RIETUMU BANK JSC "RIETUMU BANKA" VESETAS 7 / RIGA IV-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 PRIVATE INDIVIDUALS

Approved by the Board of JSC "Rietumu Banka", Minutes No. 7, 12.02.2019 COMPLETE IN BLOCK CAPITALS

Date ____/ ___/ 20 ____ 1. Information on the applicant

ne Surname		
To be completed by a citizen / non-citizen of the Republic of Latvia:	To be completed by a citizen of another country:	
	Passport / Identity document No	
	! If the applicant is not the customer of JSC "Rietumu Banka", specify the following additional information:	
	Date of birth (day/month/year)	
	Passport / identity document issued on (day/month/year)	
	Issuing state and institution of the passport / identity document	
	Identity number of the Republic of Latvia (if assigned)	
Tax residence country		
Registered address		
-	Postal code	
Correspondence address		
	Postal code	
Contact phone 1 + Land (country code)	E-mail 1	
Contact phone 2 + Land (country code)	E-mail 2	
Contact phone during the absence of the applicant +	ode)	
E-mail address during the absence of the applicant		
· · · · ·	nily members of politically exposed persons ² or persons closely related to politically	
No		
Yes		
	(please specify your answer)	

¹Politically 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 an administrative unit (municipality) of the state, the head of the government, minister (a deputy minister or an assistant deputy minister, if such a position exists in the state), 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, member of the governing body (board) of a political party, judge of the constitutional court, supreme court or another court (member of a judicial institution),

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member of the council or board of the supreme audit institution, member of the council or board of a central bank, ambassador, chargé d'affaires, high-ranking military officer, member of the council or of the board of a state-owned enterprise, the head (director, deputy director) and board member of an international organization, or a person who holds an equivalent position in that organization.

²Family member of a politically exposed person – a person, who is a politically exposed person's: a) spouse or a person equivalent to the spouse. The person is considered as a person equivalent to a spouse only if the laws of the corresponding country provide this person with a corresponding status, b) child or a child of a politically exposed person's spouse or a person equivalent to a spouse, c) parent, grandparent or grandchild, d) brother or sister.

³*Person closely related to a politically exposed person* – a private person, on whom it is known that it has business or another close relationship with any of the politically exposed persons, or he/she is a shareholder or participant of one and the same commercial company and any of the politically exposed persons, as well as a private person, who is a sole owner of such legal entity, on which it is known that it was actually formed in the interest of the politically exposed person.

Additional information:	(in digits)		(in words)	(currency)
Additional information:	Preferred loan repayment schedule: linear ⁴	annuity ⁵	other	please specify)
<pre>glace specify the conditions of pretered kan negagined schedule ///rear-schedule - laan negagined schedule providing for periodical monthly's equal payments of the principal amount of the laan, and interest on the laan that are made in periodical equal amounts at equal time finance investment term</pre>	Additional information:			
<pre>base anount: Total previous informativy payment during the leading period will decrease. Youndy schedule - lean repayment schedule compring payments of the principal amount of the lean, and interest on the lean that are made in periodical equal amounts at equal time periods. Loan repayment term Preferred loan interest rate Purpose of the loan: real estate purchase investment other</pre>		(please specify the condition	s of preferred loan repayment schedule)	
Purpose of the loan: real estate purchase real estate estate real estate estate real estate estate real	loan amount. Total periodical (monthly) payment during the lending	period will decrease.		
determined: borrower binself/herself, please specify additional information on the collateral object: for private purposes: for purpose purpose: for purpose purpose: for private purpose purpo	Loan repayment term	Preferred loa	an interest rate	
(please specify) 3. Information on the collateral object Object(-s):apartmentdwelling housecommercial spacelanddeltaee specify) Address	Purpose of the loan: real estate purchase	invo	estment	
(please specify) 3. Information on the collateral object Object(-s):apartmentdwelling housecommercial spacelanddeltaee specify) Address	other			
Object(-s): apartment dwelling house commercial space land other			(please specify)	
other	3. Information on the collateral object			
<pre>(please specify) Address</pre>	Object(-s): apartment dwelli	ng house	commercial space	and
<pre>(please specify) Address</pre>	other			
Market value Total area Owner of the object is: borrower binself/herself, please specify additional information on the pledgor"). If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object: Year of construction Technical condition: renovated intervention on the public data based on the public data by an independent valuation company		(please speci	y)	
Market value Total area Owner of the object is: borrower binself/herself, please specify additional information on the pledgor"). If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object: Year of construction Technical condition: renovated intervention on the public data based on the public data by an independent valuation company				
Owner of the object is: borrower third party ⁶ "If the owner of the object is a third party, he/she shall fill out the D form ("Information (questionnaire) on the pledgor"). If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object: Year of construction Technical condition: renovated Market value is determined: based on the public data by an independent valuation company	Address			
"If the owner of the object is a third party, he/she shall fill out the D form ("Information (questionnaire) on the pledgor"). If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object: Year of construction	Market value		Total area	a
If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object: Year of construction Technical condition: renovated not renovated Market value is determined: based on the public data by an independent valuation company	,	,		
Year of construction Technical condition: renovated Market value is determined: based on the public data by an independent valuation company (please specify name of the valuation company and the date of valuation) Use of the object: for private purposes: (specify if the object is a residential property and is resided by you or your family members) other		· · ·		
Market value is determined: Market value is determined: based on the public data by an independent valuation company				eral object:
 based on the public data by an independent valuation company				
 by an independent valuation company				
Use of the object: [please specify name of the valuation company and the date of valuation] Image: specify if the object is a residential property and is resided by you or your family members) [lease / rent not used Image: specify other	 			
for private purposes: lease / rent not used (specify if the object is a residential property and is resided by you or your family members) other		(please speci	y name of the valuation company and the date of va	aluation)
(specify if the object is a residential property and is resided by you or your family members)			— .	
	(specify if the object is a residential property	lease / rent	not used	
	other			

For the residing area located in the Russian Federation or the Republic of Belarus please specify the number of declared persons, incl. number of children under 18

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If the object is rented / leased out, please specify information on	the tenant(-s) / lessee(-s) and lease / rent conditions:
Tenant / lessee: private individual corporate e	ntity
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 ⁷ :	Yes No
! If the object is leased out / rented to several tenants / lessees, pleas information on the tenants / lessees and rental / lease conditions in the a	se enclose to this application a list of the rental / lease agreements, by specifying mount specified in this part of the application.
4. Information on the potential co-borrowers / guarantors in t	his loan transaction
Co-borrower(-s): Yes No	
Incl. private individual(-s)	Incl. corporate entity(-s)
Guarantor(-s): Yes No	
Incl. private individual(-s)	Incl. corporate entity(-s)
Every person who within the scope of this transaction intends to become guarantor is a private individual) or F form (if the potential co-borrower of	me a co-borrower or guarantor shall fill out B form (if the potential co-borrower or or guarantor is a corporate entity)
5. Information on marital status	
Marital status: single married	
Have you entered into a marriage contract? Yes	No
Dependents: yes number of dependents	no dependents
6. Information on the applicant's income	
A Employee	
Principal place of work	
Activity area	
Address	
Position	
Salary	Bonuses
Length of service: years months	
If the length of service in the principal place of work is less than 5	years, please specify your previous place of work, activity area
Position	
Length of service: years months	
Other place of work, activity area	
Position	

B Businessman / Self-employed person	
Full name of the company	
Registration No.	Date of registration
Type of activity	
Address	
Annual turnover	Annual profit
Capital participation	%
Position	Salary Dividends
Other income	(type and sum)
6.1. Additional income	(type and sum)
1 Income from rent	
Object(-s): apartment dwelling hous	e commercial area land other
Area Address	
Area Address	
Other income	
Account(-s) in JSC "Rietumu Banka": No	Yes
7. Information on real estate owned by you	
1 Real estate	Area
Address	
Market value	
Prohibitions / Encumbrances: No No Yes	(please specify)
	Area
Address	
Market value	
Prohibitions / Encumbrances: No	
Yes	(please specify)
3 Real estate	Area
Address	
Market value	
Prohibitions / Encumbrances: No	
Yes	(please specify)
8. Vehicles owned by you	
Year of manufacture LILI Value	
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(app	APPLICATION FOR A LOAN Silicant's signature) FOR PRIVATE INDIVIDUALS 4 / 7

Prohibitions / Encumbrances: No
(please specify)
2 Vehicle
Year of manufacture Value
Prohibitions / Encumbrances: No
Yes
9. Your liabilities
1 Loans, leasing
Lender 1: private individual
Corporate entity
Date of repayment
Loan balance Monthly payment
Payment discipline: no deviations from the schedule were / are deviations from the schedule
2 Loans, leasing
Lender 2: private individual
Corporate entity
Date of repayment
Loan balance Monthly payment
Payment discipline: no deviations from the schedule were / are deviations from the schedule
Have you been / are subject to enforcement proceedings?
No
Yes
(please specify) Have you been / are subject to bankruptcy proceedings of private individual?
No
Yes
(please specify)
Additional information:

The Bank requests information on a potential borrower in order to identify the potential borrower according to the requirements of the anti-money laundering and counter-terrorism financing laws, to assess the credit ability of the potential borrower, and to ensure communication with the potential borrower. The Bank is entitled to request information on the potential borrower from the Credit Register of the Republic of Latvia, taking into account the requirements of laws on the receipt of information regarding current and/or fulfilled liabilities.

The Bank processes the personal data of private individuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and the European Union.

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.

(applicant's signature)

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.

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.

Hereby I confirm that the information / documents provided are true.

Applicant represented by				
		(name, surname)		
X			Date / / 20	
	(signature)			
TO BE COMPLETED BY BAN	K EMPLOYEE			

I confirm the identity and signature of the applicant or authorised representative

Passport / Identity document No.

(name, surname)

(signature)

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_ Date ____ /____ / 20____

List of documents to be enclosed to the Application for a loan:
Passport of the applicant*
Statement from the respective public institution (tax residence country of private individual) regarding the income derived by the private individual in the current year and in previous two years
Statement from the place of work
Documents approving the ownership of the offered collateral object (including documents, whereupon the ownership to the collateral is received, e.g., purchase agreement, gift contract and other documents)*
Cadastral survey file of the offered collateral object (inventory file)
Land borders plan
Certification of payment of the real estate tax
Certification that there are no public utility payments and electricity debts
Lease agreement(-s) (if the offered collateral object is leased out)*
Market value assessment of the collateral made by the certified expert**
Marriage contract (if any)*
Other documents:
(please specify documents that are submitted in addition to the specified list)
If the loan is requested for the construction, reconstruction or renovation of the real estate, please submit also the following documents:
Approved conceptual and/or technical design
Documents approving the title / the right of use of the land intended for construction
Estimate of construction costs
Agreement (or draft agreement) with the general contractor, a copy of the construction licence issued to the general contractor

Construction / reconstruction / renovation permit

* Documents that will be copied by an employee of JSC "Rietumu Banka" ** Information on the real estate valuators recognised by JSC "Rietumu Banka" is available upon the applicant's request