading Bonds CD Linked Product Tools Commentary Deposit  
 26-9-2011 04:03:29 pm (Hong Kong Time)

[Summary](#) > [Subscription](#) > [Switching](#) > [Redemption](#) > [Transaction History](#)  
[Monthly Saving Plan Summary](#) > [Setup Funds Monthly Saving Plan](#)

### Investment Funds Summary

Your risk tolerance level is **3-Growth**

Account No

Fund Name	Unit Holding	CCY	Ref. Price	Market Value	HKD Equivalent
Please select account.					

**Notes:** 1. All the information (including the market prices) shown is for reference only and should not be relied upon to make any investment decisions. The Portfolio Summary includes unsettled investment record.  
 2. Some of the investment transaction details may not be shown on Internet Banking. Please contact the Bank for the particulars of the investment transaction details.  
 3. The Bank's records of such account(s) as notified to customers in writing from time to time shall be conclusive unless and until the contrary is established.  
 4. The above Unit Holding will only show settled units. Dividend Option is indicated inside the Funds name: \* Cash; # Reinvest.  
 5. Attitude toward investment risk may change over time, if you would like to re-assess the Customer Risk Profile, please [click here](#).

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**Customer Risk Profile Scoring Group – Personal Account**
**客戶風險評估分數組別 – 個人賬戶**

Score 分數	0-56	57-90	91-124	125-158	159-197
Level 程度	1	2	3	4	5

Risk Level 風險程度	Risk Category 風險類別	Risk Category Explanation 風險類別解釋
5	Aggressive Growth 進取增長型	An investor who would like to have significant capital gain. He/She understands that he/she needs to take a very high level of risk in respect of the capital invested. Investment tools such as bond fund, equity fund, local securities trading, equity-linked investment/note/deposit with high market volatility may be suitable for such investors. 投資者喜愛他們的投資要有可觀的資本增值，同時亦明白到他們要承擔相當高的風險。投資工具如帶有高波動幅度的債券基金、股票基金、本地股票、股票掛鈎投資/票據/存款都適合此類投資者。
4	Growth Oriented 增長型	An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a high level of risk. Investment tools such as bond fund, equity fund, local securities trading, equity-linked investment/note/deposit, securities margin trading with medium to high market volatility may be suitable for such investors. 投資者喜愛他們的投資有更大的資本增值潛力，同時亦明白到他們需要承擔高程度的風險。投資工具如帶有中等至高波動幅度的債券基金及股票基金、本地股票、股票掛鈎投資/票據/存款、股票孖展服務都適合此類投資者。
3	Growth and Income 收益成長型	An investor who is willing to accept a medium level of risk. Investment tools such as bond fund, equity fund, local securities trading, equity-linked investment/note/deposit with medium market volatility may be suitable for such investors. 投資者願意承擔中等程度的風險。投資工具，如帶有中等波動幅度的債券基金、股票基金、本地股票、股票掛鈎投資/票據/存款都適合此類投資者。
2	Income Oriented 收入為本	An investor who would like to have the capital gain potential and he/she understands he/she needs to take a low to medium level of risk in respect of the capital invested. Investment tools such as capital protected structured deposit/note, bond fund, equity fund and other foreign currency deposits with low volatility may be suitable for such investors. 投資者喜愛他們的投資有資本增值的潛力，同時他們亦明白需要承擔低至中度風險。投資工具如帶有低波動幅度的保本結構性存款/票據、債券基金、股票基金和其他外幣存款都適合此類投資者。
1	Capital Preservation 資本保值	An investor who is risk-averse and to whom capital preservation is very important. Investment tools such as Certificate of Deposit, capital protected structured deposit / note, capital guaranteed fund and deposit may be suitable for such investors. 投資者對風險採取比較保守的態度及重視保存資本。投資工具如存款證、保本結構性存款/票據、保本基金和存款都適合此類投資者。