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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

APPLICATION FOR A LOAN FOR A CORPORATE ENTITY

COMPLETE IN BLOCK CAPITALS

Approved by the Board of JSC "Rietumu Banka", Minutes No. 7, 12.02.2019

1. Information on the applicant			
Company	(full name)		
Registration No.	ation No.		
Date of registration	Taxpayer's number		
Registered address	(street, house, office)		
Country	City		
Region	Postal code		
Business address			
(if different from the registered address)	(street, house, office)		
Country	City		
Region	Postal code		
Contact phone 1 +	E-mail 1		
Contact phone 2 +	E-mail 2		
	E-mail 3		
,	Website		
2. Preferred form of lending			
loan credit facility / overdraft Please fill out the respective Part depending on you	ur preferred form of lending		
Loan			
Preferred loan amount:			
	(in digits)	(currency)	
	(in words)		
Preferred loan interest rate	Loan repayment term		
Preferred loan repayment schedule:			
linear ¹ annuity ²			
other	(please specify)		
Purpose of the loan			
Source of repayment of the loan			
Additional information:			
	(please specify the conditions of preferred loan repayment schedule)		
loan amount. Total periodical (monthly) payment during the lending pe	monthly) equal payments of the principal amount of the loan, and intere riod will be subject to change. f the principal amount of the loan, and interest on the loan that are mad	U U U U U U U U U U U U U U U U U U U	

once a month once a quarter ot	her
	(please specify)
has an opportunity within the crediting period to repay the	account is replenished, on the basis of a written order (application) by the Client. The Client funds, as well as to re-use the funds. Interest on the loan is discharged once a month. within the assigned credit limit. Interest on the loan is discharged on a daily basis.
Type of credit facility: acceptance no	n-acceptance (overdraft)
Limit of credit facility:	
(in digits)	(in words)
Preferred credit interest rate	Credit facility term (up to 1 year)
Purpose of receiving the credit facility	
Source of repayment of credit facility	
3. Information on collateral	
real property deposit	corporate guarantee
bank guarantee movable pro	operty (assets) shares
private guarantee other	(please specify)
Additional information on the collateral:	
Additional information on the collateral: Please fill out the Part(s) depending on the offered typ A Real property as collateral Type of object: residential	pe of collateral
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other	pe of collateral industrial land (please specify)
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other	pe of collateral
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property:	pe of collateral industrial land (please specify)
Please fill out the Part(s) depending on the offered typ A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property:	pe of collateral industrial land (please specify) (street, house, apartment)
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country	pe of collateral industrial land (please specify) (street, house, apartment) City City
Please fill out the Part(s) depending on the offered typ A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region	pe of collateral industrial and (please specify) (street, house, apartment) City Postal code
Please fill out the Part(s) depending on the offered typ A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower	pe of collateral industrial and (please specify) (street, house, apartment) City Postal code arty ³
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower a third party, the owner of tell property is a third party, the owner of the party is a third party, the owner of the party is a third party.	pe of collateral industrial and (please specify) (street, house, apartment) City Postal code arty ³
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower if the owner of real property is a third party, the owner of the private individual). Price of real property	pe of collateral industrial (please specify) (street, house, apartment) City Postal code arty ³ he object must fill out F form (if the owner is a corporate entity) or D form (if the owner is a
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower third p If the owner of real property is a third party, the owner of the private individual). Price of real property Cadastral value Book value	pe of collateral pe of collat
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower third p If the owner of real property is a third party, the owner of the private individual). Price of real property Cadastral value Book value	pe of collateral pe of collat
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower if the owner of real property is a third party, the owner of the private individual). Price of real property Cadastral value Book value Market / assessed value	pe of collateral pe of collat
Please fill out the Part(s) depending on the offered type A Real property as collateral Type of object: residential other Brief description of the real property: Address of the real property: Country Region Owner of collateral: borrower third p If the owner of real property is a third party, the owner of the private individual).	pe of collateral industrial (please specify) (please specify) (street, house, apartment) (street, house, apartment) Postal code arty ³ he object must fill out F form (if the owner is a corporate entity) or D form (if the owner is a (currency) (currency) (currency)

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Additional information on the collateral object of real property
Year of construction Technical condition: renovated not renovated
Use of the object: for private purposes/ personal use lease / rent not used
other
(please specify) If the object is leased / rented out, please specify information on the tenant(-s) / lessee(-s) and lease / rent conditions:
Tenant / lessee: private individual corporate entity
Rental / lease Monthly rental / lease income
Starting date of rental / lease agreement
End date of rental / lease agreement
Rental / lease agreement is registered in the Land Register ⁴ : Yes No
! If the object is leased / rented out to several tenants / lessees, please enclose to this application a list of the rental / lease agreements, by specifying informatio on the tenants / lessees and rental / lease conditions in the amount specified in this part of the application.
B Movable property (assets)
In addition to the real property also equipment and other fixed property, stocks of goods, receivables or other company assets may serve a collateral. In Clause 1-3 of the Part "Collateral" please specify information on the offered collateral. E.g.: "Fixed assets – industrial equipment" "Stocks of goods", "Receivables", "Shares", "Transportation" etc.
1 Collateral
Location of collateral
Book value as of// 20
Market value as of/ 20
Collateral owner: borrower third party ⁵
2 Collateral
Location of collateral
Book value Market value Market value
Collateral owner: borrower third party ⁵
3 Collateral
Location of collateral
Book value Market value (currency)
Collateral owner: borrower third party ⁵
⁵ If the collateral owner is a third party, the collateral owner must fill out F form (if the real property owner is a corporate entity) or D form (if the real property owner is a private individual).
C Guarantees, authorizations
Bank and corporate guarantees:
1
2
3

(signature of authorised representative)

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Information on potential corporate guarantees

1 Guarantor 1	
Registration No	(full name) Country of registration
2 Guarantor 2	
	(full name)
Registration No	Country of registration
3 Guarantor 3	(full name)
Registration No	Country of registration
Every specified company who within the scope of	this loan transaction intends to become a guarantor shall fill out F form.
Information on potential private guarantees:	
No	
Yes Number of potential guarantors-privat	te individuals
Every person who within the scope of this loan tran guarantor is a private individual).	nsaction intends to become a guarantor shall fill out B form (if the potential co-borrower /
D Other offered collateral	
E European Union Cofunding	
Whether your company plans to apply for EU Cofu	nding? Yes No
Name of the program	
Additional information	
Information that is not included in this Application,	but may be relevant to JSC "Rietumu Banka"
The Bank processes the personal data of private in the European Union.	ndividuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and

Full information on the processing of data by the Bank, the purposes, legal basis of the processing, data recipients, the transmission and transfer of data, the rights and obligations of the data subject, and other information regarding the data processing is included in the Client Personal Data Processing Notice, whose current wording is published on www.rietumu.com. The applicant confirms that he/she has read the above document, is informed on its conditions, and is aware of that the Bank is entitled to unilaterally amend the Client Personal Data Processing Notice.

If the applicant or any of his/her representatives transfer to the Bank the data of private individuals and/or documents comprising data, the applicant and his/her representatives certify and guarantee that:

- they are entitled to transfer the data of these persons to the Bank and comply with the requirements of the data protection laws;

- persons whose data were transferred to the Bank were informed on the data processing by the Bank and have given consent or otherwise permitted the processing of their data. The applicant and his/her representatives have presented the Client Personal Data Processing Notice to these persons;

- upon the Bank's request the applicant and his/her representatives would immediately provide the Bank with the documents approving the consent or any other permission given by the respective person to the transferring and processing of the data by the Bank, or a document approving other grounds for transferring and processing of the data in the Bank.

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The applicant and his/her representatives are liable for the claims of any private individuals against the Bank, and losses related thereto, and the sanctions imposed by competent institutions, if any.

The Bank is not liable for any actions of third parties, including for further disclosure, use, storage or transferring of the data, to whom in relation to the provision of services by the Bank, the fulfilment by the Bank of its lawful obligations and the Bank's legitimate interests, the data of the applicant or private individuals related with him/her were transferred and/or disclosed. Information on the applicant may be disclosed to other parties to a transaction and other persons in accordance with the Client Personal Data Processing Notice.

The applicant and his/her representatives agree that for communication and exchange of data with them or other persons involved in the reviewing and ensuring of the transaction, the Bank is entitled to use public communication channels, including electronic mail, phone, mail and other means of communication. The applicant and his/her representatives assume all risks that are related to the technique and security of the data transfer. The Bank is not liable for losses incurred in relation to unlawful access to the transferred information.

In order to verify or receive additional information, the Bank is entitled to use private and public registers, including to request information on the applicant from the credit information bureau (kredītinformācijas birojs).

Hereby I confirm that the information / documents provided	are true.	
The applicant represented by	name, surname)	-
Who is acting on the grounds of: Statutes Po	ower of attorney ⁶	
other	(please specify)	_ /
	greate speensy	Seal
X		_ Date / / 20
⁶ please enclose a power of attorney to the Application	(signature)	_ Date / / 20
	(signature)	_ Date / / 20
⁶ please enclose a power of attorney to the Application		_ Date / / 20
⁶ please enclose a power of attorney to the Application TO BE COMPLETED BY BANK EMPLOYEE	ative	_ Date / / 20
⁶ please enclose a power of attorney to the Application TO BE COMPLETED BY BANK EMPLOYEE I confirm the identity and signature of the authorised representation	ative	_ Date / / 20

Documents enclosed to the Application for a loan for corporate entity are as follows:

A borrower, and potential co-borrowers, guarantors and pledgors (corporate entities) shall fill out F form, potential co-borrowers, guarantors (private individuals) shall fill out B form, potential pledgors (private individuals) shall fill out D form.

F form	: Yes	No No	number of documen	ts	∟ form:	No	Yes	number of documents
B form	n: 🗌 Yes	No	number of documen	ts Lu	form:	No	Yes	number of documents
D forr	n: Yes	No	number of documen	ts	∟ form:	No No	Yes	number of documents
	0		of the company*	anata *				
		•	y and amendments th		(
		•	0				• •	(for open joint stock companies)
	Statement f	rom the Con	nmercial Register certif	ying the power of	signature of th	ne compan	y's officials*	***
	Passport of the authorised signatory*							
	Statement from the SRS / municipality that there are no debts****							
	Annual reports (full) for last 2 years with a mark from SRS***							
	Operative balance sheet and income statement for the current year with deciphering of main items (debtors, inventory, fixed assets, creditors)							
	VAT return f	for last 2 taxa	ation years and for the la	ast reporting mont	h with a mark	from SRS*	***	
	Documents approving the ownership of the offered collateral object*							
	Market value assessment of the collateral made by the certified expert**							
	Business plan							
	Cash flow forecast for the crediting period							
	Certificatio	n of benefici	alowner					
Other	documents	5:						

If the loan is requested for the construction, reconstruction or renovation of the real property, please submit also the following documents:

Agreed technical design*

Documents approving the right of ownership / use of the land plot whereupon it is planned to carry out construction

Construction costs estimate*

Agreement (or draft agreement) with a general contractor, a copy of the construction licence of the general contractor*

Construction/reconstruction/renovation permit*

* Documents that will be copied by an employee of JSC "Rietumu Banka"

**Information on the real property valuation companies recognised by JSC "Rietumu Banka" is available upon the applicant's request

***During the analysis of the project JSC "Rietumu Banka" is entitled to request additional documents; information on additional requirements for nonresidents of the Republic of Latvia is available at JSC "Rietumu Banka"

****For residents of the Republic of Latvia; for non-residents of the Republic of Latvia - a respective institution of the country of residence