

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

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

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

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<b>Client</b>		
_____, identity No: _____, date of birth: _____		
Identity document: _____ No _____, issued on _____		
Declared address: _____ Residence address: _____		
Occupation: _____, workplace/educational institution: _____		
Phone: _____, e-mail: _____		
Workplace: _____, position: _____, salary (after tax): _____		
Other income: _____		
Number of dependants: _____		
<b>Client's legal representative</b>		
_____, identity No: _____, date of birth: _____		
Identity document: _____ No _____, issued on _____		
Phone: _____, e-mail: _____		
Basis of representation: _____		
<b>Card User:</b>		
_____, 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: _____		
<b>Contact person</b> (the provided information will be used in the event the Client cannot be contacted)		
Phone: _____, e-mail: _____		

### Bank

**AS PNB BANKA**, 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.  
 Annual percentage rate (APR): \_\_\_\_\_ %  
 Total amount that the Client is due to the Bank: \_\_\_\_\_ EUR (\_\_\_\_\_)

Security for the Client's liabilities – cash deposit in the amount of \_\_\_\_\_ (\_\_\_\_\_)  
 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 consent to data processing

Pursuant to point (a) of Article 6(1) of the Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation):

- I agree to the State Social Insurance Agency (hereinafter – SSIA) releasing the following personal data of mine for the last six months prior to the day the data were requested:
- information about social insurance contributions and insurance periods
  - information about the pension/benefit/allowance transferred for disbursement
  - information about the amount of the granted pension/benefit/allowance
- I do not agree to SSIA releasing my personal data. I will submit a SSIA statement myself.

The purpose of data usage – evaluation of creditworthiness.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### 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 [www.pnbbanka.eu](http://www.pnbbanka.eu), 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 retrieve the 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

Bank	Card User:	Client
(position, signature, name, surname)	(signature, name, surname)	(signature, name, surname)