



JSC "RIETUMU BANKA"  
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## BASIC INFORMATION ON THE PROTECTION OF THE STATE-GUARANTEED DEPOSITS

Date: \_\_\_/\_\_\_/20\_\_\_

Approved by the Board of JSC "Rietumu Banka", Minutes No 28, 14.04.2023

COMPLETE IN BLOCK CAPITALS

Guarantees on deposits with a credit institution	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, your deposit in the amount of up to EUR 100,000 shall be compensated by the Deposit Guarantee Fund.
Maximum amount of guaranteed compensation and deposits for which the state-guaranteed compensation is not paid	The maximum amount of guaranteed compensation is EUR 100,000 per each depositor per credit institution. The currency of the guaranteed compensation shall be the euro. Payment of the guaranteed compensation shall not apply to the following deposits specified in Section 23 of the Deposit Guarantee Law: 1) deposits of credit institutions; 2) deposits of financial institutions; 3) deposits of municipalities the annual budget of which exceeds EUR 500,000, and of direct management institutions; 4) deposits related to the laundering of proceeds from crime or which are to be recognized as proceeds from crime, if the judgment of conviction has entered into force; 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 and Proliferation Financing; 6) deposits which in accordance with the Law make up an equity of the deposit taker; 7) deposits of insurance companies; 8) deposits of investment brokerage companies; 9) deposits of investment management companies; 10) deposits of private pension funds; 11) deposits of alternative investment fund managers; 12) debt securities issued by a credit institution, as well as liabilities arisen out of its bills of exchange, including drafts; 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.
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	Total of your deposits at the same credit institution 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. Where the depositor manages the funds due to another person in the depositor's account, the guaranteed remuneration shall be entitled to that person who can demonstrate his or her right of claim on the funds managed by the depositor, provided that the deposit taker has identified that person before the date of the unavailability of the deposits.

<p>Beginning of guaranteed compensation payout process in case of unavailability of deposits and payout of guaranteed compensation to minors</p>	<p>The payment of the guaranteed compensation shall be made for a period of five years from the date of the unavailability of deposits or from the date of termination of the conditions, which are the basis for the refusal of the guaranteed payment specified in Section 27, Paragraph one of the Deposit Guarantee Law.</p> <p>Guaranteed compensation is paid:</p> <ul style="list-style-type: none"> <li>- Starting from the 10th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred from 1st January 2021 and until 31st December 2023.</li> <li>- Starting from the 8th working day after the date of occurrence of unavailability of deposits if unavailability of deposits has occurred after 1st January 2024.</li> </ul> <p>Legal representatives (parents) of minor savers (account owners) or guardians appointed in accordance with the procedures specified in Section 222 of the Civil Law and Section 26 of the Orphan's Courts Law in case of unavailability of deposits, and in accordance with the property interests of the minor person, it is entitled to perform all necessary activities for the receipt of the State guaranteed compensation of the minor in the order specified in regulatory enactments.</p> <p>Persons shall be entitled to receive the guaranteed compensation personally from the time when they reach the age of 18.</p>
<p>Information on the possibility of mutual offset of claims</p>	<p>In the calculation of guaranteed compensation due to a depositor, the depositor's liabilities against credit institution may be taken into account and mutually offset.</p>
<p>Contacts</p>	<p>Bank of Latvia: K.Valdemara iela 2A, Riga, LV-1050, tel. +371 67022300, www.bank.lv</p>

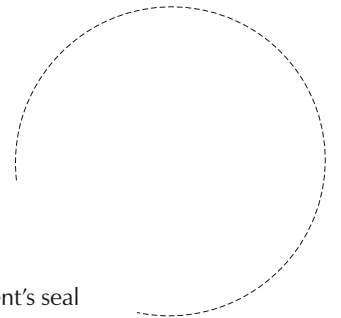
**Client** \_\_\_\_\_  
(corporate entity: full name / private individual: name, surname)

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. \_\_\_\_\_

\_\_\_\_\_  
(name, surname) X \_\_\_\_\_  
(signature) Date \_\_\_\_ / \_\_\_\_ / 20\_\_\_\_