

APPLICATION FOR OPENING AND MAINTAINING A BASIC ACCOUNT

FILL IN USING BLOCK CAPITALS!

1. Client information

1.1. Surname, name _____

1.2. Identity number and Date of Birth _____ 1.3. No. of identity document _____

1.4. Mobile phone No. _____ 1.5. E-mail* _____

BluOr Bank AS (hereinafter — the Bank) will use the information provided by the Client in paragraphs 1.4. and 1.5. and the information about the declared and/or actual place of residence, as provided in the Questionnaire for opening and maintaining a Basic Account, to communicate with the Client, deliver login data for the mobile Digipass activation website, deliver SMS messages regarding Password+SMS authentication, and deliver notifications about payment card (hereinafter — card) transactions (depending on the service chosen).

*The Client and the Bank agree that, for the purposes of exchanging information and documents, electronic mail (e-mail) may be used. The Client confirms awareness of risks related with the use of e-mail, and confirms that the Bank has informed them about the potential risks and clarified the consequences, and this information is understood by the Client.

2. Internet Bank connection and card information

2.1. Please connect the Internet Bank

2.2. The Internet Bank connection is not required

2.3. Select the Authentication token:

2.3.1. Please issue a new Digipass token

2.3.2. Please connect a mobile Digipass

2.3.3. Password+SMS

(upon opening a **Basic Account**, connection of one Password+SMS Authentication Tool is free of charge; fee for connecting another Authentication Tools is based on the Bank's Pricelist)

2.4. Voice password for identification over the phone

My voice password for receiving information over the phone about the status of my Basic Account and for executing transactions (card transactions, currency exchange, financial instrument transactions – provided that the relevant service agreement has been concluded) (please use Latin letters):

2.5. Card information

2.5.1. Mastercard Classic in EUR currency required: Yes No

2.5.2. Cardholder's name, surname
(please use the Latin alphabet)

2.6. Receiving the Card

At the Bank By mail at the specified actual residence address (if Client identification is carried out).

3. Confirmation and consent

I want to open a Basic Account denominated in EUR.

3.1. I confirm that all the information provided is complete and valid, and I am aware of the liability for providing incomplete or false information under the applicable Law.

3.2. I hereby confirm that I have no account providing the Basic Account services with any other credit institution providing the payment services in Latvia.

3.3. By signing this Application, I confirm my willingness to use the Basic Account services offered by the Bank in accordance with the Terms and Conditions of the Agreement on opening and maintenance of an Account, hereinafter — the Terms and Conditions of the Agreement, the Terms and Conditions of the Credit Card Agreement (if the Client has requested a card), and the General Terms of Business, I am acquainted with these documents and undertake to follow them. I confirm that, prior to signing the Application, I have reviewed the Bank's Pricelist and the Digipass and/or Mobile Digipass, if such service is selected, I understand the mentioned documents, accept them and undertake to follow them.

CONTINUATION

- 3.4. I confirm the receipt of the authentication tool, as selected in this Application, and I am aware that the Bank will use the information specified by the User in paragraph 1.4. and 1.5, for delivery of the initialisation password for Mobile Digipass and/or Password+SMS authentication (if such service is selected). I confirm that all the documents received by the Bank in an electronic form and signed by the Authentication Tool issued/assigned to me, are considered authorised and have the same legal effect as those signed by the me in person.
- 3.5. I am aware that this Application, the Terms and Conditions of the Agreement, and, if the Client has requested a card, the Terms and Conditions of the Credit Card Agreement, constitute the Agreement.
- 3.6. The Agreement between the Bank and the Client is deemed to be concluded when the Bank opens a Basic Account for the Client.
- 3.7. I am aware that the Bank processes personal data of individuals in accordance with the applicable data protection laws of the Republic of Latvia and the European Union and the General Terms of Business and the Personal Data Processing Policy. Purpose of data processing: opening and servicing a Basic Account. Detailed information on the Bank's Personal Data Processing Policy is available here: <https://www.bluorbank.lv/en/information-on-processing-of-personal-data>.
- 3.8. I certify that I have been acquainted with the information on the deposit guarantee scheme, the amount and currency of guaranteed compensation, the procedure and term of payment of guaranteed compensation, the probability of mutual offsetting of claims and liabilities and the contact information of the managing authority of the Deposit Guarantee Fund (Financial and Capital Market Commission).
- 3.9. I consent to receive commercial notifications regarding the Bank's present and future services (including via e-mail, phone or mobile text messages). The purpose of data processing: receipt of commercial notifications. I am informed that I may revoke my consent at any time by submitting an application in a free form to the Bank in ways established in the Bank's Personal Data Processing Policy. I am aware that revocation of my consent shall not affect the lawfulness of data processing, which occurred before the receipt of revocation.

I consent

I do not consent

4. Client

4.1. Surname, name of the Client _____ 4.2. Signature* _____

4.3. Signed in (Country, City) _____ Date* _____
dd/mm/yyyy

*Document properties "Date of Signing" and "Signature" are not to be filled-in if an electronic document is prepared and signed in accordance with laws and regulations on drawing up of electronic documents and delivered to the Bank by using electronic means of communication.

5. Representative of the Bank

5.1. The Client's username in the Internet Bank 5.2. The Client's Digipass No.

5.3. Surname, name of the Representative of the Bank _____ 5.4. Signature of the Representative of the Bank _____

Date _____ L.S.
dd/mm/yyyy