

Riga       \_\_\_\_\_

\_\_\_\_\_ 20\_\_\_\_

**Borrower:**

Company name	Registration number <input type="text"/>
Type of commercial activities	
Country of incorporation <input type="checkbox"/> Latvia <input type="checkbox"/> _____	Registration date
Legal address (street, building number, apartment number, city, postal code, country)	Phone number / Mobile phone number / Fax number
Actual address (if differs from the legal address) (street, building number, apartment number, city, postal code, country)	E-mail address
Borrower's representative (name, surname, identity number [for residents of the Republic of Latvia] or date of birth [for non-residents of the Republic of Latvia])	Borrower's representative is acting pursuant to the <input type="checkbox"/> Articles <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Procuration <input type="checkbox"/> _____
Number, issuing authority, country of issuance of the personal identification document	Date of issuance of the personal identification document

**Borrower's owners (shareholders)**

Company name / Name, surname	Registration number / personal number / Date of birth (if there is no personal number)	Legal address /Declared residence address

**Additional information on the Borrower:**

Settlement accounts with other banks (name of the bank) <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
Changes in the composition of the company owners (within the last 6 months)
A Borrower-dependant company <sup>1</sup> (LLC or JSC) or a company (LLC or JSC), in which third parties act on their own behalf but in the interests of the Borrower

**Credit:**

Credit amount, currency	Credit maturity date	Date of monthly payment
Form of credit: <input type="checkbox"/> credit with a payment schedule <input type="checkbox"/> credit line <input type="checkbox"/> overdraft		
Preferred schedule of issuance of the credit (do not fill out for a credit line and overdraft) <input type="checkbox"/> by instalments <input type="checkbox"/> entire amount	Preferred credit repayment schedule (do not fill out for a credit line and overdraft) <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/> at maturity date	
Credit purpose		

<b>Borrower</b>  (signature)	<b>Guarantor</b>  (signature)	<b>Pledgor</b>  (signature)
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**Collateral:**

<input type="checkbox"/> all of the property	<input type="checkbox"/> fixed assets	<input type="checkbox"/> claim rights	<input type="checkbox"/> stock of goods	<input type="checkbox"/> other*
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**Brief description of the collateral:**

- all of the property / fixed assets / claim rights / stock of goods / other

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**\* Collateral – Vehicle / vessel:**

Type of a vehicle / vessel	Brand, model, name (for a vessel)	Year of manufacture/ construction	State registration number, IMO number (for a vessel)	Market value	Owner (Company name, registration number / Name, surname, personal number)

**\* Collateral – Real estate:**

Address and cadastral number	Type of real estate (apartment, residential building, building, land, etc.)	Market value	Owner (Company name, registration number / Name, surname, personal number)

**\* Collateral – shares:**

Shareholder (Company name, registration number / Name, surname, personal number / Date of birth )	Company name, registration number of a company which shares is being pledged	Number of shares

**\* Collateral – guarantee of natural person:**

Name, surname	Personal number / date of birth (if there is no personal number)	
Declared residence address (street, building number, apartment number, city, postal code, country)		
Actual residence address (if differs from the declared residence address) (street, building number, apartment number, city, postal code, country)		
Number, date of issuance, issuing authority, country of issuance of the personal identification document	Phone number / Mobile phone number	
	E-mail address	
Place of work (name and address)	Position and work experience	Net income per month, currency

**\* Collateral – guarantee of legal entity:**

Company name	Representative (position, name, surname, personal number / date of birth (if there is no personal number)
Registration number and registration date (specifying the country of incorporation)	
Legal address (street, building number, apartment number, city, postal code, country)	
Actual residence address (if differs from the declared residence address) (street, building number, apartment number, city, postal code, country)	
Guarantor's representative is acting pursuant to the:	
<input type="checkbox"/> Articles <input type="checkbox"/> Procuration <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other _____	
Phone number / Mobile phone number / Fax number	E-mail address

<b>Borrower</b>  (signature)	<b>Guarantor</b>  (signature)	<b>Pledgor</b>  (signature)
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**\* Collateral – Financial assets:**

Amount and currency of financial assets	Term for which financial assets are deposited with the Bank (if the financial assets are deposited) Till _____ 20__.	Deposit account number (if the financial assets are deposited)
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**Valid financial liabilities of the Borrower and the Guarantor:**

Company name / Name, surname; Name of the credit institution	Type of credit (credit, leasing, credit line, overdraft)	Principal outstanding amount, credit currency	Monthly payment (principal amount and interest)	Credit maturity date	Credit collateral

**Loans granted by the Borrower to natural persons or legal entities:**

Borrower's name, surname / company name	Borrower's contact person (name, surname, phone number)	Type of loan (loan, leasing, credit line, overdraft)	Principal outstanding amount, loan currency	Monthly payment (principal amount and interest)	Loan maturity date

**\* Pledgor – Legal entity:**

Company name	Representative (position, name, surname, identity number / date of birth (if there is no personal number))
Registration number and registration date (specifying the country of incorporation)	
Legal address (street, building number, apartment number, city, postal code, country)	
Actual address (if differs from the legal address) (street, building number, apartment number, city, postal code, country)	
Pledgor's representative is acting pursuant to the: <input type="checkbox"/> Articles <input type="checkbox"/> Procuratory <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other _____	
Phone number /Mobile phone number / Fax number	E-mail address

**\* Pledgor – Natural person:**

Name, surname	Personal number / date of birth (if there is no personal number)
Declared residence address (street, building number, apartment number, city, postal code, country)	
Actual residence address (if differs from the declared residence address) (street, building number, apartment number, city, postal code, country)	
Number, date of issuance, issuing authority, country of issuance of the personal identification document	Phone number /Mobile phone number
	E-mail address
Pledgor's representative (name, surname, identity number / birth date (if there is no identity number))	Pledgor's representative is acting pursuant to the: <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other _____

<b>Borrower</b>  (signature)	<b>Guarantor</b>  (signature)	<b>Pledgor</b>  (signature)
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**Documents attached to the Application:**

Copy of a certificate of incorporation, Articles	<input type="checkbox"/>	Informative notice on the type of the company's business activity and basic development periods	<input type="checkbox"/>
Copies of the representative's personal identification document and document certifying the right of representation	<input type="checkbox"/>	Cash flow forecast	<input type="checkbox"/>
Minutes of shareholders general meeting/members meeting or Council meeting regarding the appointment of the Borrower's Board	<input type="checkbox"/>	Tax payment certificate issued by the State Revenue Service (issued not earlier than a month ago)	<input type="checkbox"/>
Decision of the Borrower's respective decision making authority on the obtaining of a credit	<input type="checkbox"/>	Collateral-related documents	<input type="checkbox"/>
Balance sheet, profit and loss calculation (with transcripts) for the last year approved by the State Revenue Service	<input type="checkbox"/>	Pledgor's (natural person's) (if any) documents	<input type="checkbox"/>
Balance sheet, profit and loss calculation (with transcripts) for the last reporting period	<input type="checkbox"/>	Pledgor's (legal entity's) (if any) documents	<input type="checkbox"/>
Audit or auditor's opinion on the last reporting period	<input type="checkbox"/>	Guarantor's (natural person's) (if any) documents	<input type="checkbox"/>
Complete transcript of assets and liabilities, incl.: Debtors and creditors transcript for the last reporting period of the current year	<input type="checkbox"/>	Guarantor's (legal entity's) (if any) documents	<input type="checkbox"/>
Other documents			<input type="checkbox"/>

**Credit Application**, hereinafter „the Application”, is an official document, which in case of granting of a credit is added to the Loan Agreement to be concluded between AS “PNB Banka” (unified registration number 40003072918), hereinafter „the Bank”, and the Borrower as an attachment.

Presentation of false information when completing the Application will be considered as fraudulent obtaining of the credit, as granting of the credit depends on the information specified in the Application, and the person who has completed the Application assumes full responsibility for it in accordance with the laws of the Republic of Latvia.

The Application on behalf of the company is being completed by the authorised person (with authority to sign), and the person who has completed the Application confirms by his own signature that he has such authority.

When signing the Application, the Borrower, the Guarantor (if any) and the Pledgor (if any) with their signature certify that:

- all the information submitted on the Borrower/Guarantor/Pledgor is true, as well as that they are aware of the consequences which may arise due to the presentation of false information, assume full responsibility for the losses incurred as a result of the presentation of false information and undertake to immediately inform the Bank of any changes related to the presented information;
- they do not object to the verification of information on them in any data base;
- they do not object to the registration and storage of information on them in the Bank's data base of clients;
- they have familiarised themselves with the tariffs set by the Bank and the Bank's General Provisions for Transactions, the content thereof is clear to them, they undertake to fulfil and comply with them and acknowledge them as binding upon themselves and upon the represented company).

The Borrower agrees that the Bank uses the information specified in the Application (phone number, mobile phone number, e-mail address, residence address, legal address, etc.) according to the procedure referred to in the General Provisions for Transactions, in particular, to inform the Borrower of the Bank's and/or third parties' special offers, offers and provided services.

The Guarantor (if any) agrees that the Bank uses the information specified in the Application (phone number, mobile phone number, e-mail address, residence address, legal address, etc.) according to the procedure referred to in the General Provisions for Transactions, in particular, to inform the Guarantor of the Bank's and/or third parties' special offers, offers and provided services.

The Pledgor (if any) agrees that the Bank uses the information specified in the Application (phone number, mobile phone number, e-mail address, residence address, legal address, etc.) according to the procedure referred to in the General Provisions for Transactions, in particular, to inform the Pledgor of the Bank's and/or third parties' special offers, offers and provided services.

The Borrower and the Guarantor confirm that the Bank has informed them of the procedure according to which:

- the Bank submits to the Credit Register of the Bank of Latvia information on the Borrower/Guarantor, their obligations and the course of fulfilment thereof;
- the Bank receives information on the Borrower/Guarantor registered with the Credit Register of the Bank of Latvia;
- the Borrower/Guarantor may receive information on them from the Credit Register of the Bank of Latvia,

as well as express their consent to the provision and submission of the information above.

The information specified in the Application is confidential and the Bank guarantees non-disclosure thereof to third parties if the Borrower/Guarantor/Pledgor duly fulfil their assumed obligations (under the respective Loan Agreement/Pledge Agreement/Guarantee). When signing the Application, the Borrower, the Guarantor and the Pledgor express their consent to the fact that the Bank's subsidiaries that provide financial services, may receive the information that is at the Bank's disposal on the Borrower, the Guarantor and the Pledgor, their transactions and account balances, as well as any other information on them (incl. non-disclosable information within the meaning of the Credit Institutions Law) provided that the respective Bank's subsidiary complies with the same confidentiality terms in relation to the information received as the ones set to the Bank.

Should the Borrower, the Pledgor or the Guarantor provide false information, or the Borrower, the Pledgor or the Guarantor have failed to fulfil their assumed obligations in good faith (under the respective Loan Agreement/Pledge Agreement/Guarantee), the Bank is entitled without prior notice:

- to present the information included in the Application and the concluded agreements to third parties without any limitations;
- to give a debt collection order to third parties, i.e. to authorise them to conduct all the activities provided by law required to collect the debt.

<b>Borrower</b>	<b>Guarantor</b>	<b>Pledgor</b>
(signature)	(signature)	(signature)

A person who signs the Application on behalf of the Borrower, the Guarantor and the Pledgor expresses his consent to the fact that the Bank receives and processes his personal data, as well as authorises the Bank to receive information on him registered with the Population Register of the Republic of Latvia, the State Social Insurance Agency and the Credit Register of the Bank of Latvia without obtaining additional confirmation from him.

**Signatures:**

<b>Borrower</b>	Representative's position, signature and clarification of signature , seal  _____	Date ____ 20__
<b>Guarantor</b>	Representative's (if any) position, signature and clarification of signature, seal  _____	Date ____ 20__
<b>Guarantor</b>	Representative's (if any) position, signature and clarification of signature, seal  _____	Date ____ 20__
<b>Pledgor</b>	Representative's (if any) position, signature and clarification of signature, seal  _____	Date ____ 20__
<b>Pledgor</b>	Representative's (if any) position, signature and clarification of signature, seal  _____	Date ____ 20__

**To be completed by the Bank:**

The identity of the persons who have signed the Application has been verified. The Application has been signed in my presence.	Date ____ 20__
Customer Service Centre of the Bank	Bank's employee

<sup>1</sup> A dependant company is an JSC (joint-stock company) or LLC (limited liability company) in which the Borrower has majority of votes, in which the Borrower has the right to appoint or dismiss the majority of the Board or Council members or in which within the reporting year the Borrower has appointed the majority of the Board or Council members.