



Application for receipt of investment services

This Application for receipt of investment services is an integral part of the agreement entered into by and between AS "Reģionālā investīciju banka" (joint stock company) and the Customer on receipt of investment services. All terms, abbreviations and definitions herein shall have the same meaning as used in AS "Reģionālā investīciju banka" Terms and Conditions of Provision of Investment Services. Please fill in the Application in two copies, marking the fields intended for the Customer with 'X'.

I. Information about the Customer

1. Customer	Name, surname/ company name:	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-resident	Customer No.:
	Identity number / Date of birth (for non-residents) / Reg. No.			
	Residence address / Registered address:			
	Correspondence address (if different):			
	E-mail address:			
	LEI number (for legal entities):			
Represented by _____ in accordance with _____				
2. Authorised person	Name, surname:			
	Identity number / Date of birth (for non-residents):			
3. Information about the status and transaction volumes – TO BE FILLED IN BY A LEGAL ENTITY				
Please mark, if the Customer is a:				
<input type="checkbox"/> credit institution;				
<input type="checkbox"/> investment broker company or other licensed (regulated) financial institution;				
<input type="checkbox"/> investment fund or investment management company;				
<input type="checkbox"/> insurer;				
<input type="checkbox"/> pension fund or pension fund manager;				
<input type="checkbox"/> goods dealer;				
<input type="checkbox"/> economic operator, which, for the purposes of business risk hedging, performs transactions with derivative financial instruments at its expense or at the expense of other participant of the derivative financial instruments market;				
<input type="checkbox"/> economic operator, which is mostly engaged in securitisation of financial assets and financing of other transactions on a large scale;				
<input type="checkbox"/> economic operator, the principal activity of which is investments in financial instruments and which makes such investments on a large scale.				
Please mark, if the Customer's:				
<input type="checkbox"/> net turnover is at least 40 million euros a year;				
<input type="checkbox"/> equity capital is at least 2 million euros;				
<input type="checkbox"/> book value is at least 20 million euros.				
Has the Customer been recognised as a professional customer with regard to investment services in any of the European Union or European Economic Area countries?			<input type="checkbox"/> No	<input type="checkbox"/> Yes
			Please specify the country:	
4. Information about the status – TO BE FILLED IN BY A PRIVATE INDIVIDUAL				
Have you been recognised as a professional customer with regard to investment services in any of the European Union or European Economic Area countries?			<input type="checkbox"/> No	<input type="checkbox"/> Yes
			Please specify the country:	

II. Services and Accounts

Please provide me:

Services in accordance with AS "Reģionālā investīciju banka" Terms and Conditions of Provision of Investment Services and open accounts necessary for performing and accounting transactions.

Service receipt language:	<input type="checkbox"/> Latvian	<input type="checkbox"/> Russian	<input type="checkbox"/> English
Delegated reporting on EMIR transactions	<input type="checkbox"/> yes	<input type="checkbox"/> no	

III. Means of Remote Communication

<input type="checkbox"/> Post	Please specify the delivery address, if it differs from the Correspondence Address specified in Part I:
<input type="checkbox"/> Phone	+ One Transaction limit: Daily limit of Transactions:
<input type="checkbox"/> Internet Banking	One Transaction limit: Daily limit of Transactions:
<input type="checkbox"/> E-mail <i>(only for receiving and sending Notifications)</i>	Please specify the e-mail address, if it differs from the address specified in Part I: @ .

IV. Additional Terms and Conditions

- Once the Bank accepts this Application, all and any agreements entered into by and between the Bank and the Customer on opening and servicing of financial instrument account and on financial market transactions (as well as all and any annexes, supplements, additional agreements to the said agreements) shall become null and void.
- All and any transactions requested/concluded by the Customer with the Bank / its mediation and non-fulfilled (non-completed) before the abovementioned agreements have become null and void, as well as asset holding services and the servicing of accounts opened under the said agreements shall be further discussed and resolved in accordance with the terms and conditions of the new Agreement, which are formed by this Application, AS "Reģionālā investīciju banka" Terms and Conditions of Provision of Investment Services (and are integral parts of these terms and conditions).

(Applies to the Customer who has agreements concluded with the Bank on the opening and servicing of a financial instruments account and on financial market transactions at the moment of filling in this Application).

V. Customer's Acknowledgments and Consent

I certify that I have become acquainted with the following documents of the Bank:

- *Terms and Conditions of Provision of Investment Services;*
- *Price List;*
- *Policy for Execution of Orders in the Field of Investment Services;*
- *Description of Financial Instruments and Associated Transaction Risks,*

and I agree to the content thereof, recognise these documents as binding for me as an integral part of the Agreement. Likewise, I have become acquainted with the General Terms and Conditions of Transactions of the Bank and understand the procedures for application thereof. The said documents have been made available to me in a timely manner prior to signing the Application. I am informed about the Bank's right

to amend unilaterally the abovementioned documents and I undertake to become acquainted with the texts of the abovementioned documents in force before submitting every Order / requesting every Transaction.

I certify that:

- I have Internet access on a constant basis and I agree to receive information addressed to all customers receiving investment services via the Home Page;
- I have full legal capacity and capacity to act to enter into the Agreement and conclude the Transaction, as well as to fulfil them;
- I have all permits, licences, authorisations, decisions to enter into and fulfil the Agreement and Transactions;
- there are no impediments (either legal or actual) for entering into and fulfilling the Agreement;
- I am informed that the Bank is a member of the deposit guarantee and investor protection system of the Republic of Latvia, and I have become acquainted with the amount of the guaranteed indemnity;
- I have become acquainted with the General Information available on the Home Page about AS "Reģionālā investīciju banka" and its provided services in the field of investment services;
- I have become acquainted with the FI description available on the Home Page, I am aware and fully understand the risks indicated therein;
- I understand that the exhaustive list of risks is impossible and the FI description indicates the main risks only;
- I understand that investments in Financial Instruments are associated with risks that can cause losses (including those significantly exceeding the investment amount and the security amount);
- prior to entering into the Agreement, the Bank has informed me about the procedures, pursuant to which claims and disputes arising from the Agreement are examined pursuant to extrajudicial procedures;
- I am informed that the Bank will process personal data of private individuals pursuant to the procedures laid down in the Agreement, and I understand that these data under the Agreement will be transferred to countries outside the European Union and the European Economic Area, the normative acts of which cannot ensure the same level of personal data protection as in the Republic of Latvia;
- the Bank has the right to provide information about me and the performed Transactions to the transaction registers, credit registers, depositories, repositories or supervisory institutions created in the Republic of Latvia or abroad pursuant to the procedures or in the cases stipulated in legal acts or signed agreements.

I consent:

1. that the Bank has the right to execute (transfer for execution) each my Order outside the regulated market, multilateral trading and organised trading system every time it is required;
2. that the Bank has the right to use the Financial Instruments owned by me pursuant to the procedures laid down in the Agreement, inter alia, that the Bank has the right:
 - to establish security-related interests, encumbrances (the right of pledge, the right of financial pledge), the right to sell (realise) assets or the right of set-off in favour of the Involved Financial Institution with regard to my Financial Instruments, if the establishment of the said rights applies to the Involved Financial Institution's right to claim, which is related to me or ensuring the provision of Services (especially taking into account that the financial instruments of several Bank's customers are held in the Nominal Account);
 - to establish (or allow establishing) security-related interests, encumbrances (the right of pledge, the right of financial pledge), the right to sell (realise) assets or the right of set-off in

favour of the Involved Financial Institution (third party) with regard to my Financial Instruments, unless it is related to debts that apply to me or ensuring the provision of Services to the Bank's customers, and legal acts applicable to the operations of the Involved Financial Instrument stipulate the establishment of such type of security-related interests, encumbrances (the right of pledge, the right of financial pledge) or the right of set-off;

3. that the Bank has the right to refrain from disclosing information to the market about the restrictive Order submitted by me regarding the stocks included in the regulated market and the impossibility of immediate fulfilment for the stocks traded in trading systems;
4. the establishment, use and disposal of the Financial Pledge pursuant to the procedures laid down in the Agreement;
5. that, in providing the Services and performing transactions, the Bank may apply foreign legal acts (including regulations and acts issued by foreign regulators and supervisory institutions), as well as the regulations of the Involved Financial Institution. Hence, I understand and agree that the Bank's activities carried out thereby in observing foreign legal acts (including regulations and normative acts issued by foreign regulators and supervisory institutions), as well as the regulations of the Involved Financial Institution, cannot be deemed as a breach of terms and conditions of the Agreement and cannot impose an obligation on the Bank to compensate the Customer for expenses or losses incurred as the result of such activities.

I certify with my signature that all the information specified in the Application is true and full. I undertake to inform the Bank immediately about any changes to the information provided.

Customer:

(signature)

(Name, surname)

Date:
Place:

Customer / Customer's
representative
signed the Application in my
presence

position, name, surname, position of
the Bank's employee /
Representative Office

Bank:

Application accepted by

(signature)

(Name, surname)

Date:
Place:

Bank's notes:

The Customer has Investment Current Account No.	
The Customer has Financial Instruments Account No.	
Customer's Investor Status	