

## AGREEMENT NO \_\_\_\_\_ ON THE ISSUANCE AND USE OF PAYMENT CARDS

(for legal persons - residents of the Republic of Latvia)

Client code: \_\_\_\_\_

\_\_\_\_\_, \_\_\_\_\_ 20\_\_\_\_

Client
_____, reg. No _____, registration date: _____.
Legal address: _____ Main office address: _____
Phone: _____, e-mail: _____
Client's name on the Card: _____, voice password of the Client: _____

Client's legal representative
_____, identity No: _____, date of birth: _____.
Identity document: _____ No _____, issued on _____
Declared address: _____ Residence address: _____
Phone: _____, e-mail: _____
Basis of representation: _____

Card User:
_____, identity No: _____, date of birth: _____.
Identity document: _____ No _____, issued on _____
Declared address: _____ Residence address: _____
Phone: _____, e-mail: _____
Name, surname on the Card: _____, voice password of the Card User: _____

Contact person (the provided information will be used in the event the Client cannot be contacted)
_____, phone: _____, e-mail: _____

Bank
<b>AS PNB BANKA</b> , reg. No 40003072918, 15-2 Elizabetes Street, Riga, LV-1010, Latvia, a representative acting pursuant to the Bank's Terms of Authorisation of Employees Servicing the Customers: _____

hereinafter together referred to as – the Parties, conclude this agreement, hereinafter – the Agreement, about the issuance and use of a Card on the following terms:

Card and Card Account
Card type: _____
Base currency of the Card Account: _____, additional currencies (if required): _____
Card Account No LV _____ LATB _____
Preferable amount of the Authorised Credit: _____ (_____)
Amount of the Allocated Authorised Credit: _____ (_____)
Interest (fee for use of the Authorised Credit): _____ (_____) % per annum of the used Authorised Credit amount.
Contractual penalty on the overdue amount of the actually used and not repaid Authorised Credit: _____ (_____) % per annum for each overdue payment day
Contractual penalty for using the Unauthorised Credit: _____ (_____) % per annum of the Unauthorised Credit amount.
Security for the Client's liabilities – cash deposit in the amount of _____ (_____) on the account No LV _____ LATB _____ opened with the Bank

Provision of information to the Card User
The Client _____ that the Card User is provided with information about the transactions performed on the Client's Card Account and the balance of the Card Account, using a voice password assigned to the Card User.

Client's acknowledgement
By signing this Agreement the Client acknowledges that prior to signing thereof the Client has been explained the provisions for execution, servicing and termination of the Bank's service and that the Client has familiarised itself with the Bank's Rates and Fees, General Provisions for Transactions, General Provisions for Client Data Processing, and special provisions applicable to specific Bank's services that are an integral part of the Agreement, agrees with them, and acknowledges their binding effect on itself and its represented person.
The Client acknowledges that it has been informed that the full text of the Bank's Rates and Fees, General Provisions for Transactions, General Provisions for Client Data Processing, and special provisions applicable to specific Bank's services are available on the Bank's website <a href="http://www.pnbbanka.eu">www.pnbbanka.eu</a> , and it is entitled to receive the aforementioned documents in paper form.
The Client confirms that the Bank has informed it about the procedure according to which the Bank submits information about the Client, its obligations and course of fulfilment thereof to the Credit Register of the Bank of Latvia, and information about the Client, Client's accounts and beneficial owner – to the State Revenue Service, as well as agrees that the Bank receives information about the Client from the Credit Register of the Bank of Latvia.
The Client may receive information about itself stored in the Credit Register of the Bank of Latvia.

This Agreement has been executed and drafted in 2 (two) identical copies and enters into force on the day of its signature by both Parties. One copy of the Agreement is given to the Client, the other remains with the Bank.

Signatures of the Parties		
<b>Bank</b>	<b>Card User:</b>	<b>Client</b>
(position, signature, name, surname)	(signature, name, surname)	(signature, name, surname)