



JSC "RIETUMU BANKA"
 VESETAS 7 / RIGA
 LV-1013 / LATVIA
 REG. No. 40003074497 / RTMBLV2X
 BLOOMBERG: RIET
 TELEPHONE +371 67025555
 FAX +371 67025588
 info@rietumu.lv
 www.rietumu.com

JSC "RIETUMU BANKA" AND CLIENT AGREEMENT

Riga, date ____/____/20____

Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019

COMPLETE IN BLOCK CAPITALS

The joint stock company "Rietumu Banka", the unified registration No. 40003074497, the legal address: 7 Vesetas Street, Riga, LV-1013, the Republic of Latvia (hereinafter – the Bank), represented by _____,
 on the one part, and _____ (hereinafter – the Client)
(corporate entity: full name / private individual: name, surname)

To be completed by a citizen / non-citizen of the Republic of Latvia:

Identity number

To be completed by citizens of other countries:

Passport / Identity document No.

To be completed by a corporate entity:

Registration No.

Date of birth
(day/month/year) ____/____/____

Date of issue of passport /
 identity document
(day/month/year) ____/____/____

Issuing state and institution
 of passport / identity document _____

Residential / Legal address: _____
(street, house, flat)

City _____ Country _____ Postal Code _____

represented by _____ (position) _____ (name, surname)

who acts on the basis of _____

on the other part, the Bank and the Client (hereinafter – the Parties) have concluded the agreement (hereinafter – the Agreement) on the following:

1. The subject matter of the Agreement is the establishment of legal relations between the Parties wherein the Bank delivers services to the Client for Remuneration.
2. The Terms and Conditions of JSC "Rietumu Banka" and Client Agreement (hereinafter – the Terms and Conditions) determine the rights and obligations of the Parties as well as the procedure of providing services of the Bank to the Client. In order to use any services of the Bank, the Client submits a relevant Order to the Bank. The Terms and Conditions constitute an integral part of the Agreement. By signing the Agreement the Client confirms that he/she has read the Terms and Conditions. The current version of the Terms and Conditions is available on the Bank's website www.rietumu.com.
3. The Client confirms that he/she has access to the Internet and agrees that the Bank is entitled to provide non-confidential and/or not personally addressed information to the Client by publishing it on the Bank's website www.rietumu.com.
4. The Client under the Terms and Conditions provides the Client's property in custody of the Bank to the Bank as a Financial Collateral (within the meaning of the Financial Collateral Law of the Republic of Latvia (Finanšu nodrošinājuma likums)) to guarantee and secure the fulfilment of the Client's liabilities.
5. The Client understands and accepts that in case of outstanding obligations on the part of the Client to the Bank which derive from the maintenance of Investment Accounts, the Bank is entitled to use the Assets held as the Financial Collateral in the transactions the Bank performs at its own expense, as well as at the expense of other Clients of the Bank, including but not limited – to pledge, re-pledge, sale, purchase or lend to third parties.
6. The Bank uses the information provided by the Client to the extent and within limits stipulated in the legislation of the Republic of Latvia. The information may be used for marketing and commercial purposes and handed over to persons within the Group of the Bank entities and to other persons in line with the Terms and Conditions.
7. The substantive law of the Republic of Latvia governs the rights and obligations of the Bank and the Client arising from the Agreement.
8. The Parties settle disputes relating to the Agreement in line with the Terms and Conditions.
9. The Agreement takes effect upon its signature by the Parties and is valid for an indefinite period. The Agreement and/or Terms and Conditions can be amended in accordance with the Terms and Conditions.
10. The Parties are entitled to terminate the Agreement in line with the Terms and Conditions.
11. During the term of the Agreement the Client undertakes to ensure that all private individuals who represent the Client in relations with the Bank, including the Client himself (if the Client is a private individual), sign "Electronic Signature Agreement" with the Bank in the version approved by the Bank and fulfil obligations resulting therefrom, and do not terminate it during the term of this Agreement.
12. The Parties sign the Agreement by hand and/or by means of an electronic signature. The method of signing of the Agreement does not influence the legal force of the Agreement and the obligations assumed by the Parties resulting therefrom.

Client represented by _____
(name, surname)

Bank represented by _____
(name, surname)

X _____
(signature)

X _____
(signature)

Rietumu ID _____ Test key _____

(seal)

(seal)



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Client represented by _____
(name, surname)

Bank represented by _____
(name, surname)

X _____
(signature)

X _____
(signature)

Rietumu ID _____ Test key _____

(seal)

(seal)



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CLIENT REGISTRATION CARD PRIVATE INDIVIDUAL

Date / / 20

Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019

COMPLETE IN BLOCK CAPITALS

Name Surname

Passport / Identity document No.

Residential address:
(street, house, flat)

City Country Postal code

Correspondence address:
(street, house, flat)

City Country Postal code

Contact phone + (country code) Email

Place of birth: Country

Province, state, region / district, town, settlement

Client's social status / employment:

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> businessman / business owner | <input type="checkbox"/> student |
| <input type="checkbox"/> self-employed / individual entrepreneur | <input type="checkbox"/> housewife |
| <input type="checkbox"/> senior manager / top manager | <input type="checkbox"/> unemployed |
| <input type="checkbox"/> salaried employee | <input type="checkbox"/> pensioner |

Specify:

name of organisation

type of organisation: commercial state non-governmental organisation

activity area of organisation

country of registration share ownership % (for businessman / business owner)

Please specify sources of funds:

- | | |
|---|--|
| <input type="checkbox"/> salary / royalties / rewards | <input type="checkbox"/> interest receivable and dividends |
| <input type="checkbox"/> other <input type="text"/> | <small>(please specify)</small> |

Income received from: rent private property sale
 capital share (stocks) sale inheritances / gifts

Declaration in accordance with U.S. FATCA

I hereby certify that: I am not I am

a citizen and/or a tax resident of the United States of America (USA)

Are/were you or members of your family classified as politically exposed persons¹ or members of the family of a politically exposed person², or persons closely related to a politically exposed person³?

- No
 Yes (please fill out the Politically exposed person's identification card)

X

(Client's signature)

Reason for opening the current account with the JSC "Rietumu Banka" (Riga, the Republic of Latvia). Please specify:

Description of the planned transactions on the current account:

Payment types: salary / royalties / rewards interest receivable and dividends investments
 utility bills payments for goods and services loans
 other _____
(please specify)

Transaction currencies _____ **Average monthly volume of transactions (EUR)** _____

Number of transactions per month _____ **Maximum monthly volume of transactions (EUR)** _____

Volume of payments per month, in % to private individuals _____ to corporate entities _____

Average monthly cash transactions (in %) and average monthly volume of ATM cash withdrawals in % of average monthly volume of transactions _____

Explain the necessity of cash transactions:

personal needs other _____
(please specify)

Average monthly current account balance planned (EUR) _____

¹ **Politically exposed person** – a person who is entrusted or has been entrusted with prominent public functions in the Republic of Latvia, in another EU or EEA Member State or a third country, including the head of the state, the head of administrative unit (municipality) of the state, the head of the government, a minister (a deputy minister or an assistant deputy minister, if such a position exists in the state), a state secretary or another high-ranking official in the government or in the administrative unit (municipality) of the state, a member of the parliament or a similar legislative framework, a member of the governing body (board) of a political party, a judge of the constitutional court, a judge of the supreme court or a judge of another court (member of a judicial institution), a member of the council or of the board of the supreme audit institution, a member of the council or of the board of a central bank, an ambassador, a chargé d'affaires, a high-ranking military officer, a member of the council or of the board of a state-owned enterprise, the head (director, deputy director) of an international organization and a member of the board or a person who holds an equivalent position in that organization.

² **Member of the family of a politically exposed person** – a person who is: a) a spouse of a politically exposed person or a person equivalent to a spouse. A person shall be treated as equivalent to a spouse provided that the laws of the respective country contain a provision for such status, b) a child of a politically exposed person or a child of a spouse of a politically exposed person, or of a person equivalent to a spouse, his/her spouse or a person equivalent to a spouse, c) parents, grandparents and grandchildren of a politically exposed person, d) brothers and sisters of a politically exposed person.

³ **Person closely related to a politically exposed person** – a private individual who is publicly known to have business relationship or other close relationship with a politically exposed person, or who is a shareholder or a participant in the same commercial company with any politically exposed person, and a private individual that is a sole owner of a legal arrangement that is known to be established for the benefit de facto of any politically exposed person.

JSC "Rietumu Banka" is entitled to request and the Client shall timely provide any information and documents, confirming details provided in the Client Registration Card.

The Client undertakes to immediately inform JSC "Rietumu Banka" about any changes in the provided information in writing.

Hereby I confirm that I am the actual Beneficial Owner of the funds in all my accounts and transactions.

X

(Client's signature)

Hereby I confirm that all information provided herein is true.

Hereby I confirm that I am aware of the liability, including criminal responsibility for providing false data or wilful non-disclosure of information.

I acknowledge that I have read and agree to the Client Personal Data Protection Notice (available on the website www.rietumu.com).

Client represented by _____
(name, surname)

X _____
(signature)

Rietumu ID _____ Test-key _____

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative

Passport / Identity document No. _____

_____ X _____ Date ____/____/20____
(name, surname) (signature)

Documents are checked by

_____ X _____ Date ____/____/20____
(name, surname) (signature)

Bank's notes _____

Client's CREF _____

issue DigiPass 

I confirm that I have received undamaged

_____ (serial number of the received device)

I confirm

X

_____ (signature of Client's Representative)

send the following number of Mobile DigiPass (please specify)

_____ (in digits)

_____ (in words)

to the Bank's verified e-mail address _____

payment of the commission by payment card – upon activation of Mobile DigiPass

I confirm

X

_____ (signature of Client's Representative)

! If I am the Representative of the Clients in the Bank, I agree that all Identification and authorisation tools I have received will be used for the management of all Clients accounts with the Bank within the framework of my powers.

I confirm that the above information is true. The Client undertakes to immediately in writing notify JSC "Rietumu Banka" of any changes related to this Application.

The Client is aware and agrees that the Bank will not return the fee for verification of the set of documents of the potential client, and will not accept and review the claims for refusal to open accounts and establish cooperation with the potential client.

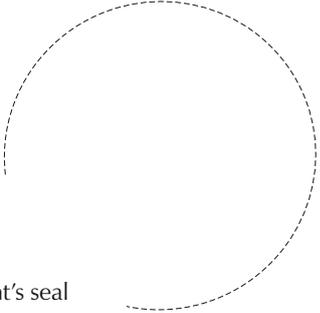
I acknowledge that I have read and agree to the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement, the Bank's tariffs and the Client Personal Data Protection Notice (available on the website www.rietumu.com).

Client represented by _____

_____ (name, surname)

X

_____ (signature)

Client's seal 

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative

Passport / Identity document No. _____

_____ (name, surname)

X

_____ (signature)

Date ____/____/20____

Current account No. _____

Card account No. _____

Rietumu ID _____

_____ (name, surname)

X

_____ (signature)

Date ____/____/20____



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BANK'S COPY

BASIC INFORMATION ON THE PROTECTION OF THE STATE-GUARANTEED DEPOSITS

Date / / 20

Approved by the Board of JSC "Rietumu Banka", Minutes No 28, 14.04.2023

COMPLETE IN BLOCK CAPITALS

Guarantees on deposits with a credit institution	Safety of your deposits is guaranteed by the deposit guarantee scheme, which has been established pursuant to the Deposit Guarantee Law. In case of unavailability of deposits at a credit institution, your deposit in the amount of up to EUR 100,000 shall be compensated by the Deposit Guarantee Fund.
Maximum amount of guaranteed compensation and deposits for which the state-guaranteed compensation is not paid	The maximum amount of guaranteed compensation is EUR 100,000 per each depositor per credit institution. The currency of the guaranteed compensation shall be the euro. Payment of the guaranteed compensation shall not apply to the following deposits specified in Section 23 of the Deposit Guarantee Law: 1) deposits of credit institutions; 2) deposits of financial institutions; 3) deposits of municipalities the annual budget of which exceeds EUR 500,000, and of direct management institutions; 4) deposits related to the laundering of proceeds from crime or which are to be recognized as proceeds from crime, if the judgment of conviction has entered into force; 5) deposits of the depositor who is not identified as a client in accordance with the terms of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing; 6) deposits which in accordance with the Law make up an equity of the deposit taker; 7) deposits of insurance companies; 8) deposits of investment brokerage companies; 9) deposits of investment management companies; 10) deposits of private pension funds; 11) deposits of alternative investment fund managers; 12) debt securities issued by a credit institution, as well as liabilities arisen out of its bills of exchange, including drafts; 13) deposits which were not involved in the transactions within last two years after the date of occurrence of the unavailability of deposits, and are worth less than EUR 10.
Maximum amount of additionally guaranteed compensation	In addition to the maximum guaranteed compensation in the amount of EUR 100,000, a depositor is entitled to the guaranteed compensation in the amount of up to EUR 200,000 in accordance with the types of deposits and provisions specified in Section 4 of the Deposit Guarantee Law.
Calculation of guaranteed compensation in case of multiple deposits at the same credit institution	Total of your deposits at the same credit institution shall be aggregated and the maximum amount of guaranteed compensation (EUR 100,000) shall be applied to the total amount.
Calculation of guaranteed compensation in case of a joint deposit with other person(s)	If more than EUR 100,000 are held on the account, the guaranteed compensation in the amount of up to EUR 100,000 shall be applied to each depositor separately provided that this depositor has been identified prior to the date of occurrence of unavailability of deposits. Where the depositor manages the funds due to another person in the depositor's account, the guaranteed remuneration shall be entitled to that person who can demonstrate his or her right of claim on the funds managed by the depositor, provided that the deposit taker has identified that person before the date of the unavailability of the deposits.

<p>Beginning of guaranteed compensation payout process in case of unavailability of deposits and payout of guaranteed compensation to minors</p>	<p>The payment of the guaranteed compensation shall be made for a period of five years from the date of the unavailability of deposits or from the date of termination of the conditions, which are the basis for the refusal of the guaranteed payment specified in Section 27, Paragraph one of the Deposit Guarantee Law.</p> <p>Guaranteed compensation is paid:</p> <ul style="list-style-type: none"> - Starting from the 10th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1st January 2021 and until 31st December 2023. - Starting from the 8th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred after 1st January 2024. <p>Legal representatives (parents) of minor savers (account owners) or guardians appointed in accordance with the procedures specified in Section 222 of the Civil Law and Section 26 of the Orphan's Courts Law in case of unavailability of deposits, and in accordance with the property interests of the minor person, it is entitled to perform all necessary activities for the receipt of the State guaranteed compensation of the minor in the order specified in regulatory enactments.</p> <p>Persons shall be entitled to receive the guaranteed compensation personally from the time when they reach the age of 18.</p>
<p>Information on the possibility of mutual offset of claims</p>	<p>In the calculation of guaranteed compensation due to a depositor, the depositor's liabilities against credit institution may be taken into account and mutually offset.</p>
<p>Contacts</p>	<p>Bank of Latvia: K.Valdemara iela 2A, Riga, LV-1050, tel. +371 67022300, www.bank.lv</p>

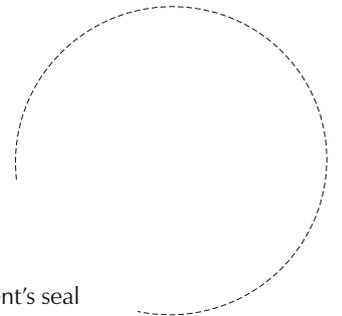
Client _____
(corporate entity: full name / private individual: name, surname)

Passport / Identity document / Registration No. _____

The Client hereby confirms that he/she has received and read the Background Information on the Protection of the State-guaranteed Deposits.

Client represented by _____
(name, surname)

X _____
(signature)



Rietumu ID _____ **Test-key** _____ **Client's seal**

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative.

Passport / Identity document No. _____

(name, surname) X _____
(signature) Date ____ / ____ / 20____



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Date / / 20

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Maximum amount of guaranteed compensation and deposits for which the state-guaranteed compensation is not paid	The maximum amount of guaranteed compensation is EUR 100,000 per each depositor per credit institution. The currency of the guaranteed compensation shall be the euro. Payment of the guaranteed compensation shall not apply to the following deposits specified in Section 23 of the Deposit Guarantee Law: 1) deposits of credit institutions; 2) deposits of financial institutions; 3) deposits of municipalities the annual budget of which exceeds EUR 500,000, and of direct management institutions; 4) deposits related to the laundering of proceeds from crime or which are to be recognized as proceeds from crime, if the judgment of conviction has entered into force; 5) deposits of the depositor who is not identified as a client in accordance with the terms of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing; 6) deposits which in accordance with the Law make up an equity of the deposit taker; 7) deposits of insurance companies; 8) deposits of investment brokerage companies; 9) deposits of investment management companies; 10) deposits of private pension funds; 11) deposits of alternative investment fund managers; 12) debt securities issued by a credit institution, as well as liabilities arisen out of its bills of exchange, including drafts; 13) deposits which were not involved in the transactions within last two years after the date of occurrence of the unavailability of deposits, and are worth less than EUR 10.
Maximum amount of additionally guaranteed compensation	In addition to the maximum guaranteed compensation in the amount of EUR 100,000, a depositor is entitled to the guaranteed compensation in the amount of up to EUR 200,000 in accordance with the types of deposits and provisions specified in Section 4 of the Deposit Guarantee Law.
Calculation of guaranteed compensation in case of multiple deposits at the same credit institution	Total of your deposits at the same credit institution shall be aggregated and the maximum amount of guaranteed compensation (EUR 100,000) shall be applied to the total amount.
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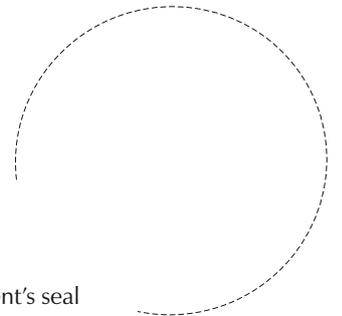
Client _____
(corporate entity: full name / private individual: name, surname)

Passport / Identity document / Registration No. _____

The Client hereby confirms that he/she has received and read the Background Information on the Protection of the State-guaranteed Deposits.

Client represented by _____
(name, surname)

X _____
(signature)



Rietumu ID _____ **Test-key** _____ **Client's seal**

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative.

Passport / Identity document No. _____

(name, surname) X _____
(signature) Date ____ / ____ / 20____

