

AS "Reģionālā investīciju banka"

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QUESTIONNAIRE

Thank You for Your cooperation!

(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.

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	
Please indicate all tax residence countries and the taxpayer numbers Is the company registered in the US, is it a US resident or US	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: * Please submit the document confirming the taxpayer number In the event the company is not registered as a taxpayer, please explain in detail the reason therefor: Yes No
taxpayer?	If the answer is "yes", please indicate the taxpayer identification number and submit the completed W9 form. No
Does passive income ² of the company constitute 50 % and more of total income of the company for the previous calendar year?	Yes No
Are, at least, 50% of the company's assets used for passive income ² generation?	Yes No

III. CUSTOMER'S AUTHORIZED PERSON AT THE BANK

(Please indicate the persons who will have the right to handle the Customer's accounts and sign documents at the Bank)

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 CUCTOMER'S REAL RENEFICIAL OWNERS (RRO)	
IV. CUSTOMER'S REAL BENEFICIAL OWNER ³ (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)	Main tax residence country
and tax residence ¹ country(-ies)	Taxpayer number*
	Other tax residence countries (if any):
	Country taxpayer number* Country taxpayer number*
	Reason for the presence of several taxpayer numbers:
	* Please submit the document confirming the taxpayer
	number
	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 ⁴) interests are concentrated:
Is the RBO a US citizen, US resident or US taxpayer?	Yes No
	If the answer is "yes", please indicate the taxpayer identification number and submit the completed W9 form.
	Nº
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?	directly, as a stockholder/shareholder, owns more than
·	25% of the legal entity's capital shares / stocks – %
	indirectly, owns more than 25% of the legal entity's
	capital shares / stocks – %
	other type of control
	Please indicate as to how the control is implemented and submit
L. DDO I'd all	confirming documents
Is RBO a politically exposed person (PEP) ⁵ ?	No
	Yes – (name of the institution and the position
	held)
	PEP's family member ⁶ – (name, surname / name of the institution and the position held)
	closely related to PEP^7 – (name, surname / name of
	the institution and the position held)
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Are RBO's relatives (parents, children) and/or spouse Bank's Customers or RBOs of Bank's Customers?	Yes 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)	
Is the economic activity of companies, in which the RBO's hol	ding accounts for 10% or more, connected to the following?
If "Yes", please, indicate the following area(s) of activity: Wholesale trade of alcohol, tobacco products and equipm products, mining equipment, pharmacy, medications Transport and logistics services Trade of precious metals, precious stones, art objects and Trade of arms and ammunition, dual-use goods Trade of vehicles and other goods of high value Provision of legal services (planning of transactions, particopening of accounts, establishment of companies, etc.) Mediation in transactions with real estate Tax consultations and outsourced accountant's services Provision of financial services Organisation of gambling Debt collection services Provision of crypto asset services	antiques, including mediation
Insolvency proceedings administrators /. 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)	<pre>company's expected yearly net turnover (EUR), if since the moment of registration, the company has not made a yearly report)</pre>
Number of employees	<pre> <10</pre>
Other credit, financial or payment institutions, wherein the company holds accounts (name, country)	
Does the company present annual financial reports to competent supervisory institutions?	Yes 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?	Yes 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?	Yes No If the answer "Yes", please submit the respective completed form to determine the FATCA status of your organisation: W-9, W-8BEN-E or W-8IMY
Is the company's activity related to the management of third-party funds?	 No, the company does not manage third-party funds Yes, the company manages third-party funds, but does not plan to place them at the Bank Yes, the company manages third-party funds, plans to place them at the Bank and carries out their identification and accounting

VI. THE PRODUCTS	THAT THE CUSTOMER	R PLANS TO	USE AT TH	HE BANK		
Loans		Non-cash transactions				
Is it planned to use financial instruments or guarantee						
issued by another credit institution as a loan collateral? Yes No		(Internet Ba	e services			
Factoring				cy transactions		
raccorning				onversion, currency ma	rket operations)	
Leasing			Operati	ions with precious meta	ls	
Guarantees, docu	Guarantees, documentary collection and letters of		Cash operations			
Operations with securities		Operations with precious metals				
Deposits		☐ Individual safes				
Payment cards			Trusts			
Please indicate the pl	anned number:		Please, indi	icate the planned sum:		
VII. INFORMATION PLANNED AT THE Incoming paymen		ER'S MAIN	PARTNERS	, TRANSACTIONS W	/ITH WHOM ARE	
Name of partner	Reg. Number	Country of registration		Type of business	Nature of transaction /	
					purpose or payment	
Outgoing paymer	nts:					
Name of partner	Reg. Number	Country of	registration	Type of business	Nature of transaction /	
ranic of partite	reg. Ivaniber	country of	registration	Type of business	purpose of payment	
					proposed and a	
VIII INICORMATION	A POUT THE VOLUME	OF THE CL	ICTOMED'C	DI ANNED TRANCA	CTIONS	
	N ABOUT THE VOLUME		STOWIER S		0 250,000 – 700,000	
Planned maximum turnover of incoming payments in the account in one calendar month (amount EUR), taking into			0 - 1,500,000			
	n amount of one incoming		/00,000	J = 1,500,000	00,000 – Amount	
	payments in one calendar					
Planned maximum tu	rnover of outgoing payme	nts in the	< 50,00	00	0 250,000 – 700,000	
	dar month (amount EUR), t			0 – 1,500,000		
account the maximur	m amount of one outgoing	payment		,,		
Number of outgoing	payments in one calendar	month				
	transactions, including wi		Contributio			
<u> </u>	one calendar month, amo		Withdrawa			
	ng or outgoing payments e		∐ Yes	∐ No		
the abovementioned	the abovementioned limits planned (amount EUR)?			Amount		
The second secon			Please expl	aiii.		

IX. By signing below, I confirm that:

- all the information provided herein is full and true;
- I undertake to notify the Bank immediately in writing of any changes in the information specified herein;
- I undertake to notify the Bank immediately in writing of any intention to perform transactions on behalf of third parties and/or store third-party funds in the accounts opened at the Bank in favour of the Customer. Until such notification is submitted to and received by the Bank, I confirm that the Customer him-/herself is the owner of the funds in the accounts opened in his/her favour and does not carry out operations on behalf of third parties, and does not store third-party funds in the accounts opened in favour of the Customer;
- 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.

I have read, understand, fully agree to, and recognise the	ne 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	w.ribbank.com);	
General Terms and Conditions of Transactions (available)	able on the Bank's homepage at www	v.ribbank.com).
	1 3	•
Constant		
Customer:		
(company name)		
(name, surname of the authorized person)		(signature)
The Bank's employee:		
The bank's employee.		
	, received the Questionnaire _	·
(name, surname, position)		(signature)
Date:		
20 year		

Definitions:

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.

- 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

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.

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 Customer, the Customer's representative or the Customer's RBO.
- 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.