

## APPLICATION FOR GRANTING A LOAN TO AN INDIVIDUAL DOMESTIC CLIENT

FILL IN USING BLOCK CAPITALS!

### Borrower information

Surname, name \_\_\_\_\_ Identity number  -

Declared address of residence \_\_\_\_\_  
 (Address – flat, street, city, postal code, country)

Actual address of residence \_\_\_\_\_  
 (Address – flat, street, city, postal code, country)

Education \_\_\_\_\_  
 (Higher, vocational, secondary, primary; higher education – specify degree and institution)

Current place of employment, job title \_\_\_\_\_

Mobile phone No. \_\_\_\_\_ E-mail \_\_\_\_\_

### Household information

Marital status:  Married  Not married Have you concluded a marriage agreement with your spouse?  Yes  No

Number of underage children: \_\_\_\_\_ Underage children that are dependents: \_\_\_\_\_ Other dependents: \_\_\_\_\_

### Loan information

Mortgage loan  Mortgage-backed line of credit  Other

Purpose of the loan \_\_\_\_\_

Amount and currency of the loan \_\_\_\_\_ Term of the loan \_\_\_\_\_

Source of repaying the loan \_\_\_\_\_

Preferred loan discharge and interest payment schedule  Decreasing instalments (amortisation)  Balanced instalments (annuity)

For mortgage loans: Purchase amount and currency \_\_\_\_\_ Your contribution \_\_\_\_\_

### Available loan collateral

#### Real estate

Description \_\_\_\_\_

Location (address) \_\_\_\_\_

Owner \_\_\_\_\_

#### Guarantee

Guarantor \_\_\_\_\_  
 (Company name, or surname, name) (Registration No. or identity code)

Current place of work, job title (for individuals) \_\_\_\_\_

### Monthly household budget (EUR)

Monthly household income	Borrower	Spouse (life partner)
Salary (after tax)		
Other regular income (real estate lease, alimony, dividends etc.)		
Other irregular income (bonuses, commissions etc.)		

#### Average monthly household expenses

Utility services, lease		Leisure (sports, travel, entertainment)	
Staple goods, food, healthcare		Monthly loan, lease payments	
Transportation		Other expenses	

Total monthly expenses, EUR \_\_\_\_\_

FAILURE TO SPECIFY AN ITEM OF REQUESTED INFORMATION WILL BE INTERPRETED AS LACK OF CORRESPONDING DATA.

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Continuation

### Confirmation and consent to personal data processing

I confirm awareness of the liability incurred if the data provided in this Application are incomplete or false. I confirm that I became acquainted with the Bank's General Terms of Business (GTB) and Pricelist prior to signing the Application and I consent to the provisions thereof.

By signing this Application, I consent to processing of my personal data, including provision or receipt of data from third parties in accordance with procedure specified in the GTB and to the extent related to achievement of the purpose of the Application.

I am informed that the Bank is entitled to provide data to the Bank of Latvia Credit Register and receive information from the Bank of Latvia Credit Register in accordance with procedure specified in the applicable legislation. I am aware that, in the event of violation of credit liabilities, the Bank will provide information about the violation of credit liabilities to the Credit Register of the Bank of Latvia.

I consent to the Bank receiving my personal information from state and private institutions engaged in data processing, provided that the Bank requires such information.

In accordance with Section 7 Paragraph of the Personal Data Protection Law:

I consent and give permission for the State Social Insurance Agency (SSIA) to provide Baltikums Bank AS with the following personal data for the 6 (six) months preceding the relevant data request:

- Data on social insurance contributions and insurance periods;
- Data on pensions/benefits/compensation forwarded for payment.

I do not consent or give permission for the SSIA to provide the aforementioned data. I will provide a SSIA reference myself.

The purpose of processing the data is evaluation of credit capacity.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
(Borrower's signature and clarification)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
(Guarantor's signature and clarification)

Date | | | |  
| d | | m | m | | y | y | y | y |

Date | | | |  
| d | | m | m | | y | y | y | y |