



**2.2. Filled out by an individual**
**Education:**

College/university (economics or finance)

Other college/university \_\_\_\_\_ (Please specify)

Other \_\_\_\_\_ (Please specify)

**Have you been employed in any position that required knowledge of the FI market?**

Yes \_\_\_\_\_ (Position, employer, work experience) No

**Average portfolio value during the last 12 months (EUR equivalent):** Less than 500,000 More than 500,000

**2.3. Experience in transactions with non-complex FIs**

The Client represents that transactions with FIs will be made exclusively upon the Client's initiative.

The Client confirms being informed that the Bank does not evaluate the Client's experience with non-complex FI transactions to determine their appropriateness for the Client; the Client is therefore aware that they will not receive adequate protection against losses that might arise from transactions with non-complex FI.

**2.4. The Client's expertise and experience in services related to FIs**

Type of Investment services	Are you aware of the nature of these investment services?		Do you have experience of using such investment services?	
	Yes	No	Yes	No
Brokerage	Yes	No	Yes	No
Portfolio management	Yes	No	Yes	No
Margin trading	Yes	No	Yes	No

**2.5. The Client's expertise in FI and experience with FI transactions**

Please put an "X" where appropriate and select one or more options

Types of FIs/transactions		When did you begin executing transactions with the following FIs?			How often did you execute transactions with these FIs during the previous year?			Are you aware of the nature of these FIs and applicable risks?	Average volume of each transaction (kEUR)*	
		No experience	Less than a year ago	Over a year ago	1-10	10-50	>50		<50	50-200
Non-complex instruments	Stocks, Exchange Traded funds/notes (regulated market)							Yes	<50	50-200
								No	200-1000	1000+
	Bonds, non-complex fixed income securities							Yes	<50	50-200
								No	200-1000	1000+
	Investment funds (UCITS)							Yes	<50	50-200
								No	200-1000	1000+
Complex FIs	Margin Forex							Yes	<50	50-200
								No	200-1000	1000+
	Contract for difference (CFD)							Yes	<50	50-200
								No	200-1000	1000+
	Currency SWAP and FORWARD							Yes	<50	50-200
								No	200-1000	1000+
	Complex Exchange Traded Funds (leveraged, derivative based etc.)							Yes	<50	50-200
								No	200-1000	1000+

CONTINUATION

Types of FIs/transactions		When did you begin executing transactions with the following FIs?			How often did you execute transactions with these FIs during the previous year?			Are you aware of the nature of these FIs and applicable risks?	Average volume of each transaction (kEUR)*			
		No experience	Less than a year ago	Over a year ago	1-10	10-50	>50		<50	50-200	200-1000	1000+
	Futures							Yes	<50	50-200	200-1000	1000+
	Options							Yes	<50	50-200	200-1000	1000+
	Depository receipts (ADR, GDR)							Yes	<50	50-200	200-1000	1000+
	Complex Fixed income instruments (with put/call options, convertible, subordinated etc.)							Yes	<50	50-200	200-1000	1000+
	OTC commodity derivatives (SWAP)							Yes	<50	50-200	200-1000	1000+
	Alternative investment funds and hedge funds							Yes	<50	50-200	200-1000	1000+
	Structured products (notes, certificates)							Yes	<50	50-200	200-1000	1000+
<b>Complex transactions</b>	Short selling (bonds, stocks)							Yes	<50	50-200	200-1000	1000+
	Securities financing transactions (REPO, REVERSE REPO)							Yes	<50	50-200	200-1000	1000+

\* for derivatives – nominal value of a contract

### 3. The Bank's warnings

The Client shall be liable for the authenticity and completeness of data and documents submitted to the Bank. The Client shall immediately notify the Bank about any changes in the data supplied to the Bank in writing.

In cases where the Client refuses to supply the Bank with the information requested or fails to provide complete and precise information, or to notify the Bank about changes in any information previously supplied, the Bank shall not be responsible for its inability to make an assessment of whether the Client has sufficient knowledge and experience to understand the risks associated with a certain product or service, whether the Client is able to cover financial losses that might be caused by such a product or service, and cannot warn the Client about cases where a product or service does not meet the Client's investment objectives.

In cases where the Client fails to take the Bank's warning into account and executes any transaction that is considered by the Bank to be not appropriate for the Client, the Client is to be aware that they are exposed to risks and they cannot assess, control, or mitigate appropriately due to lack of sufficient knowledge and experience. In cases where the Client submits to the Bank an order for a transaction with FIs which are considered non-complex FIs under the law, the Bank shall not be obliged to assess the Client's knowledge and experience in transactions with such non-complex FIs or to warn the Client in cases where a product/service is not appropriate for the Client. All other FIs that is not non-complex shall be considered complex.

The Client is aware that, as part of the provision of the investment services, the Bank and the personal data Processors involved in the provision of the relevant services will carry out the processing of personal data.

The Client is informed that the Bank carries out the processing of personal data of individuals pursuant to the procedures laid down in the applicable data protection laws of the Republic of Latvia and the European Union, the General Terms of Business and the Personal Data Processing Policy. Purpose of data processing: providing the investment services. Detailed information on the Bank's policy on personal data processing is available in the Bank's website: <https://www.bluorbank.lv/en/information-on-processing-of-personal-data>.

### 4. Signature of the Client (Client's representative)

Surname, name of the Client (Client's representative) \_\_\_\_\_ Signature \_\_\_\_\_

Filled out at \_\_\_\_\_ Digipass key (S) \_\_\_\_\_ Date \_\_\_\_\_ L.s.  
(Please specify the key if this document will be signed and sent to the Bank electronically) dd/mm/yyyy

## 5. Filled in by the Bank

FI Transactions Agreement No.: \_\_\_\_\_

The Client is hereby assigned the following status for all investment services/products:

Substantiation for assigned status \_\_\_\_\_

Special comments:

If the Client is assigned the status of a Private Client, define the correspondence of the following FI to the Client's interests:

Types of FIs		Client's experience			Appropriateness of FI to the Client's interests		
		Low	Average	High	Appropriate	Not appropriate	Not enough information
<b>Non-complex instruments</b>	Stocks, Exchange Traded funds/notes (regulated market)						
	Bonds, non-complex fixed income securities						
	Investment funds (UCITS)						
<b>Complex FI</b>	Margin Forex						
	Contract for difference (CFD)						
	Currency SWAP and FORWARD						
	Complex Exchange Traded Funds (leveraged, derivative based etc.)						
	Futures						
	Options						
	Depository receipts (ADR, GDR)						
	Complex Fixed income instruments (with put/call options, convertible, subordinated etc.)						
	OTC commodity derivatives (SWAP)						
	Alternative investment funds and hedge funds						
<b>Complex transactions</b>	Structured products (notes, certificates)						
	Short selling (bonds, stocks)						
	Securities financing transactions (REPO, REVERSE REPO)						

Please be warned that any service (transaction) checked in the **"Not appropriate"** column is not considered appropriate for you. Therefore, your decision to effect a transaction with such FIs shall mean that you are aware of and undertake all possible risks regarding the transaction, and the Bank shall not be responsible for the consequences of such transaction or any damages you may suffer as a result of it.

The Bank has not sufficient information from you concerning your experience and knowledge in transactions with the FIs checked in the **"Not enough information"** column, the Bank is unable to evaluate whether the provided service (transaction) is suitable for you. Therefore, the Bank hereby warns you that your decision to effect transaction with such FIs shall mean that you are aware of and undertake all possible risks regarding the transaction and the Bank shall not be responsible for the consequences of such transaction or any damages you may suffer as a result of it.

Additionally, the Bank warns you that, taking into consideration the aforementioned circumstances, the Bank is unable to provide you with any kind of advice regarding FI transactions.

Surname, name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_ L.s. \_\_\_\_\_  
dd/mm/yyyy

**The Client has been notified about the assigned status and about appropriateness of investment services.**

Notification sent via \_\_\_\_\_

Bank employee \_\_\_\_\_

Surname, name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_ L.s. \_\_\_\_\_  
dd/mm/yyyy