

LIABILITIES

Short-term cash liabilities <small>(less than 3 years)</small>		Long-term cash liabilities <small>(over 3 years)</small>	
<input type="checkbox"/> no liabilities	<input type="checkbox"/> less than 100 000 EUR	<input type="checkbox"/> no liabilities	<input type="checkbox"/> less than 100 000 EUR
<input type="checkbox"/> from EUR 100 000 to EUR 500 000	<input type="checkbox"/> from EUR 500 000 - EUR 1 000 000	<input type="checkbox"/> from EUR 100 000 to EUR 500 000	<input type="checkbox"/> from EUR 500 000 - EUR 1 000 000
<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"/> from EUR 1 000 000 to EUR 3 000 000	<input type="checkbox"/> more than EUR 3 000 000

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

- no incoming payments
 from EUR 100 000 to EUR 500 000
 more than EUR 1 000 000
 less than EUR 100 000
 from EUR 500 000 to EUR 1 000 000

3.3. Sources of your regular income:

- wage/salary income from real estate transactions no regular income
 interest income, dividends other regular income

3.4. Unplanned need for assets:

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

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

- marginal lending
 trading platforms (Rietumu FX, RB Trader Station, CTS T4 and others)
 asset management

4. Please describe your investment activity:

4.1. Objective of planned investments:

- preservation of investment, preservation of the investment amount takes priority over profitability
 maintaining the purchasing power of the investment, earning income close to average inflation and low risk
 making a profit above the rate of inflation
 earning higher returns with higher risk
 maximizing profit while taking high risk

4.2. Choose the one that is the most acceptable to you from the portfolio value fluctuation 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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X

(Client's signature)

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), potential loss less than 5% from the initial investment
- to gain average profit (indicative profit 4–7% per year), potential loss less than 10% from the initial investment to gain increased profit
- (indicative profit 7–10% per year), potential loss less than 20% from the initial investment to gain maximum profit with high-risk investments
- (indicative profit over 10% per year), potential loss over 20% from the initial investment

4.4. Planned investment time horizon:

- short-term, up to 3 years medium term, from 3-5 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 deposit
 - 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.
- Entitle the investor to tax benefits.
- Provide the investor with the right to receive dividends (if the company pays them)

5.4.2. Choose the correct statement.

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

- Is entitled to receive the accrued interest amount.
- May not receive the accrued interest amount as well as the face value of the bond.
- Will always and definitely get paid in full.
- Is entitled to compensation from the state guarantee fund.

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

5.4.4. Choose the correct statement.

- The risks posed by investment funds (ETFs) can vary on a very wide scale from even risk-free (liquidity funds) to high risk (equity funds).
- Investment funds can only be purchased for a certain period.
- Mutual funds are a type of corporate stock.

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5.4.5. Choose the correct answer.

What is Margin Call?

- This is a forced closing of an open position
- This is a notification of insufficient funds in the account
- This is a customer's order to withdraw funds from the customer'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 future transaction, the investor, in addition to the initial reserves, is obliged to provide the Bank with variable coverage every day, taking into account possible losses.
- Futures can be traded at any time.

5.4.7. Choose the correct answer:

When trading options contracts, the risks are unlimited when:

- Buys a put option contract.
- Buys a call option contract.
- Selling an uncovered call option contract.
- Sells a covered put option contract.

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 by 10%?

- 10%
- 20%
- 40%
- 100%

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 in 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)

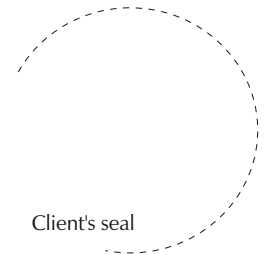
- the Client owns assets on the Client's financial instruments account and cash account with JSC "Rietumu Banka"
- the Client will keep and conduct transactions with the assets on the Client's financial instruments account and cash account, held with JSC "Rietumu Banka", in favour of third parties, and 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)