



JSC "RIETUMU BANKA"  
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**INFORMATION (QUESTIONNAIRE)  
 ON CO-BORROWER / GUARANTOR  
 FOR PRIVATE INDIVIDUALS**

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

Approved by the Board of JSC "Rietumu Banka", Minutes No. 7, 12.02.2019

COMPLETE IN BLOCK CAPITALS

This questionnaire is an Appendix to the *Application* by \_\_\_\_\_  
(name, surname / company name of the borrower)

for a loan in amount of \_\_\_\_\_ as of \_\_\_\_/\_\_\_\_/ 20 \_\_\_\_ .

By signing this questionnaire I declare my intention to get involved in the loan transaction as:

co-borrower       guarantor

**1. Information on the co-borrower / guarantor**

Name \_\_\_\_\_ Surname \_\_\_\_\_

**To be completed by a citizen / non-citizen  
 of the Republic of Latvia:**

Identity number \_\_\_\_\_

**To be completed by citizens of other countries:**

Passport / Identity document No. \_\_\_\_\_

Date of birth (day/month/year) \_\_\_\_/\_\_\_\_/\_\_\_\_

Passport / identity document  
 issued on (day/month/year) \_\_\_\_/\_\_\_\_/\_\_\_\_

Issuing state and institution of the passport / identity document

\_\_\_\_\_  
 \_\_\_\_\_

Identity number of the Republic of Latvia (if assigned)

\_\_\_\_\_

Tax residence country \_\_\_\_\_ Taxpayer's number \_\_\_\_\_

(if the tax residence country is the Russian Federation,  
 please indicate your individual insurance account number (SNILS))

Registered address \_\_\_\_\_

\_\_\_\_\_ Postal code \_\_\_\_\_

Correspondence address \_\_\_\_\_

(if different from the registered address)

\_\_\_\_\_ Postal code \_\_\_\_\_

Contact phone 1+ \_\_\_\_\_ E-mail 1 \_\_\_\_\_  
(country code)

Contact phone 2+ \_\_\_\_\_ E-mail 2 \_\_\_\_\_  
(country code)

Contact phone during the absence of the co-borrower/guarantor + \_\_\_\_\_  
(country code)

E-mail address during the absence of the co-borrower/guarantor \_\_\_\_\_

Are you or your close relatives politically exposed persons<sup>1</sup>, family members of politically exposed persons<sup>2</sup> or persons closely related to politically exposed persons<sup>3</sup>?

No

Yes \_\_\_\_\_  
(please specify your answer)

\_\_\_\_\_  
 \_\_\_\_\_

X \_\_\_\_\_  
(co-borrower's / guarantor's signature)

<sup>1</sup>Politically exposed person – a person, who is entrusted or has been entrusted with prominent public functions in the Republic of Latvia, in another EU or EEA Member State or a third country, including the head of the state, the head of an administrative unit (municipality) of the state, the head of the government, minister (a deputy minister or an assistant deputy minister, if such a position exists in the state), state secretary or another high-ranking official in the government or in the administrative unit (municipality) of the state, a member of the parliament or a similar legislative framework, member of the governing body (board) of a political party, judge of the constitutional court, supreme court or another court (member of a judicial institution), member of the council or board of the supreme audit institution, member of the council or board of a central bank, ambassador, chargé d'affaires, high-ranking military officer, member of the council or of the board of a state-owned enterprise, the head (director, deputy director) and board member of an international organization, or a person who holds an equivalent position in that organization.

<sup>2</sup>Family member of a politically exposed person – a person, who is a politically exposed person's: a) spouse or a person equivalent to the spouse. The person is considered as a person equivalent to a spouse only if the laws of the corresponding country provide this person with a corresponding status, b) child or a child of a politically exposed person's spouse or a person equivalent to a politically exposed person's spouse, his spouse or a person equivalent to a spouse, c) parent, grandparent or grandchild, d) brother or sister.

<sup>3</sup>Person closely related to a politically exposed person – a private person, on whom it is known that it has business or another close relationship with any of the politically exposed persons, or he/she is a shareholder or participant of one and the same commercial company and any of the politically exposed persons, as well as a private person, who is a sole owner of such legal entity, on which it is known that it was actually formed in the interest of the politically exposed person.

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## 2. Information on marital status of the co-borrower/guarantor

Marital status:  single  married

Has she / he entered into a marriage contract?  Yes  No

Dependents:  yes number of dependents  no dependents

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## 3. Information on the co-borrower's /guarantor's income

### A Employee

Principal place of work \_\_\_\_\_

Activity area \_\_\_\_\_

Address \_\_\_\_\_

Position \_\_\_\_\_

Salary \_\_\_\_\_ Bonuses \_\_\_\_\_

Length of service:  years  months

If the length of service in the principal place of work is less than 5 years, please specify the previous place of work, activity area

\_\_\_\_\_

Position \_\_\_\_\_

Length of service:  years  months

Other place of work, activity area \_\_\_\_\_

Position \_\_\_\_\_

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### B Businessman / Self-employed person

Full name of the company \_\_\_\_\_

Registration No.  Date of registration / /

Type of activity \_\_\_\_\_

Address \_\_\_\_\_

Annual turnover \_\_\_\_\_ Annual profit \_\_\_\_\_

Capital participation \_\_\_\_\_ %

Position \_\_\_\_\_ Salary \_\_\_\_\_ Dividends \_\_\_\_\_

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X

(co-borrower's / guarantor's signature)

### 3.1. Additional income

#### 1 Income from rent

Object(-s):  apartment  dwelling house  commercial area  land  other

Area \_\_\_\_\_ Address \_\_\_\_\_

Area \_\_\_\_\_ Address \_\_\_\_\_

#### 2 Other income

(type and sum)

Account(-s) in JSC "Rietumu Banka":  No  Yes

### 4. Information on the collateral object

**! shall be filled out if the co-borrower/ guarantor is the owner of the object offered as a collateral**

Object(-s):  apartment  dwelling house  commercial space  land

other \_\_\_\_\_  
(please specify)

Address \_\_\_\_\_

Market value \_\_\_\_\_ (currency) Total area \_\_\_\_\_

Year of construction \_\_\_\_\_ Technical condition of the building:  renovated  not renovated

Market value is determined:

based on the public data

by an independent valuation company \_\_\_\_\_  
(please specify name of the valuation company and the date of valuation)

Use of the object:

for private purposes: \_\_\_\_\_  lease / rent  not used  
(specify if the object is a residential property and is resided by you or your family members)

other \_\_\_\_\_  
(please specify)

For the residing area located in the Russian Federation or the Republic of Belarus please specify the number of declared persons, incl. number of children under 18 \_\_\_\_

If the object is rented / leased out, please specify information on the tenant(-s) / lessee(-s) and lease / rent conditions:

Tenant / lessee:  private individual  corporate entity

Rental / lease \_\_\_\_\_ Monthly rental / lease income \_\_\_\_\_

Starting date of rental / lease agreement \_\_\_\_/\_\_\_\_/\_\_\_\_

End date of rental / lease agreement \_\_\_\_/\_\_\_\_/\_\_\_\_

Rental / lease agreement is registered in the Land Register<sup>4</sup>:  Yes  No

<sup>4</sup>Or in the register of the respective country

**! If the object is leased out / rented to several tenants / lessees, please enclose to this questionnaire a list of the rental / lease agreements, by specifying information on the tenants / lessees and rental / lease conditions in the amount specified in this part of the questionnaire.**

X

(co-borrower's / guarantor's signature)

**5. Information on real estate owned by you**

**1** Real estate \_\_\_\_\_ Area \_\_\_\_\_  
Address \_\_\_\_\_  
Market value \_\_\_\_\_  
Prohibitions / Encumbrances:  No  
 Yes \_\_\_\_\_  
(please specify)

**2** Real estate \_\_\_\_\_ Area \_\_\_\_\_  
Address \_\_\_\_\_  
Market value \_\_\_\_\_  
Prohibitions / Encumbrances:  No  
 Yes \_\_\_\_\_  
(please specify)

**3** Real estate \_\_\_\_\_ Area \_\_\_\_\_  
Address \_\_\_\_\_  
Market value \_\_\_\_\_  
Prohibitions / Encumbrances:  No  
 Yes \_\_\_\_\_  
(please specify)

**6. Vehicles owned by you**

**1** Vehicle \_\_\_\_\_  
Year of manufacture     Value \_\_\_\_\_  
Prohibitions / Encumbrances:  No  
 Yes \_\_\_\_\_  
(please specify)

**2** Vehicle \_\_\_\_\_  
Year of manufacture     Value \_\_\_\_\_  
Prohibitions / Encumbrances:  No  
 Yes \_\_\_\_\_  
(please specify)

**7. Your liabilities**

**1** Loans, leasing  
Lender 1:  private individual  
 corporate entity \_\_\_\_\_  
(full name of the lender—corporate entity)  
Date of repayment  /  /   
Loan balance \_\_\_\_\_ Monthly payment \_\_\_\_\_  
Payment discipline:  no deviations from the schedule  were / are deviations from the schedule

**2** Loans, leasing  
Lender 2:  private individual  
 corporate entity \_\_\_\_\_  
(full name of the lender—corporate entity)  
Date of repayment  /  /

X \_\_\_\_\_  
(co-borrower's / guarantor's signature)

Loan balance \_\_\_\_\_ Monthly payment \_\_\_\_\_

Payment discipline:  no deviations from the schedule  were / are deviations from the schedule

Have you been / are subject to enforcement proceedings?

No  Yes \_\_\_\_\_  
(please specify)

Have you been / are subject to bankruptcy proceedings of private individual?

No  Yes \_\_\_\_\_  
(please specify)

Additional information: \_\_\_\_\_

**The Bank requests information on a co-borrower/guarantor in order to identify the co-borrower/guarantor according to the requirements of the anti-money laundering and counter-terrorism financing laws, to assess the credit ability of the co-borrower/guarantor, and to ensure communication with the co-borrower/guarantor. The Bank is entitled to request information on the co-borrower/guarantor from the Credit Register of the Republic of Latvia, taking into account the requirements of laws on the receipt of information regarding current and/or fulfilled liabilities of a potential co-borrower/guarantor.**

**The Bank processes the personal data of private individuals (hereinafter – data) in accordance with the laws of the Republic of Latvia and the European Union.**

**Full information on the processing of data by the Bank, the purposes, legal basis of the processing, data recipients, the transmission and transfer of data, the rights and obligations of the data subject, and other information regarding the data processing is included in the Client Personal Data Processing Notice, whose current wording is published on [www.rietumu.com](http://www.rietumu.com). The co-borrower/guarantor confirms that he/she has read the above document, is informed on its conditions, and is aware of that the Bank is entitled to unilaterally amend the Client Personal Data Processing Notice.**

**If the co-borrower/guarantor or any of his/her representatives transfer to the Bank the data of private individuals and/or documents comprising data, the co-borrower/guarantor and his/her representatives certify and guarantee that:**

- they are entitled to transfer the data of these persons to the Bank and comply with the requirements of the data protection laws;
- persons whose data were transferred to the Bank were informed on the data processing by the Bank and have given consent or otherwise permitted the processing of their data. The co-borrower/guarantor and his/her representatives have presented the Client Personal Data Processing Notice to these persons;
- upon the Bank's request the co-borrower/guarantor and his/her representatives would immediately provide the Bank with the documents approving the consent or any other permission given by the respective person to the transferring and processing of the data by the Bank, or a document approving other grounds for transferring and processing of the data in the Bank.

**The co-borrower/guarantor and his/her representatives are liable for the claims of any private individuals against the Bank, and losses related thereto, and the sanctions imposed by competent institutions, if any.**

**The Bank is not liable for any actions of third parties, including for further disclosure, use, storage or transferring of the data, to whom in relation to the provision of services by the Bank, the fulfilment by the Bank of its lawful obligations and the Bank's legitimate interests, the data of the co-borrower/guarantor or private individuals related with him/her were transferred and/or disclosed. Information on the co-borrower/guarantor may be disclosed to other parties to a transaction and other persons in accordance with the Client Personal Data Processing Notice.**

**The co-borrower/guarantor and his/her representatives agree that for communication and exchange of data with them or other persons involved in the reviewing and ensuring of the transaction, the Bank is entitled to use public communication channels, including electronic mail, phone, mail and other means of communication. The co-borrower/guarantor and his/her representatives assume all risks that are related to the technique and security of the data transfer. The Bank is not liable for losses incurred in relation to unlawful access to the transferred information.**

**In order to verify or receive additional information, the Bank is entitled to use private and public registers.**

X

\_\_\_\_\_  
(co-borrower's / guarantor's signature)

INFORMATION (QUESTIONNAIRE) ON CO-BORROWER / GUARANTOR  
FOR PRIVATE INDIVIDUALS 5 / 7

This questionnaire shall form an integral part of the Application for a loan.

Hereby I confirm that the information provided is true and exhaustive. In case of any changes in the above information, the co-borrower/guarantor undertakes within a period of 3 (three) days to notify on it JSC "Rietumu Banka" in writing. I certify that the co-borrower/guarantor is warned about the personal liability if he/she fails to notify on changes in the specified information in due term and for providing of false and/or incomplete information.

Questionnaire was filled in by

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

REMARKS BY BANK EMPLOYEE

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the co-borrower / guarantor or the authorised representative of the co-borrower / guarantor

Passport / Identity document No. \_\_\_\_\_

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

