

AS "PNB Banka", reģ. Nr. 40003072918 Elizabetes iela 15 - 2, Rīga, Latvija, LV-1010 Tālrunis: (+371) 67041100, fakss: (+371) 67041111 e-pasts: info@pnbbanka.eu, www.pnbbanka.eu

AGREEMENT NO ON ISSUE AND USE OF PAYMENT CARDS (for natural persons non-residents of the Republic of Latvia)				
20 Riga			Client's code	
THE CLIENT, FOR ONE PART,				
Name, surname				
Birth date (DD.MM.YYYY)		Series and numl	ber of the personal identity document	
Date of issue of the personal identity document		Country of issue of the personal identity document		
Issuing authority of the personal identity document				
Declared residence address (street, house number, apartment number, city, postal code, country)				
INFORMATION ABOUT THE CLIENT'S LEGAL REPRESENTATIVE (if any)				
Name, surname				
Personal identity number and date of birth (for residents of the Republic of Latvia) or date of birth (for non-residents of the Republic of Latvia)		Series and number of the personal identity document		
Date of issue of the identity document		Country of issue of the personal identity document		
Issuing authority of the identity document				
Client's legal representative acts on the basis of				
POA other (specify)	FDEINAFTED	THE DANK F	TOD THE OTHER BART	
AND AS "PNB Banka" (REGISTRATION NO. 40003072918), H Represented by the Bank's representative acting on the basis of the Rule				
represented by the Pallice representative detailing on the Pallice of the Pallice	o on ridinonly of	and Danie of Employ	, coo cog and one me	
(position, name, surname)				
HEREINAFTER – THE PARTIES, HAVE CONCLUDED THIS ACHEREINAFTER – THE AGREEMENT:	GREEMENT O	N ISSUE AND U	ISE OF PAYMENT CARDS,	
Information about the Card user (if the Card user is not the Client)				
Name, surname				
Personal identity number and date of birth (for residents of the Republic of	of Latvia) or	Series and num	ber of the personal identity document	
date of birth (for non-residents of the Republic of Latvia)		Cones and name	oci oi tre personal identity doddinent	
Issue date of the personal identity document		Country of issue of the personal identity document		
issue date of the personal identity document			or the percental lacritity accounters.	
Issuing authority of the personal identity document				
Declared residence address (street, house number, apartment number, city, postal code, country)				
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Phone/Mobile phone (with country code):		Email address:		
Please specify your relationship to the Card user		1		
Card type (select one) Standard Mastercard Platinum Mastercard without Priority Pass				
Debit Mastercard				
Name, surname on the Card (in Latin letters) Voice password for the Card (Combination of letters and/or digits,				
- Traine, Surface on the Oard (in Editi foliolog)		n 6 symbols in Lat		
Card Account No.				
L V L A T B				
Basic currency of the Card Account (please select one) Bur Sub Rub GBP	Additional curr	rencies of the Card Account (you can specify more than one) USD RUB GBP		
Bank	Client			
(signature)			(signature)	

Provision of information to the Card user – a third person (if the Card user is not the Client) The Client agrees does not agree that the Card user- a third person will be provided with information on transactions performed on the
Client's Card Account and on the state of the account, by using a voice password assigned to the Card user.
Place of receipt of the Card
15 Elizabetes Str., Riga at the representative in Moscow* At the representative in Kiev*
via courier service* to the specified address
(address and talonkens much as with sounting and for delivery by sourier souries)
(address and telephone number with country code for delivery by courier service) I would like to receive the Card account statement:
once a month via courier service * to the specified address in the Bank's automated system "PNB Internetbanka"
(address and telephone number with country code for delivery by courier service) *I hereby undertake to ensure availability of funds on the Card account in the Bank for payment of the commission fee for sending correspondence and the Card as per the Bank's tariffs. Otherwise, I allow debiting any of my accounts in the Bank with the amount of the commission fee in accordance with the Bank's General Provisions for Transactions. I undertake to take out the Card within a month as from the moment of the first Bank's notification of a possibility to receive the Card. I agree that, should I fail to take out the Card within the term specified, the Bank is entitled to close my Card account and the Card without repaying me the commission fee charged for the production and delivery of the Card.
Client's acknowledgement By signing the present Agreement, the Client confirms that:
 he has read the Bank's service rates and the Bank's General Provisions for Transactions (hereinafter – the GPT) and understands the contents thereof, and the Client undertakes to observe and fulfill them, and recognizes their binding effect on him, as well as undertakes to follow the changes thereto which are available on the Bank's website (www.pnbbanka.eu) and at the customer service centers of the Bank; the true beneficiary and interested person in transactions with the Bank is the person specified in the form submitted to the Bank, unless the Client has informed the Bank about the other true beneficiary;
3. he agrees that the Bank is entitled to process personal data of the Client and the Client's legal representatives for the purposes related to the provision of Banking services and the arrangement of related special offers, lotteries and similar activities, provision of information to the determined persons to the extent and manner established by the statutory regulations, performance of statistical study and analysis about group of Clients, service market share and other financial indicators, as well as agrees to the use of means of communication in accordance with the procedure laid down in the Bank's GPT, and in accordance with the requirements of the statutory regulations in the field of personal data protection:
4. has been informed that the Bank (registered office address: 15-2 Elizabetes Street, Riga, LV-1010) manages processing of personal data of the Client and the Client's legal representative. The purpose of processing personal data of the Client and the Client's legal representative is the Bank customer accounting, provision, offer and maintenance of the services. Processing of personal data of the Client and the Client's legal representative is performed pursuant to Article 7 (paragraph 1, 2, 3 and 6) of the Personal Data Protection Law;
5. all the information provided about the Client is true and correct; he is aware of the consequences caused by providing false information and assumes full responsibility for the damage caused in the result of providing false information. He undertakes to notify the Bank immediately of any changes in relation to the information provided;
6. is aware of and agrees that the Bank is not responsible for losses incurred by the Client in case a third person has used the Client's identification data (means) / proximity Card, and the Client has not notified the Bank before about the fact that the above data could have become known to third
person and/or the means of identification/proximity Card had been lost or stolen 7. he agrees that the information about the Client will be requested and obtained from third persons' databases in order to verify the information about the Client related to provision of Banking services, as well as to placement and storage thereof in the Bank's customer database;
 8. he agrees that the Bank use the information specified in the Agreement (phone number, mobile phone number, e-mail address, residence address, etc.) according to the procedure laid down in the Bank's GPT, in particular, to inform the Client of the offers and services provided by the Bank and/or third persons. The Client is entitled to opt-out of the receipt of commercial notices by submitting the application in paper form at any place of service for the Bank's customers or by sending the order in electronic format via the automated Banking system "PNB Internetbanka"; 9. the Bank has informed him about the procedure according to which the Bank submits the information about the Client, his obligations and course of fulfilment thereof to the Credit Register of the Bank of Latvia, the information about the Client, Client's accounts and true beneficiary to the State Revenue Service, as well as about the procedure according to which the Bank can obtain information about the Client retrievable in the Credit
Register of the Bank of Latvia and the Client can obtain information about himself, retrievable in the Credit Register of the Bank of Latvia; 10. he gives his consent that the Bank's subsidiaries that provide financial services obtain information available to the Bank about the Client, his transactions and account balances, and any other information thereof (incl. non-disclosable information within the meaning of the Credit Institutions Law), provided that the respective Bank's subsidiary applies to the obtained information the same confidentiality principles as the ones applied by the Bank;
11. agrees that the Bank recognizes the subject-matter of the Agreement as confidential information and guarantees non-disclosure of it to the third parties, provided that the Client duly performs the obligations under the Agreement. Otherwise, the Bank has the right to transfer to third parties without prior notice and without any limitation the information, the task of debt recovery and performance of activities provided for by the laws and regulations;
12. agrees that fee for maintenance of the Card Account for the current calendar month should be withdrawn in accordance with the Bank's service rates from the Client's Card Account on the last Banking day of the current month. In case of closure of the Card Account, monthly fee for maintenance of the Card Account should be charged in full.
Other terms and conditions for use and maintenance of the Card and Card Account (unless noted otherwise in the Agreement) are specified in the Bank's service rates and the GPT. The Bank's service rates and the GPT constitute an integral part of the Agreement.
The Agreement is concluded for an indefinite period of time. The Agreement is executed and signed in 2 (two) copies – one copy for each Party. Each copy of the Agreement shall have the same legal force.
SIGNATURE OF CLIENT/CLIENT'S LEGAL REPRESENTATIVE
Name, surname, signature, of the Client/Client's legal representative
Date: 20
SIGNATURE OF AS "PNB Banka"'S EMPLOYEE/INTERMEDIARY Identification of the Client/Client's legal representative has been performed. Authorization of the Client's legal representative has been checked. The document has been signed in my presence.
Position, name, surname, signature of the employee/intermediary of AS "PNB Banka"
Date: 20
NOTES OF AS "PNB Banka" Position, name, surname, signature of the representative of AS "PNB Banka"
Date: 20