

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"/> ** (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 (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.

The Agreement on receiving Bank's services

Client CIF A

Date Venue

JSC "LPB Bank", registration number 50103189561, legal address Brivibas street 54, Riga, LV-1011, Latvia (hereinafter - Bank), on the one half and

 (name, surname / company name)

Personal code (date of birth) / Registration number

The Client's representative -----
 (name, surname)

Personal code / date of birth Place of birth -----

Passport / ID card No. Date of issue

Expiry date Issuing country -----

Issuing authority -----

Position:
 Chairman of the Board / Member of the Board Attorney Director Proctor Other -----

acting in accordance with -----
 (date) (the name of the document, number)

The Client's representative -----
 (name, surname)

Personal code / date of birth Place of birth -----

Passport / ID card No. Date of issue

Expiry date Issuing country -----

Issuing authority -----

Position:
 Chairman of the Board / Member of the Board Attorney Director Proctor Other -----

acting in accordance with -----
 (date) (the name of the document, number)

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 -----

(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.

Background Information on the Protection of the State-guaranteed Deposits

Client CIF A

Date	<input type="text"/>	Venue	<input type="text"/>
Depositor (Client)	<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

Financial and Capital Market Commission: Kungu iela 1, Rīga, LV-1050, tel. +371 6777 4800, www.fktk.lv.

Depositor's acknowledgement of information receipt

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