JSC "NORVIK BANKA", unified Reg. No.: 40003072918
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AGREEMENT NO. _____
ON ISSUE AND USE OF PAYMENT CARDS
(for natural persons, non-residents)

Client CIF code

☐ **Riga** ☐ _____ _____ 201____

The Client, on the one part,

Name, surname	Date of birth
Passport series and number, issuing authority	Passport issue date
Residence address (street, house number, apartment number, city, postal code, country)	
Phone / Mobile phone / Fax / e-mail	
Name, surname on the Payment Card (in Roman letters)	Voice password (to be filled in compulsorily) (Combination of letters and/or numbers, at least 6. Use Roman letters.)

Card Holder information (if other than the Client)

Name, surname	Identity number	Date of birth
Passport/identity card issued by Republic of Latvia series and number, issuing authority		Passport/identity card issued by Republic of Latvia issue date
Residence address (street, house number, apartment number, city, postal code, country)	Phone / Mobile phone	e-mail
Name, surname on the Payment Card (in Roman letters)	Voice password (Combination of letters and/or numbers, at least 6. Use Roman letters.)	

and JSC „NORVIK BANKA" (unified registration No. 40003072918), hereinafter referred to as the Bank, on the other part,

Bank representative (name, surname)	Bank representative is acting on the basis of authorization No.

together hereinafter referred to as the Parties, have concluded this agreement on issue and use of payment cards:

Payment Card and Payment Card Account information

Type of the Payment Card

☐ **MasterCard** ☐ Standard ☐ Gold ☐ Platinum

☐ **VISA** ☐ Classic ☐ Gold ☐ Platinum

☐ **Maestro**

☐ **VISA Electron**

☐ **Cirrus**

☐ **Salary card***

Additional conditions

*If conditions what was the base of ordering Salary card being changed the Client's obligation is to immediately (as soon as it became known to the Client) inform about this the Bank in written form. Client agrees that after the above conditions are being changed the standard terms and conditions automatically will be granted to the Client in accordance with Bank's tariff's rates for maintenance of payment cards for natural persons what will be in force on the day of the above conditions being changed.

Payment Card Account basic currency ☐ LVL ☐ USD ☐ EUR ☐ ____	Payment Card Account supplementary currencies (if required) ☐ LVL ☐ USD ☐ EUR ☐ ____

Required amount of Authorized Credit _____(_____), **currency** _____

Interest for using the Authorized Credit: according to Bank's valid Tariffs.
Contractual penalty for using the Unauthorized Credit: according to Bank's valid Tariffs.
Contractual penalty for delays: according to Bank's valid Tariffs.

Bank	**Card Holder** (if other than the Client)	**Client**
(signature)	(signature)	(signature)

I wish to receive statements on Payment Card Account operations

☐ By mail at residence address ☐ By mail to other address _____ (please, specify)

☐ By e-mail _____ (please, specify) ☐ At branch office of the Bank _____ (please, specify)

Security of Client Obligations

Deposit of monetary funds in extent of_____(_____) _____ (currency), in the account No. _____in the Bank

Furnishing of information to the Card Holder

(If you do not wish the information on operations conducted on your Payment Card Account and account status be furnished to the Card Holder, please make your choice by inserting „X" below)

If you do not insert a mark below, it is considered that the Client has agreed unconditionally for the information on operations conducted on Client's Payment Card Account and account status is furnished to the Card Holder via the telephone by using the Card Holder's voice password.

The Client ☐ do not agree with the information on operations conducted on Client's Payment Card Account and account status be furnished to the Card Holder by using the Card Holder's voice password.

Confirmation

By signing this Agreement the Client and the Card Holder confirm the following:

- the draft of this Agreement, inter alia Bank's General Provisions for Transactions, were submitted to him before signing this Agreement;
- it has become acquainted with Bank's General Provisions for Transactions and Tariffs for Banking Services, agrees with them and recognizes their binding effect on it (its representative);
- correctness of entire information specified in this Agreement;
- I am the actual beneficiary and interested party in transactions with the Bank, unless notified the Bank on other beneficiary;
- agrees with processing personal data and using means of communication according to Bank's General Provisions for Transactions;
- the Bank has informed the Client on the order, how the Bank provides information about the Client to the Credit Register of the Bank of Latvia, his obligations and their course of execution, how the Bank receives information about the Client from the Credit Register of the Bank of Latvia, and how the Client may receive information about himself from the Credit Register of the Bank of Latvia.

Special Provisions

Filled in by the Bank
Payment Card Account number

L	**V**			**L**	**A**	**T**	**B**												

Authorized Credit granted _____(_____), currency _____

Annual interest rate _____ %. Annual interest rate is specified for information purposes only and is calculated in accordance with Cabinet of Ministers Regulations of 28th December 2010 No.1219 "Regulations on Consumer Crediting". Annual interest rate is calculated considering that interest for credit use and other payments shall remain unchanged for the whole credit term, the credit term shall be one year and the credit shall be repaid by equal payments once in a month during the credit term, as well the credit amount shall be issued at once and with the highest interest rate as applicable to mostly used ways of credit receipt.

The Agreement is executed and signed in 2 (two) counterparts. Each counterpart of the Agreement possesses equal legal force. One counterpart of the Agreement is delivered to the Client, but the second remains at the Bank.

Signatures of the Parties

Bank Powers of Client representative (if any) are verified. S.s. (signature, name, surname)	**Card Holder** (if other than the Client) (signature, name, surname)	**Client** (signature, name, surname)

Employee of the Bank (on the agreement counterpart for the Bank)

S.s.

(signature, name, surname)
Date: ____/____/_____