



JSC "RIETUMU BANKA"
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CLIENT APPLICATION FORM FOR OPERATIONS ON FINANCIAL INSTRUMENTS MARKET

Date / / 20

Approved by the Board of JSC "Rietumu Banka", Minutes No. 25, 31.03.2023

COMPLETE IN BLOCK CAPITALS

Client _____
corporate entity: full name / private individual: name, surname

Current account No.

1. Have you been categorised as a professional client in any other European Union member state or in the member state of the European Economic Area:

Yes No

2. Please mark one choice which is applicable to you:

2.1. A company which holds a licence to conduct transactions on financial markets and is supervised by a competent authority:

- a trade dealer on derivative financial instruments market
- a company which carries out proprietary trading or trading at the expense of other derivative financial instrument market participants
- other company, whose principal activity is investing in financial instruments and which carries out such investments in large volumes

2.2. Please, indicate parameters, which describe your company:

- shareholders' equity of at least 2 million EUR
- net turnover of at least 40 million EUR
- balance-sheet value of at least 20 million EUR

2.3. A company, whose principal activity is investing in financial instruments and which carries out such investments in large quantities

2.4. Do not comply with any of the above selected criteria

I would like to receive notification of the assigned status:

In the Internet bank

3. Please mark:

3.1. Your assets and liabilities:

ASSETS			
Cash funds and short-term deposits	Financial instruments	Real estate <small>(the only home should not be specified)</small>	Other assets
<input type="checkbox"/> less than EUR 100 000	<input type="checkbox"/> less than EUR 100 000	<input type="checkbox"/> less than EUR 100 000	<input type="checkbox"/> less than EUR 100 000
<input type="checkbox"/> from EUR 100 000 to EUR 500 000	<input type="checkbox"/> from EUR 100 000 to EUR 500 000	<input type="checkbox"/> from EUR 100 000 to EUR 500 000	<input type="checkbox"/> from EUR 100 000 to EUR 500 000
<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000	<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000	<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000	<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000
<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000	<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000	<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000	<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000
<input type="checkbox"/> more than EUR 3 000 000	<input type="checkbox"/> more than EUR 3 000 000	<input type="checkbox"/> more than EUR 3 000 000	<input type="checkbox"/> more than EUR 3 000 000

Rietumu ID

Test-key _____

X

(Client's signature)

LIABILITIES

Short-term cash liabilities

(less than 3 years)

- | | |
|---|--|
| <input type="checkbox"/> no liabilities
<input type="checkbox"/> from EUR 100 000 to EUR 500 000
<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000 | <input type="checkbox"/> less than 100 000 EUR
<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000
<input type="checkbox"/> more than EUR 3 000 000 |
|---|--|

Long-term cash liabilities

(more than 3 years)

- | | |
|---|--|
| <input type="checkbox"/> no liabilities
<input type="checkbox"/> from EUR 100 000 to EUR 500 000
<input type="checkbox"/> from EUR 1 000 000 to EUR 3 000 000 | <input type="checkbox"/> less than 100 000 EUR
<input type="checkbox"/> from EUR 500 000 to EUR 1 000 000
<input type="checkbox"/> more than EUR 3 000 000 |
|---|--|

3.2. Amount of net income for the last 12 months (net of all costs):

- | | | |
|--|--|--|
| <input type="checkbox"/> no income | <input type="checkbox"/> from EUR 100 000 to EUR 500 000 | <input type="checkbox"/> more than EUR 1 000 000 |
| <input type="checkbox"/> less than EUR 100 000 | <input type="checkbox"/> from EUR 500 000 to EUR 1 000 000 | |

3.3. Sources of your regular income:

- | | | |
|---|---|--|
| <input type="checkbox"/> wage/salary | <input type="checkbox"/> income from real estate transactions | <input type="checkbox"/> no regular income |
| <input type="checkbox"/> interest income, dividends | <input type="checkbox"/> other regular income | |

3.4. Unplanned need for assets:

- you don't plan significant withdrawals from the investment account
- you may need up to 10% of assets at any moment
- you may need up to 50% of assets at any moment
- you may need all your assets at any moment

3.5. Additional investment services you would like to receive: (mark one or several choices)

- marginal lending
- trading platforms (Rietumu FX and others)
- asset management

4. Please describe your investment activity:

4.1. Objective of planned investments:

- preservation of capital, preservation of the capital is prioritised over profitability
- maintaining the purchasing power of the invested capital, targeting the return close to average inflation and with a low risk
- targeting the return above the inflation rate
- earning higher returns with higher risk
- maximizing profit while taking high risk

4.2. Choose the portfolio value fluctuation that is the most acceptable to you from the options listed below:

Portfolio risk	Year 1	Year 2	Year 3	Year 4	Year 5	Average yield
<input type="checkbox"/> Low	+3%	-1%	+4%	+1%	+3%	2%
<input type="checkbox"/> Medium low	+5%	+1%	-2%	+6%	+5%	3%
<input type="checkbox"/> Medium	+12%	-6%	+10%	-4%	+13%	5%
<input type="checkbox"/> Medium high	+16%	-15%	+32%	-12%	+22%	8%
<input type="checkbox"/> High	+28%	-22%	+42%	-17%	+36%	12%

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4.3. An investment option which is the most acceptable for you (considering the potential positive and/or negative cost scenario of the appropriate option):

- safety of investment (indicative profit 0–2% per year), loss is unacceptable
- to gain small profit (indicative profit 2–4% per year), with potential loss up to 5% from the initial investment
- to gain average profit (indicative profit 4–7% per year), with potential loss up to 10% from the initial investment
- to gain increased profit (indicative profit 7–10% per year), with potential loss up to 20% from the initial investment
- to gain maximum profit with high-risk investments(indicative profit over 10% per year), with potential loss over 20% from the initial investment

4.4. Planned investment time horizon:

- short-term, up to 3 years medium term, from 3 to 5 years long-term, more than 5 years

5. Information on the Client's Representative:

5.1. Have you held a position in a financial sector which requires knowledge about transactions and services on financial instruments market which you plan to conduct or receive:

- No Yes (please specify):
- financial market analyst
 - portfolio manager or investment fund manager, investment strategist
 - investment advisor
 - investment services supervision expert in the regulator of the member state
 - broker, dealer, trader

5.2. Please specify your education:

- primary education secondary education higher education

5.3. Are you included in a list of holders of internal information of an issuer whose financial instruments are traded on a regulated market:

- Yes No

5.4. The decision maker's knowledge about financial instruments and services

5.4.1. Choose the correct statement.

Ordinary shares:

- Entitle the investor to coupon income Provide the investor with the right to receive dividends (if the company pays them)
- Entitle the investor to tax benefits No response

5.4.2. Choose the correct statement.

In case of bankruptcy of the bond issuer, the investor:

- Is entitled to receive the accrued interest Is entitled to compensation from the state guarantee fund
- May not receive the accrued interest amount as well as the face value of the bond No response
- Will always and definitely get paid in full

5.4.3. Choose the correct statement.

What is a perpetual bond?

- Bond without price Bond without a coupon payment Bond without a fixed maturity date No response

5.4.4. Choose the correct statement.

- The risks posed by investment funds (ETFs) can vary on a very wide scale from risk-free (liquidity funds) to high risk (equity funds)
- Investment funds can only be held for a certain period
- Mutual funds are a type of corporate stock
- No response

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5.4.5. Choose the correct answer.

What is Margin Call?

- Forced closing of an open position
- Notification of insufficient funds in the account
- Client's order to withdraw funds from the client's margin account
- No response

5.4.6. Choose the correct answer.

- The Bank does not require any collateral for future contracts.
- When opening a futures contract, the investor, in addition to the initial margin requirement, is obliged to maintain cash reserve to cover the possible losses on the everyday basis
- Futures can be traded at any time
- No response

5.4.7. Choose the correct answer.

When trading options contracts, the risks are unlimited when:

- Buying a put option
- Selling a covered put option
- Buying a call option
- No response
- Selling an uncovered call option

5.4.8. Choose the correct answer.

Securities trading with financing (margin trading).

How will the profit/loss on a trade (1:2 leverage) change if the price changes per 10%?

- 10%
- 20%
- 40%
- 100%
- No response

5.5. Your investment experience and financial instruments you are interested in:

Simple instruments	Trading experience	Number of transactions per year
<input type="checkbox"/> Shares, UCITS funds, UCITS ETFs <small>(which are included in the EU regulated market or an equivalent foreign market, except for shares containing a derivative instruments or whose structure is such that it is difficult for the client to understand the risk associated with the relevant financial instrument)</small>	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
<input type="checkbox"/> Debt instruments <small>(which are included in the regulated market of a member state or an equivalent foreign market, or in the DT system, with the exception of those that contain a derivative instrument or whose structure is such that it is difficult for the client to understand the risk associated with the relevant financial instrument)</small>	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
<input type="checkbox"/> Money Market <small>(deposits, deposits, etc., with the exception of those that contain a derivative instrument or whose structure is such that it is difficult for the client to understand the risk associated with the financial instrument in question)</small>	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
Complex instruments		
<input type="checkbox"/> Shares, Non-UCITS funds <small>(other shares that are not simple, Non-UCITS funds, structured products)</small>	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
<input type="checkbox"/> Debt instruments <small>(debt instruments which include embedded mechanisms or derivative instruments or whose structure makes it difficult for the client to understand the relevant financial instruments)</small>	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50

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	Trading experience	Number of transactions per year
<input type="checkbox"/> Futures (any type of futures – commodity, currency, financial etc.)	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
<input type="checkbox"/> Options (any type of options – both share and future options)	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50
<input type="checkbox"/> Marginal Forex, CFDs (trading instruments with leverage, individual trade, using electronic platforms)	<input type="checkbox"/> no experience <input type="checkbox"/> < 2 years <input type="checkbox"/> > 2 years	<input type="checkbox"/> less than 10 <input type="checkbox"/> 10 - 50 <input type="checkbox"/> over 50

The Client confirms that

(please mark one of the choices)

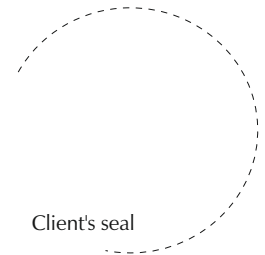
- the Client owns assets on the Client's financial instruments account and cash account with JSC "Rietumu Banka"
- the Client will keep and conduct transactions with the assets on the Client's financial instruments account and cash account, held with JSC "Rietumu Banka", in favour of third parties, and these accounts will be nominal within the meaning of the Financial Instrument Market Law of the Republic of Latvia

I hereby certify that all information provided herein is true. The Client undertakes to inform JSC "Rietumu Banka" in due course about any changes in the aforementioned information.

I acknowledge that I have read and agree to the Client Personal Data Protection Notice (available on the website www.rietumu.com).

Client represented by _____
(name, surname)

X _____
(signature)



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TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative

Passport / Identity document No. _____

_____ X _____ Date ____ / ____ / 20____
(name, surname) (signature)

Based on the information provided the following category has been assigned to the Client:

- an eligible counterparty a professional client a retail client

_____ X _____ Date ____ / ____ / 20____
(name, surname) (signature)

I hereby confirm the assigned category

_____ X _____ Date ____ / ____ / 20____
(name, surname) (signature)