

CUSTOMER REGISTRATION CARD

PRIVATE ENTITY

____/____/20____

Complete in BLOCK CAPITALS

Approved by Board of JSC "Rietumu Banka", Minutes No. 26, July 29, 2011

Name _____ Surname _____

Passport No./ ID card No. _____ ID No. _____
(residents of Latvia only)

Residence permit in the Republic of Latvia: Temporary Permanent Residence permit valid until ____/____/____

Correspondence address _____
(if differs from residential address)

Phone _____ E-mail _____

Fax Number _____ www _____

Employment details (specify type of employment)

- Salaried employee
 - Commercial enterprise _____ (employer, position)
 - State institution _____ (employer, position)
 - Non-governmental organisation _____ (employer, position)
- Employer _____ (company name, capital share, number of salaried employees)
- Self-employed* _____ (employment type)
- Other* _____ (employment type)

Tax payer's code No Yes (specify) _____

Does the aforementioned employment type relate to Latvia? No Yes (explain) _____

Please, specify sources of your funds:

- Salary
- Royalties / rewards
- Interest receivable and dividends
- Income received as a result of: Capital share (stocks) sale Private property sale Inheritances / gifts
- Rent
- Other (specify in detail)

* Please, fill in "Additional information" field by providing full details of your employment type, including requirement of license to undertake this type of employment

Description of current account(s) transactions required

	Credit transactions (+)	Debit transactions (-)
Payment types	<input type="checkbox"/> Salary <input type="checkbox"/> Royalties / rewards <input type="checkbox"/> Loans <input type="checkbox"/> Interest receivable and dividends <input type="checkbox"/> Other (specify) _____ _____	<input type="checkbox"/> Payments for goods and services <input type="checkbox"/> Investments <input type="checkbox"/> Loans <input type="checkbox"/> State bills <input type="checkbox"/> Utility bills <input type="checkbox"/> Other (specify) _____ _____
Transaction currencies	<input type="checkbox"/> LVL <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> RUR <input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> LVL <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> RUR <input type="checkbox"/> Other (specify) _____
Estimated monthly volume of transactions expected (EUR)		
Number of transactions per month		
Number of payments per month, in %	From private entities _____ From corporate entities _____	To private entities _____ To corporate entities _____
Transfers from/to card accounts, in % of average monthly volume of transactions		
Average monthly cash transactions, in %		
Average monthly volume of ATM cash withdrawals, in % of average monthly volume of transactions		

Please, explain your purpose of making cash transactions:

Estimated monthly account(s) balances expected (consolidated) (EUR)	
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Which banking products and services do you currently require and will require in future?

- Current account (payments, FX transactions) _____
- Payment cards (credit and debit cards) _____
- Trade finance _____
- Investment services _____
- Credit products _____
- Term deposits _____
- Safe deposit boxes _____
- Other (please, specify) _____

Purpose of opening bank account with JSC "Rietumu Banka" in Latvia

- A comprehensive array of services and service quality
- Rietumu Banka's reputation
- Overseas representative offices
- Business partners' references
- Other (specify) _____

How do you plan to work with JSC "Rietumu Banka"?

- In Rietumu head office
- Via Internet Banking
- Via Home Banking
- Via fax / phone

Are you or your close relatives classified as politically exposed persons? **

- No
- Yes (provide a detailed answer) _____

Additional information _____

I hereby confirm that I am the actual beneficiary of the funds in all my accounts and transactions. In case of account opening and/or account transactions with funds whose actual beneficial owners are third parties, I undertake to immediately inform the Bank about these beneficial owners by submitting "Beneficial Owner Identification Card" to the Bank.

Herein I present my specimen signature, which I request to consider obligatory for all my transactions with JSC "Rietumu Banka".

NB! Your specimen signature shall stay within the lines.

X

Signature

Customer _____
(name, surname)

Signature X _____

FOR BANK USE ONLY

I confirm the identity and signature of the Customer or the Customer's authorised representative.

The Bank's officer _____ (name, surname) _____ (signature) ____/____/20____

Documents examined by _____ (name, surname) _____ (signature) ____/____/20____

Customer's CREF _____

**** Politically exposed person (PEP)** is a private entity, who: a) in any other EU-country or a third world country occupies any of the following positions: Country President, Minister President, Minister, Deputy Minister or Deputy Vice Minister, Secretary of State, Member of Parliament, Supreme Court Judge, Constitutional Court Judge, Council or Board member of a supreme auditing organisation, Council or Board member of Central Bank, Ambassador, charge d'affaires, highest ranking military officer, Council or Board member of a government-owned enterprise, as well as all entities, who have recently (within one year) resigned from the aforementioned positions; b) is a parent, spouse or an equated entity; a child, its spouse or an equated entity, mentioned in clause a) of this definition; an entity equated to PEP's spouse is only the entity, whose status and rights are defined by a particular country's Law; c) is known as having business relationships with any of PEPs mentioned in clause a) of this definition, or which owns a capital of a commercial enterprise in partnership with PEP, as well as a private entity, which is the only owner of a corporate entity known to be established in a benefit of PEP.

JSC "Rietumu Banka" and Customer Agreement

Rīga ____/____/20__

Complete in BLOCK CAPITALS

(private entity)

JSC "Rietumu Banka", the unified registration number 40003074497, address: Rīga, 7 Vešetas street, LV-1013,

represented by _____, who acts on the basis of Power of Attorney, (hereinafter referred to as the Bank) and _____ (name, surname),

passport/ _____, ID No. _____,
ID card No.

residential address _____ (street, house, etc.),

town _____ country _____ postal code _____

(hereinafter referred to as the Customer), together hereinafter referred to as the Parties, conclude the following agreement.

1. Subject of the Agreement

1.1. The subject matter of this Agreement is the establishment of legal relations between the Bank and the Customer and its implementation upon the receipt of the Bank's offered services (products) and payment for the services (products) used.

2. Special Provisions

2.1. "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement" that constitute an integral part of this Agreement govern the relations between the Bank and the Customer upon the receipt of the Bank's services by the Customer.

2.2. When signing this Agreement, the Parties reach an agreement on financial collateral in line with "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement" and Financial Collateral Law.

2.3. The Bank's Executive Board accepts supplements and amendments in "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement", and they shall take effect two months after they have been published on the home page of the Bank: www.rietumu.lv, www.rietumu.ru and www.rietumu.com.

3. Procedure of the Receipt of the Bank's Services (Products)

3.1. To receive particular services (products) of the Bank, the Customer submits an application for the required service (product) to the Bank.

3.2. The relations related to receipt of the Bank's services (products) by the Customer are established, when the Bank accepts the application.

4. Confidentiality

4.1. The Bank guarantees and ensures complete confidentiality of the Customer's transactions and personal data, unless otherwise stipulated by requirements of the legislation of the Republic of Latvia and "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement".

5. Information Disclosure

5.1. The Bank uses the Customer's data only to the extent and within limits, which are stipulated in the legislation of the Republic of Latvia.

6. Legislation of the Republic of Latvia

6.1. In line with this Agreement, mutual relations between the Parties are governed by the requirements of the legislation of the Republic of Latvia.

7. Entry Into Legal Force and Duration of the Agreement

7.1. The Agreement takes effect upon its signature by the Parties and shall be valid for an indefinite period.

8. Agreement Termination Procedure

8.1. The Bank is entitled to terminate the Agreement in line with "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement".

8.2. The Customer is entitled to terminate the Agreement by submitting the appropriate application to the Bank. The Agreement will be terminated on the day the Bank accepts the application.

8.3. When terminating the Agreement, the relations associated with the provision of services (products) by the Bank to the Customer shall be simultaneously terminated.

8.4. The order of suspending the provision of the Bank's services (products) is stipulated in "Terms and Conditions of JSC "Rietumu Banka" and Customer Agreement".

9. Conclusion

9.1. This Agreement is concluded and signed in two copies having equal legal force.

Signatures of the Parties

Customer

(Name, Surname)

(Signature)

Bank

(Name, Surname)

(Signature)

The Bank's Seal

JSC "Rietumu Banka" and Customer Agreement

Rīga ____/____/20__

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ID card No.

residential address _____ (street, house, etc.),

town _____ country _____ postal code _____

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Customer

(Name, Surname)

(Signature)

Bank

(Name, Surname)

(Signature)

The Bank's Seal

CURRENT ACCOUNT OPENING AND MAINTENANCE APPLICATION

___/___/20__

Complete in BLOCK CAPITALS

Approved by Board of JSC "Rietumu Banka", Minutes No. 7, February 20, 2009

Client _____
(full name)

represented by _____
(name, surname)

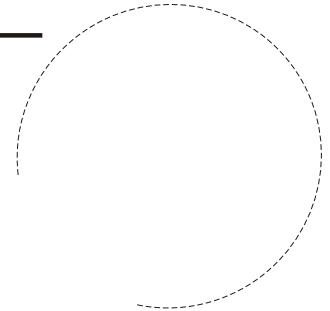
Please, open a current account in JSC "Rietumu Banka".

Do you wish to receive a confirmation on the account opening by e-mail?

- Yes _____
(e-mail)
- No

I hereby confirm that terms and conditions of JSC "Rietumu Banka" and Customer Agreement are clear and understandable to me.

Client _____ X _____
(name, surname) (signature)



Rietumu ID _____

Key _____

Client's Seal

FOR BANK USE ONLY

I confirm the identity and signature of the Customer or the Customer's authorised representative.

Reg. No. / Passport No. / ID card No. _____ ID number _____

The Bank's officer _____
(name, surname) (signature) ___/___/20__

The Bank has opened the current account No. **LV** ___ **RTMB** _____

The account opened by _____
(name, surname) (signature) ___/___/20__

Notes _____

BASIC BANKING SERVICES PACKAGE APPLICATION FORM

Approved by Board of JSC "Rietumu Banka", Minutes No. 13, March 28, 2012

____/____/20____

Complete in BLOCK CAPITALS

Customer _____ (full name)

Reg. No. / Passport No. / ID card No. _____ ID number _____

represented by _____ (name, surname)

Upon signing the agreement with the Bank please:

1 Open a current account*

* In order to receive account reports / statements via e-mail/mobile phone, please fill in section 3.3 (M-Bank)

2 Issue a payment card

On the basis of this application, the Bank opens only one card account and issues payment card to the Customer or the Customer's authorised representative. Upon issuing of cards of additional (for private entities) and corporate (for corporate entities) cardholders, conditions of automatic account replenishment, credit limit and collateral (for corporate and private entities), specified in this application and additional agreements, accordingly, are not subject to change.

 Card type MasterCard Light Classic (insurance) Gold Platinum
 VISA Business (insurance)

 Card account currency LVL EUR USD GBP**

Name, surname / Company name to be embossed on the card (corporate entities specify name/surname of the card user)***

 Name, surname
 Company name

 Voice password for phone contacts _____
(at least 5 characters long, Latin letters, no spaces or dashes allowed)

Specify the required daily limit of card transactions (must not exceed the limit set by the Bank):

ATM cash withdrawals _____ Other payments _____

Collateral

 Card without collateral Card against collateral

Specify collateral type:

 Security deposit: _____ (amount) Currency _____ (deposit currency have to match card account currency)

 Term deposit in Rietumu Banka: _____ (amount) Currency _____ Term ____/____/____

Term deposit account No. with Rietumu Banka: _____

 Third party guarantee: _____ (name, surname or company name)

 Current Account No. with Rietumu Banka: **LV** _____ **RTMB** _____

 Other collateral (specify)**** _____

Credit limit

 I wish to avail of a credit limit (additional agreement) Yes (specify) _____ (amount, currency) No

** only Gold and Platinum cards issued in GBP currency
*** Company name/name, surname on the card must not exceed 21 characters, including spaces. Soft signs and length marks are not displayed on the card.
**** In case an insurance security deposit of a 3rd party's card is pledged as a collateral, it is required to conclude Financial Collateral Agreement.

I would like to receive account statements: via email / mobile bank (M-Bank) – fill in clause 3.3 I do not wish to receive account statements / reports
 by post to: legal / residential / correspondence address (underline the relevant)

The ordered cards and PIN code envelopes are:

to be collected in Rietumu Banka _____
(please specify a representative office or head office in Riga; recipient's name, surname)
 to be sent by courier post to: legal / residential / correspondence address (underline)
 other (specify) _____

Please, set a constant replenishment of the card account from the current account once a month considering the amounts reserved:

Please set the replenishment for amounts below _____ Amount _____
 Please set the replenishment for amounts equal to _____ Amount _____
 Set upon other conditions (fill in additional application)
 No constant replenishment required

Please charge the following commission fees from my Current Account in JSC "Rietumu Banka" :

Fee for express issue of the Card Courier delivery fee (Card and PIN)
 Annual fee(s) for Card(s) Other (specify) _____

3 Connect to remote systems

The Bank ensures an opportunity to manage all the Customer (-s) accounts in Internet Banking and/or Home Banking (PC Banking), to which the below mentioned Rietumu ID applies, to the Customer or the Customer's authorised representative within their legal authorities.

Specify Rietumu ID _____

3.1 Internet Banking in full-access mode

Transaction limits (please, specify in EUR, can be subject to change):

Single transaction limit _____ (EUR 50 000 by default)
Daily account limit _____ (EUR 200 000 by default)
Total daily limit for all Customer accounts _____ (EUR 300 000 by default)

3.2 Home Banking (PC Banking, software for account management)

3.3 M-Bank (E-mail / mobile phone notifications)

Information to be received:

E-mail / mobile phone _____
(specify e-mail; operator, name and mobile phone's e-mail address)

	Current account	Card account
<input type="checkbox"/> Daily transactions and end-of-day balance	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Account statement (daily, via e-mail only)	<input type="checkbox"/> Currencies _____ <small>(specify)</small>	<input type="checkbox"/>

You may add more settings by filling in Remote systems application form.

Would you like to receive a confirmation of the account opening and connection to the remote systems via e-mail?

Yes _____
(E-mail)

No

I hereby confirm that terms and conditions of JSC "Rietumu Banka" and Client Agreement are clear and understandable.

Representative _____
(name, surname)

X

(signature)

Customer's seal

FOR BANK USE ONLY

I confirm the identity and signature of the Customer or the Customer's authorised representative.

The Bank's officer _____
(name, surname, seal)

(signature)

Date ____/____/20__

1 Current account

The Bank opened the current account No. **LV** ____ **RTMB** _____

The account opened by _____
(name, surname, seal)

(signature)

Date ____/____/20__

2 Card account

The Bank opened card account No. **LV** ____ **RTMB** _____

Tariff _____

Collateral _____

The account opened by _____
(name, surname, seal)

(signature)

Date ____/____/20__

The card opened by _____
(name, surname, seal)

(signature)

Date ____/____/20__

NODROŠINĀJUMA NOGULDĪJUMA PIETEIKUMS

SECURITY DEPOSIT APPLICATION

ЗАЯВЛЕНИЕ НА ГАРАНТИЙНЫЙ ДЕПОЗИТНЫЙ ВКЛАД



AS Rietumu Banka / Vešetās 7 / Rīga / LV-1013 / Latvija
VR Nr. 40003074497 / RTMBLV2X / REUTERS: RIET
Tāl. +371 67025555 / Fakss +371 67025588
e-pasts: info@rietumu.lv / www.rietumu.lv / www.rietumu.com /
www.rietumu.ru

___/___/20___

Apstiprināts AS „Rietumu Banka” Valdes sēdē, 20.02.09, protokols Nr.7

Klients / Customer / Клиент
AIZPILDĪT DRUKĀTIEM BURTĪEM / COMPLETE IN BLOCK CAPITALS / ЗАПОЛНЯЙТЕ ПЕЧАТНЫМИ БУКВАМИ
_____ (pilns nosaukums / full name / полное наименование)

on behalf of / в лице _____ **personā**
(vārds, uzvārds / name, surname / имя, фамилия)

Lūdzu atvērt Nodrošinājuma noguldījuma kontu. / Please open Security Deposit. / Прошу открыть Гарантийный депозитный вклад.

Nodrošinājuma noguldījums tiek izmantots kā nodrošinājums Kartes konta īpašnieka saistību izpildei: / The Customer hereby agrees that the security deposit shall serve as a guarantee for fulfillment of obligations of the Card Account Holder: / Гарантийный депозитный вклад используется в качестве обеспечения исполнения обязательств владельцем Карточного счета:

Kartes konta īpašnieks (vārds, uzvārds / uzņēmuma nosaukums)
Card Account Holder (name, surname / company name) _____
Владелец Карточного счета (имя, фамилия / наименование предприятия)

Reģ. Nr. / Pases Nr. / Reg. No. / Passport No. _____
Personas kods / ID number _____
Per. № / Паспорт № _____ Персональный код _____

Kartes konta Nr. / Card Account No. _____
Номер карточного счета **LV** ___ **RTMB** _____
Valūtas kods / Currency code _____
Код валюты _____

Kartes veids / Card Type _____
Вид карты _____
Kredīta limita summa (cipariem) / Credit Limit Amount (in figures) _____
Кредитный лимит (цифрами) _____

Nodrošinājuma noguldījuma summa (cipariem) / Security Deposit Amount (in figures) _____
Valūtas kods / Currency code _____
Сумма Гарантийного депозитного вклада (цифрами) _____ Код валюты _____
Noguldījuma valūtai jāsakrīt ar kartes konta valūtu / Deposit currency have to match card account currency
Валюта вклада должна совпадать с валютой карточного счета

Nodrošinājuma noguldījuma summa un valūta (vārdiem) / Security Deposit Amount and Currency (in words) _____
Сумма и валюта Гарантийного депозитного вклада (прописью) _____

Noguldījums tiek veikts / The Security Deposit will be _____
Вклад производится **skaidrā naudā** / deposited in cash _____
наличными **no Klienta konta Nr.** / transferred from the Customer's account No. _____
со счета Клиента № **LV** ___ **RTMB** _____

Procentus izmaksā vienu reizi mēnesī, ieskaitot Klienta kontā Nr. / Interest will be paid once per month by crediting the Customer Account No. _____
Проценты выплачиваются один раз в месяц путем зачисления на счет Клиента № **LV** ___ **RTMB** _____

Nākamajā darba dienā pēc Pieteikuma darbības termiņa beigu datuma Nodrošinājuma noguldījuma summu un Procentus ieskaitīt Klienta kontā / On the next working day after the Application maturity date, the Security Deposit and Interest will be transferred to the Customer account
На следующий рабочий день после даты окончания срока действия Заявления сумма Гарантийного депозитного вклада и Проценты зачисляются на счет Клиента

Konta Nr. / Account No. _____
Номер счета **LV** ___ **RTMB** _____

Ar šo apliecinu, ka AS „Rietumu Banka” un Klienta līguma noteikumi man ir zināmi, skaidri un saprotami. / Terms and conditions of JSC “Rietumu Banka” and Client Agreement are clear and understandable. /
Заявляю, что правила Договора АО «Rietumu Banka» и Клиента известны, ясны и понятны.

Klients / Customer / Клиент
_____ X _____
(vārds, uzvārds / name, surname / имя, фамилия) (paraksts / signature / подпись)

Testa atslēga / Test key / Тест ключ _____
Klienta zīmogs / Customer's Seal / Печать Клиента _____

AIZPILDA BANKA / FOR BANK USE ONLY / ЗАПОЛНЯЕТ БАНК

Apliecinu Klienta vai Klienta pilnvarotā pārstāvja personību un parakstu. / I confirm the identity and signature of the Customer or the Customer's authorised representative. /
Личность и подпись Клиента или уполномоченного представителя Клиента подтверждаю.

Pases Nr. / ID dokumenta Nr. / Personas kods
Passport No. / ID document No. / ID Number _____
Паспорт № / ID документ № / Персональный код _____

Bankas darbinieks / Bank's officer _____
Сотрудник Банка _____ (vārds, uzvārds / name, surname / имя, фамилия) _____ (paraksts / signature / подпись) _____ / ___/___/20___

Banka atver Nodrošinājuma noguldījuma kontu Nr. / The Bank opens Security Deposit account No. _____
Банк открывает счет Гарантийного депозитного вклада № **LV** ___ **RTMB** _____

Gada procentu likme (cipariem) / Annual interest rate (in figures) _____
Годовая процентная ставка (цифрами) _____
Gada procentu likme (vārdiem) / Annual interest rate (in words) _____
Годовая процентная ставка (прописью) _____

Nodrošinājuma noguldījuma termiņa beigu datums / The Security Deposit's maturity date _____
Дата окончания срока действия Гарантийного депозитного вклада _____

Bankas darbinieks / Bank's officer _____
Сотрудник Банка _____ (vārds, uzvārds / name, surname / имя, фамилия) _____ (paraksts / signature / подпись) _____ / ___/___/20___