



JSC "RIETUMU BANKA"  
 VESETAS 7 / RIGA  
 LV-1013 / LATVIA  
 REG. No. 40003074497 / RTMBLV2X  
 BLOOMBERG: RIET  
 TELEPHONE +371 67025555  
 FAX +371 67025588  
 info@rietumu.lv  
 www.rietumu.com

## BACKGROUND INFORMATION ON THE PROTECTION OF THE STATE-GUARANTEED DEPOSITS

Date / / 20

Approved by the Board of JSC "Rietumu Banka", Minutes No. 54, 15.11.2018

COMPLETE IN BLOCK CAPITALS

Guarantees on deposits with a credit institution or credit union	Safety of your deposits is guaranteed by the deposit guarantee scheme, which has been established pursuant to the Deposit Guarantee Law. In case of unavailability of deposits at a credit institution or credit union, your deposit in the amount of up to EUR 100 000 shall be compensated by the Deposit Guarantee Fund.
Maximum amount of guaranteed compensation	The maximum amount of guaranteed compensation is EUR 100 000 per each depositor per credit institution or credit union. The currency of the guaranteed compensation shall be the euro. Payment of the guaranteed compensation shall not apply to the deposits specified in Section 23 of the Deposit Guarantee Law.
Maximum amount of additionally guaranteed compensation	In addition to the maximum guaranteed compensation in the amount of EUR 100 000, a depositor is entitled to the guaranteed compensation in the amount of up to EUR 200 000 in accordance with the types of deposits and provisions specified in Section 4 of the Deposit Guarantee Law.
Calculation of guaranteed compensation in case of multiple deposits at the same credit institution or credit union	Total of your deposits at the same credit institution or credit union shall be aggregated and the maximum amount of guaranteed compensation (EUR 100 000) shall be applied to the total amount.
Calculation of guaranteed compensation in case of a joint deposit with other person(s)	If more than EUR 100 000 are held on the account, the guaranteed compensation in the amount of up to EUR 100 000 shall be applied to each depositor separately provided that this depositor has been identified prior to the date of occurrence of unavailability of deposits.
Beginning of guaranteed compensation payout process in case of unavailability of deposits	Starting from the 21st working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred until 31 December 2018. Starting from the 16th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1 January 2019 until 31 December 2020. Starting from the 10th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1 January 2021 until 31 December 2023. Starting from the 8th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred after 1 January 2024.
Information on the possibility of mutual offset of claims	In the calculation of guaranteed compensation due to a depositor, the depositor's liabilities against credit institution or credit union may be taken into account and mutually offset.
Contacts	Financial and Capital Market Commission: Kungu iela 1, Riga, LV-1050, tel. +371 67774800, www.fktk.lv.

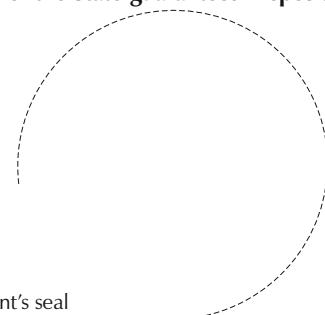
Client \_\_\_\_\_  
(corporate entity: full name / private individual: name, surname)

Passport / Identity document / Registration No.

**The Client hereby confirms that he/she has received and read the Background Information on the Protection of the State-guaranteed Deposits.**

Client represented by \_\_\_\_\_  
(name, surname)

X \_\_\_\_\_  
(signature)



Rietumu ID  Test-key \_\_\_\_\_

Client's seal

### 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)



AS „RIETUMU BANKA”  
 VESETAS 7 / RĪGA  
 LV-1013 / LATVIJA  
 REĢ. Nr. 40003074497 / RTMBLV2X  
 BLOOMBERG: RIET  
 TĀLR. +371 67025555  
 FAKSS +371 67025588  
 info@rietumu.lv  
 www.rietumu.lv

## DEPOSITS WHICH ARE NOT PROTECTED BY THE STATE-GUARANTTEE SCHEME

<p>The following deposits are not subject to the protection of state-guaranteed deposits and are not compensated</p>	<ol style="list-style-type: none"> <li>1) deposits of credit institutions and credit unions;</li> <li>2) deposits of financial institutions;</li> <li>3) deposits of municipalities the annual budget of which exceeds EUR 500,000, and of direct management institutions;</li> <li>4) deposits related to the laundering of proceeds from crime or which are to be recognised as proceeds from crime, if the judgment of conviction has entered into force;</li> <li>5) deposits of the depositor who is not identified as a client in accordance with the terms of the Law on the Prevention of Money Laundering and Terrorism Financing;</li> <li>6) deposits which make up an equity of the deposit taker;</li> <li>7) deposits of insurance companies;</li> <li>8) deposits of investment brokerage companies;</li> <li>9) deposits of investment management companies;</li> <li>10) deposits of private pension funds;</li> <li>11) deposits of alternative investment fund managers;</li> <li>12) debt securities issued by a credit institution, as well as liabilities arisen out of its bills of exchange, including drafts;</li> <li>13) deposits which were not involved in the transactions within last two years after the date of occurrence of the unavailability of deposits, and are worth less than EUR 10.</li> </ol>
--	---

Hereby the Client confirms that he has received and read the Appendix No.1. The Client is aware of that the Appendix No.1 is informative and that an exhaustive list of deposits for which the state-guaranteed compensation is not disbursed is made in accordance with the effective laws of the Republic of Latvia.

Client represented by \_\_\_\_\_  
(name, surname)

X \_\_\_\_\_  
(signature)

Rietumu ID

Test-key \_\_\_\_\_

Client's seal 