

Companies` application for a loan¹

Client information

Client		(company name)	
Registration number	Registration date
Registration country			
Legal address		Actual address (if differs)	
(Street, House and flat number, City, Country, Postal code)		(Street, House and flat number, City, Country, Postal code)	
Phone	Company`s website
Main economic activity		Average number of employees	
Company`s main economic activity is environment friendly and sustainable			
Company`s representative			
(name, surname and position)			
Basis for representation	<input type="checkbox"/> Articles of Association	<input type="checkbox"/> Procurator	<input type="checkbox"/> Power of Attorney No.
		from
		(date)	
According to the Articles of Association, acquiring of loan requires shareholder decision. Yes No			
Contact Person		E-mail	
(name, surname)			
Phone	Accounts in other Banks (Name of the Bank)	

Current financial liabilities (loans granted, leasing agreements, guarantees)

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

Requested loan conditions

Loan type Credit Credit line Overdraft

Loan usage purpose

Environment friendly and sustainable project

Loan sum EUR

Loan term (months) Grace period (months)

Loan repayment Monthly Quarterly End of the loan term Other

Loan repayment schedule Uniform payments (annuity) Equal principal amount payments

Loan interest rate Variable Fixed

Monthly payment date 10 25

Collateral

Financial assets Real Estate Movable property Creditor rights Stock of goods Other

Collateral: Financial assets

Sum, currency	Collateral Owner (name, surname/ company name and Personal identity code/ registration No)

Collateral: real estate

Address	Cadastral number	Market value	Energy efficiency level

Companies` application for a loan (further - the Application). The Bank shall process the Application 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.

Collateral: Movable property (Vehicle/ equipment)

Type	Mark, model	Release year	Registration number	Market value	Owner	Type of used energy

Documents appended to the Application*:

Company and project information

- Passport or identification card of the Client representative, document will be copied by an employee of the Bank.
- Company's Articles of Association with amendments (if the last version is not available in the public data base).
- Business plan/ Company description.
- Guarantee project (for Guarantee).
- Terms and conditions of contest (for Guarantee).

Financial information:

- Previous years' annual report from EDS system**(if not available publicly), including detailed balance sheet and profit and loss account.
- Company's last financial quarter detailed operating balance sheet and profit and loss account (including stocks and assets).
- Debtor and Creditor turnover account to the last Annual report and operating balance sheet.
- Bank account statements for the last 12 months.
- Projected cash flow for the loan term (if not included in business plan).

Collateral documents

- 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.
- Document, which is the basis for ownership rights registration with the Land Register (not required if ownership was registered more than 10 (ten) years ago before application submission or loan will be used to purchase the collateral).
- 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.
- Real estate tax notification and documents proving current payments (in case the owner of the collateral does not change)
- 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).
- Other documents (specify).....

(please specify the documents, appended in addition to the list)

Confirmations of the Client

The Client confirms that the Client

- is 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.
- was clearly instructed by the Bank 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 that is true and up to date, and the Client undertakes to notify the Bank immediately regarding any changes in the information provided.
- is 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.
- is 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 bears full responsibility for losses connected to providing false or outdated information in the Application incurred to the Bank and/or any third parties.
- is 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.
- has 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, understands them and is aware that they will apply to the legal relationship between the Client and the Bank.
- is informed that the information specified in this Application and the documents appended to it, as well as the personal data of the Client and natural persons related to the Client's activities, 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).
- is 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 bears full responsibility for the possible legal consequences related to possible claims of these persons about their personal data.

.....
(name, surname and position)

.....
(signature)

.....
(date)

* The Bank may request additional information if it is necessary for the processing of the Application. The Client must submit document originals or approved copies.

** For residents of Republic of Latvia; For non-residents of Republic of Latvia – relevant institution of the country of residence.

Signatures
CLIENT



..... (name, surname and position) (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)