

ADDITIONAL INFORMATION PRIOR TO REMOTELY SIGNING THE FINANCIAL SERVICE AGREEMENT

Financial service provider:

BluOr Bank AS, hereinafter — the Bank,
Registration No. 40003551060
Registered office: Smilšu iela 6, Rīga, LV-1050

The consumer, hereinafter — also, the Client, may receive the necessary information:

- by phone: +371 67 031 333;
- through the chat window of the Client Support Centre www.bluorbank.lv;
- by e-mail: bank@bluorbank.lv,
- at the BluOr Internet Bank or
- from the Client Service Centre on Jēkaba iela 2, Rīga
 - Working hours of the Client Support Centre: weekdays from 9:00 to 18:00.
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Licensing and supervision of credit institutions is carried out by:

Latvijas Banka
Kr. Valdemāra iela 2A, Rīga, LV-1050
Ph. 67 02 2300, e-mail: info@bank.lv

1. Prior to entering into a financial service agreement:

- 1.1. Prior to entering into a financial service agreement, hereinafter — the Agreement, the Client shall read the terms and conditions of the respective financial service (including the Bank's General Terms of Business and the Bank's Pricelist), as well as other binding documents specified in the Agreement.
- 1.2. The Client shall make sure that the Client data and other information specified in the Agreement are correct; if necessary, the Client shall contact the Bank using the above-mentioned contact details.
- 1.3. The terms and conditions of the Agreement and the information provided to the Client prior to the signing of the Agreement shall be available in Latvian, English and Russian. The Bank shall communicate with the Client in Latvian, unless otherwise agreed.

2. Signing and maintaining the Agreement:

- 2.1. The Agreement shall take effect from the date of its signing, unless otherwise agreed between the Bank and the Client.
- 2.2. Remotely signed Agreements shall be permanently available to the Client on the Client's Internet Bank or at the request of the Client, unless otherwise specified to the Client prior to signing the particular Agreement. If an Agreement signed remotely is not permanently available to the Client on the Client's Internet Bank, the Bank shall place the signed Agreement on the Client's Internet Bank or send it to the Client at the request of the Client.

3. Termination of remotely signed Agreements:

- 3.1. Remotely signed Agreements may be terminated in cases and in accordance with the procedures laid down in the relevant Agreement and the Bank's General Terms of Business.
- 3.2. The Client shall have the right to withdraw unilaterally from the Agreement within 14 days from the date of its signing by informing the Bank in written, in paper form, or by notifying the Bank on the termination of the Agreement via the Internet Bank (by sending the "Message to the Bank") having settled all the obligations with the Bank arising from the services already provided. If the Client does not exercise the right of withdrawal within 14 days of the date of signing of the Agreement, the Agreement shall be deemed to have entered into force from the date of its signing.
- 3.3. The right of withdrawal shall not apply to the following services:
 - 3.3.1. Currency exchange;
 - 3.3.2. Securities;

- 3.3.3.** Investment Fund Certificates;
- 3.3.4.** Cash settlements;
- 3.3.5.** Forward rate agreements (FRA);
- 3.3.6.** Interest rates, currency and share swaps;
- 3.3.7.** Options for contracts for the purchase or sale of any of the instruments referred to in this paragraph (including cash settlements, in particular currency and interest rates options);
- 3.3.8.** Contracts the performance of which has been completed at the express request of the Client before the Client exercises his/her right of withdrawal.

4. Dispute resolution:

- 4.1.** The legal relationship between the Bank and the Client shall be governed by the laws and regulations of the Republic of Latvia.
- 4.2.** Any dispute, controversy or claim arising out of this Agreement which affects the Agreement or its amendments, violation, termination, legality, validity or interpretation thereof, shall be subjected to settlement through negotiation.
- 4.3.** If the Bank and the Client are unable to resolve the dispute by negotiation, the Client shall have the right to refer to the Ombudsman of the Association of Commercial Banks of Latvia and/or the Consumer Rights Protection Centre.
- 4.4.** Unless otherwise specified in the Agreement, the Client shall have the right to refer the dispute to the court of the Republic of Latvia in accordance with the applicable laws and regulations of the Republic of Latvia, or, if the Client is a legal person, to the Court of Arbitration of the Association of Latvian Commercial Banks, composed of one arbitrator, in Riga, in accordance with the statutes, rules of procedure and by-law of the Court of Arbitration on the expenses of the Court of Arbitration of the Latvian Association of Commercial Banks". Litigation shall be conducted in Latvian.