

who acts on the basis of \_

#### JSC "RIETUMU BANKA" AND CLIENT AGREEMENT

Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019 Riga, date \_\_\_\_/ \_\_\_/ 20 \_\_\_\_ 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 / To be completed by a corporate entity: To be completed by citizens of other countries: non-citizen of the Republic of Latvia: Identity number | Passport / Identity document No. Registration No. Date of birth Date of issue of passport / identity document (day/month/year) Issuing state and institution  $\frac{1}{1}$  of passport / identity document  $\underline{\phantom{a}}$ Residential / Legal address: \_\_\_ (street, house, flat) \_ Country\_ Postal Code . City \_\_\_ represented by \_ (position) (name, surname)

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
- 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 (Finansu nodrošinājuma likums)) to guarantee and secure the fulfilment of the
- 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.

	and the obligations assumed by the		ethod of signing of the Agreement does not inhaence
Client represented by	(name, surname)	Bank represen	ted by
X		×	
	(signature)		(signature)
Rietumu ID	Test key		
(seal)		(sea	JSC "RIETUMU BANKA" AND CLIENT AGREEMENT 1 / 1



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#### JSC "RIETUMU BANKA" AND CLIENT AGREEMENT

Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019 Riga, date \_\_\_\_/ \_\_\_/ 20 \_\_\_\_ 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 / To be completed by a corporate entity: To be completed by citizens of other countries: non-citizen of the Republic of Latvia: Identity number | Passport / Identity document No. Registration No. Date of birth Date of issue of passport / identity document (day/month/year) Issuing state and institution  $\frac{1}{1}$  of passport / identity document  $\underline{\phantom{a}}$ Residential / Legal address: \_\_\_ (street, house, flat) \_ Country\_ Postal Code . City \_\_\_ represented by \_ (position) (name, surname)

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- 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 (Finansu nodrošinājuma likums)) to guarantee and secure the fulfilment of the
- 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.

	and the obligations assumed by the		ethod of signing of the Agreement does not inhaence
Client represented by	(name, surname)	Bank represen	ted by
X		×	
	(signature)		(signature)
Rietumu ID	Test key		
(seal)		(sea	JSC "RIETUMU BANKA" AND CLIENT AGREEMENT 1 / 1



### **CLIENT REGISTRATION CARD**

PRIVATE INDIVIDUAL

Date / / 20	Approved by	the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019
CC	DMPLETE IN BLOCK CAPITALS	
Name	Surname	
Passport / Identity document No.		
Residential address:	(street, house, flat)	
City		Postal code
	Country	rosai code
Correspondence address:	(street, house, flat)	
City	Country	Postal code
Contact phone +		
Place of birth: Country		
, and the second se		
Province, state, region / district, town, settlement _		
Client's social status / employment:		
businessman / business owner		student
self-employed / individual entrepreneur		housewife
senior manager / top manager		unemployed
salaried employee		pensioner
Specify:		
name of organisation		
type of organisation: commercial	state non-go	overnmental organisation
activity area of organisation		
country of registration	share ownership % (fo	or businessman / business owner)
Please specify sources of funds:		
salary / royalties / rewards	interest rece	ivable and dividends
other	(please specify)	
Income received from: rent	private prop	perty sale
capital share (stocks)		'
capital share (stocks)	sate Innertances	7 8110
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)	
		or members of the family of a politically exposed
person <sup>2</sup> , or persons closely related to a politically of	exposea person ?	
No No		
Yes (please fill out the Politically exposed person's identification ca	rd)	

Reason for open	ing the current account with	the JSC "R	ietumu Banka" (Riga, the Republic of	Latvia). Please specify:
Description of th	ne planned transactions on tl	ne current a	account:	
Payment types:	salary / royalties / rewa	ards	interest receivable and dividends	investments
	utility bills		payments for goods and services	loans
	other		(please specify)	
Transaction curre	encies		Average monthly volume of	transactions (FUR)
			Maximum monthly volume of transac	
• •	•		luals to corporate entit	
,	•	_	,	wals in % of average monthly volume of
	essity of cash transactions:			
personal nee	eas other		(please specify)	
Average monthly	y current account balance pl	anned (EUI	R)	
another EU or EE/head of the gover another high-rank legislative framew court or a judge of member of the council or of the board or a person a child of a political person equivale exposed person.  3 Person closely relationship with exposed person, a politically exposed	A Member State or a third courrnment, a minister (a deputy nicking official in the government work, a member of the governic of another court (member of a ouncil or of the board of a cerboard of a state-owned enterpoint who holds an equivalent position of a politically exposed shall be treated as equivalent the stally exposes person or a child of ent to a spouse, c) parents, grant related to a politically exposed a politically exposed person, and a private individual that is a deperson.	atry, includir ninister or a or in the ad or in the ad ing body (be judicial inst atral bank, a orise, the he ion in that o I person – a o a spouse p of a spouse o dparents an I person – a or who is a a sole owner	ng the head of the state, the head of admin assistant deputy minister, if such a post liministrative unit (municipality) of the state and) of a political party, a judge of the coitution), a member of the council or of the an ambassador, a chargé d'affaires, a high ad (director, deputy director) of an interganization.  person who is: a) a spouse of a politically provided that the laws of the respective of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person, or of a person digrandchildren of a politically exposed person digrandchildren digrandchildren digrandch	ublic functions in the Republic of Latvia, in nistrative unit (municipality) of the state, the sition exists in the state), a state secretary of the amendment or a similar constitutional court, a judge of the suprement he board of the suprement audit institution, and the suprementational organization and a member of the suprement of the supreme
provided in the C	Client Registration Card.		, , ,	tion and documents, confirming details
The Client under	rtakes to immediately inform	JSC "Rietun	nu Banka" about any changes in the pro	ovided information in writing.
Hereby I confirm	n that I am the actual Beneficia	al Owner of	the funds in all my accounts and transa	actions.

Hereby I confirm that all information provided herein is true.

Client's CREF

Hereby I confirm that I am aware of the liability, including criminal responsibility for providing false data or wilful non-dislosure 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)	
Χ	(signature)	
	(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.		
(name, surname)	(signature)	Date / /20
Documents are checked by		
(name, surname)	(signature)	Date / /20
Bank's notes		



## **DECLARATION ON CLIENT'S TAX RESIDENCE**

PRIVATE INDIVIDUAL

Approved by the Board of JSC "Rietumu Banka", Minutes No. 77, 4.11.2022

COMPLETE IN BLOCK CAPITALS

Client	
Passport / Identity document No.	rname)
Passport / Identity document No.	
Please state the country(-ies) and/or the place(-s) where the Client is a Client as a tax resident:	a tax resident and the taxpayer identification number assigned to the
(country or place of tax residence)	LJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJ
(country or place of tax residence)	(taxpayer identification number)
(country or place of tax residence)	LJILJILJILJILJILJILJILJILJILJILJILJILJIL
Fill in if the Client is performing an economic activity:	
Is the Client a VAT payer¹? Yes No	
If the Client is a VAT payer, please indicate the Client's VAT payer's number <sup>2</sup> :	: LJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJLJ
JSC "Rietumu Banka" shall collect and annually provide information and c Latvia within the framework of the Standard for Automatic Exchange of Fi by the laws and regulations of the Republic of Latvia.	data regarding its Clients to the State Revenue Service of the Republic of
JSC "Rietumu Banka" is entitled to request and the Client shall timely above.	provide any information and documents confirming details provided
Hereby the Client confirms the authenticity of the provided informati places where the Client is a tax resident. The Client undertakes to it above-stated information in writing.  Hereby I confirm that I am aware of the liability, including criminal information.  I acknowledge that I have read and agree to the Client Personal Data Provided in the Client Personal Data Provided information.	mmediately inform JSC "Rietumu Banka" about any changes in the al responsibility for providing false data or wilful non-dislosure of
Client represented by	X
(name, surname)	(signature)
Rietumu ID Test Key	
TO BE COMPLETED BY THE RESPONSIBLE EMPLOYEE	
I confirm the identity and signature of the Client or the Client's Represe	entative
Passport / Identity document No.	
(name, surname)	

<sup>&</sup>lt;sup>1</sup> VAT - or value added tax is the consumption tax which is actually paid by the end consumer, when purchasing goods or receiving services. The division of taxable person as a respecified in Section 3 of the Value Added Tax Law of the Republic of Latvia.

<sup>&</sup>lt;sup>2</sup> **VAT payer's number** - VAT or an equivalent number assigned by the country in which the tax payer carries out economic activity and which for the VAT application purposes allows to identify the tax payer.



#### **APPLICATION FOR BASIC BANKING SERVICES**

Date/	/ 20 Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 2'	1.10.2019
	COMPLETE IN BLOCK CAPITALS	
Client	(corporate entity: full name / private individual: name, surname)	
Upon signing JSC "I	Rietumu Banka" and Client Agreement please:	
review the set Bank's tariffs	of documents of the potential client on an urgent basis, I agree to pay an additional commission accordin	g to the
	Confirm X (Client's signature)	
open a curren		
send the confi	irmation on the current account opening to e-mail	
issue a payme	ent card	
The Bank opens one according to this Ap	e card account for the Client and issues an international payment card VISA to the Client or the Client's Represe plication.	entative
VISA Gold	VISA Platinum VISA Platinum Jurmala VISA Business Insurance: Sissued only to the corporate entity only VISA Business	No
Card account curren		
Name and surname on the card	(name and surname / company name on the card shall not exceed 21 character, including spaces; only Latin letters are embossed on the card; the corporate entity scardholder's name and surname)	specifies the
Company name of the card	(company name shall be filled in in Latin letters only, dashes, brackets and other symbols are not allowed)	
Voice password	(at least 5 characters, Latin letters, no spaces or dashes allowed)	
If you wish to set th	ne daily limit of card transactions below the limit set by the Bank, please specify it:	
for cash	withdrawals in ATMs (amount in figures) (amount in words)	
for other	r payments (amount in figures) (amount in words)	
once a month	on the first day of the month replenish the card account from the Client's current account:	
in the am	nount of up to the amount (together with hold amounts)	
(amoun	nt in figures) (amount in words)	
Place for the receipt	t of the card: (address for the receipt of the card by courier post and the recipient's phone number / the Bank's representative office or head office of the Ban	ık in Riga)
Set up notifica	ations (M-Bank)	
accoun	t (card account / current account / all)	
	message in Internet Bank suspicious card transactions	

The Client is aware and agrees that a notification in M-Bank system will be delivered, using the public communications channels and specified contact information, and the text of the notification will be available to the telecommunications services provider and/or communications operators in various countries, including outside the European Union. The Bank will not be liable for losses in respect of an unlawful access and/or use of such information by third parties contrary to the Client's interests.

issue DigiPass			
I confirm that I have received undamage	d	(serial number of the received device)	
			V
		I confirm	(signature of Client's Representative)
send the following number of Mobi	le DigiPass (please specify)	(in digits)	(in words)
to the Bank's verified e-mail address			
payment of the commission by payment	ent card – upon activation	n of Mobile DigiPass	
		I confirm	(signature of Client's Representative)
! If I am the Representative of the Clients in the management of all Clients accounts wi			sation tools I have received will be used for
related to this Application. The Client is aware and agrees that the Ba not accept and review the claims for refuse	nk will not return the fee al to open accounts and e to the Terms and Condit	for verification of the set of stablish cooperation with the ions of JSC "Rietumu Banka	otify JSC "Rietumu Banka" of any changes documents of the potential client, and will be potential client. " and Client Agreement, the Bank's tariffs
Client represented by	(name, surna	me)	
X			/
	(signature)		Client's seal
TO BE COMPLETED BY BANK EMPLOYER	 E		
I confirm the identity and signature of the		resentative	
Passport / Identity document No.	·		
	X		Data / /20
(name, surname)		(signature)	Date// 20
Current account No.			
Card account No.			
Rietumu ID			
	Y		
- In			Date// 20

(signature)

(name, surname)



# BASIC INFORMATION ON THE PROTECTION OF THE STATE-GUARANTEED DEPOSITS

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;  10) deposits of investment management companies;  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.

Beginning of guaranteed compensation payout process in case of unavailability of	The payment of the guaranteed comper the date of the unavailability of deposits which are the basis for the refusal of the	or from the date of termination of the	conditions,
deposits and payout of guaranteed compensation to minors	Paragraph one of the Deposit Guarantee Guaranteed compensation is paid:		,
	- Starting from the 10th working day afte unavailability of deposits has occurred fi - Starting from the 8th working day after	rom 1st January 2021 and until 31st Der the date of occurrence of unavailabili	ecember 2023.
	unavailability of deposits has occurred a Legal representatives (parents) of minor accordance with the procedures specific	savers (account owners) or guardians a ed in Section 222 of the Civil Law and	Section 26 of
	the Orphan's Courts Law in case of unapproperty interests of the minor person, i receipt of the State guaranteed compenenactments.	t is entitled to perform all necessary ac sation of the minor in the order specif	tivities for the ied in regulatory
	Persons shall be entitled to receive the g when they reach the age of 18.	guaranteed compensation personally fr	om the time
Information on the possibility of mutual offset of claims	In the calculation of guaranteed comper against credit institution may be taken in		or's liabilities
Contacts	Bank of Latvia: K.Valdemara iela 2A, Rig	ga, LV-1050, tel. +371 67022300, ww	w.bank.lv
Client	(corporate entity: full name / private individual: n.	ame, surname)	
Passport / Identity document / Registration N	0.		
The Client hereby confirms that he/she has	received and read the Background Informa	tion on the Protection of the State-gua	ranteed Deposit
Client represented by	(name, surname)		
V		1	)
X	(signature)		
Rietumu ID	Test-key	Client's seal	
TO BE COMPLETED BY BANK EMPLOYEE			
I confirm the identity and signature of the Cl	ient or the Client's Representative.		
Passport / Identity document No.			
	X	Date /_	/20
(name, surname)	(signa	ture)	



# BASIC INFORMATION ON THE PROTECTION OF THE STATE-GUARANTEED DEPOSITS

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.

Beginning of guaranteed compensation payout process in case of unavailability of	The payment of the guaranteed comper the date of the unavailability of deposits which are the basis for the refusal of the	or from the date of termination of the	conditions,
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	unavailability of deposits has occurred a Legal representatives (parents) of minor accordance with the procedures specific	savers (account owners) or guardians a ed in Section 222 of the Civil Law and	Section 26 of
	the Orphan's Courts Law in case of unapproperty interests of the minor person, i receipt of the State guaranteed compenenactments.	t is entitled to perform all necessary ac sation of the minor in the order specif	tivities for the ied in regulatory
	Persons shall be entitled to receive the g when they reach the age of 18.	guaranteed compensation personally fr	om the time
Information on the possibility of mutual offset of claims	In the calculation of guaranteed comper against credit institution may be taken in		or's liabilities
Contacts	Bank of Latvia: K.Valdemara iela 2A, Rig	ga, LV-1050, tel. +371 67022300, ww	w.bank.lv
Client	(corporate entity: full name / private individual: n.	ame, surname)	
Passport / Identity document / Registration N	0.		
The Client hereby confirms that he/she has	received and read the Background Informa	tion on the Protection of the State-gua	ranteed Deposit
Client represented by	(name, surname)		
V		1	)
X	(signature)		
Rietumu ID	Test-key	Client's seal	
TO BE COMPLETED BY BANK EMPLOYEE			
I confirm the identity and signature of the Cl	ient or the Client's Representative.		
Passport / Identity document No.			
	X	Date /_	/20
(name, surname)	(signa	ture)	



(name, surname)

### **CLIENT CERTIFICATION** OF OBLIGATION TO OBSERVE NATIONAL AND INTERNATIONAL SANCTIONS

Date \_\_\_\_/ \_\_\_\_/ 20 \_\_\_\_

Approved by the Board of JSC "Rietumu Banka", Minutes No. 77, 4.11.2022 COMPLETE IN BLOCK CAPITALS Client \_\_\_\_\_, hereby affirms, confirms and Passport / Identity document / Registration No. \_ agrees that within the framework of cooperation with the joint stock company "Rietumu Banka" (hereinafter - the Bank) it/he/she undertakes obligations: 1) to meet the gal enactments (including laws, regulations, decisions, resolutions) of the Republic of Latvia, the European Union and the United Nations that include and/or are related to the application of sanctions and other restrictions concerning a range of persons, jurisdictions 2) to comply with legal enactments of the USA that include and/or are related to to the application of sanctions and other restrictions, in particular, but not limited to, when sending and receiving money transfers in the currency – US dollars, and/or involving the financial system of the USA, when the Client makes transactions and deals with the financial instruments and securities denominated in US dollars and/or issued by the issuers located at the USA and/or traded on the stock exchanges located at the USA and/or which are kept and accounted in a depository located at the USA and/or these financial instruments are in any manner whatsoever related to the USA within the legal enactments of the USA, and/or other transactions in US dollars; as well as by participating in transactions/deals by persons who are Americans within the scope of USA sanctions laws; 3) not to perform activities either intentionally or negligently, either directly or indirectly which violate or which might result in violation of the legal provisions, sanctions and restrictions mentioned in Clause 1 and 2 herein; 4) in the course of the activity either intentionally or negligently, either directly or indirectly not to use and not to allow any third party to use any account of the Client with the Bank so that the Bank in any manner whatsoever may be used or involved in violation of the legal provisions, sanctions and restrictions mentioned in Clause 1 and 2 herein; 5) not to enter, immediately terminate and not to support business relations with the persons who violate or may be involved in violation of the legal provisions, sanctions and restrictions mentioned in Clause 1 and 2 herein; 6) at the first request of the Bank in a form set by the Bank to immediately provide information and documents concerning the Client's business and professional activity, including documents related to the third persons directly or indirectly participating in the Client's transactions. By signing this Certification the Client recognises and confirms that in the event of violation of the above mentioned clauses of this Certification: • the Bank is entitled to reject and/or freeze any operations and accounts of the Client with the Bank and immediately, unilaterally and without an approval by the Client, terminate all legal relations with the Client and take other actions stipulated by respective laws and contractual relations between the Bank and the Client; • the Client is fully legally liable towards the Bank and third parties and undertakes to reimburse the Bank for all damages the Bank incurs due to the Client's fault as a result of such violations; • the rights of the Bank mentioned in this Certification supplement other rights of the Bank stipulated by JSC "Rietumu Banka" and Client Agreement and Terms and Conditions of JSC "Rietumu Banka" and Client Agreement, and other contractual relations between the Bank and the Client and do not depend on other provisions of such documents. Failure by the Bank to exercise its rights established under this Certification does not imply the Bank's refusal to exercise such rights. Client represented by Client's seal 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.

Date \_\_\_\_/ \_\_\_\_/ 20 \_\_\_\_