

# Application for Basic account opening (for individuals - consumers)

(Account, Internet banking, Informative SMS. Basic account is considered to be a payment account with basic functions within the meaning of the Payment Services and Electronic Money Law.)

Client CIF A

Date  Venue

**Client**  (name, surname)

Personal code / date of birth  Place of birth

**Passport / ID card No.**  Date of issue

Expiry date  Issuing country

Issuing authority

The Client's legal address:

Street, house, apartment

City  Country  Postal code  Country code

The Client's actual address:

Street, house, apartment

City  Country  Postal code  Country code

Phone +  E-mail

Phone +  E-mail

**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

I hereby confirm that I have not opened a payment account or Basic account with another bank that is providing payment services in Latvia:  Yes  No

## Information about planned payments and services

### Information about the planned services within the Basic account:

Billing and cash services  Internet banking  Informative SMS  
 Other

## Basic account opening

**Please open the Basic account:** Basic account's currency **EUR**.

## 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

|                   | Basic account                          |   |
|-------------------|--|---|
| Outgoing payments | <input type="checkbox"/> Without limit | <input type="checkbox"/> ** .....<br>(min 0,11 EUR) |
| Incoming payments | <input type="checkbox"/> Without limit | <input type="checkbox"/> ** .....                   |

\*\* Amount from which the SMS will be sent

**I refuse 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.**

## Internet banking

Please connect to Internet banking, registering / issuing:

Mobile phone number for sending the one-time security code

Code calculator (DigiPass)

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

Mobile phone number for sending the one-time security code

Code calculator (DigiPass)

## Registration card of Internet banking users

| The right to sign        | Internet banking users<br>(name, surname, personal code / date of birth) | Type of Identification tool | Mode | Number of Identification tool | ID tool                  |                          |
|--------------------------|--|-----------------------------|------|-------------------------------|--------------------------|--------------------------|
|                          |  |                             |      |                               | New                      | Actual                   |
| <input type="checkbox"/> |  |                             |      |                               | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> |  |                             |      |                               | <input type="checkbox"/> | <input type="checkbox"/> |

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.

## Special rules of the Basic account

- Individual – a consumer (hereinafter – the Client), who is a resident of the European Union, also a person who has no residence permit, but whose removal from Latvia is not possible in accordance with the regulatory enactments of the Republic of Latvia, shall be entitled to open and use the Basic account at JSC LPB Bank (hereinafter - the Bank), unless such rights are restricted in accordance with the Law on Payment Services and the Electronic Money Law or other regulatory enactments. Resident of the European Union within the meaning of Basic account is considered – citizen of Latvia, non-citizen of Latvia or citizen of another European Union member state, European Economic Area member state or citizen of Swiss Confederation, as well as a person, who has the rights to stay in Latvia in accordance with the applicable laws, including a person, who is an asylum seeker or who has acquired a refugee or an alternative status – also in the case, if the person has not declared his/hers place of residence in Latvia.
- For opening of the Basic account the Client must submit the following to the Bank:
  - Application for Basic account opening (for natural persons – consumers) (hereinafter – the Application), which contains a confirmation that on the date of signing the Application the Client has not opened a payment account or Basic account in another bank providing payment services in Latvia;
  - Other documents according with the Bank's General terms of service.
- Basic account includes the following services in EUR currency:
  - Opening, servicing and closing of the account;
  - Transfer of funds in the account;
  - Cash withdrawals from the account at the premises of the Bank and within the business hours of the Customer service center's;
  - Performing Bank's internal payments or payments to another bank, if the payee's account is opened with a bank in the European Economic Area, by submitting the payment order in the Bank in person or via Internet banking.
  - Internet Banking set up and usage;
- In addition to Paragraph 3 of these rules, the Client may select to connect the Informative SMS service.
- The Bank withholds fee from the Client for the opening of Basic account following the principle of prepayment and for services mentioned in Paragraphs 3 and 4 of these rules - in accordance with the Bank's Rates applicable to the Basic account.
- If the Client wishes to receive services related to payment services not included in these terms, the Client may open a Current account or Payment card account at the Bank and the Bank closes this Basic account.
- The Bank considers the Client's Basic account Application within 10 (ten) business days after the Basic account Application and its attached documents have been received, and decides whether to open the Basic account for the Client or to refuse Basic account opening. The Agreement is considered to be concluded from the moment when the Bank opens and activates the account.
- The Bank shall refuse opening or servicing of Basic account in any of the following cases:
  - The opening or servicing of such an account would result in violation of Requirements for compliance with laws, regulations and standards, including in the field of money laundering and terrorism financing prevention;
  - The Client has provided false and/or inaccurate information for the opening of Basic account;
  - The Client already has an active payment account or Basic account at the Bank or another bank that carries out commercial activities in Latvia, except when the Client has already received and submitted a notification that the payment account or Basic account is closed;
  - The Client no longer meets the requirements specified in Paragraph 1 of these rules;
  - Opening or servicing the Basic account may lead to reputational risks for the Bank.
- The Bank shall, after deciding to refuse the opening of the Basic account, inform the Client, without delay, in writing and free of charge, of the refusal, as well as for the cause of such refusal, except in cases, when the disclosure of such information is contrary with the interests of the security or public order of the Republic of Latvia, including the Requirements for compliance with laws, regulations and standards in the field of money laundering and terrorism financing prevention.
- The Bank shall inform the Customer regarding the decision to refuse to open a Basic Account, if the Customer is dissatisfied with the Bank's decision to refuse to open a Basic Account, of the procedure for filing a complaint provided in Section 9 of GTS.
- Within the framework of the Basic account, the Bank shall provide for the Client an unlimited number of services referred to in Paragraph 3 of these rules, unless any limits are set in other regulatory enactments.
- The Bank shall unilaterally, immediately or following the rules of General terms of service terminate the Agreement in any of the following cases:
  - Continued service of the Basic account is contrary to the Requirements for compliance with laws, regulations and standards, including in the field of money laundering and terrorism financing prevention;
  - The Client has deliberately used Basic account for illegal activities.
- The Bank shall inform the Client on the decision to terminate the Agreement in the cases referred to in Paragraph 12 of these rules and provide the reason for such a decision, except in cases, when the disclosure of such information is contrary with the interests of the security or public order of the Republic of Latvia, including the Requirements for compliance with laws, regulations and standards, including in the field of money laundering and terrorism financing prevention and informs the Client on the order of how complaints have to be submitted, if the Client is not satisfied with the decision of the Bank to terminate the Agreement.

14. The Bank is entitled to terminate the Agreement unilaterally in any of the following cases:
- 14.1. No transactions have been carried out for more than 24 (twenty-four) months in the Basic account;
  - 14.2. The Client has provided false and/or inaccurate information and the Basic account was opened on the basis of it;
  - 14.3. The Client has not submitted to the Bank information or documents requested by the Bank;
  - 14.4. The Client no longer meets the requirements specified in Paragraph 1 of these rules;
  - 14.5. The Client has opened another payment account or Basic account allowing him/her to use the services referred to in Paragraph 3 of these rules in Latvia;
  - 14.6. Continued maintenance of Basic account poses reputational risks for the Bank;
  - 14.7. The Bank terminates the provision of the relevant payment service to all its Clients;
  - 14.8. In no less than six months, the Client's debts on the use of the Basic account and the services provided within it exceeds the balance of the Basic account.
15. The Bank shall inform the Client on the decision to terminate the Agreement in the cases referred to in Paragraph 14 of these rules and provide the reason for such a decision at least 2 (two) months in advance, except in cases, when the disclosure of such information is contrary with the interests of the security or public order of the Republic of Latvia. The Bank shall inform the Client on the order of how complaints have to be submitted, as provided in section 9 of GTS, if the Client is not satisfied with the decision of the Bank to terminate the Agreement.
16. In order to use the Basic account service, the purchase of additional services is not necessary.
17. The Client may close the Basic account upon his/hers initiative by submitting to the Bank a written application in any form and following the provisions of the General terms of service.
18. The Bank shall apply the rules of the Bank's General terms of service insofar as the Special rules of the Basic account do not specify otherwise.

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

- I confirm that I have read the Bank's General Terms of Service, the Bank's Tariffs and Personal Data Processing Policy, which are available on the www.lpb.lv website 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 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 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 organisations, which determine persons or territories subjected to sanctions / limitations or limitations to the movement of certain goods;
- I undertake to inform the Bank immediately if I will have opened a payment account or Basic account in another bank;
- I hereby confirm, that this Basic account will be used for receiving and performing payments, as a consumer and will not be used for economic activities;
- I hereby confirm that upon submission of an Application for opening of a Current account or Payment card account to the Bank in accordance with Paragraph 6 of the Special rules of the Basic account and General terms of service, I will simultaneously submit a written application in free form for the closure of the Basic account. I am also aware that in the event that any of the above-mentioned accounts will be opened, all the funds shall be transferred to the new account and the Basic account will be closed;
- I confirm, that the Special Rules of the Basic account and the General terms of service are applicable to this Application.

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) (date)

**On the basis of the Application, the Bank opens for the Client:**

Basic account  ..... EUR

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

**Bank notes**

**Legal department**

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

**Customer service department**

Activated:  Basic account  Activation denied  
 Informative SMS:  Activated  Activation denied  
 The user / -s of the Internet banking connected. Application No. ....

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