

JSC "RIETUMU BANKA" VESETAS 7 / RIGA LV-1013 / LATVIA REG. No. 40003074497 / RTMBLV2X BLOOMBERG: RIET TELEPHONE +371 67025555 FAX +371 67025588 info@rietumu.lv

## **APPLICATION FOR A LOAN**



FOR PRIVATE INDIVIDUALS

Date / / 20	Approved by the Board of JSC "Rietumu Banka", Minutes No. 7, 12.02.2019
	N BLOCK CAPITALS
1. Information on the applicant	
Name	Surname
To be completed by a citizen / non-citizen of the	To be completed by a citizen of another country:
Republic of Latvia: Identity number	Passport / Identity document No.
Identity Ildinoer	! If the applicant is not the customer of JSC "Rietumu Banka", specify the following additional information:
	Date of birth (day/month/year)
	Passport / identity document
	issued on (day/month/year)
	Issuing state and institution of the passport / identity document
	Identity number of the Republic of Latvia (if assigned)
	•
Tax residence country	Taxpayer's number (if the tax residence country is the Russian Federation,
	please indicate your individual insurance account number (SNILS))
Registered address	
	Postal code
Correspondence address	
(if different from the registered address)	
	Postal code
Contact phone 1+	E mail 1
(country code)	E-mail 1
Contact phone 2 + Country code	E-mail 2
•	
Contact phone during the absence of the applicant + Loculty (country)	incode)
E-mail address during the absence of the applicant	
Are you or your close relatives politically exposed persons <sup>1</sup> , far exposed persons <sup>3</sup> ?	mily members of politically exposed persons <sup>2</sup> or persons closely related to politically
No	
Yes	(please specify your answer)
country, including the head of the state, the head of an administrative unit (muni	with prominent public functions in the Republic of Latvia, in another EU or EEA Member State or a third icipality) of the state, the head of the government, minister (a deputy minister or an assistant deputy minister,
if such a position exists in the state), state secretary or another high-ranking official	al in the government or in the administrative unit (municipality) of the state, a member of the parliament or a

similar legislative framework, member of the governing body (board) of a political party, judge of the constitutional court, supreme court or another court (member of a judicial institution),

member of the council or board of the supreme audit institution, member of the council or board of a central bank, ambassador, chargé d'affaires, high-ranking military officer, member of the council or of the board of a state-owned enterprise, the head (director, deputy director) and board member of an international organization, or a person who holds an equivalent position in that organization.

Family member of a politically exposed person – a person, who is a politically exposed person's: a) spouse or a person equivalent to the spouse. The person is considered as a person equivalent to a spouse only if the laws of the corresponding country provide this person with a corresponding status, b) child or a child of a politically exposed person's spouse or a person equivalent to a spouse or person equivalent to a spouse or a person equivalent to a spouse, c) parent, grandparent or grandchild, d) brother or sister.

<sup>3</sup>Person closely related to a politically exposed person – a private person, on whom it is known that it has business or another close relationship with any of the politically exposed persons, or he/she is a shareholder or participant of one and the same commercial company and any of the politically exposed persons, as well as a private person, who is a sole owner of such legal entity, on which it is known that it was actually formed in the interest of the politically exposed person.

2. Requested loan amount and preferred loan conditions
(in digits) (in words) (currency)
Preferred loan repayment schedule: Inear <sup>4</sup> annuity <sup>5</sup> other
Additional information:(please specify the conditions of preferred loan repayment schedule)
peace speedy are contained of preferred total regardinest surface.
<sup>4</sup> Linear schedule – loan repayment schedule providing for periodical (monthly) equal payments of the principal amount of the loan, and interest on the loan calculated on the outstandin loan amount. Total periodical (monthly) payment during the lending period will decrease. <sup>5</sup> Annuity schedule – loan repayment schedule comprising payments of the principal amount of the loan, and interest on the loan that are made in periodical equal amounts at equal timperiods.
Loan repayment term Preferred loan interest rate
Purpose of the loan: real estate purchase investment
other
3. Information on the collateral object
Object(-s): apartment dwelling house commercial space land
other
унста эрестуу
Address
Market value Total area
Owner of the object is: borrower third party <sup>6</sup>
<sup>6</sup> If the owner of the object is a third party, he/she shall fill out the D form ("Information (questionnaire) on the pledgor").
If the owner of the object is the borrower himself/herself, please specify additional information on the collateral object:
Year of construction Technical condition: renovated not renovated
Market value is determined:
based on the public data
by an independent valuation company
Use of the object:
for private purposes: lease / rent not used (specify if the object is a residential property and is resided by you or your family members)
other
(please specify)
For the residing area located in the Russian Federation or the Republic of Belarus please specify the number of declared persons, incl. number of children under 18

(applicant's signature)

If the object is rented / leased out, please specify information on the tenant(-s) / lessee(-s) and lease / rent conditions:
Tenant / lessee: private individual corporate entity
Rental / lease Monthly rental / lease income
Starting date of rental / lease agreement/
End date of rental / lease agreement/
Rental / lease agreement is registered in the Land Register <sup>7</sup> : Yes No  'Or in the register of the respective country
! If the object is leased out / rented to several tenants / lessees, please enclose to this application a list of the rental / lease agreements, by specifying information on the tenants / lessees and rental / lease conditions in the amount specified in this part of the application.
4. Information on the potential co-borrowers / guarantors in this loan transaction
Co-borrower(-s): Yes No
Incl. private individual(-s) Incl. corporate entity(-s) (specify number)
Guarantor(-s): Yes No
Incl. private individual(-s) Incl. corporate entity(-s) (specify number)
Every person who within the scope of this transaction intends to become a co-borrower or guarantor shall fill out B form (if the potential co-borrower or guarantor is a private individual) or F form (if the potential co-borrower or guarantor is a corporate entity)
5. Information on marital status
Marital status: single married
Have you entered into a marriage contract?  Yes  No
Dependents: yes number of dependents no dependents
6. Information on the applicant's income
A Employee
Principal place of work
Activity area
Address
Position
Salary Bonuses
Length of service: years months
If the length of service in the principal place of work is less than 5 years, please specify your previous place of work, activity area
Position
Length of service: years months
Other place of work, activity area
Position

B Businessman / Self-employed person	
Full name of the company	
Registration No.	Date of registration//
Type of activity	
Address	
Annual turnover	Annual profit
Capital participation	%
Position	Salary Dividends
Other income	(type and sum)
6.1. Additional income	type and samy
1 Income from rent	
Object(-s): apartment dwelling hous	se commercial area land other
Area Address	
Area Address	
Other income	
Account(-s) in JSC "Rietumu Banka": No	Yes
7. Information on real estate owned by you	
1 Real estate	Area
Address	
Market value	
Prohibitions / Encumbrances: No Yes	(please specify)
_	
2 Real estate	Area
Address	
Market value	
Prohibitions / Encumbrances: No Yes	(please specify)
3 Real estate	Area
Address	
Market value	
Prohibitions / Encumbrances: No	
	(please specify)
8. Vehicles owned by you	
1 Vehicle	
Year of manufacture Value	

(applicant's signature)

Prohibitions / Encumbrances: No
Yes
2 Vehicle
Year of manufacture Value
Prohibitions / Encumbrances: No
Yes
9. Your liabilities
1 Loans, leasing
Lender 1: private individual
corporate entity
(full name of the lender–corporate entity)  Date of repayment/
Loan balance Monthly payment
Payment discipline: no deviations from the schedule were / are deviations from the schedule
2 Loans, leasing
Lender 2: private individual
corporate entity
Date of repayment/
Loan balance Monthly payment
Payment discipline: no deviations from the schedule were / are deviations from the schedule
Have you been / are subject to enforcement proceedings?
No No
Yes
(please specify)  Have you been / are subject to bankruptcy proceedings of private individual?
No
□ Voc
(please specify)
Additional information:
The Bank requests information on a potential borrower in order to identify the potential borrower according to the requirements of the anti-money laundering and counter-terrorism financing laws, to assess the credit ability of the potential borrower, and to ensure communication with the potential borrower. The Bank is entitled to request information on the potential borrower from the Credit Register of the Republic of Latvia, taking into account the requirements of laws on the receipt of information regarding current and/or fulfilled liabilities.
The Bank processes the personal data of private individuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and

The Bank processes the personal data of private individuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and the European Union.

Full information on the processing of data by the Bank, the purposes, legal basis of the processing, data recipients, the transmission and transfer of data, the rights and obligations of the data subject, and other information regarding the data processing is included in the Client Personal Data Processing Notice, whose current wording is published on www.rietumu.com. The applicant confirms that he/she has read the above document, is informed on its conditions, and is aware of that the Bank is entitled to unilaterally amend the Client Personal Data Processing Notice.

If the applicant or any of his/her representatives transfer to the Bank the data of private individuals and/or documents comprising data, the applicant and his/her representatives certify and guarantee that:

- they are entitled to transfer the data of these persons to the Bank and comply with the requirements of the data protection laws;
- persons whose data were transferred to the Bank were informed on the data processing by the Bank and have given consent or otherwise permitted the processing of their data. The applicant and his/her representatives have presented the Client Personal Data Processing Notice to these persons;
- upon the Bank's request the applicant and his/her representatives would immediately provide the Bank with the documents approving the consent or any other permission given by the respective person to the transferring and processing of the data by the Bank, or a document approving other grounds for transferring and processing of the data in the Bank.

The applicant and his/her representatives are liable for the claims of any private individuals against the Bank, and losses related thereto, and the sanctions imposed by competent institutions, if any.

The Bank is not liable for any actions of third parties, including for further disclosure, use, storage or transferring of the data, to whom in relation to the provision of services by the Bank, the fulfilment by the Bank of its lawful obligations and the Bank's legitimate interests, the data of the applicant or private individuals related with him/her were transferred and/or disclosed. Information on the applicant may be disclosed to other parties to a transaction and other persons in accordance with the Client Personal Data Processing Notice.

The applicant and his/her representatives agree that for communication and exchange of data with them or other persons involved in the reviewing and ensuring of the transaction, the Bank is entitled to use public communication channels, including electronic mail, phone, mail and other means of communication. The applicant and his/her representatives assume all risks that are related to the technique and security of the data transfer. The Bank is not liable for losses incurred in relation to unlawful access to the transferred information.

In order to verify or receive additional information, the Bank is entitled to use private and public registers.

(name, surname)

List	of documents to be enclosed to the Application for a loan:
	Passport of the applicant*
	Statement from the respective public institution (tax residence country of private individual) regarding the income derived by the private individual in the current year and in previous two years
	Statement from the place of work
	Documents approving the ownership of the offered collateral object (including documents, whereupon the ownership to the collateral is received, e.g., purchase agreement, gift contract and other documents)*
	Cadastral survey file of the offered collateral object (inventory file)
	Land borders plan
	Certification of payment of the real estate tax
	Certification that there are no public utility payments and electricity debts
	Lease agreement(-s) (if the offered collateral object is leased out)*
	Market value assessment of the collateral made by the certified expert**
	Marriage contract (if any)*
	(please specify documents that are submitted in addition to the specified list)
	e loan is requested for the construction, reconstruction or renovation of the real estate, please submit also the following documents:  Approved conceptual and/or technical design  Documents approving the title / the right of use of the land intended for construction  Estimate of construction costs  Agreement (or draft agreement) with the general contractor, a copy of the construction licence issued to the general contractor  Construction / reconstruction / renovation permit

<sup>\*</sup> Documents that will be copied by an employee of JSC "Rietumu Banka" \*\* Information on the real estate valuators recognised by JSC "Rietumu Banka" is available upon the applicant's request