

CLIENT APPLICATION FORM ON RECEIPT OF BROKERAGE SERVICES¹

Client Code

Date _____

Part I

1. General Information about the Client

Name, surname / Company name	
Personal identity number / Registration number (legal entities)	Passport series and number (for natural persons)
Passport issue date/Registration date	Passport issuer country / Country of registration of legal entity
Are you included in the list of internal information holders for any issuer who trades financial instruments in regulated markets? <input type="checkbox"/> Yes. Please specify these issuers: _____ <input type="checkbox"/> No	
Are you a professional client? <input type="checkbox"/> No <input type="checkbox"/> Yes. Please specify the country and institution which granted the status of professional client and the date of granting this status _____ <input type="checkbox"/> No information on status	
Please select one position which best describes you (for legal entities): <input type="checkbox"/> 1. The State and municipality, a state institution managing public debt, a central bank, the World Bank, the International Monetary Fund, the European Central Bank or other international financial institution. <input type="checkbox"/> 2. A commercial company with main operations connected to large-scale investments in financial instruments. <input type="checkbox"/> 3. An institution licensed to operate in financial markets and controlled in the Republic of Latvia or any other country: <input type="checkbox"/> A credit institution, <input type="checkbox"/> An investment brokerage company, <input type="checkbox"/> Another licensed or regulated financial institution, <input type="checkbox"/> An investment fund or an investment management company, <input type="checkbox"/> An insurer, <input type="checkbox"/> A pension fund, <input type="checkbox"/> A commodity dealer, <input type="checkbox"/> A company which performs operations on its own account in options, futures or derived financial instrument markets, or in basic assets markets of a derived instrument, with the sole purpose of limiting financial risks associated with the derived financial instruments market, or which performs operations on behalf of other market participants or provides price fixation services, where such deals are guaranteed by the participants of the system of settlements in this market provided that liabilities for ensuring execution of contracts signed by such company lays with the participants of the system of settlements in this market, <input type="checkbox"/> Other commercial company with main operations connected to large-scale investments in financial instruments. Please specify the institution and country issuing the licence if any of the criteria specified under Paragraph 3 were selected: _____ <input type="checkbox"/> 4. A commercial company corresponding to at least two of the following three requirements: <input type="checkbox"/> Its own capital equals or exceeds 2 million euro, <input type="checkbox"/> Net turnover equals or exceeds 40 million euro, <input type="checkbox"/> Balance sheet value equals or exceeds 20 million euro. <input type="checkbox"/> 5. None of the above.	
<input type="checkbox"/> To be filled out if the Client did not specify any of the above positions, but expresses the wish to become a professional client. Please grant me a status of professional client. I hereby acknowledge that: <input type="checkbox"/> I have performed significant deals in financial markets – at least 10 deals per quarter during last four quarters, <input type="checkbox"/> Financial instrument portfolio value comprised of financial assets and financial instruments exceeds 500 000 euro, <input type="checkbox"/> I have a minimum of one year's experience in a position in the financial sector requiring knowledge of financial market deals and services. Name, surname and signature: _____	
Client's signature	

2. Information on the Financial Instrument Account

- I hereby acknowledge that I shall be the owner of financial instruments within the financial instrument account
- I hereby acknowledge that financial instruments within the financial instruments account shall not be owned by me, but I shall be the holder. The financial instruments account shall be nominal in accordance with the Financial Instruments Market Law of the Republic of Latvia.

The Client is entitled to refuse the provision of information requested in Part II of this form by certifying this with its signature. (In such an event the Client shall not fill out and sign Part II of the Form). The Bank warns the Client and the Client understands and acknowledges that refusal to provide this information prevents the Bank from assessing the pertinence of Client's financial instrument deals to the needs of the Client, and the Bank shall hold no liability for consequences which can result from the Client's refusal to provide such information.

The Client refuses to provide the information

<p>THE CLIENT</p> <div style="text-align: center; border: 1px dashed blue; border-radius: 50%; width: 150px; height: 150px; margin: 20px auto;"> <p style="font-size: 24px; margin: 0;">seal</p> </div> <p>Signature _____</p> <p>Name, Surname _____</p>	<p>Date _____</p> <p style="text-align: right;">_____ 20 ____</p>
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Part II

3. Client's Experience and Knowledge of Operations with Financial Instruments

3.1. Knowledge of financial instrument deals	
Financial instrument	Are you aware and have an understanding of these financial instrument deals and the associated risks?
Bonds ²	<input type="checkbox"/> yes <input type="checkbox"/> no
Equities ³	<input type="checkbox"/> yes <input type="checkbox"/> no
Derivatives (futures, options, CFD, etc.)	<input type="checkbox"/> yes <input type="checkbox"/> no
Deals with additional financing ⁴	<input type="checkbox"/> yes <input type="checkbox"/> no
Other _____	<input type="checkbox"/> yes <input type="checkbox"/> no
3.2. For how long have you performed financial instrument deals?	
<input type="checkbox"/> have not performed <input type="checkbox"/> less than a year <input type="checkbox"/> more than a year	
3.3. The annual number of financial instrument deals (if any)	
<input type="checkbox"/> less than 10 <input type="checkbox"/> 10-30 <input type="checkbox"/> more than 30	
3.4. The annual amount of financial instrument deals (if any)	
<input type="checkbox"/> Less than EUR 50,000 <input type="checkbox"/> EUR 50,000 -150,000 <input type="checkbox"/> EUR 150,001 - 500,000 <input type="checkbox"/> more than EUR 500,000	
3.5. The nature of previous financial instrument deals (if any)	
<input type="checkbox"/> stable capital increase ⁵ specul ⁶ <input type="checkbox"/> deals ⁶	
3.6. Client's Education	
<input type="checkbox"/> Higher education <input type="checkbox"/> Secondary education <input type="checkbox"/> Elementary education <input type="checkbox"/> Other	
3.7. Is your education related to finance/economics?	
<input type="checkbox"/> yes <input type="checkbox"/> no	
3.8. Is your profession/previous profession related to finance/economics?	
<input type="checkbox"/> yes <input type="checkbox"/> no	

¹ The information above is provided by the Client to enable AS NORVIK BANKA (hereinafter referred to as the Bank) to assess the pertinence of financial instrument deals to the needs of the Client when providing investment services and associated investment services.

² Including investment funds investing in bonds.

³ Including investment funds investing in equities.

⁴ Deals involving the attraction of additional financing using financial instruments owned by the Client as collateral.

⁵ Investments with risk below average and average risk investments with the aim of achieving stable capital increase.

⁶ High risk investments with the aim of achieving maximum profitability (including use of additional financing in financial instrument deals)

<p>Client's signature</p>

4. Warning to the Client

The Bank warns the Client that the knowledge and experience of the Client may not be sufficient for understanding the risks associated with certain financial instrument deals, and such deals may not be suitable for the Client. The Client is entitled to perform deals with financial instruments which, in the professional opinion of the Bank, are not suitable for the Client. The Bank warns the Client that in the professional opinion of the Bank:

- 4.1. If the Client has no understanding of deals with financial instruments or the risks associated with them, these financial instruments are not suitable for the Client;
- 4.2. Additional financing deals and the use of additional financing in the Client's deals with investment fund certificates may not be suitable for the Client if the Client has no experience in financial instrument deals.
- 4.3. Additional financing deals and the use of additional financing in the Client's financial instrument deals, with the exception of deals specified in the Paragraph 4.2, as well derived financial instrument deals, are not suitable for the Client if the Client has no experience in financial instrument deals.
- 4.4. Additional financing deals, the use of additional financing, and derived financial instrument deals may not be suitable for the Client if the time frame of the Client's performance of financial instrument deals is less than one year, or if the annual number of financial instrument deals is less than ten, or if the Client has not previously performed any speculative deals⁶ with financial instruments.

5. Client's Acknowledgement

By signing this form, the Client acknowledges that

- 5.1. The information provided is accurate and true, and the Client undertakes to inform the Bank in the event of any changes in the aforementioned information;
- 5.2. The Bank is not liable for any consequences resulting from the provision of incomplete or inaccurate information or due to a failure to inform the Bank of any changes in the aforementioned information;
- 5.3. The Client has familiarised himself with the Warning to the Client (Section 4 of the form), in which the Bank informs and warns the Client that, in the professional opinion of the Bank, certain financial instrument deals are not or may not be suitable for the Client, taking into account the level of knowledge and experience of the Client in financial instrument deals. The Client understands and acknowledges that the Bank is not liable for any consequences, including any possible financial losses of the Client, which arise as a result of financial instrument deals performed by the Client that are not suitable or may not be suitable for the Client.

<p>THE CLIENT</p> <div style="text-align: center; border: 1px dashed blue; border-radius: 50%; width: 150px; height: 150px; margin: 20px auto;"> <p style="font-size: 24px; margin: 0;">seal</p> </div> <p>_____</p> <p>Signature</p> <p>_____</p> <p>Name, Surname</p>	<p>Date</p> <p>_____ 20 ____</p>
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6. Filled out by the Bank's Responsible Employee

Based on the information provided by the Client, the Client has been granted the status of:

<input type="checkbox"/> A retail client	<input type="checkbox"/> A professional client	<input type="checkbox"/> An eligible counterparty
<p>_____</p> <p>Name, surname, position</p>	<p>_____</p> <p>Signature</p>	<p>Date: _____ 20 ____</p>