

Requirements and a list of documents required for account opening from private individuals citizens, non-citizens and nonresidents of the Republic of Latvia (LR)

To open a current account following documents must be submitted to the Bank:

1. Customer questionnaire for a Private individual;
2. Questionnaire on tax information for a private individual;
3. Identity document valid for at least 1 (one) month:
 - 3.1. LR citizen's passport or identity card,
 - 3.2. LR non-citizen's passport or identity card,
 - 3.3. passport or identity card issued by other EU member state, *European Economic Area* state or Swiss Confederation,
 - 3.4. diplomatic passport,
 - 3.5. passport of third country citizen (residence permit, if a person permanently resides in territory of LR, that is considered as third country citizen's identity card in LR),
 - 3.6. Stateless person's travel document,
 - 3.7. Refugee's travel document,
 - 3.8. Travel document of person granted with an alternative status in LR.

Persons (excluding mentioned in p. 3.1. – 3.2.), attending identification in the Bank in LR, are obligated to submit personal identity document valid for entering in LR.

Persons (excluding mentioned in p. 3.1. – 3.2.), attending identification not in the Bank in LR, are obligated to submit personal identity document valid in the country where identification is done.

4. Documents confirming the legitimate origin of funds and property/social status of the Customer;
5. Completed Bank's forms.

Rigensis Bank AS follows the principles of the Know Your Customer policy and reserves the right, if necessary, to request additional information or documents related to opening or servicing a current account.

Recommendations for completing Questionnaire and submission/execution of documents

1) Customer questionnaire

All fields in the Customer questionnaire must be completed to open a current account with the Bank. Detailed information about the Customer, its economic activity, expected turnover, partners, origin of funds, beneficiary and purpose of opening an account is required to understand the nature of financial operations and comply with the Know Your Customer principles.

2) Personal identity documents

For the purposes of identification, the Customer/Customer's representative shall present an original personal identity document (a passport or an ID card) to the employee of the Bank.

3) Documents confirming the legitimate origin of funds and property/social status of the Customer

For the purposes of confirming the legitimate origin of funds and property/social status of the Customer, the Bank accepts following documents:

- ✓ a referral letter from other credit or financial institutions providing services to the Customer; references or statements of records from the movable and real property registers or other property registers (land, ship, vehicle registers etc.);
- ✓ references or statements of records from the company registers regarding stocks or shares owned by the Customer;
- ✓ information about securities owned by the Customer;
- ✓ a reference or information about the Customer's employer, positions, profession, education, experience that demonstrates the Customer's professionalism and corresponding remuneration;
- ✓ information about the level and sources of income of the Customer (salary, dividends, employment agreements, etc.);
- ✓ tax declaration of the Customer;
- ✓ account statements from financial institution for period 6-12 months and other documents.

4) Execution of forms of the Bank.

The Customer/Customer's signatory representative shall sign the original forms of the Bank in the presence of an employee of the Bank.