

# Application for Bank services (for individuals)

(Current account, Payment card account, Internet banking, Informative SMS)

Client CIF A

Date <input type="text"/>	Venue <input type="text"/>		
<b>Client</b> <input type="text"/>	(name, surname)		
Personal code / date of birth <input type="text"/>	Place of birth <input type="text"/>		
<b>Passport / ID card No.</b> <input type="text"/>	Date of issue <input type="text"/>		
Expiry date <input type="text"/>	Issuing country <input type="text"/>		
Issuing authority <input type="text"/>			
The Client's legal address:			
Street, house, apartment <input type="text"/>			
City <input type="text"/>	Country <input type="text"/>	Postal code <input type="text"/>	Country code <input type="text"/>
The Client's actual address:			
Street, house, apartment <input type="text"/>			
City <input type="text"/>	Country <input type="text"/>	Postal code <input type="text"/>	Country code <input type="text"/>
Phone + <input type="text"/>	E-mail <input type="text"/>		
Phone + <input type="text"/>	E-mail <input type="text"/>		

**New voice password** (at least 4 symbols)  (combination of letters or numbers which will be used for Client identification via phone)

**Language of communication:**  Latvian  English  Russian

## Current account opening

**Please open the Current account:** Current account's base currency **EUR**. Additional currencies:  USD  RUB  GBP  CHF  Other

## Payment card account opening

**Please open the Payment card account and issue the Payment card:**  MasterCard Standard  MasterCard Gold  MasterCard Platinum  Virtual

Payment card account's base currency **EUR**. Additional currencies:  USD  RUB  GBP  CHF

Name, surname on the Payment card

**Allow to make online purchases**

**I hereby request express Payment card making and withhold additional commission in accordance with the Bank's tariffs.**

**Receipt type of Payment card and PIN code:**

Central office in Riga, Brivibas str. 54

Send to the following address: Street, house, apartment

City  Country  Postal code  Country code

Phone +  (courier information)

## Informative SMS

**Please connect Informative SMS and provide information to mobile phone No. +**   
**for operations carried out under the following conditions:**

**Language of communication:**  Latvian  English  Russian

	All accounts		Current account		Payment card account	
Outgoing payments	Without limit	* .....	Without limit	* ..... (min 0,11 EUR)	Without limit	* .....
Incoming payments	Without limit	* .....	Without limit	* .....	Without limit	* .....

\* Amount from which the SMS will be sent

**I waive to receive Informative SMS about transactions in Accounts. I understand and fully accept all risks, associated with the failure to receive timely information on transactions in the Accounts.**

**I waive to receive currency mark-up SMS about transactions in payment card Accounts.**

## Internet banking

**Please connect to Internet banking, registering / issuing:**

Mobile phone number for dispatching of the single – use code sending

Code calculator (DigiPass)

**and/or registering / connecting reactivate of the Identification tool:**

Mobile phone number for dispatching of the single – use code sending

Code calculator (DigiPass)

## Registration card of Internet banking users

The right to sign	Internet banking users (name, surname, personal code / date of birth)	Type of Identification tool	Mode	Number of Identification tool	ID tool	
					New	Actual

**The Client hereby grants to the Internet banking user / -s the rights to use the Identification tool indicated in this Registration card of Internet banking users in such mode, which has been granted to the Identification tool, and confirms that Internet banking user / -s have / has received Identification tool / -s.**

## 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.

I Certify that the information in this document is complete and true.

- I undertake to immediately inform the Bank in writing on any changes in the above information. I am informed that in accordance with General terms of service, this Application is an integral part of the Agreement and the signing of this Application means the signing of the Agreement, except the Bank Services, which can be received only by signing of Special agreement.
- I confirm that I have read the Bank's General Terms of Service, the Bank's Price List and Personal Data Processing Policy, which are available on the website: www.magnetiqbank.com and at the Bank's customer service points, I understand them and am aware that they will apply to the legal relationship between me and the Bank.
- I am informed 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 the Client's personal data to the 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.
- I undertake not to use accounts in the Bank and services of the Bank in transactions that may result in the violation of legislative acts of the Republic of Latvia, the European Union or the United Nations or decisions of international organizations, which determine persons or territories subjected to sanctions / limitations or limitations to the movement of certain goods.

**I hereby request to perform express Current account opening and withhold additional commission in accordance with the Bank's Price List.**

The Client / Client's representative .....

(name, surname)

Signature, which will also serve as a model signature for the Bank

## 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)

.....  
(datums)



# The Agreement on receiving Bank's services

 Client CIF A 

Date <input type="text"/>	Venue <input type="text"/>
AS Magnetiq Bank, registration number 50103189561, legal address Brivibas street 54, Riga, LV-1011, Latvia (hereinafter - Bank), on the one half and <input type="text"/>	
<small>(name, surname / company name)</small>	
Personal code (date of birth) / Registration number <input type="text"/>	
<b>The Client's representative</b> <input type="text"/>	
<small>(name, surname)</small>	
Personal code / date of birth <input type="text"/>	Place of birth <input type="text"/>
<b>Passport / ID card No.</b> <input type="text"/>	Date of issue <input type="text"/>
Expiry date <input type="text"/>	Issuing country <input type="text"/>
Issuing authority <input type="text"/>	
Position:	
<input type="checkbox"/> Chairman of the Board / Member of the Board <input type="checkbox"/> Attorney <input type="checkbox"/> Director <input type="checkbox"/> Proctor <input type="checkbox"/> Other <input type="text"/>	
acting in accordance with <input type="text"/>	
<small>(date)</small>	<small>(the name of the document, number)</small>
<b>The Client's representative</b> <input type="text"/>	
<small>(name, surname)</small>	
Personal code / date of birth <input type="text"/>	Place of birth <input type="text"/>
<b>Passport / ID card No.</b> <input type="text"/>	Date of issue <input type="text"/>
Expiry date <input type="text"/>	Issuing country <input type="text"/>
Issuing authority <input type="text"/>	
Position:	
<input type="checkbox"/> Chairman of the Board / Member of the Board <input type="checkbox"/> Attorney <input type="checkbox"/> Director <input type="checkbox"/> Proctor <input type="checkbox"/> Other <input type="text"/>	
acting in accordance with <input type="text"/>	
<small>(date)</small>	<small>(the name of the document, number)</small>
The Client's legal address:	
Street, house, apartment <input type="text"/>	
City <input type="text"/>	Country <input type="text"/> Postal code <input type="text"/> Country code <input type="text"/>
The Client's actual address:	
Street, house, apartment <input type="text"/>	
City <input type="text"/>	Country <input type="text"/> Postal code <input type="text"/> Country code <input type="text"/>
Phone + <input type="text"/>	E-mail <input type="text"/>
Phone + <input type="text"/>	E-mail <input type="text"/>

(hereinafter - Client) from the other half acting of free will and in good faith, without mistake, fraud or duress conclude this Agreement on receiving Bank's services (hereinafter - Agreement) with the following rules:

## 1. Structure of the Agreement

- 1.1. The Agreement is bilateral agreement concluded between the Client and the Bank, which consists of General Terms of Service (hereinafter – Terms), Bank's Tariffs, Application, Special Agreement, as well as any appendix or counterpart of the Special Agreement. The term Agreement can also refer to any Client's Order to the Bank, which is not related to any Special Agreement concluded in written form;
- 1.2. The meaning of the terminology used in the Agreement and the description of Bank's services is described in the General Terms of Service.

## 2. Subject of the Agreement

- 2.1. Subject of the Agreement is the Bank's services, which the Client is asking to receive, but the Bank is providing to the Client according to the Agreement. Each Application, Order or Special Agreement that is signed by the Client and submitted to the Bank, is an expression of the Client's will to receive the Bank's services;
- 2.2. The range of Bank's services and its description can be found in the Bank's home page [www.magnetiqbank.com](http://www.magnetiqbank.com) in document title "Terms and conditions", places of providing services or by verbally inquiring information from employees of the Bank;
- 2.3. The Bank's services are being provided based on Application, Order or Special Agreement, which the Client signs and submits to the Bank;
- 2.4. The Client has the right and he is free choose the Bank's service most appropriate to him or to refuse from it, offer the Bank amendments in it, by concluding Special provisions to the Agreement;
- 2.5. In cases mentioned in the Terms, the Bank has the right to stop or refuse providing Bank's services to Clients, as well as to unilaterally amend the content of the services;
- 2.6. Term of the Agreement, dispute settlement procedure and other provisions of the Agreement are stipulated in the General Terms of Service, which the client has confirmed and accepted as binding to the Client by signing this Agreement.

## 3. Fees for the Bank's services

- 3.1. The price for subject of the Agreement is set in the Bank's Tariffs. The Bank's Tariffs binding to the Client are determined by the type of Bank's service provided to the Client and Client's status in the Bank, which the Bank grants to the Client unilaterally upon concluding the Agreement;
- 3.2. Parties may agree on individual Bank's Tariffs or provisions of Agreement by concluding Special provisions to the Agreement.

## 4. Provisions of Agreement entry into force

- 4.1. Agreement is considered to be concluded from the moment when the Bank opens and activates Account for the Client;
- 4.2. Agreement is binding for the Client upon the signing of the Agreement.

## 5. Confirmations of the Client

By signing this Agreement the Client confirms that:

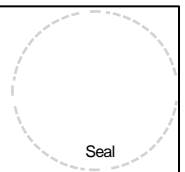
- 5.1. Client is informed that in accordance with the General Terms of Service this document is an integral part of the Agreement and its signing by the Client means an expression of the Client's will to sign the Agreement;
- 5.2. Client has become familiar with the provisions of the Agreement which 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;
- 5.3. Before signing the Agreement, 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;
- 5.4. Before signing the Agreement, 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;
- 5.5. Client agrees that the Bank shall use the e-mail address, postal address and phone number of the Client indicated in the Application to inform the Client on services offered by the Bank. Do not agree  I agree ;
- 5.6. Client is informed 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 the Client's personal data to the 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.
- 5.7. 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;
- 5.8. Client agrees to provide additional information if the Bank requires it in order to specify information indicated in the Agreement;
- 5.9. All the information provided in this Agreement are complete and true, Client has become familiar with the Bank's Tariffs, General Terms of Service, structure of the Agreement, as well as the Client confirms that the Agreement is understandable and binding to the Client;
- 5.10. Client undertake immediately in written form to inform the Bank on any significant changes in the above information.

### 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..

The Client / Client's representative ..... (position) ..... (name, surname) ..... (signature)

Client's representative ..... (position) ..... (name, surname) ..... (signature)



### 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 / -s of the Client / Client's representative / -s.

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

# Background Information on the Protection of the State-guaranteed Deposits

Client CIF A 

Date	<input type="text"/>	Venue	<input type="text"/>
<b>Depositor (Client)</b>	<input type="text"/>		
	<small>(name, surname / company name)</small>		
Personal code (date of birth) / Registration number	<input type="text"/>		

## Guarantees on deposits with a credit institution or credit union

Safety of your deposits is guaranteed by the deposit guarantee scheme, which has been established pursuant to the Deposit Guarantee Law. In case of unavailability of deposits at a credit institution or credit union, your deposit in the amount of up to EUR 100,000 shall be compensated by the Deposit Guarantee Fund.

## Maximum amount of guaranteed compensation

The maximum amount of guaranteed compensation is EUR 100,000 per each depositor per credit institution or credit union. The currency of the guaranteed compensation shall be the euro. Payment of the guaranteed compensation shall not apply to the deposits specified in Section 23 of the Deposit Guarantee Law:

- 1) the deposits of credit institutions and credit unions;
- 2) the deposits of financial institutions;
- 3) the deposits of such municipalities, the annual budget of which exceeds 500,000 euros, and the deposits of the institutions of direct administration;
- 4) the deposits that are related to money laundering or are to be recognised as illegally acquired assets, provided a convicting judgment of a court has entered into force;
- 5) the deposits the depositor of which has not been identified as client as required under the provisions of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing;
- 6) the deposits, which under the law form the own capital of the deposit taker;
- 7) the deposits of insurance companies;
- 8) the deposits of investment firms;
- 9) the deposits of investment management firms;
- 10) the deposits of private pension funds;
- 11) the deposits of the managers of alternative investment funds;
- 12) debt securities issued by a credit institution, as well as obligations arising from its bills of exchange, including transferable bills of exchange;
- 13) the deposits with which no transactions have been made within the last two years of the date of occurrence of unavailability of deposits and the value of which is lower than 10 euros.

## Maximum amount of additionally guaranteed compensation

In addition to the maximum guaranteed compensation in the amount of EUR 100,000, a depositor is entitled to the guaranteed compensation in the amount of up to EUR 200,000 in accordance with the types of deposits and provisions specified in Section 4 of the Deposit Guarantee Law.

## Calculation of guaranteed compensation in case of multiple deposits at the same credit institution or credit union

Total of your deposits at the same credit institution or credit union shall be aggregated and the maximum amount of guaranteed compensation (EUR 100,000) shall be applied to the total amount.

## Calculation of guaranteed compensation in case of a joint deposit with other person(s)

If more than EUR 100,000 are held on the account, the guaranteed compensation in the amount of up to EUR 100,000 shall be applied to each depositor separately provided that this depositor has been identified prior to the date of occurrence of unavailability of deposits.

If a depositor manages funds in the depositor's account that are payable to another person, then the person, who can prove his right to claim the funds managed by the depositor, shall be entitled to receive the guaranteed compensation, provided that the deposit taker has identified this person before the date of occurrence of unavailability of the deposit.

## Beginning of guaranteed compensation payout process in case of unavailability of deposits

Payment of the guaranteed compensation is made during five years from the date of occurrence of the unavailability of deposits or from the date when the circumstances that constitute the basis for the refusal of guaranteed compensation payment, as specified in Section 27(1) of the Deposit Guarantee Law, have ceased to exist.

Guaranteed compensation is paid out:

Starting from the 16th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1 January 2019 until 31 December 2020.

Starting from the 10th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1 January 2021 until 31 December 2023.

Starting from the 8th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred after 1 January 2024.

Legal representatives (parents) or guardians, as appointed in accordance with the procedures specified in Section 222 of the Civil Law and Section 26 of the Law on Orphan's and Custody Courts, of underage depositors (account holders) are entitled, in case of unavailability of deposits and in accordance with the minor's property interests, to perform all necessary actions to receive the minor's state-guaranteed compensation in accordance with the procedure established in regulatory enactments.

Persons are entitled to receive the guaranteed compensation in person from the moment they reach the age of 18.


## Information on the possibility of mutual offset of claims

In the calculation of guaranteed compensation due to a depositor, the depositor's liabilities against credit institution or credit union may be taken into account and mutually offset.

## Contacts

Latvijas Banka: K. Valdemāra iela 2A, Rīga, LV-1050, Latvia, tel. +371 6702 2300, [www.bank.lv](http://www.bank.lv).

## Depositor's acknowledgement of information receipt

Depositor (The Client / The Client's representative)	..... (position)	..... (name, surname)	..... (signature)	
Depositor (The Client's representative)	..... (position)	..... (name, surname)	..... (signature)	

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 / -s of the Client / Client's representative / -s.

.....  
(The Bank representative position, name, surname)

.....  
(signature)

.....  
(date)