

APPLICATION FOR OPENING AND MAINTENANCE OF CHILD'S SAVINGS ACCOUNT "OXFORD"

COMPLETE IN BLOCK CAPITALS

Approved by Board of JSC "Rietumu Banka", minutes No 12, March 23, 2012

____/____/20____

Client _____, (name, surname)

represented by a parent(-s)/ guardian _____ (name, surname)

Please open a savings account with maturity ____ / ____ / ____ on the following conditions:
 (the date the Client comes of age 18)

- ▼ Account currencies - USD, EUR;
- ▼ Minimum balance for interest accrual - 5 000 USD, 5000 EUR;
- ▼ Minimum replenishment amount - 500 USD, 500 EUR;
- ▼ Interest pay-out - at maturity.

Annual interest rates depending on currency and actual age of the Client as of opening or replenishing savings account:

Client's age	Annual interest rate	
	USD	EUR
till 8 years old	4.50	6.00
from 8 up to 13 years old	4.00	5.00
from 13 up to 15 years old	3.50	4.50
from 15 up to 18 years old	3.00	3.75

Please send a confirmation on the savings account opening by e-mail:

Yes _____ (e-mail)

No

I request to commence using the identification and account management tools package Rietumu ID _____ issued to my representative and mentioned in this Application in order to manage the abovementioned Client's account(s).

I agree that the abovementioned Rietumu ID will be used for my identification when I contact the Bank and manage the Client's accounts within my authorities. When the abovementioned Rietumu ID is connected to remote banking systems: Internet Bank and/or Home Banking, I am automatically offered an opportunity to receive information and manage all the Client's accounts within my authorities in these systems.

I confirm the receipt of the identification and account management tools package mentioned in this Application in a sealed and solid parcel.

I confirm that the identifier Rietumu ID and the electronic signature generated using the identification tools are sufficient for complete identification of myself as the Client/the Client's authorised representative, when addressing the Bank and/or sending orders via remote systems or otherwise.

I fully understand that the identification and account management tools I received are strictly confidential and the transfer of the tools to third parties is prohibited.

I undertake all risks of incorrect execution and/or non-execution of orders due to transfer errors, distortion or incorrect interpretation of the text as well as all risks related to storage and usage of identification and account management tools.

I confirm that the Bank is entitled, but not obliged, to request additional information from an entity sending transaction orders in order to verify the Client's/the Client's authorised representative identity more precisely.

Please check if limitations to the abovementioned Rietumu ID are required:

Read-only mode
 Activities with the identification and account management tools package Rietumu ID shall be limited to the receipt of information about the abovementioned Client's accounts. No payment operations are available.

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

Client's authorised representative _____ X _____ (signature)
 (name, surname)

FOR BANK USE ONLY

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

Representative's passport No./ ID No. _____ Representative's ID number _____

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

The Bank has opened the child's savings account "OXFORD" No. **LV** ____ **RTMB** _____

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

Notes _____