

【投資適合度分析 - CIP】

1. 投資適合度分析

點選左測選單「投資適合度分析」

→ 選取「填寫新問卷」進入

Click CIP on the left list →

Select 「Evaluate Now」

投資適合度分析

客戶投資適合度分析結果

親愛的客戶您好：

您的最新客戶投資適合度分析於 2018/09/15 完成，目前仍有效。

您於本行目前最新留存之客戶投資適合度分析結果風險等級為 **「6-非常積極型」**，此一記錄將作為日後於本行進行各項投資商品之適配指標，如於網路銀行/行動銀行僅可進行適合您的商品風險等級的基金申購或轉換；若您欲重新填寫，請點選「填寫新問卷」；若您欲檢視已完成的投資適合度分析內容，請點選「檢視歷史分析結果」，謝謝。

請注意，網路銀行客戶投資適合度分析僅適用於一般自然人客戶，倘公司法人組織團體等非自然人客戶想要填寫客戶投資適合度分析，請洽往來分行，謝謝。

客戶適合度分析結果風險等級分類

非常積極型	6
積極型	5
成長型	4

CIP

CIP Result

Dear Customer,

Your latest Customer Investment Profile was completed on 2018/09/21 and is still valid.

Your latest Customer Investment Profile result is **“6-Very Aggressive”** and it will be an important reference for matching investment subscription or switching in Digital Banking. If you wish to take the questionnaire once again, please select “Evaluate Now”; if you have already taken this questionnaire and would like to review it, please select “View Historical CIP”, thank you.

Please be advised that this Customer Investment of Profile in Digital Banking is applicable to investors who are natural persons only. For corporate or non-individual investors, please contact our branch for further information on different investment instructions. Thank you!

風險適合度分析結果說明

- 您尋求卓越的投資資金成長，並願意在短、中、長期承受極度的投資風險及價格波動。
- 您的投資價值可能會極度低於原始投資本金，該等級客戶也可能損失所有的原始投資本金。
- 您的風險等級結果可購買商品的風險等級為「1-保本型」、「2-保守型」、「3-穩健型」、「4-成長型」、「5-積極型」、「6-非常積極型」

[填寫新問卷](#)

[檢視歷史分析結果](#)

說明

- 自2011年4月6日起，若您於個人網路銀行進行基金申購或轉換時，如遇訊息「由於您尚未承作「客戶投資適合度分析」，請洽詢您的理財專員或請洽往來分行，謝謝」，請洽詢您的理財專員或請至本行全國各分行，本行將協助您於個人網路銀行進行基金申購或轉換交易，不便之處，敬請見諒。想要了解您的「客戶投資適合度分析」結果適合投資的商品類型，請點選客戶投資適合度分析結果說明。
- 若您需重新填寫客戶投資適合度分析，本行目前僅支援使用IE(6, 7, 8, 9, 10, 11),

Risk Profile Classification

Very Aggressive	6
Aggressive	5
Moderately Aggressive	4
Moderate	3
Conservative	2
Risk Averse	1

Investment Profile Result Description

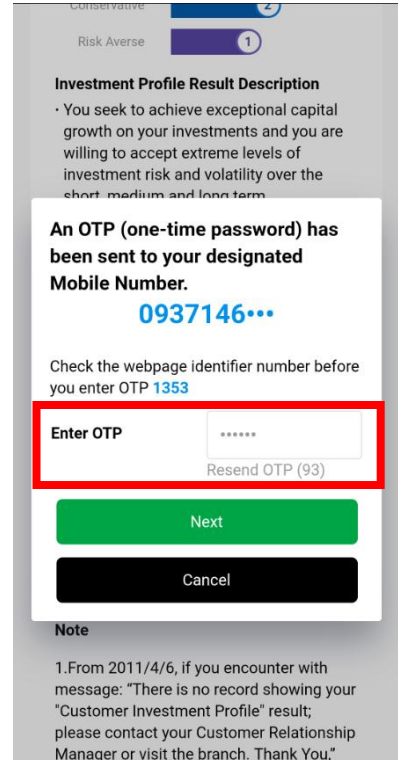
- You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme levels of investment risk and volatility over the short, medium and long term.
- The value of your investments may fall substantially below your original investment, with the potential to lose the value of your entire investment.
- Your Risk Profile result only match with the risk rating of 1-Risk Averse, 2-Conservative, 3-Moderate, 4-Moderately Aggressive, 5-Aggressive and 6-Very Aggressive.

[Evaluate Now](#)

[View Historical CIP](#)

輸入「簡訊密碼」→確認輸入

Enter「OTP」→Next

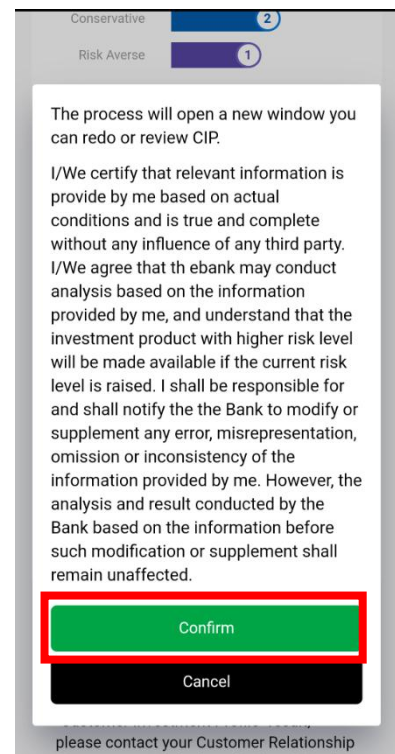
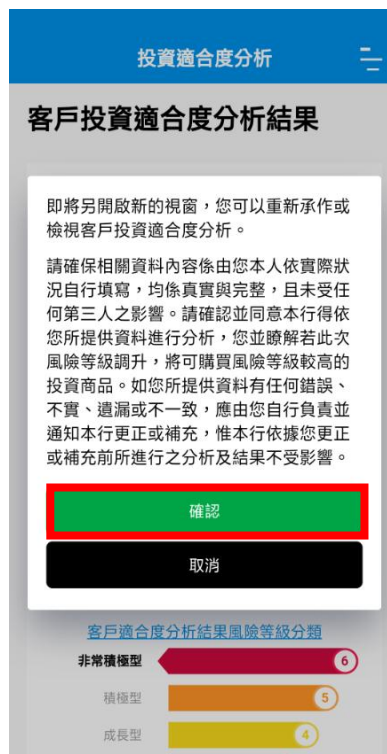


系統提示將開啟另一視窗進行
「投資適合度分析」

→「確認」

System will remind opening
another new window to
process CIP

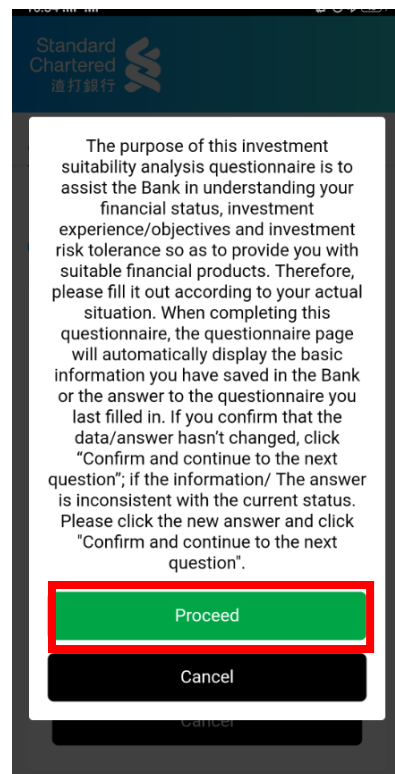
→Confirm



請閱讀相關警語並點選「繼續」

Please read the notes

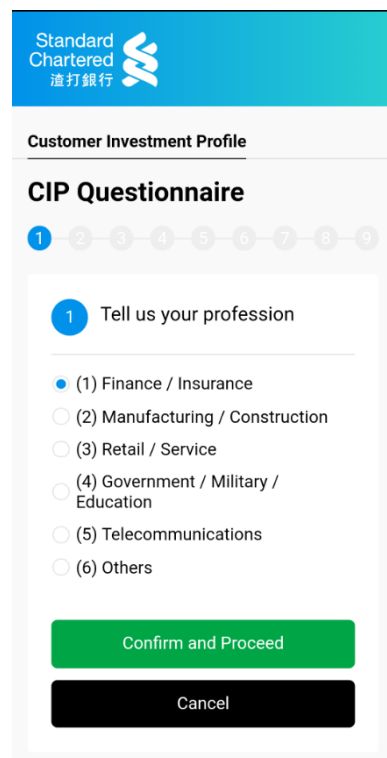
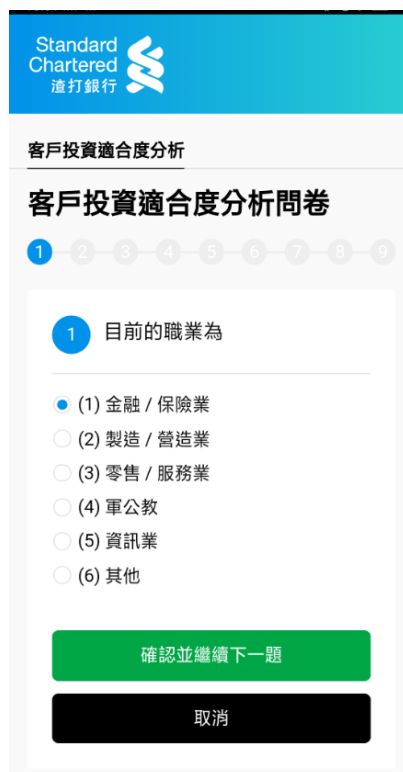
→ Proceed



開始問卷-題目 1

Start the CIP Questionnaire

-Question 1



題目 2

Question 2

Chartered 渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

2 年齡及教育程度

(1) 年齡為65歲(含)以上

1. 是

2. 否

(2) 最高教育程度為

1. 國中(含)以下

2. 高中(職)

3. 大專(含)以上

(3) 主要依賴在渣打銀行的儲蓄支付日常生活開銷

1. 是

2. 否

Standard Chartered 渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

2 Tell us about yourself

(1) I am 65 years old and older

1. Yes

2. No

(2) My highest level of education is

1. All up to junior high

2. High School

3. University

(3) I rely on the majority of my savings with SCB to fund my basic living expenses.

1. Yes

2. No

題目 3

Question 3

16:31 客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

3 目前財務狀況及資金來源 (新台幣\$)

(1) 年收入(例：薪資、紅利、租金收入、遺產/贈與所得、獨資/合夥事業所得、投資所得或其他業務收入等) \$

1,500,000

(2) 房地產市值 \$

15,000,000

(3) 現金及存款總值 \$

4,000,000

(4) 投資商品 (例：共同基金、股票、債券及其他金融商品總值) \$

2,000,000

(5) 其他 (例：自有事業財產等總值) \$

16:34 Standard Chartered 渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

3 What is your current financial position and source of fund? (NTD\$)

(1) My estimated annual income is

1,500,000

(2) Real Estate

15,000,000

(3) Cash & Deposits

4,000,000

(4) Investment Products (Mutual Funds, Equities, Bonds etc)

2,000,000

題目 4

Question 4

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

4 投資目標及風險承受度

投資涉及風險與回報之間的取舍。根據經驗，倘投資者欲尋求較高平均長期回報，則其投資組合價值會有較大波動，並通常較擁有保守投資組合的投資者更容易蒙受損失。渣打銀行建議藉由投資多樣的產品，以應對這些風險。

- 投資目標：
(1) 唯一目標為**到期保本**。例如定存。
- 風險承受度*：
不願意承受任何投資所產生的風險
- 投資損失恢復期間**：
-

投資目標：
(2) **高於定存利率**。例如政府債券。

Standard Chartered
渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

4 What is your Investment Objective and risk tolerance ?

Investing involves a trade-off between risk and return. Historically, investors who have received higher average long-term returns have experienced greater fluctuations in the value of their portfolio and more frequent losses than investors with more conservative investments. We have provided time periods that indicate how long you might have to hold a position in order to recover from a loss. Please keep in mind that it is possible that some investments may lose their total value or might take longer to recover. Standard Chartered recommends investing into multiple products to address these risks through diversification.

題目 5

Question 5

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

5 投資計劃期間資金流動需求

若您近期需要將在本行的部份投資贖回，請選擇：

- (1) 在未來 **12 個月內**，贖回 **75% 以上** 的投資。
- (2) 在未來 **2(不含) - 3 年**，贖回 **50% 以上** 的投資。
- (3) 未來 **2 年(含)內**，贖回 **25% 以上** 的投資。
- (4) **不需要** 依靠贖回投資來滿足我的資金流動需求。

確認並繼續下一題

上一題

Standard Chartered
渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

5 Will you require the ability to access your investment for the purpose of withdrawing cash?

For liquidity purposes, you may require the ability to withdraw your investments from SCB. Please choose from the most applicable option:

- (1) I require the ability to withdraw more than **75%** of my SCB investments in the next **12 months**.
- (2) I require the ability to withdraw more than **50%** of my SCB Investments in the next **2 - 3 years**.
- (3) I require the ability to withdraw more than **25%** of my SCB investments in the next **2 years**.

題目 6

Question 6

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

6 投資價值下跌對您的影響

(1) 不願意接受任何投資價值的減損，到期保本为主要目標。

(2) 願意接受一點投資價值的減損，但不願意接受中到極端的投資損失。

(3) 願意接受中度投資價值的減損，但不願意接受極端的投資損失。

(4) 為了追求長期投資報酬的極大化，有接受極端的投資損失與大幅波動的準備。

確認並繼續下一題

上一題

Standard Chartered
渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

6 How would a decline in the value of your investments affect you?

(1) I am not willing to accept declines in the value of my investment as **capital preservation** is my primary objective.

(2) I am willing to accept **some** declines, but I am not comfortable with moderate to extreme drops in the value of my investments.

(3) I am willing to accept **moderate** declines, but I am not comfortable with extreme drops in the value of my investments.

(4) I am prepared to **take extreme**

題目 7

Question 7

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

7 商品知識或投資經驗及商品風險識別能力

(1) 外匯

4. 有商品知識;且有投資經驗 對商品

(2) 衍生性金融商品(含保本型結構型商品)

2. 無商品知識;但有投資經驗 對商品

(3) 衍生性金融商品(含不保本型結構型商品)

2. 無商品知識;但有投資經驗 對商品

(4) 固定收益型商品(例：債券)

1 2 3 4 5 6 7 8 9

7 What is your level of knowledge and experience with investment products?

(1) Foreign Currency Transactions

4. Have knowledge and have experi

(2) Derivatives (Structured Products with Principal Protection Only)

2. No knowledge and have experi

(3) Derivatives (Structured Products with Non Principal Protection Only)

2. No knowledge and have experi

(4) Fixed Income (e.g. bonds)

2. No knowledge and have experi

(5) Mutual Funds (balanced or equity)

2. No knowledge and have experi

(6) Individual Equities

題目 8

Question 8

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

8 持有投資計畫的期間約為

(1) 5 年以上
 (2) 3 ~ 5 年(不含)
 (3) 1 ~ 3 年(不含)
 (4) 1 年以下

確認並繼續下一題

上一題

取消

Standard Chartered
渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

8 How long do you plan to hold this investment?

(1) 5 years and above
 (2) 3-5 years
 (3) 1-3 years
 (4) Less than 1 year

Confirm and Proceed

Previous Question

Cancel

題目 9

Question 9

Standard Chartered
渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

9 您是否領有全民健康保險重大傷病證明?

(1) 是
 (2) 否

確認並繼續下一題

上一題

取消

Standard Chartered
渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

9 Are you in the registration of critical illness with National Health Insurance?

(1) Yes
 (2) No

Confirm and Proceed

Previous Question

Cancel

點選同意聲明後

→ 「完成問卷」

Select 「agree statements」

→ Confirm and proceed

Standard Chartered 渣打銀行

客戶投資適合度分析

客戶投資適合度分析問卷

1 2 3 4 5 6 7 8 9

客戶聲明

- 我/我們確認已詳閱/或經由非理專之銀行相關人員清楚說明本分析，且已清楚瞭解其意義及對本人之影響。我/我們聲明相關資料內容 (包含但不限於年齡及教育程度、目前財務狀況及資金來源等)係由本人依實際狀況自行填寫，均係真實與完整，未受任何第三人之影響。本人瞭解此次分析結果之風險等級，將影響可購買投資商品的風險等級。如本人所提供資料有任何錯誤、不實或遺漏，應由本人自行負責並通知 貴行更正或補充，惟貴行依據本人更正或補充前所進行之分析及結果不受影響。
- 我/我們瞭解並同意下列事項：(i)與 貴行往來之前，我/我們可隨時於 貴行網站(網址為: www.sc.com/tw/)或至

完成問卷

上一題

取消

Standard Chartered 渣打銀行

Customer Investment Profile

CIP Questionnaire

1 2 3 4 5 6 7 8 9

Customer Disclaimer

- I/We confirm that we carefully read /or through non-CRM bank staff's clear explanation fully understood the meaning and the effects of CIP results. I/We certify that the relevant information(including without limitation to age and education, current financial position and source of fund, and etc.) is provided by me based on actual conditions and is true and complete without being affected by any third party. I/We understand that the investment products with certain risk levels available to me shall be subject to risk assessment results conducted by this CIP. I shall be

Complete Questionnaire

Previous Question

Cancel

客戶聲明

- 我/我們確認已詳閱/或經由非理專之銀行相關人員清楚說明本分析，且已清楚瞭解其意義及對本人之影響。我/我們聲明相關資料內容 (包含但不限於年齡及教育程度、目前財務狀況及資金來源等)係由本人依實際狀況自行填寫，均係真實與完整，未受任何第三人之影響。本人瞭解此次分析結果之風險等級，將影響可購買投資商品的風險等級。如本人所提供資料有任何錯誤、不實或遺漏，應由本人自行負責並通知 貴行更正或補充，惟貴行依據本人更正或補充前所進行之分析及結果不受影響。
- 我/我們瞭解並同意下列事項：(i)與 貴行往來之前，我/我們可隨時於 貴行網站(網址為: www.sc.com/tw/)或至分行取得 開戶總約定書及其嗣後隨時修訂之最新版本；及 (ii)我/我們透過 貴行辦理信託相關商品投資均應適用 貴行之開戶總約定書及其嗣後隨時修訂之最新版本。

完成問卷

上一題

取消

I/We understand that the investment products with certain risk levels available to me shall be subject to risk assessment results conducted by this CIP. I shall be responsible for and shall notify the Bank to modify or supplement any error, misrepresentation, omission or inconsistency of the information provided by me. However, the analysis and result conducted by the Bank based on the information before such modification or supplement shall remain unaffected.

- I/We understand and agree that: (i)the Standard Terms & Conditions for Account Opening (the "T&Cs"), as updated from time to time, have been made available to me/us through the Bank's official website (www.sc.com/tw/) or provided in the branch before I/we entering into contractual relationship with the Bank; and (ii) the T&Cs and its amendments shall apply to all trust investments through the Bank.

Complete Questionnaire

Previous Question

Cancel

此時會依照您先前填寫的內容
提供適合度分析的結果，確認
無誤後

→ 「確認我的風險適合度並完成」

System will provide the CIP refer
to the analysis result →

「Confirm my Risk Profile and
Complete」

「6-非常積極型」



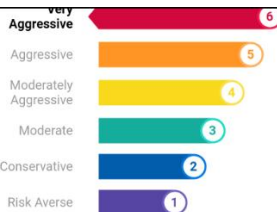
非常積極型	6
積極型	5
成長型	4
穩健型	3
保守型	2
保本型	1

風險適合度分析結果說明

- 您尋求卓越的投資資金成長，並願意在短、中、長期承受極度的投資風險及價格波動。
- 您的投資價值可能會極度低於原始投資本金；該等級客戶也可能損失所有的原始投資本金。
- 您的風險等級結果可購買商品的風險等級為「1-保本型」、「2-保守型」、「3-穩健型」、「4-成長型」、「5-積極型」、「6-非常積極型」

確認我的風險適合度並完成

取消



Very Aggressive	6
Aggressive	5
Moderately Aggressive	4
Moderate	3
Conservative	2
Risk Averse	1

Investment Profile Result Description

- You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme levels of investment risk and volatility over the short, medium and long term.
- The value of your investments may fall substantially below your original investment, with the potential to lose the value of your entire investment.
- Your Risk Profile result only match with the risk rating of 1-Risk Averse, 2-Conservative, 3-Moderate, 4-Moderately Aggressive, 5-Aggressive and 6-Very Aggressive.

Confirm my Risk Profile and Complete

Cancel

系統會再顯示一次您填寫過的

所有資料→「確認」

System will display all the
Information you have filled out
→「Confirm」

Standard Chartered 渣打銀行

客戶投資適合度分析問卷

1 目前的職業為

(1) 金融 / 保險業

2 年齡及教育程度

(1) 年齡為65歲(含)以上

2. 否

(2) 最高教育程度為

3. 大專(含)以上

(3) 主要依賴在渣打銀行的儲蓄支付日常生活開銷

2. 否

3 目前財務狀況及資金來源 (新台幣\$)

Standard Chartered 渣打銀行

CIP Questionnaire

1 Tell us your profession

(1) Finance / Insurance

2 Tell us about yourself

(1) I am 65 years old and older

2. No

(2) My highest level of education is

3. University

(3) I rely on the majority of my savings with SCB to fund my basic living expenses.

2. No

10 客戶聲明

我/我們確認已詳閱/或經由非理專之銀行相關人員清楚說明本分析，且已清楚瞭解其意義及對本人之影響。我/我們聲明相關資料內容(包含但不限於年齡及教育程度、目前財務狀況及資金來源等)係由本人依實際狀況自行填寫，均係真實與完整，未受任何第三人之影響。本人瞭解此次分析結果之風險等級，將影響可購買投資商品的風險等級。如本人所提供資料有任何錯誤、不實或遺漏，應由本人自行負責並通知貴行更正或補充，惟貴行依據本人更正或補充前所進行之分析及結果不受影響。

我/我們瞭解並同意下列事項: (i)與貴行往來之前，我/我們可隨時於貴行網站(網址為: www.sc.com/tw/)或至分行取得開戶總約定書及其嗣後隨時修訂之最新版本；及 (ii)我/我們透過貴行辦理信託相關商品投資均應適用貴行之開戶總約定書及其嗣後隨時修訂之最新版本。

確認

取消

by any third party. I/We understand that the investment products with certain risk levels available to me shall be subject to risk assessment results conducted by this CIP. I shall be responsible for and shall notify the Bank to modify or supplement any error, misrepresentation, omission or inconsistency of the information provided by me. However, the analysis and result conducted by the Bank based on the information before such modification or supplement shall remain unaffected.

I/We understand and agree that: (i)the Standard Terms & Conditions for Account Opening (the "T&Cs"), as updated from time to time, have been made available to me/us through the Bank's official website (www.sc.com/tw/) or provided in the branch before I/we entering into contractual relationship with the Bank; and (ii) the T&Cs and its amendments shall apply to all trust investments through the Bank.

Confirm

Cancel

完成投資適合度分析

Finish CIP

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客戶投資適合度分析

歷史分析結果

您的客戶投資適合度分析結果為
「6-非常積極型」

生效日期:21/09/2018 16:33

非常積極型	6
積極型	5
成長型	4
穩健型	3
保守型	2
保本型	1

風險適合度分析結果說明

- 您尋求卓越的投資資金成長，並願意在短、中、長期承受極度的投資風險及價格波動。
- 您的投資價值可能會極度低於原始投資本金; 該等級客戶也可能損失所有的原始投資本金。

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Customer Investment Profile

CIP Result

Your latest Customer Investment Profile result is
「6-Very Aggressive」

生效日期:21/09/2018 16:35

Very Aggressive	6
Aggressive	5
Moderately Aggressive	4
Moderate	3
Conservative	2
Risk Averse	1

Investment Profile Result Description

- You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme levels of investment risk and volatility

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客戶投資適合度分析

客戶投資適合度分析結果

您的客戶投資適合度分析結果為
「6-非常積極型」

生效日期:21/09/2018 16:35

非常積極型	6
積極型	5
成長型	4
穩健型	3
保守型	2
保本型	1

風險適合度分析結果說明

- 您尋求卓越的投資資金成長，並願意在短、中、長期承受極度的投資風險及價格波動。
- 您的投資價值可能會極度低於原始投資本金; 該等級客戶也可能損失所有的原始投資本金。
- 您的風險等級結果可購買商品的風險等級為「1-保本型」、「2-保守型」、「3-穩健型」、「4-成長型」、「5-積極型」及「6-非常積極型」。

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Customer Investment Profile

CIP Result

Your latest Customer Investment Profile result is
「6-Very Aggressive」

生效日期:21/09/2018 16:35

Very Aggressive	6
Aggressive	5
Moderately Aggressive	4
Moderate	3
Conservative	2
Risk Averse	1

Investment Profile Result Description

- You seek to achieve exceptional capital growth on your investments and you are willing to accept extreme levels of investment risk and volatility

投資適合度屬性	4-成長型
風險適合度描述	您的投資價值可能會有高度價格波動，並可能大幅低於原始投資本金。
狀態	已到期
生效日期	23/03/2015 17:38
投資適合度屬性	3-穩健型
風險適合度描述	您的投資價值可能會因價格波動而低於原始投資本金。若期望價格變動在中長期較為溫和，則在短期內投資損失可能較高。
狀態	已到期

填寫新問卷

關閉此頁

風險適合度描述	ments can experience high levels of fluctuations and may fall substantially below your original investment.
狀態	已到期
生效日期	23/03/2015 17:38
投資適合度屬性	3-Moderate
風險適合度描述	The value of your investments can fluctuate and may fall below your original investment. While volatility is expected to be moderate, short-term losses may be higher.
狀態	已到期

Evaluate Now

Close