

Risk of Using Online Investment Platform 網上投資平台的風險

1. Potential knowledge gap 投資者或未能全面了解投資產品的性質和風險

When trading online, investors generally rely on their own investment knowledge and experience, as well as the information posted on the platforms, to select products and make their own investment decisions. The lack of interaction with a sales or advisory representative means that investors may not be able to fully understand the nature and risks of an investment product without help prior to making an investment decision.

在選擇產品並作出投資決定時，網上投資者基本上依靠自己的投資知識和經驗，以及平台上提供的資訊。由於缺乏銷售人員或財務顧問提供解釋或協助，投資者在作出投資決定之前，可能無法完全了解投資產品的性質和風險。

2. Information risk 資訊風險

While more financial information is offered on the internet, the accuracy and reliability of the information cannot be guaranteed.

儘管互聯網上有很多金融資訊，但資料的準確性與可靠程度並無保證。

3. Security 保安問題

Beware of hackers attempting to breach firewalls, passwords and other security measures to compromise your account. Before opening an online account, check what security measures and policies are in place, e.g. encryption and firewalls.

黑客會企圖破解防火牆、密碼及其他保安措施入侵網上帳戶。開設網上帳戶前，應先了解平台所採取的保安措施與政策，例如加密措施及防火牆。

4. Privacy 私隱

Potential privacy issues include, amongst other problems, leakage of private information and unauthorized/illegitimate use of customer information.

網上平台可能涉及不同的私隱問題，包括個人資料外洩、未經授權／非法使用客戶資料等。

5. Reliability 可靠程度

System error may occur. If this happens, in particular during high market volatility and around market opening and closing, investors may lose critical market access and trading opportunities.

系統可能出現錯誤或問題，特別是在市況大幅波動及開市／收市前後，如果出現系統錯誤或問題，投資者可能沒法進行買賣及錯失交易時機。

Source: <https://www.thechinfamily.hk/web/en/financial-products/financial-intermediaries/online-investment/benefits-risks.html>