

Customer questionnaire

This questionnaire is to be filled out and submitted to Luminor Bank AS (hereinafter also referred to as the Bank) to fulfil the requirements of several regulatory enactments concerning the services provided by the Bank to its customers or offered by the Bank to its existing or potential customers. The above regulatory enactments refer to, e.g. the Anti-Money Laundering and Counter-Terrorism Financing Act and related regulatory enactments as well as the Law "On the Agreement between the Government of the United States of America and the Government of the Republic of Latvia to Improve International Tax Compliance and to Implement the Foreign Account Tax Compliance Act (FATCA)" and the related regulatory enactments.

Mandatory fields are marked with "*"

Customer information

Name	Surname	If your name or surname has changed, please visit the closest branch of Luminor and hold a valid identification document (passport or ID card)
<input type="text"/>	<input type="text"/>	
Phone No. *		E-mail
+ 371, Latvija	<input type="text"/>	<input type="text"/>
Please, specify your e-mail address (e.g. abc@inbox.lv)		
Please, make sure that the specified phone number is correct. If the phone number has changed, please, specify your current one for efficient communication with the Bank		

Residence address *	Please, specify your residence address	
Country *	City / Region *	
<input type="text"/>	<input type="text"/>	
City / district *	Village / Street / Number *	
<input type="text"/>	<input type="text"/>	
Zip code *		
<input type="text"/>		

Postal address	Please, specify your correspondence address	
<input checked="" type="checkbox"/> Postal address is the same as Residence address	If your postal address tallies with your residence address, please tick <input checked="" type="checkbox"/> to specify that "Postal address is the same as Residence address"	
Country *	City / Region *	
<input type="text"/>	<input type="text"/>	
City / district *	Village / Street / Number *	
<input type="text"/>	<input type="text"/>	
Zip code *		
<input type="text"/>		

Personal Identification Number *		
<input type="text"/>		
Country of birth *	Citizenship *	Please, specify your citizenship. If you have more than one, please specify all of them by pressing + Add the country
<input type="text"/>	<input type="text"/>	
Please, specify your country of birth	+ Add the country	If you pay taxes in Latvia, the tax identification number is your personal ID code. If you pay taxes in Lithuania or Estonia, tax identification number is your national ID. If you pay taxes in another country, please specify the assigned tax identification number in the respective country.
Tax purposes *	Tax identification number *	
<input type="text"/>	<input type="text"/>	
Please, specify the country you pay taxes in. If there is more than one, please, specify all of them by pressing + Add the country		

Do you use accounts for execution of transactions on behalf of any third parties?

Yes No

Please, tick "yes" if you act on behalf of any other person and use the account in the interests of any other person

Are you Politically exposed person (PEP)?

Position *

If you are a Politically exposed person, please, specify your position or your connection to the Politically exposed person

According to definition stipulated in AML/CTF Law, Politically exposed person is a person who:

a) is or has been entrusted in Latvia, another member country or any third country with prominent public functions over the last year, including: head of state, head of its administrative unit (municipality), head of government, minister (deputy minister or assistant deputy minister (if such position exists in the respective country), state secretary or another senior government official or state administrative unit (municipality) official, member of parliament or member of a similar legislative body, member of the management structure (Board) of a political party, judge of Supreme Court, Constitutional Court or another court (magistrate, member of judicial authority), Supervisory Council or Management Board member of the supreme audit authority, Supervisory Council or Management Board member of the Central Bank, ambassador, charge d'affaires, Supreme commander-in-chief, Supervisory Council or Management Board member of state owned corporation, head of international organisation (director, deputy director) or a person who holds equal office in such organisation;

b) is the spouse or a person equated to such, offspring or that of the spouse or a person equated to such, parent, grandparent or grandchild, sibling to the persons specified in "a" above;

c) is closely associated to politically exposed person - private individual who is publicly known as involved in business or any other close relations with any of the above persons or is a shareholder or stakeholder at an enterprise together with a politically exposed person as well as private individual, sole owner or such legal structure, if it is of public knowledge that the structure has been established on behalf of a politically exposed person

Source of income

Salary

Company's name *

Pension / Allowance

Self-employed

Occupation / source of income *

Income from dividends

Company's name *

Income from real estate management

Address of real estate *

Other

Occupation / source of income *

Country of incorporation *

Country of incorporation *

Please, specify at least one source of income. If you have more than one, please specify all of them.

If you are employed, please specify "Salary" together with the employer and country of incorporation.

If you are self-employed, please describe your occupation.

If you receive income from dividends, please specify the name of the company you own and the country of incorporation.

If you have income from real estate management, please specify the address.

If your source of income does not comply with any of the above, please specify "Another" and add the description.

Transactions within Luminor

Number of transactions (monthly) *

Transaction is considered any use of banking services (transfer, cash in/out payment through ATM, purchase by card). Please, select one option: "less than 15" or "more than 15"

Average incoming amount on customer' accounts per month, EUR *

Please, specify the average expected amount of cash on the account per month

Average monthly cash-in amount, EUR *

If you make or expect to make account crediting by cash payments through ATM, please specify the approximate amount in EUR to be credited over one month on average. If you make no cash payments, specify "0"

Source of cash *

If you have specified that the account will be credited by cash, please specify the cash provenance

Average monthly cash withdrawal amount, EUR *

If you withdraw or expect to withdraw cash from the account through ATM, please specify the approximate amount per month. If no cash withdrawals are made, specify "0"

Purpose of cash withdrawal

If you have specified that cash withdrawals will be made through ATM, please specify further cash utilisation objective

Luminor group

Are you the customer of Luminor in other countries?

Yes No

◀ If you are Luminor customer in another country, please specify "Yes" and select the country from the list

Country *

[+ Add the country](#)

Certification of the Bank's customer (potential customer)

The Bank's customer (potential customer) (hereinafter also referred to as the Customer) is aware that:

- the Bank pursuant to regulatory enactments and its General Business Terms and Conditions is applying and otherwise processing the information provided by the Customer to the Bank in this questionnaire or in relation hereto (hereinafter also referred to as the Customer's information). For instance, the Bank may apply or otherwise process the Customer's information to: perform other duties imposed on the Bank by the Law; discharge the Bank's rights and perform the Bank's duties in relation to the Customer's contractual obligations to the Bank (e.g. the Bank may use the Customer's address, e-mail address or telephone specified herein also to contact the Customer on matters relating to the respective contractual obligations); conduct the required actions to enter into an agreement between the Customer and the Bank following the Customer's request;
- pursuant to regulatory enactments of the Republic of Latvia the Bank is obligated to guarantee confidentiality of certain Customer's information on the Customer, the Customer's accounts with the Bank and transactions conducted by the Customer. The Bank shall keep confidentiality with regard to the above information according to the provisions of the respective regulatory enactments and the Bank's General Business Terms and Conditions;
- The Customer is obligated to immediately in writing advise the Bank on any material changes in the Customer's information.

The Customer certifies to the Bank that:

- the Customer's information is true, accurate, and complete;
- The Customer is entitled to disclose to the Bank the Customer's information for the Bank to apply and otherwise process the Customer's information according to the provisions of regulatory enactments and the Bank's General Business Terms and Conditions.