

Private individual's application for a loan¹

Client information

The Client
name, surname

Date of birth/ Personal Identity code Citizenship

ID Document No. ID Document issuing state

Actual address Registered address (if differs)

Actual residence ☐ Property owned by Client or partner ☐ Rented property ☐ Other (indicate)

Phone E-mail

Education Employment

Place of work Occupation

Salary after tax payments (monthly) Other income (monthly) Client's spouse's/ partner's net income (monthly)

Expenses Livelihood (inc. food, clothes, transport) (monthly) Utility payments (monthly)

Expenses on dependents (monthly) Other regular expenses (monthly)

Current financial liabilities (loans granted (incl. "fast cash" loans), leasing agreements, guarantees)

	Creditor	Loan Type	Interest rate	Term	Remaining loan amount	Collateral	Monthly payment amount
1.							
2.							
3.							

Owned Property

Real estate (address, type, area) Real estate (address, type, area)

Vehicle (make of car, year, registration number) Vehicle (make of car, year, registration number)

Requested loan conditions

Loan sum EUR Loan term (years)

Loan usage purpose ☐ Purchase of real estate for private needs ☐ Purchase of real estate for business

☐ Other

Loan interest rate ☐ variable ☐ fixed

Desired loan repayment schedule ☐ Uniform payments (annuity) ☐ Equal principal amount payments

Monthly payment date ☐ 10 ☐ 25

Grace period ☐ No ☐ Yes, indicate desired period

Loan with a guarantor ☐ No ☐ Yes
name, surname/ company name personal identity code/ date of birth/ registration No

Loan with a co-borrower ☐ No ☐ Yes
name, surname personal identity code/ date of birth

Monthly income will be transferred to the bank account in JSC Magnetiq Bank, further - Bank ☐ No ☐ Yes

Information on the collateral object

Address Purchase amount (if loan is used to buy collateral object)

Owner of collateral object ☐ Client ☐ Co-borrower ☐ Other person (Information about Collateral owner below must be filled))

Owner of collateral object
(name, surname / company name) (personal identity code/ date of birth/ registration No.)

Marital status of owner ☐ Single ☐ Married

Spouse
(name, surname) (personal identity code / date of birth)

¹ Private individual's application for a loan (further - the Application). The Bank shall process the Application and appended documents, and shall inform the Client of its decision within thirty (30) business days after receipt of all documents to be submitted by the Client.

Additional information

Are you currently a plaintiff or defendant in any proceedings? [] Yes [] No Are you currently involved in a divorce procedure? [] Yes [] No

Are you currently involved in any property division disputes? [] Yes [] No Have you concluded a marriage contract? [] Yes [] No

Documents appended to the Application*:

- [] Passport or identification card of the Client, document will be copied by an employee of the Bank.
- [] Statement from the State Revenue Service or the State Social Insurance Agency regarding the income derived by the private individual of the current year and of previous year or the statement from the respective public institution (tax residence country of private individual), which is not older than one month from the moment of submission of the Application form.
- [] Bank account statements for the last 12 months.
- [] Other documents attesting income (e.g. property lease agreement), if any.
- [] Market value assessment of the collateral object, which is not older than six months from the moment of submission of the Application form and made by a certified expert accepted by the Bank.
- [] Documents proving ownership of the offered collateral object (purchase agreement, gift, exchange contract etc.).
- [] Cadastral survey file of the offered collateral object (inventory file), in case if it is not attached to the real estate valuation.
- [] Land borders plan, in case if the collateral object is a land plot and the document is not attached to the real estate valuation.
- [] Statement about land use purpose, if the only collateral is a land plot.
- [] The real estate collateral lease (rent) agreement, if any.
- [] Document of regulated legal relationship of the joint owners, if the collateral ownership is divided into undivided shares (a joint use agreement, registered with the Land Register).
- [] Real estate tax notification and documents proving current payments (in case the owner of the collateral does not change)
- [] Other documents (specify)

Confirmations of the Client

I, the Client, confirm with my signature that:

- I am informed that the Fee for the processing of Application, if such is applied, shall be paid prior to the Application processing, unless Client and Bank have agreed on other Fee payment terms. If the Client fails to pay the Fee, the Bank is free to deduct it from any of the Client's accounts in Bank without direct approval, including in other currency, according to the currency exchange rate determined by the Bank, or not to process the Application. The Bank shall not be held liable for the losses of the Client and any other extra expenditures incurred by the Client in connection with the rejection of the Application due to a failure to pay the Fee;
- The Bank has clearly instructed me of the procedures regarding the conclusion of the Loan agreement and amendments and the risks related to receiving the loan and the ability to repay the loan;
- provided data and information in this Application is true and up to date, and I undertake to notify the Bank immediately regarding any changes in the information provided;
- I am informed of the Bank's right and/or obligation to check the information provided by the Client and related to the Client, including by transferring the information specified in the Application or receiving information from third parties in accordance with the requirements set out applicable laws; examples of such third parties are (without limitation): the Register of Enterprises of the Republic of Latvia, Population register maintained by the Office of Citizenship and Migration Affairs, the Credit Register of the Bank of Latvia, the State Revenue Service, the Credit Information Bureau, etc.;
- I am informed that the Bank is entitled to immediately stop processing the Application without previous notification if the information provided in the Application is false or outdated and bear full responsibility for losses connected to providing false or outdated information in the Application incurred to the Bank and/or any third parties;
- I am informed that the provision of false information in the Application form could be deemed as loan acquisition by fraud according to the Criminal Law of the Republic of Latvia;
- I have read the Bank's General Terms of Service, the Bank's Price list and Notice to Data subjects regarding the Processing of Personal data, which are available on the www.magnetiqbank.com website and at the Bank's customer service points, understand them and am aware that they will apply to the legal relationship between the Client and the Bank;
- I am informed that the information specified in this Application and the documents appended to it, as well as the personal data of the Client, will be processed by the Bank so that the Bank can fulfill obligations set in the applicable laws, including in the field of prevention of money laundering and terrorism and proliferation financing and sanctions as well as to realize the Bank's legitimate interests by evaluating the Client's creditworthiness and managing the Bank's credit risk (detailed information is available in the Bank's Notice to Data subjects regarding the Processing of Personal data, which is available on the www.magnetiqbank.com website);
- I am informed that I am considered to be an independent controller of personal data regarding to the data of natural persons submitted to the Bank by this Application and appended documents, for the purposes of evaluating possibility of issuing a loan, and bear full responsibility for the possible legal consequences related to possible claims of these persons about their personal data.

..... (name, surname) (signature) (date)

I agree that the Bank is allowed to use the e-mail address, postal address, and phone number indicated in this Application to inform me of any services, products and news and other useful information in order to maintain effective communication.
Consent can be withdrawn by sending digitally signed letter to e-mail credit@magnetiqbank.com or info@magnetiqbank.com.

[] Agree [] Do not agree

..... (name, surname) (signature) (date)

To be completed by a representative of the Bank, who identifies the Client

The identity of the signatory person has been verified.

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

* The Bank may request additional information in case of necessity for processing the Statement. The Client submits document originals or its approved copies.