

Private individual's application for a leasing ¹

Information on the Client

The Client (name, surname)

Personal identity code / Date of birth Citizenship

Identification document

The issuing state of the identification document

Actual address

Registered address (if different from above)

Actual address:

Property owned by applicant or his/her spouse Leased / hired property Other (please indicate)

Phone Phone at work

E-mail

Marital status: Married Single Actual cohabitation

Number of dependants Number of family members, including dependants

Education: Elementary Secondary Secondary vocational Higher

Employment: Employee Self-employed Other (please indicate)

Current place of work

Position (occupation)

Number of years in this place of work

Previous place of work, where the applicant has been employed with the present employer for less than 1 year

Monthly salary after tax payment Other income Client's spouse's/ partner's net income

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

	Creditor	Type	Interest rate	Term	Residual amount	Security / collateral	Amount of monthly payment
1.							
2.							
3.							

Property owned

Immovable property (address, type, area)

Immovable property (address, type, area)

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

Information on the leasing

Loan sum and currency with VAT without VAT

Leasing term (months)

Contribution by the customer (% of the purchase value)

Desired interest rate variable fixed Amount

Desired monthly instalment

Desired type of leasing repayment Uniform payments (annuity) Decreasing payments

Monthly payment date 10 25

Type of leasing Financial Leaseback

Leasing with a guarantor No Yes (name, surname, personal identity, date of birth)/ company name, registration No.)

Monthly income will in future be transferred to the bank account of JSC "LPB Bank" No Yes

¹ Private individual's application for a leasing (further - the Application form). The Bank shall process the Application form and supporting 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.

Information on the leasing object

Leased object

Year of registration New Used

Information about seller of the leasing object

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

Contacts (name, surname) (phone)

Additional information

Are you at present a claimant or dependant in any proceedings? Yes No

Are you at present involved in any disputes regarding division of property? Yes No

Are you at present involved in a divorce procedure? Yes No

Have you concluded a marriage contract? Yes No

Information on the agent

Company name

Name, surname Phone

Documents appended to the Application form*:

- 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.
- Bank accounts statements for last 6 months.
- Other documents approving incomes (e.g. property lease agreement), if any.
- Market value assessment of the leasing object, which is not older than six months from the moment of submission of the application and made by the certified expert accepted by the Bank.**
- Offer of the seller, providing a clear notion about the characteristics of the leasing object to be obtained (manufacturer, type, model, additional equipment, price).***
- Other documents (please specify)

Confirmations of the Client

I, the Client, by signing the present Application form approve that:

- I am informed of the amount of the charge for the processing of the Application. The charge for the Application processing shall be paid prior to Application processing, unless the Client and AS "LPB Bank" (further – the Bank) have agreed on other terms. Where the Client fails to pay the charge, the Bank is free to deduct it from any Client's account without its direct approval, including in other currency according to the currency exchange rate determined by the Bank. Where the Client fails to pay the charge to the Bank, the Bank is entitled to rejection of the Application processing. The Bank shall not be held liable for the losses of the Client and any other extra expenditures faced by the Client in relation for the rejection of the Application processing due to failure to pay the charge.
- I am informed, that provision of false information for the Application form is deemed loan acquisition by fraud, since the granting of loan depends on the information provided in the Application form, and the person filling in the Application form bears full responsibility according to the relevant law of the Republic of Latvia.
- all and any information on me are true, and I am aware of the consequences for the provision of false information, and I bear full responsibility for the losses incurred due to provision of false information, and undertake to notify the Bank immediately regarding any changes in the information provided.
- I do not object to verification of the information provided in the Application form.
- I do not object, if the Bank transfers the acquired information to third parties, where this is needed for the conclusion or execution of the agreement by and between the Bank and me.
- I have agreed and have received approval from the Guarantor and/or the Pledgor for the transfer of information provided in the Application form to the Bank.
- I have studied the risks in relation to receipt of loan and repayment capacity.
- The Bank has instructed me of the procedures regarding conclusion of Loan agreement and related agreements, and amendments thereof.

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

** Is required if a used leasing object is purchased.

*** Is required if a new leasing object is purchased from official dealer.

- I am informed, if I have provided false information, or I have not fulfilled my liabilities (according to a respective loan/pledge/guaranty agreement), the Bank is entitled without prior notification me to transfer debt collection to third parties, i.e. to authorize it to relevant, statutory measures of debt collection.
- I am informed and agree that the Bank in compliance with the legal obligations and for the purposes of the Bank's legitimate interests receives the data about me (e.g. data of my obligations such as loans, leases, debts and income data) that are included in any database from the third persons, including the Population Register, Credit Register of the Bank of Latvia, the State Revenue Service and the Credit Bureaus for a purpose of evaluating creditworthiness and assessing credit risk, prior to entering into the agreement and for the performance of the agreement.
- I am informed and agree that the Bank processes the Client's data and other persons' data submitted by the Client (gathering, saving, registering, submitting, transferring, transmitting, etc. of data), as well as stated by applicable law requests and receives the above-mentioned data and other information from the third persons and processes it. The Bank has the right to transfer the personal data of the Client to the third persons, if the Bank considers it necessary in order to provide services or collect debts from the Client. The Client confirms that he/she has the right to provide the data of other persons to the Bank.

.....
(name, surname)

.....
(signature)

.....
(date)

With the present, I, the Client, approve that the Bank has informed me of the procedures, how:

- the Bank submits information to the Credit Register of the Bank of Latvia and the Credit Bureaus on the Client, its guarantor, their liabilities and the course of liabilities execution;
- the Bank receives information contained in the Credit Register of the Bank of Latvia and the Credit Bureaus on the Client and enterprises, where the Client holds significant membership;
- the Bank provides information on the violation of liabilities of the Client in the Credit Register of the Bank of Latvia and the Credit Bureaus;
- the Client can receive information contained by the Credit Register by the Bank of Latvia (see Rules of the Loan Register by the Bank of Latvia at www.bank.lv);
- the Client can receive information contained by the Credit Bureaus (see Rules of the Credit Bureau at <https://likumi.lv/doc.php?id=269374>, information about the Credit on Bureau at <http://www.dvi.gov.lv/lv/kreditinformacijas-biroji>).

.....
(name, surname)

.....
(signature)

.....
(date)

On the basis of Point "a" of Part 1 Article 6 of the Regulation (EU) 2016/679 of the European Parliament and of the Council 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),

- I authorize the State Social Insurance Agency to provide the following (own) personal data concerning the last six months before the date of the request for information:
- Information on social insurance contributions and periods of insurance;
 - Information on pension / benefit / remuneration paid out;
 - Information on the amount of the granted pension / allowance / remuneration.
- I do not authorize the State Social Insurance Agency to provide the above mentioned data.

Data use purpose: evaluation of the creditworthiness.

.....
(name, surname)

.....
(signature)

.....
(date)

The Client approves that the Bank make use of the e-mail address, postal address, and phone number of the Client that is indicated in the present Application form in order to inform the Client of any services and products by the bank. I agree I do not agree

Signatures

Client

.....
(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)