



JSC "RIETUMU BANKA"
 VESETAS 7 / RIGA
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JSC "RIETUMU BANKA" AND CLIENT AGREEMENT

Riga, date ____/____/20____

Approved by the Board of JSC "Rietumu Banka", Minutes No. 36, 21.10.2019

COMPLETE IN BLOCK CAPITALS

The joint stock company "Rietumu Banka", the unified registration No. 40003074497, the legal address: 7 Vesetas Street, Riga, LV-1013, the Republic of Latvia (hereinafter – the Bank), represented by _____,

on the one part, and _____ (hereinafter – the Client)
(corporate entity: full name / private individual: name, surname)

To be completed by a citizen / non-citizen of the Republic of Latvia:

Identity number

To be completed by citizens of other countries:

Passport / Identity document No.

Date of birth
(day/month/year)

____/____/____

Date of issue of passport /
 identity document
(day/month/year)

____/____/____

Issuing state and institution
 of passport / identity document _____

To be completed by a corporate entity:

Registration No.

Residential / Legal address: _____

(street, house, flat)

City _____ Country _____ Postal Code _____

represented by _____ (position) _____ (name, surname)

who acts on the basis of _____

on the other part, the Bank and the Client (hereinafter – the Parties) have concluded the agreement (hereinafter – the Agreement) on the following:

1. The subject matter of the Agreement is the establishment of legal relations between the Parties wherein the Bank delivers services to the Client for Remuneration.
2. The Terms and Conditions of JSC "Rietumu Banka" and Client Agreement (hereinafter – the Terms and Conditions) determine the rights and obligations of the Parties as well as the procedure of providing services of the Bank to the Client. In order to use any services of the Bank, the Client submits a relevant Order to the Bank. The Terms and Conditions constitute an integral part of the Agreement. By signing the Agreement the Client confirms that he/she has read the Terms and Conditions. The current version of the Terms and Conditions is available on the Bank's website www.rietumu.com.
3. The Client confirms that he/she has access to the Internet and agrees that the Bank is entitled to provide non-confidential and/or not personally addressed information to the Client by publishing it on the Bank's website www.rietumu.com.
4. The Client under the Terms and Conditions provides the Client's property in custody of the Bank to the Bank as a Financial Collateral (within the meaning of the Financial Collateral Law of the Republic of Latvia (Finanšu nodrošinājuma likums)) to guarantee and secure the fulfilment of the Client's liabilities.
5. The Client understands and accepts that in case of outstanding obligations on the part of the Client to the Bank which derive from the maintenance of Investment Accounts, the Bank is entitled to use the Assets held as the Financial Collateral in the transactions the Bank performs at its own expense, as well as at the expense of other Clients of the Bank, including but not limited – to pledge, re-pledge, sale, purchase or lend to third parties.
6. The Bank uses the information provided by the Client to the extent and within limits stipulated in the legislation of the Republic of Latvia. The information may be used for marketing and commercial purposes and handed over to persons within the Group of the Bank entities and to other persons in line with the Terms and Conditions.
7. The substantive law of the Republic of Latvia governs the rights and obligations of the Bank and the Client arising from the Agreement.
8. The Parties settle disputes relating to the Agreement in line with the Terms and Conditions.
9. The Agreement takes effect upon its signature by the Parties and is valid for an indefinite period. The Agreement and/or Terms and Conditions can be amended in accordance with the Terms and Conditions.
10. The Parties are entitled to terminate the Agreement in line with the Terms and Conditions.
11. During the term of the Agreement the Client undertakes to ensure that all private individuals who represent the Client in relations with the Bank, including the Client himself (if the Client is a private individual), sign "Electronic Signature Agreement" with the Bank in the version approved by the Bank and fulfil obligations resulting therefrom, and do not terminate it during the term of this Agreement.
12. The Parties sign the Agreement by hand and/or by means of an electronic signature. The method of signing of the Agreement does not influence the legal force of the Agreement and the obligations assumed by the Parties resulting therefrom.

Client represented by _____

(name, surname)

Bank represented by _____

(name, surname)

X

(signature)

X

(signature)

Rietumu ID _____ Test key _____

(seal)

(seal)