

## APPLICATION FOR RECEIVING DAY-TO-DAY BANKING SERVICES BY A DOMESTIC INDIVIDUAL

FILL IN USING BLOCK CAPITALS!

### 1. Client information

1.1. Surname \_\_\_\_\_ 1.2. Name \_\_\_\_\_ 1.3. Personal identity number \_\_\_\_\_  
1.4. Mobile phone No.\* \_\_\_\_\_ 1.5. E-mail\* \_\_\_\_\_

\*To communicate with the Client, transmit data for activating the Blue KEY app, and send information about payment card (hereinafter – the Card) transactions, depending on the selected service, BluOr Bank AS (hereinafter — the Bank) will use the information specified in paragraphs 1.4 and 1.5.

### 2. Information on Bank services (Current Account, Internet Bank, Card)

#### 2.1. I want to open a Current Account

#### 2.2. I want to connect the Internet Bank

Please fill in the sections below if you choose the Internet Bank option:

#### 2.3. If you don't have an Internet Bank username or want a new one:

2.3.1. Preferred Internet Bank username   
(At least 6 characters, letters and numbers only, no spaces)

2.3.2. Internet Bank authentication tool:  
(Your Current Account comes with one free authentication tool. Additional tools are available for a fee, as set out in the Bank's Pricelist)

2.3.2.1. Blue KEY (authentication solution integrated into the Internet Bank application)  
(Single payment or daily payment limit for signing with Blue KEY: 3,000,000.00 EUR or equivalent in another currency.  
For higher transaction volumes, we recommend choosing a code calculator)

2.3.2.2. Code calculator (Digipass)

#### 2.4. If you already have an Internet Bank username and want to use it:

2.4.1. Client's existing Internet Bank username:   
(if multiple usernames exist, please specify)

#### 2.5. Banking services by phone

Voice password for receiving information by phone regarding the status of any account of the Client, blocking payment cards, and making transactions (such as currency conversion and transactions with financial instruments, if a relevant service agreement has been concluded) (Create a password that is easy to pronounce and contains at least 4 letters and numbers, without symbols or spaces)

#### 2.6. Card information:

Visa Classic Visa Gold (In a package with Priority Pass)

2.6.1. Cardholder's name, surname  
(please use Latin alphabet letters)

#### 2.7. Receipt of the code calculator and/or Card (Priority Pass):

2.7.1. Card:	2.7.2. Code calculator:
<p>At the Bank</p> <p>By post (Latvijas Pasts, no tracking option for shipment, only in EU countries)</p> <p>Courier delivery (worldwide; commission fee according to the Bank's pricelist, and the Client additionally covers actual expenses)</p> <p>If delivery by post or courier delivery is selected, please fill in:</p> <p>Actual address of the Client</p> <p>Other</p> <p>(e.g., specify a different address)</p> <p>If you choose to receive the card by courier delivery, please provide the recipient's first and last name, as well as their phone number for the courier:</p>	<p>Same address as the card delivery address</p> <p>At the Bank</p> <p>By post (Latvijas Pasts, no tracking option for shipment, only in EU countries)</p> <p>Courier delivery (worldwide; commission fee according to the Bank's pricelist, and the Client additionally covers actual expenses)</p> <p>If delivery by post or courier delivery is selected, please fill in:</p> <p>Actual address of the Client</p> <p>Other</p> <p>(e.g., specify a different address)</p> <p>If you choose to receive the code calculator by courier delivery, please provide the recipient's first and last name, as well as their phone number for the courier:</p>

### 3. Confirmation and consent

By signing this application, I confirm that:

- 3.1. All the information provided is true and complete. I acknowledge that in the event of providing false information, I will be liable under the applicable laws and regulations;
- 3.2. Prior to signing the application, I have read the terms and conditions of the Agreement on Account Opening and Maintenance, the terms and conditions of the Credit Card Agreement (*if I choose to receive a Card*), the General Terms of Business, and the Bank's Pricelist, understand them, agree to them, recognise them as binding upon myself, and undertake to comply with them. I am informed that this application, along with the previously mentioned documents, constitutes an agreement between the Bank and the Client, hereinafter referred to as the Agreement;
- 3.3. I have been informed that the documents specified in paragraph 3.2 are available on the Bank's website [www.bluorbank.lv](http://www.bluorbank.lv) or at the Client Service Centre;
- 3.4. I want to use the services offered by the Bank in accordance with the terms of the Agreement;
- 3.5. The Agreement between the Bank and the Client is considered concluded at the moment the Bank opens a Current Account for the Client;
- 3.6. I have been informed and agree that the Internet Bank will be activated in full mode, including for accounts that may be opened in the future;
- 3.7. I have familiarized myself with the code calculator (Digipass) and/or Blue KEY user manual (*if I choose such a service*);
- 3.8. I have received the authentication tool selected in this application – the code calculator (*if I choose such a service*);
- 3.9. I have been informed that when applying for any of the Bank's services, the Bank will process my personal data each time in order to provide the service, to conduct client due diligence, and to comply with international and national sanctions requirements. More detailed information on the Bank's Privacy Policy is available here: <https://www.bluorbank.lv/en/information-on-processing-of-personal-data>;
- 3.10. I have been presented with basic information on the protection of state-guaranteed deposits, including the amount and currency of the guaranteed compensation, the procedure and time of payment of the guaranteed compensation, the possibility of netting of claims obligations, as well as the contact details of the managing authority of the Deposit Guarantee Fund (Latvijas Banka). I am informed that more detailed information about the deposit guarantee can be found at <https://www.bluorbank.lv/en/compliance>;
- 3.11. By choosing to receive a code calculator (Digipass) and/or Card by post or courier, I acknowledge and assume the risks associated with their dispatch and delivery, including the risks related to the security of the shipment and possible delivery delays. I understand that the Bank is not responsible for any losses or expenses incurred by the Client or third parties that may arise due to delays, loss, damage, or misuse of the code calculator (Digipass) and/or Card, including disclosure of confidential information or other circumstances beyond the Bank's control;
- 3.12. I certify and agree that if the application has been completed interactively in the electronic environment provided by the Bank – the Client's Cabinet, where actions (*such as ticking a checkbox*) have been performed, this constitutes giving Consent and is considered an Electronic Signature in accordance with the General Terms of Business.  
\* I agree that electronic mail (e-mail) may be used for exchanging information and documents. I confirm that I am aware of the risks associated with the use of e-mail, and that the Bank has informed me of these risks, explained their consequences, and that the above-mentioned information is clear to me.
- 3.13. I consent to receive marketing communications regarding the Bank's current and future services.  

I agreeI do not agree
- 3.14. I consent to receive personalised credit offers (e.g., mortgage, credit card, consumer loan, or similar). To prepare these offers, the Bank will obtain and analyse my data from the credit information bureau AS "Kreditinformācijas Birojs" (reg. No. 40103673493), which collects data from the State Revenue Service, the State Social Insurance Agency, and AS "Crefo Birojs" (reg. No. 40103947718):  

I agreeI do not agree
- 3.15. I have been informed that I have the right to withdraw my consent to receive marketing communications and personalised offers at any time by submitting a request in free form via the Bank's Internet Bank or by sending an e-mail to info@bluorbank.lv. I have also been informed that the withdrawal of consent does not affect the lawfulness of the processing of data carried out prior to the receipt of the withdrawal.

### 4. Client<sup>1</sup>

- 4.1. Surname, name \_\_\_\_\_
- 4.2. Signature \_\_\_\_\_
- 4.3. Code calculator (Digipass) key or Blue KEY (S) \_\_\_\_\_
- 4.4. Place of signature \_\_\_\_\_ (country, city) \_\_\_\_\_
- Date \_\_\_\_\_ dd/mm/yyyy

FILLED IN BY THE BANK

### 5. Representative of the Bank<sup>1</sup>

- 5.1. Surname, name \_\_\_\_\_
- 5.2. Signature \_\_\_\_\_
- Date \_\_\_\_\_ dd/mm/yyyy

L.S.

<sup>1</sup> Ignore this section if the document has been prepared in accordance with the applicable laws and regulations regarding the execution of electronic documents and signed with a secure electronic signature or the application has been completed interactively in the environment provided by the Bank – in the Client's Cabinet. If the document is signed using the authentication tool provided by the Bank, please **complete** the following fields in the 'Client' section: "Surname, name", "Code calculator (Digipass) key or Blue KEY (S)", "Date".