



JSC "RIETUMU BANKA"
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DEPOSIT ORDER

Date / / 20

Approved by the Board of JSC "Rietumu Banka", Minutes No. 78, 11.11.2022

COMPLETE IN BLOCK CAPITALS

Client _____
(corporate entity: full name / private individual: name, surname)

Account No.

- The Client requests to open: Deposit Deposit with interest capitalisation
(specify type of deposit) Accumulative deposit Deposit with periodic interest repayment
 Deposit with overdraft facility

DEPOSIT AMOUNT, CURRENCY AND INTEREST RATE

Deposit amount _____
(in figures) (currency)

Deposit amount and currency _____
(in words)

Annual interest rate _____
(in figures) (in words)

FREQUENCY OF INTEREST PAYMENTS AND MATURITY DATE

Interest paid every: 1 month 3 months 6 months 1 year at maturity

Deposit maturity date / /20

FOR DEPOSIT WITH OVERDRAFT FACILITY

The Client requests to assign overdraft

Overdraft limit _____
(in figures) (currency)

Overdraft limit _____
(in words)

Overdraft annual interest rate _____
(in figures) (in words)

Collateral: if the Bank accepts this order it is presumed that the Client has pledged for the benefit of the Bank all financial assets owned by the Client in present or in future, including all types of deposits, which are deposited or will be deposited to any Client's account with the Bank, as well as interests and accretions connected to such deposits as a financial collateral securing all Bank's claims, which are arising from this order.

TRANSFER OF THE DEPOSIT AMOUNT AND INTEREST

The Client requests to:

transfer the deposit amount from the account No.

upon maturity of the agreement,

transfer the deposit amount to the account No.

transfer the interest to the account No.

Deposit – a fixed-term deposit of the Client with the Bank with the right to receive an accrued interest at the end of the term.

Accumulative deposit – a fixed-term deposit of the Client with the Bank which allows the Client to add to the deposited amount, and receive an accrued interest at the end of the term. When adding funds to the deposit, the interest rate will be recalculated according to the current rates on the accumulative deposits.

Deposit with interest capitalization – a fixed-term deposit of the Client with the Bank, with monthly calculated interest that is added to the principal.

Deposit with periodic interest payment – a fixed-term deposit of the Client with the Bank where the accrued interest may be received once every 1, 3, 6 or 12 months.

Multicurrency deposit – a deposit that allows the Client to make a deposit in both EUR or/and USD simultaneously, and exchange these two currencies one into another during the entire term of the deposit. The interest rates on both currencies are set at the moment of the opening of deposit and do not change when you switch from one currency to another. Interest is paid at the end of the term. Minimum amount of the other currency (in case of placing deposit in two currencies) – 5 000 EUR/USD. Minimum amount of one exchange – 5 000 EUR/USD.

Deposit with overdraft facility – a deposit that allows to receive an overdraft from 1% to 90% of the principal amount. The amount of the overdraft is credited to the current account. Interest is paid at the end of the term. Annual interest on the overdraft equals interest on the deposit + 3 (three) %. Daily repayment of the interest on overdraft. If amount of overdraft and accrued interest on overdraft reach the volume of deposit, the deposit is terminated automatically without repayment of the accrued interest on the deposit; liability on overdraft is settled.

X

(Client's signature)

DEPOSIT EARLY TERMINATION CONDITIONS**For deposits up to 12 months:**

1. In case of early termination of the deposit upon the Client's initiative, the Client shall not receive any interest, and the Bank shall charge the Client a fee of 0.10 (zero point ten) % from the deposit amount.
2. Standard early termination – the deposit amount including the interest (if any) shall be paid upon expiry of 7 (seven) day period as of the moment of the receipt of a written deposit agreement termination order.
3. Express early termination – to receive funds no later than the next business day, following the day, when a written deposit agreement termination order was submitted to the Bank, the Bank shall charge the Client an additional fee of 0.10 (zero point ten) % from the deposit amount.
4. If upon termination of the deposit the interest was overpaid, the Bank shall withhold the overpaid interest from the principal amount of the deposit.

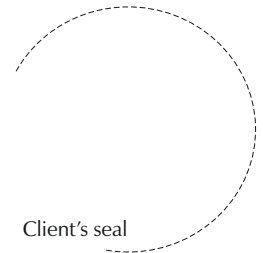
For deposits for 1 year or longer:

1. In case of early termination of the deposit during the first year as of the date of deposit placement, the Client shall not receive any interest, and shall be charged a fee of 0.25 (zero point twenty-five) % from the deposit amount.
2. In case of early termination of the deposit after 1 (one) year from the date of the deposit placement:
 - 2.1. if the actual term of the deposit as of the date of the deposit placement is less than 1/2 of the whole period indicated in the order, the Client shall receive 25 (twenty-five) % from the amount of interest accrued on the deposit;
 - 2.2. if the actual term of the deposit from the date of the deposit placement is equal or more than 1/2 of the whole period indicated in the order, the Client shall receive 50 (fifty) % of the amount of interest accrued on the deposit.
3. Standard early termination – deposit amount including the interest shall be paid upon expiry of 7 (seven) day period as of the moment of receipt of a written deposit agreement termination order.
4. Express early termination – to receive funds no later than the next business day, following the day, when written deposit agreement termination order was submitted to the Bank, Client shall be charged an additional fee of 0.25 (zero point twenty-five) % from the deposit amount (min. 100 (one hundred) EUR).
5. If upon termination of the deposit the interest was overpaid, the Bank shall withhold the overpaid interest from the principal amount of the deposit.

SPECIAL CONDITIONS

I acknowledge that I have read and agree to the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement and the Bank's tariffs.

Client represented by _____
(name, surname)



X _____
(signature)

Rietumu ID _____ **Test-key** _____

TO BE COMPLETED BY BANK EMPLOYEE

I confirm the identity and signature of the Client or the Client's Representative

Passport / Identity document No. _____

_____ X _____ Date ____ / ____ / 20____
(name, surname) (signature)

The Bank opened the deposit No. _____

Notes _____
