



## 虛擬資產基礎知識測試 Virtual Assets Fundamental Knowledge Test

客戶名稱: Client Name:	帳戶號碼: Account Number:
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本問卷是為了評估您的虛擬資產知識及經驗。若屬公司投資者，本問卷須由董事或授權人填寫。若屬聯名帳戶，本問卷只須由第一持有人代表所有帳戶持有人填寫。所有問題均為是非題，請根據您的理解選擇「是」或「否」。共 15 題，須答對所有題目方被視為通過本評估。 This VA questionnaire is designed to assess your knowledge and experience related to virtual assets. For corporate account(s), the RPQ should be completed by the director or authorized persons of the company on behalf of the account. For joint holders account(s), only the 1st holder needs to complete the RPQ on behalf of all account holders. All questions are true/false. Please select "Yes" or "No" based on your understanding. There are 15 questions in total, and you must answer all questions correctly to pass this assessment.

1. 加密貨幣以區塊鏈技術驗證及記錄交易。Cryptocurrencies use blockchain technology to verify and record transactions.  
 是 Yes  
 否 No
2. 加密貨幣（如比特幣、乙太幣）是由各國政府中央銀行發行和背書的法定貨幣。Cryptocurrencies (such as Bitcoin, Ethereum) are fiat currencies issued and endorsed by central banks of various governments.  
 是 Yes  
 否 No
3. 加密貨幣的特點之一是價格波動性可能非常大，短時間內可能出現暴漲或暴跌，甚至失去所有本金。A characteristic of cryptocurrencies is that price volatility can be extremely high, with the possibility of sharp rises or falls in a short period, and investors may even lose all their principal.  
 是 Yes  
 否 No
4. 在香港，選擇持有證監會牌照的交易平臺，比選擇無牌平臺更為安全可靠。In Hong Kong, choosing a trading platform licensed by the Securities and Futures Commission (SFC) is generally safer and more reliable than choosing an unlicensed platform.  
 是 Yes  
 否 No
5. 冷錢包是一種將加密貨幣的私鑰（相當於保險箱的鑰匙/密碼）進行離線生成、儲存和簽署交易的實體裝置。它本身永不直接連接互聯網。A cold wallet is a physical device that generates, stores, and signs transactions for cryptocurrency private keys (equivalent to a safe key/password) offline, and it never directly connects to the internet.  
 是 Yes  
 否 No
6. 將虛擬資產存放在線上交易平台（熱錢包）時，如果該平台遭受黑客攻擊或倒閉，您可能會永久失去存放在那裡的所有資產。When storing virtual assets on an online trading platform (hot wallet), if the platform is hacked or goes bankrupt, you may permanently lose all assets held there.





- 是 Yes
- 否 No

7. 總體而言，數字資產市場的價格波動性通常比傳統股票市場更高。Generally, the price volatility of the digital asset market is typically higher than that of traditional stock markets.

- 是 Yes
- 否 No

8. 目前，比特幣是香港證監會允許持牌平臺向零售投資者提供交易的數字資產之一。Currently, Bitcoin is one of the digital assets that licensed platforms in Hong Kong are allowed to offer for trading by retail investors.

- 是 Yes
- 否 No

9. 加密貨幣錢包的「私鑰」或「助記詞」可以像密碼一樣告訴朋友或客服人員，以便尋求幫助。The "private key" or "seed phrase" of a cryptocurrency wallet can be shared with friends or customer service staff, just like a password, to seek assistance.

- 是 Yes
- 否 No

10. 聲稱「保本保息、高額回報」的加密貨幣投資項目，通常風險極低，是良好的投資機會。Cryptocurrency investment projects that claim "guaranteed principal and returns, high yields" typically have very low risk and are excellent investment opportunities.

- 是 Yes
- 否 No

11. 支撐虛擬資產的電腦程式（區塊鏈協定）可能因為重大漏洞而暫停運作或導致資產丟失，這是一種投資虛擬資產時需要瞭解的技術風險。The computer program (blockchain protocol) behind a virtual asset could stop working or cause asset loss due to a major flaw. This is a type of technical risk to be aware of when investing.

- 是 Yes
- 否 No

12. 如果一個主要國家（如美國）宣佈嚴格限制某種虛擬資產，這很可能會立刻影響到它在全球市場上的價格。If a major country (e.g., the USA) announces strict restrictions on a certain virtual asset, it is very likely to immediately affect its price in the global market.

- 是 Yes
- 否 No

13. 如果您借錢（加杠杆）來買更多的虛擬資產，當價格下跌時，您可能被系統強制賣出所有資產來還債，導致損失迅速擴大。If you borrow money (use leverage) to buy more virtual assets and the price falls, the system may force-sell all your assets to repay the debt, causing rapid and magnified losses.

- 是 Yes
- 否 No

14. 虛擬資產投資應被視為您長期財務規劃的一部分，而非用於快速致富的短線賭博。Virtual asset investment should be viewed as part of your long-term financial planning, not as short-term gambling for getting rich quickly.





- 是 Yes
- 否 No

15. 在投資前，就為自己設定一個“最大可承受虧損”的金額或比例，並嚴格執行，是控制風險的重要方法。Setting a “maximum acceptable loss” in terms of amount or percentage before you invest, and sticking to it strictly, is an important way to control risk.

- 是 Yes
- 否 No

Name of the Client: 客戶姓名	Client Signature(s) with company chop (if applicable): 客戶簽署和公司章（如適用）	Date: 日期
<b>For Office Use Only 只供本公司填寫</b>		
Assessment Result 評估結果:		<input type="checkbox"/> 客戶具備虛擬資產的知識，可進行後續開戶流程。The client possesses knowledge of virtual assets. The client passed the assessment and may proceed with the account opening process.  <input type="checkbox"/> 客戶不具備虛擬資產的知識，已建議其學習相關知識，並安排於 _____（日期）重新評估。The client does not possess knowledge of virtual assets. It is recommended that they study relevant knowledge and schedule a re-assessment on _____ (date).
Prepared By Licensed Person: 由持牌人員準備	Verified By Compliance: 由合規部核實	Checked By RO: 由負責人員檢查
Name 姓名: Date 日期:	Name 姓名: Date 日期:	Name 姓名: Date 日期:

