

QUESTIONNAIRE

(Individual)

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

Name, surname	
Date of birth	
Personal identification No. in Latvia, if assigned	
Place of birth (country, city)	
Identity document (type, No, issuing country and authority, issue date)	
Is your residence country ¹ the same as your citizenship country?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "No", please, provide and specify the identity document type, number, issuing country and authority.
Declared address (country, city, street, house, apartment No., postcode)	
Permanent place of residence (country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
E-mail	

II. CUSTOMER'S TAX RESIDENCE² AND TAXPAYER IDENTIFICATION NUMBER

Please indicate all tax residence country(-ies) and the taxpayer numbers	Main tax residence country Taxpayer number* Other tax residence country(-ies) (if any): Country taxpayer number* Country taxpayer number* Reason for the presence of several taxpayer numbers: * Please submit the confirming document In the event You are 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 ³ :
Are You 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. №

III. AUTHORISED PERSONS, GUARDIANS AND OTHER PERSONS ENTITLED TO HANDLE THE CUSTOMER'S ACCOUNT

Document, based on which signature authority is granted (title, date)	
Name, surname	
Date of birth	
Personal identification No. in Latvia, if assigned	
Place of birth (country, city)	
Identity document (type, No, issuing country and authority, issue date)	
Declared address (country, city, street, house, apartment No., postcode)	
Permanent place of residence (country, city, street, house, apartment No., postcode)	
Telephone (country code and number)	()
E-mail	

IV. ADDITIONAL INFORMATION

Purpose of use of the current account	(description)
Other credit, financial or payment institutions where You hold accounts, including European Union Member States and other third countries outside European Union	(name, country)
Are your 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:
Are You a politically exposed person (PEP) ⁴ ?	<input type="checkbox"/> No <input type="checkbox"/> Yes – (name of the institution and the position held) <input type="checkbox"/> PEP's family member ⁵ – (name, surname / name of the institution and the position held) <input type="checkbox"/> closely related to PEP ⁶ – (name, surname / name of the institution and the position held)
Do You own 10 percent or more of the main capital of the commercial society or a number of shares with voting rights?	<input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", please, indicate: The company's (ies') name(s) and country(ies) _____, Is the company's (ies') activity related to the following area(s) of activity? <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, 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
Will the transactions with the funds on your account be realized in favour of the third person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
I certify that I am the real beneficial owner ⁷	<input type="checkbox"/> Yes <input type="checkbox"/> No

V. CUSTOMER'S SOURCES OF INCOME AND ACTIVITY TYPE

<input type="checkbox"/> Wage	Name of the employer, country of registration: _____, Position held: _____
<input type="checkbox"/> Dividends	Name of the company, country of registration: _____,
<input type="checkbox"/> Profit from the placements of assets	Type of placement: _____
<input type="checkbox"/> Scholarship	Name of the education institution: _____
<input type="checkbox"/> Pension/allowance	
<input type="checkbox"/> Income from economic activities as a self-employed	Type of activity: _____ <i>Please submit certifying documents and complete Section VIII of the Questionnaire and the Sanctions Survey List</i>
<input type="checkbox"/> Income from real estate management	Address of the property: _____
<input type="checkbox"/> Other	Source of income: _____ Type of activity: _____

VI. ANNUAL PROFIT VOLUME

<input type="checkbox"/> < 15,000 EUR	<input type="checkbox"/> 50,000-150,000 EUR
<input type="checkbox"/> 15,000-50,000 EUR	<input type="checkbox"/> > 150,000 EUR – Amount

VII. THE BANKING PRODUCTS THAT THE CUSTOMER PLANS TO USE

<input type="checkbox"/> Remote services (Internet Banking)	<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
<input type="checkbox"/> Payment cards	Please, indicate the planned sum: _____ <input type="checkbox"/> Operations with escrow accounts
<input type="checkbox"/> Individual safes	<input type="checkbox"/> Operations with securities

VIII. INFORMATION ABOUT THE CUSTOMER'S PLANNED MONEY FLOWS AND MAIN PARTNERS

Incoming payments:				
<input type="checkbox"/> Wage				
<input type="checkbox"/> Dividends				
<input type="checkbox"/> Income from property rental				
<input type="checkbox"/> Income from property trading				
<input type="checkbox"/> Sale of financial instruments				
<input type="checkbox"/> Social benefits				
<input type="checkbox"/> Loans				
<input type="checkbox"/> Other				
<input type="checkbox"/> Business activities (please fill in information about the main cooperation partners)				
Name of partner	Reg. Number	Country of registration	Type of business	Nature of transaction / purpose of payment

Outgoing payments:

- Utility bills
- Payment for household bills
- Payment for services
- Investments/ payments for financial instruments
- Loan disbursement
- Loan payments
- Taxes
- Other
- Business activity (please fill in information about the main cooperation partners)

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

IX. INFORMATION ABOUT THE MAXIMUM 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"/> < 5,000 <input type="checkbox"/> 5,000 – 50,000 <input type="checkbox"/> 20,000 – 150,000 <input type="checkbox"/> > 150,000 – 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"/> < 5,000 <input type="checkbox"/> 5,000 – 50,000 <input type="checkbox"/> 50,000 – 150,000 <input type="checkbox"/> > 150,000 – 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:

X. 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 Republic of Latvia 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;
- the information specified in this Questionnaire and in the documents provided to the Bank is complete and true, I have specified all the countries and/or locations, in which I am a tax resident, and hereby undertake to immediately inform the Bank in writing about any changes in the aforementioned information.

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 (a person with the signing powers)

_____ (name, surname)

_____ (signature)

The Bank's employee:

_____, received the Questionnaire _____.

(name, surname, position)

(signature)

Date:

_____ 20____ year

¹ **Residence country** – a country where an individual is residing and is subject to its national normative acts.

² **Tax residence** – a person's (individual or legal entity) affiliation with a specific country(-ies) to the budget of which tax payments are made.

³ **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.

⁴ **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 specified is not exhaustive and the analysis of information provided about the Customer, the Customer's representative or the Customer's RBO might result in the Bank recognising other positions not specified herein as politically exposed persons.

⁵ **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.

⁶ **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.

⁷ **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.