

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.

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)	()
E-mail	
Web page	

II. CUSTOMER'S TAX RESIDENCE¹ AND TAXPAYER IDENTIFICATION NUMBER

Please indicate all tax residence countries and the taxpayer numbers	Main tax residence country Taxpayer number* Other tax residence countries (if any): Country taxpayer number* Country taxpayer number* Reason for the presence of several taxpayer numbers: <i>* Please submit the document confirming the taxpayer number</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 ² 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 ² generation?	<input type="checkbox"/> Yes <input type="checkbox"/> No

III. CUSTOMER'S AUTHORIZED PERSON

Name, surname	
Personal ID number in Latvia, if assigned	
Date of birth	
Place of birth (country, city)	
Declared address (country, city, street, house No., apartment No., postcode)	
Permanent place of residence (country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
E-mail	

IV. CUSTOMER'S REAL BENEFICIAL OWNER³ (RBO)

Name, surname	
Personal ID number in Latvia, if assigned	
Date of birth	
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 ¹ country(-ies)	<p>Main tax residence country Taxpayer number*</p> <p>Other tax residence countries (if any): Country taxpayer number* Country taxpayer number*</p> <p>Reason for the presence of several taxpayer numbers: * Please submit the document confirming the taxpayer number</p> <p>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 economic⁴) interests are concentrated:</p>
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 No., apartment No., postcode)	
Permanent place of residence (country, city, street, house, apartment No., postcode)	
Telephone (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 legal entity's capital shares / stocks – % <input type="checkbox"/> indirectly, owns more than 25% of the legal entity's capital shares / stocks – % <input type="checkbox"/> other type of control Please indicate as to how the control is implemented and submit confirming documents
Is RBO a politically exposed person (PEP) ⁵ ?	<input type="checkbox"/> No <input type="checkbox"/> Yes – (name of the institution and the position held) <input type="checkbox"/> PEP's family member ⁶ – (name, surname / name of the institution and the position held) <input type="checkbox"/> closely related to PEP ⁷ – (name, surname / name of the institution and the position held)
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:
Participation of RBO in another business: name of the company, country of registration)	
<p>Is the economic activity of companies, in which the RBO's holding accounts for 10% or more, connected to the following? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If "Yes", please, indicate:</p> <input type="checkbox"/> Wholesale trade of alcohol, tobacco products and equipment used for the production of tobacco products, oil products, mining equipment, pharmacy, medications <input type="checkbox"/> Transport and logistics services <input type="checkbox"/> Trade of precious metals, precious stones, art objects and antiques, including mediation <input type="checkbox"/> Trade of arms and ammunition, dual-use goods <input type="checkbox"/> Trade of vehicles and other goods of high value <input type="checkbox"/> Provision of legal services (planning of transactions, participation therein, purchase of real estate, capital shares, opening of accounts, establishment of companies, etc.) <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 <input type="checkbox"/> Debt collection services <input type="checkbox"/> Provision of crypto asset services <input type="checkbox"/> Insolvency proceedings administrators	

V. INFORMATION ABOUT THE CUSTOMER

Information about the types of company's activity planned at the Bank, detailed description	Please indicate NACE code(-s)
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)
Number of employees	<input type="checkbox"/> <10 <input type="checkbox"/> 10-50 <input type="checkbox"/> 50-250 <input type="checkbox"/> >250
Other credit, financial or payment institutions, wherein the company holds accounts (name, country)	
Does the company 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:
Is the types of the company's activity subject to licensing?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please submit the valid licence to the Bank and specify its No. and date:
Is the company a financial institution, payment institution or an electronic money institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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

<input type="checkbox"/> Loans Is it planned to use financial instruments or guarantee issued by another credit institution as a loan collateral? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Currency transactions (currency conversion, currency market operations)
<input type="checkbox"/> Factoring	
<input type="checkbox"/> Leasing	<input type="checkbox"/> Operations with precious metals
<input type="checkbox"/> Guarantees, documentary collection and letters of credit	<input type="checkbox"/> Cash operations
<input type="checkbox"/> Operations with securities	<input type="checkbox"/> Operations with precious metals
<input type="checkbox"/> Deposits	<input type="checkbox"/> Individual safes
<input type="checkbox"/> Payment cards	<input type="checkbox"/> Trusts
Please indicate the planned number:	Please, indicate the planned sum:

VII. INFORMATION ABOUT THE CUSTOMER'S MAIN PARTNERS

Incoming payments:				
Name of partner	Reg. Number	Country of registration	Type of business	Nature of transaction / purpose of payment

Outgoing payments:				
Name of partner	Reg. Number	Country of registration	Type of business	Nature of transaction / purpose of payment

VIII. INFORMATION ABOUT THE VOLUME OF THE CUSTOMER'S PLANNED TRANSACTIONS

Turnover of incoming payments in the account (amount EUR), including the maximum amount of one incoming payment and the number of transactions for one calendar month	<input type="checkbox"/> < 50,000 <input type="checkbox"/> 50,000 – 250,000 <input type="checkbox"/> 250,000 – 700,000 <input type="checkbox"/> 700,000 – 1,500,000 <input type="checkbox"/> > 1,500,000 – Amount Number of transactions
Turnover of outgoing payments in the account (amount EUR), including the maximum amount of one outgoing payment and the number of transactions for one calendar month	<input type="checkbox"/> < 50,000 <input type="checkbox"/> 50,000 – 250,000 <input type="checkbox"/> 250,000 – 700,000 <input type="checkbox"/> 700,000 – 1,500,000 <input type="checkbox"/> > 1,500,000 – Amount Number of transactions
The total sum of cash transactions, including with a payment card, within one calendar month, amount EUR	Contributions Withdrawals
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:

IX. By signing below, I confirm that:

- 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 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.

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

¹ **Tax residence** – a person's (individual or legal entity) affiliation with a specific country(-ies) to the budget of which tax payments are made.

² **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.

³ **Real beneficial owner** – an individual on whose behalf, for whose benefit, in whose favour business relations are established or an individual transaction is being executed, and who 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.

⁴ **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.

⁵ **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.

* The list of positions is not exhaustive and the Bank may determine that other positions not listed herein are politically significant based on an analysis of the information provided about the Client, the Client's representative or the Client's UBO.

⁶ **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, a brother or a sister.

⁷ **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.