

CUSTOMER	
Name, Surname	_____
Personal identification no. <i>(date of birth)</i>	_____ Country of residence _____
Phone No.	E-mail _____
Registered place of residence	_____
Actual address <i>(if differs from the Registered)</i>	_____

INFORMATION ABOUT CREDIT	
Purpose of Credit	
<input type="checkbox"/> home purchase	<input type="checkbox"/> home reconstruction
<input type="checkbox"/> home refurbishment	<input type="checkbox"/> home construction
<input type="checkbox"/> land purchase	<input type="checkbox"/> credit refinancing
<input type="checkbox"/> home improvement	<input type="checkbox"/> other
Detailed description of the purpose of Credit	

Credit amount, currency	Credit term
_____	_____
Credit repayment type	Grace period <i>(for the principal amount)</i>
<input type="checkbox"/> linear <input type="checkbox"/> annuity <input type="checkbox"/> special	_____

INFORMATION ABOUT COLLATERAL	
1. Object <i>(apartment, house, etc.)</i>	Year <i>(of construction, etc.)</i>
_____	_____
Address /car make and model	Area <i>(m2)</i>
_____	_____
1. Object <i>(apartment, house, etc.)</i>	Year <i>(of construction, etc.)</i>
_____	_____
Address /car make and model	Area <i>(m2)</i>
_____	_____
Guarantee	_____
	<i>(name, surname, personal identification no. or date of birth/ company name, registration no.)</i>
Additional collateral	_____

CUSTOMER EDUCATION	
<input type="checkbox"/> basic	<input type="checkbox"/> secondary
<input type="checkbox"/> post secondary	<input type="checkbox"/> higher
<input type="checkbox"/> other	_____
Name of education institution	_____
Qualification	_____

CUSTOMER'S MONTHLY INCOME (CURRENCY)**Sources of income**

- salary
 letting of property
 pension and allowances
 dividends
 foreign income
 individual income
 other income _____

Amount _____**CUSTOMER AVERAGE MONTHLY EXPENSES (CURRENCY)****Amount** _____**INFORMATION ABOUT CUSTOMER WORK PLACE****Employer name** _____**Position** _____**Additional information***(length of service, other work place, etc.)* _____**CUSTOMER'S FAMILY SITUATION**

- married
 unmarried
 other _____

Number of family members _____ **Dependants** *(incl. children under 18 years old)* _____ **Is there a marriage contract?** Yes No

INFORMATION ON THE CUSTOMER'S FINANCIAL OBLIGATIONS

Creditor	Type of obligation (credit, leasing, overdraft, payment by instalments)	Unpaid obligations (EUR)	Monthly payment (EUR)	Obligation period

CUSTOMER CONFIRMATION

1. I confirm that all the information provided in this Application is true and, in the event of the Credit being granted, I undertake to inform the Bank immediately of any changes related to the information provided. I am aware that AS "Meridian Trade Bank" may refuse to grant me credit if I have provided false or incomplete information.

2. I agree that AS "Meridian Trade Bank", entered in the Commercial Register of the Register of Enterprises of the Republic of Latvia as no.40003194988 on 30.03.2004., address Elizabetes 57, Riga, LV-1772 (hereinafter the Bank), is processing my personal data, incl. any actions with personal data, such as data collection, registration, entry, storage, arrangement, modification, use, transfer, disposal and disclosure, blocking or deletion, applying to and collecting data from the Credit Register of the Bank of Latvia, the State Social Insurance Agency (VSAA), the Land Registry, the Road Traffic Safety Directorate (CSDD) and any other personal data processing systems, legally, contractually or publicly available for personal data controllers of AS "Meridian Trade Bank". The amount of data processed includes all types of information about my income, liabilities and assets. I am informed that I have the opportunity to get information about myself from the above sources.

3. I am informed that in order to evaluate the Customer's creditworthiness and to conclude Credit contracts, the Bank requests the State Social Insurance Agency (VSAA) to provide the Bank with a statement containing the data on my income and periods of insurance registered by the VSAA for the last six months from the date when information was requested:

I authorize the Bank to request and receive the above-mentioned information from VSAA I will request the above-mentioned information from VSAA and submit it to the Bank

4. I certify that I am aware of my right to access my personal data processed by the Bank and request it to be rectified or deleted, except for the cases when the Bank is under an obligation to store data in order to prove the legality of the prior processing. I am also aware about my right to suspend processing of data, if this is done in violation of the laws of the Republic of Latvia, as well as to refuse to process personal data.

5. I certify that I am informed about the Terms and Conditions of the Credit and its cost, and I was provided with information about property valuation companies accepted by the Bank.

6. I certify that I have not been declared insolvent and I have not started a bankruptcy proceeding, nor have I filed an application for a court to initiate insolvency, nor have I appealed to my creditors with such intent.

7. I am informed that the Bank will withhold the service fee for examination of Credit application according to the Bank Service Tariffs (Price list). I certify that prior to signing this application, the Bank has provided me with the opportunity to get acquainted with the General Business Terms and Conditions and the Price List that are available on the website www.mtbank.eu and at the Bank Customer Service Centres. I certify that prior to signing this application, I have read the above-mentioned provisions and the Price list, I have clarified all unclear issues and received the required answers, and those are fully understandable to me.

The Bank reserves the right to request additional information and documents, if necessary.

Credit application (and other information submitted by the Customer / requested by the Bank from different registers and databases), regardless of the Bank's decision whether or not to grant the credit, shall be kept at the Bank (in the event of the credit being granted - 10 years from the date of the credit repayment, in case of credit refusal - 3 years from the date of refusal).

The purpose of processing the Customer's information indicated in this application is to assess the Customer's creditworthiness with the aim of concluding agreements related to a credit transaction; the legal basis for the processing of the information is the establishment and execution of contractual relationships.

The purpose of processing the guarantor's personal data is to assess the guarantor's creditworthiness and to conclude a guarantee agreement; the legal basis for the processing of the information is the observance of the legitimate interests of the Customer.

Customer

(Name, Surname, Signature)

(Date)

TO BE COMPLETED BY THE BANK

Bank's employee

(Name, Surname, Signature)

(Date)

(Registration no.)