

## Additional Information Before Entering into a Financial Services Agreement Remotely

### Financial Service Provider

BluOr Bank AS, hereinafter – the Bank  
Registration No. 40003551060  
Registered office: Smilšu iela 6, Rīga, LV-1050

The Client (a natural person – a consumer) may receive the necessary information on business days from 9.00 to 18.00:

- by phone +371 67 031 333;
- by sending an email to [bank@bluorbank.lv](mailto:bank@bluorbank.lv);
- through Internet Bank or
- at the Client Service Centre in Riga, Jēkaba iela 2.

### Licensing and supervision of credit institutions is carried out by

**Latvijas Banka** (The Bank of Latvia)  
Address: Krišjāņa Valdemāra iela 2A, Rīga, LV-1050, Latvija  
Phone: +371 67 022 300, e-mail: [info@bank.lv](mailto:info@bank.lv)

**Patērētāju tiesību aizsardzības centrs** (Consumer Rights Protection Centre)  
Address: Brīvības iela 55, Rīga, LV-1010, Latvija  
Phone: +371 65 452 554, e-mail: [pasts@ptac.gov.lv](mailto:pasts@ptac.gov.lv)

### 1. Before Entering into an Agreement

- 1.1. Before entering into a financial services agreement (hereinafter – the Agreement), the Client must read the terms of the relevant financial service and other documents listed in the Agreement as governing documents, such as the General Terms of Business, the Pricelist, and other related documents.
- 1.2. The Client must check that their personal details and other information stated in the Agreement are correct. If any changes are needed, the Client should contact the Bank using the contact details provided above.
- 1.3. The terms of the Agreement and the information provided to the Client before the Agreement is concluded are available in Latvian, English, and Russian. The Bank communicates with Clients in Latvian unless otherwise agreed.

## 2. Signing and Maintaining the Agreement

- 2.1. The Agreement enters into force on the date it is concluded, unless the Bank and the Client agree otherwise.
- 2.2. Agreements concluded remotely are either continuously available in the Client's Internet Bank or are provided at the Client's request, unless the Client was informed otherwise before signing the Agreement. If such agreements are not permanently available in the Internet Bank after signing, the Bank will, upon the Client's request, place them in or send them to the Client via the Internet Bank.

## 3. Ending the Agreement

- 3.1. You may end an Agreement concluded remotely in the cases and in the way described in the relevant Agreement and the Bank's General Terms of Business.

## 4. Consumer's Right of Withdrawal

- 4.1. The Client (a natural person – a consumer) has the right to withdraw from the Agreement within 14 days from the date the Agreement is concluded and to terminate the Agreement unilaterally in accordance with the procedure set out in the Agreement.
- 4.2. If the Client does not exercise the right of withdrawal within 14 days from the date of conclusion of the Agreement, the Agreement is deemed to have entered into force on the date it was concluded.
- 4.3. If the Client exercises the right of withdrawal, the Client must pay the Bank for the services already provided in accordance with the Agreement.
- 4.4. Unless otherwise agreed by the parties to the relevant Agreement, the Client may not exercise the right of withdrawal in respect of:
  - 4.4.1. Financial services whose price depends on fluctuations in the financial market which the Bank, as the service provider, cannot control and which may occur during the withdrawal period, including services related to:
    - foreign exchange;
    - money market instruments;
    - securities;
    - investment fund certificates;
    - financial futures contracts, including equivalent cash-settled instruments;
    - non-standard forward rate agreements (FRAs);
    - interest rates, currency and equity swaps;
    - options to buy or sell any of the instruments listed in this section

(including cash-settled options, in particular currency and interest rate options).

- 4.4.2. Agreements that have been fully performed following the consumer's explicit request before the consumer exercised the right of withdrawal.
- 4.5. When exercising the right of withdrawal from a remotely concluded Agreement and terminating it:
  - 4.5.1. The Client must notify the Bank by submitting a written notice:
    - at a Client Service Centre;
    - through Internet Bank;
    - by sending the notice by post to the Bank's registered address; or
    - electronically, signed with a qualified electronic signature.
  - 4.5.2. Transactions and actions already carried out by the Client under the Agreement (for example, a card transaction or a payment made via Internet Bank) are not cancelled.

## 5. Dispute Resolution

- 5.1. The legal relationship between the Bank and the Client is governed by the laws of the Republic of Latvia.
- 5.2. Any dispute, disagreement, or claim arising out of or in connection with the Agreement, including its amendment, breach, termination, validity, or interpretation, shall be resolved through negotiations.
- 5.3. If the Bank and the Client (a natural person – a consumer) cannot resolve the dispute through negotiations, the Client has the right to refer to the Ombudsman of the Finance Latvia Association and/or the Consumer Rights Protection Centre.
- 5.4. The Client has the right to refer the dispute to a court of the Republic of Latvia in accordance with the applicable laws of the Republic of Latvia.