



# Application for the granting or increase of the Credit limit

Client CIF A

Date  Venue

Client  (name, surname)

Personal code / date of birth / registration number

Please:  Grant Credit limit  Increase Credit limit

The desired amount of the Credit limit  currency

Payment card account to assign a Credit limit  Currency

Performance security:  Yes (specify):  Term deposit  Guarantee  
 Other (specify)   No

## Client activity (for individuals)

An employee (company name, position)  , length of service

Self-employed person (specify the type of occupation)

Taxpayer code:  No  Yes (specify)

License / permission / special registration of the operation:  Not required  Yes (add copy)

The company's owner, or the member (name)  , number of shares  %

Pensioner  Student  Unemployed  Other (specify)

Is the Client's economic activity linked to the Republic of Latvia?  Yes (explain)   No

## Client revenues (for individuals)

Monthly income:  EUR  USD  Other   
 Up to 999  1000 - 9999  10 000 - 49 999  Over 50 000

Other additional incomes (specify amount, currency, indicate the income types)

## Marital status

Single  Married

Number of family members  Number of dependent persons

Name, surname of the spouse

Spouse's activity:  An employee  Self-employed person  The owner of a company with share capital

Other (specify)

Spouse's place of work

Average monthly income per one family member (specify amount and currency)

## Client's obligations (loans, leases etc.)

1. Type of obligation ..... Creditor .....
- Monthly payment (EUR) ..... Repayment term
2. Type of obligation ..... Creditor .....
- Monthly payment (EUR) ..... Repayment term
3. Type of obligation ..... Creditor .....
- Monthly payment (EUR) ..... Repayment term

### Special conditions (separate attachment)

No  Yes (attachment No. ...., date ) Filled form "Special conditions", if the parties agree on amendments in the ) General terms of service, tariffs or other conditions..

## Confirmations of the Client (for individuals)

### By signing this Application the Client confirms that:

- Client is informed that in accordance with the General Terms of Service, the Application is an integral part of the Agreement and its signing by the Client means an expression of the Client's will to sign the Agreement, to terminate the Agreement or to implement changes in the service provided by the Bank;
- Client has become familiar with the provisions of the Agreement which consists of the General Terms of Service, Bank's Tariffs, Application or Special agreement, agrees to them and recognizes them to be binding to the Client;
- Before signing the Application, the Bank has informed and explained to the Client the Agreement terms, including the rights and duties of the Client, as well as the amounts of Bank's commission fees set in the Bank's Tariffs;
- Before signing the Application, the Bank has informed the Client about the possibility to agree on amendments in the provisions of the Agreement by signing the amendments as Special provisions in the Application;
- Is informed and gives permission that the Bank processes (collects, stores, records, submits, transfers, transmits, etc.) the Client's data and other persons' data submitted by the Client, as well as in accordance with Applicable legal acts requests and receives the above-mentioned data and other information from the third parties and processes it. Bank has the right to transfer and receive the Client's personal data from the Credit Bureaus, third parties, if the Bank considers it necessary for the provision of services or debt recovery from the Client. The Client confirms that, he / she has right to transfer data of other natural persons to the Bank, for that he / she has received all necessary consents;
- In dealings with the Bank, the Client is the Beneficial owner. Upon opening an account where the Client is not the Beneficial owner, the Client undertakes to immediately inform the Bank on the Beneficial owner by filling a respective application;
- Agrees on the granted Credit limit amount, if the Credit limit is granted within the range of the desired amount of the Credit limit indicated by the Client;
- Client is informed that upon submission of the Application, the Client must submit to the Bank a document, which confirms the Client's income;
- Client is informed that The Bank reviews the Client's Application within 5 (five) working days;
- The Bank has the right to refuse the Client the granting or increasing of Credit limit without providing further explanation;
- Client agrees to provide additional information, if the Bank shall request such information in order to clarify the information specified in the Application;
- All the information provided in this Application are complete and true;
- I undertake immediately in written form to inform the Bank on any significant changes in the above information;
- Is informed that the Bank, on the basis of a legal obligation or its legitimate interest, receives the data about the Client (for example, data regarding your obligations and income data), that are included in any database, from the third parties, including from the Population Register maintained by the Office of Citizenship and Migration Affairs, Credit Register of the Bank of Latvia, the State Revenue Service and the Credit Bureaus, for the purpose of assessing the Client's creditworthiness and for monitoring its own credit risk prior to and during the execution of the service agreement;
- Is informed that if the Client has provided false information or if under the respective loan agreement, he / she has not fulfilled his / her duties honestly, the Bank has right, without prior notice, to transfer the debt recovery to the third parties, i.e. to authorize them to carry out activities provided for in law necessary for the recovery of debts.

### I hereby confirm that the Bank has informed me as a Client about the order in which:

- The Bank provides information to the Credit Register of the Bank of Latvia and Credit Bureaus about the Client, its guarantor, their obligations and the course of their execution;
- The Bank receives information that is at the disposal of Credit Register of the Bank of Latvia and Credit Bureaus about the Client, its guarantor and commercial companies in which the Client, its guarantor has got a qualifying holding;
- The Bank provides information about violations of Client's, its guarantor's obligations in the Credit Register of the Bank of Latvia and Credit Bureaus;
- The Client can receive the existing information about himself / herself contained in the Credit Register of Bank of Latvia (Credit Register of Bank of Latvia regulations are available at [www.bank.lv](http://www.bank.lv));
- The Client can receive the existing information about himself / herself contained in the Credit Bureau's registers (Law On Credit Bureaus is available at <https://likumi.lv/doc.php?id=269374>, information about Credit Bureaus is available at <http://www.dvi.gov.lv/lv/kreditinformacijas-biroji/>).

**I, on the basis of point (a) of Article 6(1) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation):**

Authorize the State Social Insurance Agency to provide JSC "LPB Bank" with the following my personal data for the period of the last six months from the moment of the request:

- Information about social insurance contributions and insurance periods;
- Information about the pension / allowance / indemnity sent for pay-out;
- Information about the amount of the granted pension / allowance / indemnity.

Do not authorise the State Social Insurance Agency to provide JSC "LPB Bank" with the data above. The State Social Insurance Agency's statement I will submit by myself.

*The purpose of use of the data - creditworthiness assessment.*

The Client / Client's representative ..... <div style="text-align: right; margin-right: 100px;">(name, surname)</div>	..... <div style="text-align: center;">(signature)</div>
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**To be completed by a representative of the Bank, who identifies the Client.**

The document has been signed in my presence. I confirm the identity and signature of the Client / Client's representative.

..... (The Bank representative position, name, surname)	..... (signature)	..... (date)
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**Bank notes**

<b>Department of payment cards</b>		
<input type="checkbox"/> Credit limit granted .....	<input type="checkbox"/> Granting of Credit limit refused	
..... (remarks)	..... (The Bank representative position, name, surname)	..... (signature)
..... (date)		
..... (remarks)	..... (The Bank representative position, name, surname)	..... (signature)
..... (date)		
..... (remarks)	..... (The Bank representative position, name, surname)	..... (signature)
..... (date)		

<b>Division of Payment Card Operations Accounting</b>		
<input type="checkbox"/> Credit limit granted .....		
..... (remarks)	..... (The Bank representative position, name, surname)	..... (signature)
..... (date)		