

QUESTIONNAIRE

(Legal entity)

Dear Customer,

The requirements of the "Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing" of the Republic of Latvia and normative acts of the Bank of Latvia (www.bank.lv) regulate cooperation of the Bank with Customers on the basis of "Know Your Customer" principle and Real beneficial owner (hereinafter – RBO) identification. Please, fill in the Questionnaire carefully with block letters and put X where necessary.

Thank You for your cooperation!

Customer code

(filled by the Bank's employee)

20 year

Place of filling: _____

I. GENERAL INFORMATION ABOUT THE CUSTOMER

Company name	
Reg. No. and date	
Legal address (country, city, street, house, apartment No., postcode)	
Physical address (country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
Cell phone (country code and number)	()
E-mail	
Web page	

II. CUSTOMER'S TAX RESIDENCE** AND TAXPAYER IDENTIFICATION NUMBER

Please indicate the company's taxpayer identification number(-s) and tax residence country(-ies)	Main tax residence country No. <i>Please submit the confirming document.</i> Other tax residence country(-ies) (if any): Country No. Country No. <i>Please submit the confirming document and explain the connection</i>
Is the company registered in the US, is it a US resident or US taxpayer?	<input type="checkbox"/> Yes <input type="checkbox"/> No If the answer is "yes", please indicate the taxpayer identification number and submit the completed W9 form. №
Does passive income** of the company constitute 50 % and more of total income of the company for the previous calendar year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are, at least, 50 % of the company's assets used for passive income generation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

III. ADDITIONAL INFORMATION

Presence of the company's connection to the Republic of Latvia (please answer the question whether You are a new Customer of the Bank)	<input type="checkbox"/> Yes If the answer is "yes", please indicate the connection criteria: <input type="checkbox"/> No If the answer is "no", please indicate the reason for the necessity of having an account in Latvia:
Other banks and/or financial institutions where the company holds accounts (name, country)	
Does the company participate in other enterprises where he owns 10 percent or more of the main capital of the commercial society and a number of shares with voting rights?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicated the company's name and country:

IV. CUSTOMER'S AUTHORIZED PERSON

The document on which basis the signing powers are granted	<input type="checkbox"/> Articles of Association (issue date) <input type="checkbox"/> Power of Attorney (issue date) <input type="checkbox"/> Other (document name, issue date)
Name, surname	
Date of birth	
Personal identification No.	
Place of birth (country, city)	
Identity document (type, No., issuing country and authority, issue date)	
Declared address (country, city, street, house, apartment No., postcode)	
Physical residence address, if differs from the declared (country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
Cell phone (country code and number)	()
E-mail	

V. CUSTOMER'S REAL BENEFICIAL OWNER*****

Name, surname	
Date of birth	
Personal identification No.	
Place of birth (country, city)	
Identity document (type, No., issuing country and authority, issue date)	
Please indicate the RBO's taxpayer identification number(-s) and tax residence country(-ies)	Main tax residence country No. <i>Please submit the confirming document.</i> Other tax residence country(-ies) (if any): Country No. Country No. <i>Please submit the confirming document and explain the connection</i> In the event the RBO is not registered as a taxpayer in any country, please explain in detail the reason therefor and indicate the country(-ies), in which your vital (personal and economic) interests are concentrated*****:
Is the RBO a US citizen, US resident or US taxpayer?	<input type="checkbox"/> Yes <input type="checkbox"/> No If the answer is "yes", please indicate the taxpayer identification number and submit the completed W9 form. №
Declared address (country, city, street, house, apartment No., postcode)	
Physical residence address, if differs from the declared	

(country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
Cell phone (country code and number)	()
E-mail	
How is the RBO's control implemented?	<input type="checkbox"/> directly, as a stockholder/shareholder, owns more than 25% of the Customer's capital shares / stocks – % <input type="checkbox"/> indirectly, owns more than 25% of the Customer's capital shares / stocks – % <input type="checkbox"/> other type of control Please indicate as to how the control is implemented and submit confirming documents
In what way and what kind of profit does RBO plan to receive from the Customer?	
Participation of RBO in another business: name of the company, status, business activity country and other information	
Physical territory of economic activity	
Is RBO a politically exposed person***?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicated the name of the institution and position:
Are family members of RBO or persons closely related to RBO politically exposed persons****?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicated name, surname, the name of the institution and position of family member of RBO/ person closely related to RBO:
Are RBO's relatives (parents, children) and/or spouse Bank's Customers or RBOs of Bank's Customers?	<input type="checkbox"/> Yes <input type="checkbox"/> No If the answer is "yes", please specify their name, surname and degree of kinship:
Is the economic activity of RBO (including the activities of companies in which RBO participates) connected to the following? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicate: <ul style="list-style-type: none"> <input type="checkbox"/> Wholesale trade of alcohol <input type="checkbox"/> Pharmacy and wholesale trade of medications <input type="checkbox"/> Trade of precious metals, precious stones, art objects and antiques <input type="checkbox"/> Trade of arms and ammunition, dual-use goods <input type="checkbox"/> Wholesale trade of oil products and mining industry, trade of mining equipment <input type="checkbox"/> Wholesale trade of tobacco products, trade of equipment used for the production of tobacco products <input type="checkbox"/> Trade of vehicles and other goods of high value <input type="checkbox"/> Provision of legal services <input type="checkbox"/> Mediation in transactions with real estate <input type="checkbox"/> Tax consultations and outsourced accountant's services <input type="checkbox"/> Provision of financial services <input type="checkbox"/> Provision of collection services <input type="checkbox"/> Organisation of gambling 	

VI. INFORMATION ABOUT THE CUSTOMER

The source of the company's own funds	<input type="checkbox"/> RBO's funds <input type="checkbox"/> Other, please, indicate
For how many years does the company operate?	<input type="checkbox"/> < 1 year <input type="checkbox"/> 1-5 years <input type="checkbox"/> > 5 years If "<1 year", please, indicate the goal of the company's creation
Number of employees	
The company's structure (brief description)	

Is the Customer a society, fund or an equal non-commercial organization, the goal of which is not profit generation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, answer the question: Does the company have a status of a charity organization in the Republic of Latvia? <input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Customer present annual financial reports to competent supervisory institutions?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", please, indicate the country, name of the supervisory authority, submission date of the last annual financial report
Can the Customer provide the Bank with access to financial statements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Customer perform an audit?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", please indicate the auditor name and date of the last performed audit:
Company's yearly net turnover for the previous reporting year (EUR)	<input type="checkbox"/> < 2 million <input type="checkbox"/> 2-10 million <input type="checkbox"/> 10-50 million <input type="checkbox"/> > 50 million (Company's expected yearly net turnover (EUR), if since the moment of registration, the company has not made a yearly report)
Information and a detailed description of the main company's activity types	Please indicate NACE code(-s)
Is the Customer's activity (including the activities of companies in which Customer participates) connected to the following? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicate: <ul style="list-style-type: none"> <input type="checkbox"/> Wholesale trade of alcohol <input type="checkbox"/> Pharmacy and wholesale trade of medications <input type="checkbox"/> Trade of precious metals, precious stones, art objects and antiques <input type="checkbox"/> Trade of arms and ammunition, dual-use goods <input type="checkbox"/> Wholesale trade of oil products and mining industry, trade of mining equipment <input type="checkbox"/> Wholesale trade of tobacco products, trade of equipment used for the production of tobacco products <input type="checkbox"/> Trade of vehicles and other goods of high value <input type="checkbox"/> Provision of legal services <input type="checkbox"/> Mediation in transactions with real estate <input type="checkbox"/> Tax consultations and outsourced accountant's services <input type="checkbox"/> Organisation of gambling <input type="checkbox"/> Provision of collection services <input type="checkbox"/> Provision of financial services <input type="checkbox"/> Services specific to the payment or electronic money institutions (please, answer the following questions) <ul style="list-style-type: none"> Is the Customer the licensed EEA establishment? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Customer provide payment services using emitted electronic money for payments? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Customer provide payment services via terminals? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Customer provide emission and repurchase of electronic money (webmoney or a similar system), as well as payment services, securing payments with emitted electronic money? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Customer service the Internet merchants (acquiring and/or processing)? <input type="checkbox"/> Yes <input type="checkbox"/> No 	
Is license needed for the Customer's activity type?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", please, indicate No and date of the valid license: Please, present the confirming documents to the Bank.

VII. THE BANK'S PRODUCTS THAT THE CUSTOMER PLANS TO USE

<input type="checkbox"/> Remote services	<input type="checkbox"/> Loans
<input type="checkbox"/> Money transfers	Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Cash operations	<input type="checkbox"/> Factoring
<input type="checkbox"/> Deposits	<input type="checkbox"/> Leasing

<input type="checkbox"/> Operations with precious metals	<input type="checkbox"/> Guarantees, documentary collection and letters of credit
<input type="checkbox"/> Currency transactions (currency conversion, currency market operations)	<input type="checkbox"/> Trusts Please, indicate the planned sum:
<input type="checkbox"/> Payment cards Please indicate the planned number:	<input type="checkbox"/> Operations with escrow accounts
<input type="checkbox"/> Individual safes	<input type="checkbox"/> Operations with securities

VIII. INFORMATION ABOUT THE CUSTOMER'S MAIN COOPERATION COUNTRIES

Countries, from which the Customer plans to receive the funds:	
Countries, where the Customer plans to transfer the funds:	

IX. INFORMATION ABOUT THE CUSTOMER'S MAIN PARTNERS

Main partners (name, country)	
Incoming payments	Outgoing payments

X. INFORMATION ABOUT THE CUSTOMER'S PLANNED MONEY FLOWS ON THE CURRENT ACCOUNT

Incoming payments	Outgoing payments
<input type="checkbox"/> Payment for the goods <input type="checkbox"/> Payment for the services <input type="checkbox"/> Investments <input type="checkbox"/> Loans <input type="checkbox"/> Dividends <input type="checkbox"/> Other	<input type="checkbox"/> Wage <input type="checkbox"/> Payment for the goods <input type="checkbox"/> Payment for the services <input type="checkbox"/> Investments/ acquisition of financial instruments <input type="checkbox"/> Loans <input type="checkbox"/> Dividends <input type="checkbox"/> Taxes <input type="checkbox"/> Other

XI. INFORMATION ABOUT THE MAXIMUM VOLUME OF THE CUSTOMER'S PLANNED TRANSACTIONS

Turnover of incoming payments in the account (amount EUR) and the number of transactions for one calendar month	Amount Number of transactions
Turnover of incoming payments in the account (amount EUR) and the number of transactions for one calendar year	Amount Number of transactions
The maximum sum of one outgoing payment, EUR	
The maximum sum of one incoming payment, EUR	
The total sum of cash transactions within one calendar month, EUR	
The turnover of the payment card account for one calendar month, EUR	
Are one-time incoming or outgoing payments exceeding the abovementioned limits planned (amount EUR)?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount Please explain:

XII. By signing below, I confirm that:

- the current account, as well as other accounts of the Customer in AS "Reģionālā investīciju banka" (hereinafter – the Bank) will not be used for money obtained from illegal and criminal activities, as well as that the activity and transactions on the current account and other accounts of the Customer will not violate sanctions or restrictions established by the national or international organisations;
- I agree that the Bank shall be entitled to verify authenticity of the provided information, as well as to request from the Customer additional information and documents that confirm the aforementioned data, including the documents and information about the Customer/Customer's RBO and transactions of the Customer/Customer's RBO, and the Customer shall be obliged to provide the requested documents and information on the first demand of the Bank;
- I am informed about the procedure according to which the Bank processes personal data, and I have read the Guidelines for Processing of Personal Data of Individuals (available on the Bank's homepage online: www.ribbank.com and in the premises of the Bank);

- I am informed that the Bank, in compliance with the requirements of the normative acts of the Republic of Latvia that regulate the process of information exchange in accordance with the FATCA un OECD CRS, processes the Customer's/Customer's RBO data and transfers it to the State Revenue Service of the Republic of Latvia;
- I am authorized to provide information specified in this Questionnaire on behalf of the Customer, I have sufficient information at my disposal for provision of the aforementioned data, and I have specified all the countries and/or locations, in which the Customer/Customer's RBO is a tax resident;
- the information specified in this Questionnaire and in the documents provided to the Bank is complete and true, and I hereby undertake to immediately inform the Bank in writing about any changes in the aforementioned information, and I understand that for the provision of false information to the Bank I may be criminally liable in accordance with Article 195.¹ of the Criminal Law of the Republic of Latvia.

I have read, understand, fully agree to, and recognise the following documents as binding, as well as agree that they will be applied after the submission of the Questionnaire to the Bank:

- Price Lists (available on the Bank's homepage at www.ribbank.com);
- General Terms and Conditions of Transactions (available on the Bank's homepage at www.ribbank.com).

Customer:

(company name)

(name, surname of the authorized person)

(signature)

The Bank's employee:

_____, received the Questionnaire _____.

(name, surname, position)

(signature)

Date:

_____ 20____ year

* **Tax residence** – a person's (individual or legal entity) affiliation with a specific country(-ies) to the budget of which tax payments are made.

** **Passive income** – share of total income, which involves: paid interest, dividends, royalty, receiving rent payments, income from annuity agreement, income from currency exchange transactions, swap transactions, transactions in financial instruments, income from asset disposition transactions, which generate income in the form of dividends, interest, income from accumulative insurance contracts and other income equivalent to the aforementioned income in terms of their economic essence.

*** **Politically exposed person** – a person who is or who has been entrusted with a prominent public position in the Republic of Latvia or in other member state or in a third country, including the following: highest level state authority official, executive of State administrative unit (local government), head of the government, minister (deputy minister or deputy minister's deputy, if such position exists in the country concerned), State secretary or other high level government official or official of State administrative unit (local government), member of parliament or member of the similar legislative body, member of governing body (board) of the political party, judge of the constitutional court, supreme court, or other level court (member of judicial institution), member of the council or member of the board of the Supreme revision (audit) authority, member of the council or member of the board of the central bank, ambassador, chargés d'affaires, high-ranking officer in the armed forces, member of the council or member of the board of the public enterprise, head (director, deputy director) and member of the board of international organization or person who occupies equivalent position in such organization.

**** **Family member of the politically exposed person** – a spouse or a person considered an equivalent to a spouse. A person could be considered to be equivalent to a spouse only in case if such status exists in the legislation of the country concerned, a child or politically exposed person's spouse's child, or a person's considered an equivalent to a spouse child, his/her spouse or a person considered an equivalent to a spouse, parent, grandparent or grandchild, a brother or a sister.

Person closely related to the politically exposed person – an individual who is known to be in business relations or other close relations with any person referred to above, or is a shareholder or member of the board in the same commercial company with any person referred to above, as well as an individual who is a sole owner of the legal arrangement, which is known, to be in fact established only for the benefit of the aforementioned person.

***** **Real beneficial owner** – an individual being the customer's – legal entity's – owner, or who controls the customer, or on whose behalf, for whose benefit, in whose favour business relations are established or an individual transaction is being executed, and which is at least: a) in relation to legal entities – an individual who directly or indirectly owns at least 25 per cent of the legal entity's capital shares or voting shares, or who directly or indirectly controls it; b) in relation to legal arrangements – an individual who owns or in whose favour a legal arrangement is established or operates, and who directly or indirectly controls it, including where it is a founder, a proxy or a supervisor (manager) thereof.

**** **Personal and economic interests** – permanent residence in a country (usually 183 days or more within a 12-month period), as well as the permanent residence of family members in a country, location of immovable and movable property, including accounts in banks, registered economic activities in a country.