



SUMMARY OF JSC RIETUMU BANKA

TERMS OF BUSINESS

ABOUT US

JSC Rietumu Banka, trading as Rietumu Banka, is authorised by the Financial and Market Commission in Latvia and is regulated by the Central Bank of Ireland for conduct of business rules (We / Us / Our).

If you wish to contact Us, you can write to Us at Vesetas 7, Riga, LV 1013, Latvia or contact Our Customer Service team by email info@rietumu.lv or by phone (+371) 67025555.

REGULATED ACTIVITIES

We provide corporate lending to corporate entities based in Ireland on a cross-border basis. Some of our customers are small or medium special purpose vehicles – these activities are regulated by the Central Bank of Ireland. We also provide non-regulated lending to larger corporate entities.

CENTRAL BANK CODES

We are subject to the Consumer Protection Code 2012 (issued by the Central Bank of Ireland) when providing services to consumers in Ireland. The code which offers protection to consumers and a copy of the code can be found on the Central Bank of Ireland's website (www.centralbank.ie).

FEES AND CHARGES

We charge Our customers fees and charges in connection with the products and services We provide. Details of Our fees and charges (may be amended from time to time) are set out in Our arrangements with customers and a list of applicable fees and charges is available from Our Customer Service team (contact details above) and on Our website (at <http://www.rietumu.com/fees>).

PERSONAL DATA

We gather and process customers' personal data in compliance with applicable data protection legislation (the Data Protection Acts 1988 and 2003). We have also adopted a Data Protection and Privacy Policy.

CONFLICTS OF INTEREST

We always endeavour to avoid conflicts of interest arising in connection with the products and services that We provide. We have a Policy on Conflicts of Interest which: identifies possible situations which may give rise to a conflict of interest; provides guidance on how to evaluate and manage those situations; and describes the procedures on how to minimise (and where possible remove) conflicts of interest. Where it is not possible to avoid a conflict of interest, We will seek a customer's acknowledgment in writing that it is satisfied for Us to undertake the proposed business on its behalf.

DEFAULT

If a customer defaults in its obligations to Us, We may take action to remedy the default. Subject to the applicable law, regulatory codes and the terms and conditions relevant to the lending, We may seek to enforce the customer's obligations through legal proceedings or through the enforcement of security provided by the customer.

COMPLAINTS

We have a Policy on Handling and Resolution of Customer Complaints. If a customer has a complaint in relation to products or services We provide, it may notify Us of its grievance and We will carry out an investigation into the complaint. Where the customer is not satisfied with Our response following the investigation, they may contact the Financial Services Ombudsman.

CHANGES TO THE TERMS OF BUSINESS

The information contained in these Terms of Business is correct as of 08.02.2017 and We will notify customers as soon as possible of any material change to these Terms of Business.