

Part C
REGULATIONS ON EXECUTION OF CASH PAYMENTS

Terms used in the Regulations:

IBAN – *International Bank Account Number* – an account number, which is compiled in compliance with international standards.

Currency – a state currency unit.

15.1. Regulations on Execution of Cash Payments are applicable to the relations between the Bank and the Customer (including cash payer, cash beneficiary), executing Transactions cash deposit and cash withdrawal, as well as cash Currency Exchange Transactions in the Bank.

15.2. Regulations on Execution of Cash Payments are not applicable to cash withdrawal Transactions in ATMs.

15.3. In accordance with the Bank's Fees the Fee is applicable to cash deposit, withdrawal and cash Currency Exchange Transactions.

Currency, Paper Banknotes, Coins

15.4. The Bank executes cash deposit or cash withdrawal Transactions, as well as cash currency exchange operations Transactions in the currency, specified in the Bank's Fees or other currencies upon the Customer's agreement with the Bank.

15.5. The Bank executes cash deposit, cash withdrawal and Currency Exchange Transactions with coins only in Latvian lats and santimes.

15.6. Cash deposit and Currency Exchange Transactions with defaced, marked, sealed or old issue paper banknotes is possible upon the Customer's prior agreement with the Bank. The Fee as applicable to such Transaction in accordance with the Bank's Fees.

15.7. The Bank does not execute cash deposits and Currency Exchange Transactions with paper banknotes and/ or coins of the Bank of Latvia, which have apparent damage or which do not match requirements set by the Bank of Latvia. The Bank does not execute cash deposits and Currency Exchange Transactions with foreign paper banknotes and/or coins.

15.8. The Bank is entitled to refrain from cash deposit, cash withdrawal and Currency Exchange Transactions with paper banknotes or coins with the limited processing capabilities in the Bank. The Fee is applicable to such Transactions in accordance with the Bank's Fees.

15.9. In case of stating cash forgery signs the Bank shall withdraw the forged paper banknotes and/ or coins from circulation without compensating the losses to the Customer.

Cash Deposit

15.10. Any person is entitled to execute cash deposit to the Customer's Account with the Bank, as well as upon agreement with the Bank to other accounts with the Bank.

15.11. The Bank is obliged to identify the person who performs a cash deposit in compliance with regulatory enactments of the Republic of Latvia and requirements of the Bank.. The person who performs a cash deposit, is obliged to submit all the documents required by the Bank.

15.12. The funds shall be entered to the Customer's Account or other accounts with the Bank without the consent of the Account's holder.

15.13. Fully and precisely completed, signed and submitted order to the Bank by the Customer in the form, determined by the Bank, shall be the justification of cash deposit. The cash deposit order, compiled by the Bank and duly signed by the Customer, may also be the justification of cash deposit.

15.14. The following information shall be indicated in the cash deposit order (mandatory details):

15.14.1. payment amount in ciphers;

15.14.2. payment amount in words;

- 15.14.3. currency code;
- 15.14.4. information about the Customer (payer):
- for private individual – name, surname, personal identity number (identity code, tax payer number) or, if none, the date of birth and the name of Personal Identity Document, series (if any), number, date, the issuing institution, the country of issue;
 - for legal entity – name, registration number or, if none, the legal (registration) address.
- 15.14.5. information about the Customer (beneficiary):
- for private individual – name, surname, personal identity number (identity code, tax payer number) or, if none, the date of birth;
 - for legal entity – name, registration number or, if none, the legal (registration) address;
- 15.14.6. The Customer's (beneficiary's) IBAN number of the account with the Bank. IBAN number of the account shall be indicated precisely.
- 15.14.7. Purpose of payment – the essence and the product or service, for which the cash deposit is performed, shall be described precisely. The Customer shall indicate the name, number and the compilation date of the justification document (if there is any), on the basis of which the Customer performs cash deposit. In case the Customer (payer) performs cash deposit on behalf of a third party, then the name, surname, personal identity number (identification code, tax payer number or, if none, date of birth) or the name of this legal entity, and registration number or, if none, legal (registration) address;
- 15.14.8. Customer's (payer's) signature;
- 15.14.9. signing date.
- 15.15. Before accepting cash deposit order for execution the Bank shall verify it.
- 15.16. In case in the cash deposit order the Customer has not indicated all the mandatory details (see Paragraph 15.14.), and/or the information is not clear and unambiguous the Bank is entitled, but not obliged, to request the submission of the additional information or submission of a new cash deposit order which is in compliance with all requirements of the Banks and the present Regulations from the Customer. In case the Customer does not submit additional information or a new cash deposit order, the Bank is entitled not to accept for execution or not to execute the cash deposit order, submitted by the Customer.
- 15.17. The Bank is entitled not to accept or execute the cash deposit order in case the Customer does not have a sufficient amount for its execution, i.e. cash amount (payment amount) or the Fee.
- 15.18. Cash deposit order is valid only on the date of signing.
- 15.19. Funds enter the Customer's Account or other account with the Bank at the moment of cash deposit.
- 15.20. The Customer (payer) is entitled to cancel the executed cash deposit only upon written consent of the Customer (beneficiary).
- 15.21. Evidence of cash deposit is the cash deposit justification document about the depositing of cash, issued by the Bank, with the Customer's (payer's) signature, confirming the cash deposit and the Bank's employees' signature and seal, which attest the execution of the mentioned Transaction.

Cash Withdrawal

- 15.22. Cash withdrawal is executed from the Customer's Account, as well as from other accounts of the Customer upon agreement with the Bank.
- 15.23. During the execution of cash withdrawal Transactions the Customer shall observe the limitations (limits) of the amount to be withdrawn specified in the Bank's Fees and the regulations on prior application for cash withdrawal Transaction.

15.24. Fully and precisely completed, signed and submitted order to the Bank by the Customer in the form, determined by the Bank, shall be the justification of cash withdrawal. The cash advance order, compiled by the Bank and duly signed by the Customer, may also be the justification of cash withdrawal.

15.25. The following information shall be indicated in the cash advance order (mandatory details):

15.25.1. information about the Customer (payer):

- for private individual – name, surname, personal identity number (identity code, tax payer number) or, if none, the date of birth;
- for legal entity – name, registration number or, if none, legal (registration) address.

15.25.2. the Customer's (recipient) IBAN number of account with the Bank. IBAN number of the Account shall be indicated precisely.

15.25.3. payment amount in ciphers;

15.25.4. payment amount in words;

15.25.5. currency code.

15.25.6. information about the Customer (recipient):

- name, surname, personal identity number (identity code, tax payer number) or, if none, the date of birth and name of Personal Identity Document, series (if any), number, date of issue, issuing institution and country ;

15.25.7. Customer's (payer's) signature;

15.25.8. date of signing.

15.26. In case the Customer in the cash advance order has not indicated all the mandatory details (see Paragraph 15.25.), and/or the information is not clear and unambiguous the Bank is entitled, but not obliged, to request the submission of the additional information or the submission of a new cash advance order from the Customer, which is in compliance with all the requirements of the Bank and the present Regulations. In case the Customer does not submit additional information or a new cash advance order, the Bank is entitled not to accept for execution or not to execute the cash advance order, submitted by the Customer.

15.27. The Bank is entitled not to execute the cash advance order in case the Customer does not have a sufficient amount for its execution, i.e. cash amount (payment amount) or the Fee.

15.28. Cash advance order is valid 10 (ten) calendar days from the date of signing.

15.29. The Bank prior to executing cash withdrawal performs the Customer's (recipient) identification according to the submitted Personal Identity Document. If the Customer's (recipient) data, indicated in the cash advance order, do not correspond to the data of the Personal Identity Document, submitted by the Customer (recipient), the Bank does not execute cash withdrawal.

15.30. At the moment of cash withdrawal the balance on the relevant account with the Bank is decreased.

15.31. The Customer (beneficiary) is obliged to verify the received amount in the presence of the Bank's employee, who has performed the payment. In case the Customer has not raised a claim (complaint) immediately after the verification or the Customer (beneficiary) has refrained from the verification, later Customer's (beneficiary's) claims (complaints) about the cash withdrawal shall not be accepted.

15.32. The Customer (payer) is not entitled to cancel the executed cash advance order. The Customer (payer) is entitled to revoke the cash advance order prior to its execution and in this case the Bank is entitled on a no contestation basis to right off from the Customer's account and charge the forfeit from the Customer in the amount of not received Fee for this non-executed Transaction.

15.33. The evidence of cash withdrawal is the justification document, issued by the Bank, with the Customer's (recipient) signature attesting the receipt of cash amount and the Bank's employee's signature and seal, which attest the execution of the mentioned Transaction.

Cash Currency Exchange

15.34. The Customer may perform the exchange of the banknotes with one denomination in the same currency in cash into the banknotes of a different denomination of the same currency upon the Customer's separate agreement with the Bank.

15.35. The Bank is not entitled to identify a person performing cash exchange in the Bank excluding the cases and procedures stipulated in the regulatory enactments of the Republic of Latvia.