

AS "Reģionālā investīciju banka"

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## **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

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 <sup>1</sup> the same as your citizenship country?	Yes 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 RESIDENCE <sup>2</sup> AND TAXPAY  Please indicate all tax residence country(-ies) and the	ER IDENTIFICATION NUMBER  Main tax residence country
taxpayer numbers	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 <sup>3</sup> :
Are You a US citizen, US resident or US taxpayer?	│

Are You a US citizen, US resident or US taxpayer?

	If the answer is "yes", please indicate the taxpayer identification number and submit the completed W9 form.  Nº
III. AUTHORISED PERSONS, GUARDIANS AND O ACCOUNT	THER PERSONS ENTITLED TO HANDLE THE CUSTOMER'S
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?	Yes No If the answer is "yes", please specify their name, surname and degree of kinship:
Are You a politically exposed person (PEP) <sup>4</sup> ?	No  Yes − (name of the institution and the position held)  PEP's family member <sup>5</sup> − (name, surname / name of the institution and the position held)  closely related to PEP <sup>6</sup> − (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?	Yes

	Provision of collection services				
	Organisation of gambling				
	Debt collection services				
	Provision of crypto asset services				
	Insolvency proceedings administrators				
Will the transactions with the funds on your account be realized in favour of the third person?	☐ Yes ☐ No				
I certify that I am the real beneficial owner <sup>7</sup>	☐ Yes ☐ No				
V. CUSTOMER'S SOURCES OF INCOME AND ACT	TIVITY TYPE				
Wage	Name of the employer, country of registration:				
wage	Position held:				
Dividends	Name of the company, country of registration:				
Profit from the placements of assets	Type of placement:				
Scholarship	Name of the education institution:				
Pension/allowance					
Income from economic activities as a self-	Type of activity:				
employed	Please submit certifying documents and complete Section VIII of				
	the Questionnaire and the Sanctions Survey List				
☐ Income from real estate management	Address of the property:				
Other	Source of income:				
	Type of activity:				
VI ANNUAL PROFIT VOLUME	,,				
VI. ANNUAL PROFIT VOLUME	T 50 000 150 000 5HB				
< 15,000 EUR	50,000-150,000 EUR				
15,000-50,000 EUR	☐ > 150,000 EUR – Amount				
	VII. THE PRODUCTS THAT THE CUSTOMER PLANS TO USE AT THE BANK				
VII. THE PRODUCTS THAT THE CUSTOMER PLAI	NS TO USE AT THE BANK				
VII. THE PRODUCTS THAT THE CUSTOMER PLAI  Remote services (Internet Banking)	NS TO USE AT THE BANK Loans				
	Loans Is it planned to use financial instruments or guarantee issued by				
	Loans				
Remote services (Internet Banking)	Loans Is it planned to use financial instruments or guarantee issued by				
Remote services (Internet Banking)  Money transfers	Loans Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? Yes No				
Remote services (Internet Banking)  Money transfers  Cash operations	☐ Loans Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? ☐ Yes ☐ No ☐ Factoring				
Remote services (Internet Banking)  Money transfers Cash operations Deposits	□ Loans     Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral?    ☐ Yes ☐ No     □ Factoring     □ Leasing     □ Guarantees, documentary collection and letters of credit				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals	□ Loans         Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No         □ Factoring         □ Leasing         □ Guarantees, documentary collection and letters of credit         □ Trusts				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations)	□ Loans     Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral?    ☐ Yes ☐ No     □ Factoring     □ Leasing     □ Guarantees, documentary collection and letters of credit				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards	□ Loans     Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral?    ☐ Yes    ☐ No     □ Factoring     □ Leasing     □ Guarantees, documentary collection and letters of credit     □ Trusts     Please, indicate the planned sum:				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations)	□ Loans     Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral?    ☐ Yes    ☐ No     □ Factoring     □ Leasing     □ Guarantees, documentary collection and letters of credit     □ Trusts     Please, indicate the planned sum:				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S Plancoming payments:	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage Dividends	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S Place Incoming payments: Wage Dividends Income from property rental	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage Dividends Income from property rental Income from property trading	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage Dividends Income from property rental Income from property trading Sale of financial instruments	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage Dividends Income from property rental Income from property trading Sale of financial instruments Social benefits	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
Remote services (Internet Banking)  Money transfers Cash operations Deposits Operations with precious metals Currency transactions (currency conversion, currency market operations) Payment cards Please indicate the planned number: Individual safes  VIII. INFORMATION ABOUT THE CUSTOMER'S P Incoming payments: Wage Dividends Income from property rental Income from property trading Sale of financial instruments Social benefits Loans Other	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				
☐ Remote services (Internet Banking)   ☐ Money transfers   ☐ Cash operations   ☐ Deposits   ☐ Operations with precious metals   ☐ Currency transactions   (currency conversion, currency market operations)   ☐ Payment cards   Please indicate the planned number:   ☐ Individual safes    VIII. INFORMATION ABOUT THE CUSTOMER'S P  Incoming payments:  ☐ Wage  ☐ Dividends ☐ Income from property rental   ☐ Income from property trading   ☐ Sale of financial instruments   ☐ Social benefits   ☐ Loans   ☐ Other   ☐ Business activities	□ Loans   Is it planned to use financial instruments or guarantee issued by another credit institution as a credit collateral? □ Yes □ No   □ Factoring   □ Leasing   □ Guarantees, documentary collection and letters of credit   □ Trusts   Please, indicate the planned sum:   □ Operations with escrow accounts    Operations with securities				

Loan disburser Loan payment Taxes Other Business activi	ousehold bills ervices payments for fin ment es	ancial instruments ne main cooperation parti	ners, transactions w	rith whom are planned at the Bank)		
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						
Planned maximum turnover of incoming payments in the account in one calendar month (amount EUR), taking into account the maximum amount of one incoming payment		<pre> &lt; 5,000</pre>				
Number of incoming payments in one calendar month						
Planned maximum turnover of outgoing payments in the account in one calendar month (amount EUR), taking into account the maximum amount of one outgoing payment		<pre> &lt; 5,000</pre>				
Number of outgoing payments in one calendar month		one calendar month				
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)?		Yes No Amount Please explain:				

## X. 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 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 recog applied after the submission of the Questionnaire	to the Bank:	binding, as well as agree that they will be
Price Lists (available on the Bank's homepage		
General Terms and Conditions of Transactions	(available on the Bank's homepa	ge at www.ribbank.com).
Customer (a person with the signing powers)		
(name, surname)		(signature)
The Bank's employee:		
The bank's employee.		
	, received the Questionnaire	
(name, surname, position)	, received the Questionnaire	(signature)
(		(erg.mers)
Date:		
20 year		

## **Definitions:**

- <sup>1</sup> **Residence country** a country where an individual is residing and is subject to its national normative acts.
- <sup>2</sup> Tax residence a person's (individual or legal entity) affiliation with a specific country(-ies) to the budget of which tax payments are made.
- <sup>3</sup> **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.
- <sup>4</sup> **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 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.
- <sup>5</sup> 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.
- <sup>6</sup> **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.
- <sup>7</sup> **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.