

AGREEMENT NO. _____
 ON ISSUE OF "PNB PREMIUM" SET (for natural persons)

Client's code

_____ 20 _____ Rīga _____

THE CLIENT, FOR ONE PART,

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 identity document
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Date of issue of the identity document	Country of issue of the identity document
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Issuing authority of the identity document

Declared residence address (street, house number, apartment number, city, postal code, country)

Phone / Mobile phone number (with country code)	Email address
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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 identity document
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Date of issue of the identity document	Country of issue of the identity document
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Issuing authority of the identity document

Client's legal representative acts on the basis of
 POA other (specify)

AND AS "PNB Banka" (REGISTRATION NO. 40003072918), HEREINAFTER – THE BANK, FOR THE OTHER PART,

Represented by the Bank's representative acting on the basis of the Rules on Authority of the Bank's employees servicing the clients

(position, name, surname)

HEREINAFTER JOINTLY REFERRED TO AS THE PARTIES, HAVE CONCLUDED THIS AGREEMENT, HEREINAFTER – THE AGREEMENT, ON ISSUE OF "PNB PREMIUM" SET THAT INCLUDES:

BASIC CARD *Platinum Mastercard*

Name, surname on the Card (in Latin letters)	Voice password for the Card (Combination of letters and/or digits, minimum 6 symbols in Latin letters.)
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<input type="text"/>	<input type="text"/>
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Card Account No. L V L A T B

Card Account basic currency (please select one) <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> GBP	Card Account supplementary currencies (if required) <input type="checkbox"/> EUR <input type="checkbox"/> USD <input type="checkbox"/> GBP
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Participation in the **Priority Pass** programme. (Terms of participation in *Priority Pass* programme are available in Annex No.1).

connection to the automated Banking system "PNB Internetbanka" with authorization device **DigiPass 270** Serial No.

connection to the automated Banking system "PNB SMS-Banka" (only for Basic Card account) to the Client's mobile phone (with country code): _____

I would like to receive the statement of accounts included in the "PNB PREMIUM" set :

once a month via courier service * to the specified address in the automated Banking 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 Basic card account of the "PNB PREMIUM" set for payment of the commission fee for sending correspondence 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.

Bank	Client
(signature)	(signature)

CLIENT'S CONFIRMATION

By signing this Agreement the Client confirms that:

1. he has familiarized himself with the Bank's service rates and the Bank's General Provisions for Transactions (hereinafter – the GPT) and he understands the contents thereof, and the Client undertakes to observe and fulfil 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;
2. 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 persons 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 uses 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 to 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. he is informed and agrees, that all electronic documents (including agreements) signed by the Client in the automated Banking system “PNB Internetbanka” by using the respective Client's identification means are equally valid and binding as the documents signed by the Client by its own hand, and liabilities established by such documents, undertaken obligations, the rights and authorizations granted to the Bank as well as confirmations provided by the Client are fully binding on the Client in compliance with the provisions included in the documents in question;
13. he is informed and undertakes to ensure safety and secrecy of his identification data (identification codes, access codes, passwords, etc.) and keep the identification means (identification table, DigiPass device and any passwords) in secret in a place inaccessible to third parties; should there be a reason to believe that the Client's identification data and/or identification means have become known or available to third parties and/or are lost or stolen, the Client must immediately inform the Bank according to the procedure established by the Bank's General Provisions for Transactions;
14. he is informed and aware that by using the Client's identification data and/or identification means, any third party can gain access to the Client's account and perform operations with it, including obtaining information on the state of the account, performing operations with the funds available at the account, including the credit funds, to sign electronic documents thus establishing any type of obligations on behalf and for the Client;
15. he is informed and agrees, that the Bank is not responsible for the losses incurred by the Client if a third party used Client's identification data (means) and the Client had not warned the Bank before of the fact that the identification data (means) in question could become known to third parties and/or were lost or stolen;
16. he understands and agrees that the Bank is not liable for inaccessibility of statements about transactions performed on the Card Account to third parties, which have been sent by the Bank to the Client in the manner indicated by the Client in this Agreement;
17. he agrees that the commission fee for execution of the “PNB PREMIUM” set shall be withheld. The commission fee for use of the “PNB PREMIUM” set during the first month shall be withheld on the last business day of the month pursuant to the valid Bank's Tariffs, depending on the real number of days from the day of connection (including) until the last calendar day of the month (including). During the following months, the commission fee for using the “PNB PREMIUM” set shall be withheld on the last business day of the month pursuant to the valid Bank's Tariffs. In the event of refusal from the “PNB PREMIUM” set, the commission fee for use of the “PNB PREMIUM” set shall be withheld in full at the moment of closing of the “PNB PREMIUM” set , regardless of closing date. In the event there are not sufficient funds on the Client's account for paying the commission, the Bank is entitled to withhold without further authorization the commission fee from any of the Client's accounts opened with the Bank, pursuant to the Bank's General Provisions for Transactions. But in case neither account of the Client has a balance sufficient for covering the commission fee, the Bank is entitled to reserve on the Client's account the missing amount for covering the commission fee and to debit without further authorization the Client's account at the moment when the Client's account is credited by the needed amount;

Bank	Client
(signature)	(signature)

18. he is informed that he is entitled to refuse of any of the services connected under the "PNB PREMIUM" set , provided that basic Card *Platinum Mastercard* should be connected as one of the additional products, and in this case, the Agreement in its part where it concerns this service, ceases to be effective, but the rest part of the Agreement remains in force;
19. he is aware of the terms and conditions and contents of *Priority Pass* programme granted by the Bank to its clients pursuant to the agreement concluded between the Bank and *PRIORITY PASS LTD (520 Fulham Road, London, SW6 5NJ England)*, hereinafter referred to as *Priority Pass*, as well as about payment procedure for the programme *Priority Pass*, which is available in Annex 1 to this Agreement; the *Priority Pass* programme fully meets his needs, and he considers participation in this programme to be convenient and profitable for him and wishes to receive it, as well as undertakes to fulfil the Terms of participation in the *Priority Pass* programme;
20. The Card Account shall be used for the Client's settlements with the Bank and *Priority Pass*.
Other terms and conditions for use and maintenance of the Card, Card Account, "PNB Internetbanka" and *Priority Pass* (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 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, signature, name, surname of the employee/intermediary of AS "PNB Banka"

Date: _____ 20 _____

NOTES OF AS "PNB Banka"

Position, signature, name, surname , of the representative of AS "PNB Banka"

Date: _____ 20 _____

L.S.