

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



Date _____/ _____/ 20 _____ Approved by the Board of JSC "Rietumu Banka", Minutes No. 7, 12.02.2019 COMPLETE IN BLOCK CAPITALS 1. Information on the applicant (full name) Registration No. _____ Country of registration _____ Country code ____ Date of registration ____/ _____ Taxpayer's number ____ Registered address ___ (street, house, office) _____ City _____ Region _ ______ Postal code _____ **Business address** (street, house, office) (if different from the registered address) Country _ _____ City _____ Region ______ Postal code _____ Contact phone 1 + ____ E-mail 1 ____ Contact phone 2 + Location E-mail 2 ________ E-mail 2 ______ Contact phone 3 + _____ E-mail 3 _____ Fax Website___ 2. Preferred form of lending credit facility / overdraft Please fill out the respective Part depending on your preferred form of lending A Loan Preferred loan amount: ___ (in digits) Preferred loan interest rate ___ ___ Loan repayment term ___ Preferred loan repayment schedule: linear1 annuity² other (please specify) Purpose of the loan ___ Source of repayment of the loan _____ Additional information: _ (please specify the conditions of preferred loan repayment schedule)

Linear schedule – loan repayment schedule providing for periodical (monthly) equal payments of the principal amount of the loan, and interest on the loan calculated on the outstanding loan amount. Total periodical (monthly) payment during the lending period will be subject to change.

Annuity schedule – loan repayment schedule comprising payments of the principal amount of the loan, and interest on the loan that are made in periodical equal amounts at equal time periods.

Preferred periodicity based on the schedule:	
once a month once a quarter other	(please specify)
B Credit facility	
Credit facility – within the assigned credit limit the Client's account is replenished, that an opportunity within the crediting period to repay the funds, as well as to re-u Overdraft – Client's account is replenished automatically within the assigned credit of the control o	use the funds. Interest on the loan is discharged once a month.
Type of credit facility: acceptance non-acceptance (overdra	aft)
Limit of credit facility:	
(in digits) (in word	ds) LJLJ(currency)
Preferred credit interest rate Credit facility to	erm (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 property (assets)	shares
private guarantee other	(please specify)
Additional information on the collateral:	
Please fill out the Part(s) depending on the offered type of collateral A Real property as collateral Type of object: residential commercial industrial other	and
(plea	ase specify)
Brief description of the real property:	
Address of the real property:	partment)
Country	_ City
Region	_ Postal code
Owner of collateral: borrower third party ³	
³ If the owner of real property is a third party, the owner of the object must fill out F private individual).	F form (if the owner is a corporate entity) or D form (if the owner is a
Price of real property	
Cadastral value	- LIL (currency)
Book value	- LILL (currency)
Market / assessed value	currency)
Market value is determined:	
by an independant valuation company(please specify name of the valuation	ion company and date of valuation)
based on public data	

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
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 Or in the register of the respective country
! 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 information 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 as 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
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

Information on potential corporate guarantees Guarantor 1 ___ Registration No. Country of registration Country of registration_ Registration No. 3 Guarantor 3 (full name) _____ Country of registration___ Registration No. ___ 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: Number of potential guarantors-private individuals _____ Every person who within the scope of this loan transaction intends to become a guarantor shall fill out B form (if the potential co-borrower/ guarantor is a private individual). **D** Other offered collateral **E** European Union Cofunding Whether your company plans to apply for EU Cofunding? Name of the program F 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 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.

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.

X		
(signature of authorised representative)		

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	
other(please specify)	Seal
Splease enclose a power of attorney to the Application (signature)	. Date / / 20
TO BE COMPLETED BY BANK EMPLOYEE	
I confirm the identity and signature of the authorised representative	
Passport / ID document No.	
(name surname) (signature)	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. number of documents _____ Yes number of documents _____ B form: number of documents ____ ___ form: number of documents _____ D form: No number of documents _____ Yes ∟ form: No Yes number of documents _____ Registration certificate of the company* Statutes of the company and amendments thereto* Current excerpt from the shareholder register of the merchant or from the Latvian Central Depository (for open joint stock companies) Statement from the Commercial Register certifying the power of signature of the company'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 for last 2 taxation years and for the last reporting month 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 Certification of beneficial owner Other documents: _ 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 / reconstruction / renovation permit*

Construction costs estimate*

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

^{*} 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 non-residents 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