

JSC „BALTIC INTERNATIONAL BANK“ WEBSITE TERMS OF USE

These terms and conditions apply to the website maintained and operated by JSC „Baltic International Bank“ (UBI No 40003127883), here referred to as Bank. Please read these terms and conditions (here referred to as the Terms) carefully before you start to use the website (here referred to as Bank’s Website).

By visiting Bank’s Website or by using services offered or information contained thereon, you or a person represented by you if you are acting on the person’s behalf (here referred to as the represented person) agree to be bound by these Terms. As used herein, the terms “you” and “your” also refer to the represented person.

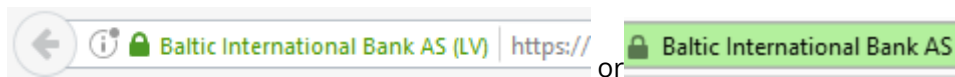
If you do not agree to be bound by these Terms, please do not visit Bank’s Website and do not use services offered and information contained thereon.

1. General Terms of Use of Bank’s Website

1.1. The term ‘Bank’s Website’ means a website (<https://www.bib.eu>) maintained and operated by Bank, together with the information and materials contained thereon.

The purpose of Bank’s Website is to keep its visitors informed about Bank’s business, banking services and products and the terms and conditions of usage thereof.

1.2. To visit Bank’s Website securely, find the address bar (a long white bar at the top of your browser window) and type the web address into this bar. SSL (Secure Sockets Layer) is used to create secure connection with Bank’s Website. Bank’s web server establishes an encrypted link between Bank’s website and your web browser. The lock icon is the key indicator to let you know that you are protected by an SSL- encrypted session and the words „Baltic International Bank AS (LV)” typed in the address bar:



Clicking on the lock displays SSL Certificate and all relevant details (authenticity, the Certification Authority, and the expiration date). Bank holds SSL Certificate from Symantec Corporation (the world’s leading cyber security company).

1.3. Bank may unilaterally modify the contents of Bank’s Website at any time.

1.4. Bank will assume no responsibility whatsoever for expenses and losses incurred through the use of Bank’s Website, also if Bank or Bank’s representative has been aware of the errors on Bank’s Website.

1.5. Any information provided through Bank’s Website is only of an informative nature. The terms and conditions of the services mentioned on Bank’s Website become binding upon the Bank in relation to a specific customer only after they have been specified in the relevant agreement concluded between Bank and the customer.

- 1.6. The information contained on Bank's Website does not constitute an offer, advice or request to buy Bank's services, unless otherwise expressly specified by Bank.
- 1.7. Bank's Website is not intended for use by persons who are prohibited or banned, under the applicable laws, from accessing or using Bank's Website on grounds of their citizenship (nationality), place of residence (domicile) or registered office. Persons who are prohibited or banned from accessing or using Bank's Website or who have any doubts about whether they are permitted to access Bank's Website are requested to leave Bank's Website immediately.
- 1.8. Bank will assume no responsibility whatsoever for accessibility of Bank's Website.

2. Third-Party Information

- 2.1. Links to websites owned and operated by third parties (as contained on Bank's Website) are offered and intended for informative purposes only. Bank will assume no responsibility for any information provided or published by any third party, even if the information can be accessed via the links that are displayed on Bank's Website and point to third-party websites.
- 2.2. If you follow a link from Bank's Website to a third-party website, Bank will not assume any responsibility for the contents, usage and accessibility (technical availability) of the website. Bank does not guarantee the truthfulness, accuracy, reliability, security or completeness of third-party websites.
- 2.3. Bank will not assume any liability or responsibility for any losses which have already been incurred or can be incurred as a result of visiting third-party websites, even if the links to third-party websites are displayed on Bank's Website.

3. Identification Data and Passwords

- 3.1. You expressly agree to use your identification data and the passwords assigned by Bank only in accordance with Bank's *General Terms and Conditions for Transactions* and relevant agreements concluded between you and Bank.

4. Copyright to the Contents of Bank's Website

- 4.1. If so expressly specified on Bank's Website, Bank and/or third parties retain the title (ownership right), copyright© and other intangible intellectual property rights to Bank's Website, including texts, graphics, visual elements, sounds (audio information) and other information. Users are prohibited from copying, publishing or otherwise distributing trademarks or logos contained on Bank's Website without prior written consent of the owners of the trademarks or the logos.
- 4.2. No part of the contents of Bank's Website may be cited without expressly indicating the source in an appropriate manner.
- 4.3. By posting any materials or information on Bank's Website, you acknowledge that you have the right to dispose the materials or the information.

5. Governing Law and Jurisdiction

- 5.1. Bank's Website and the information presented thereon will be governed by the applicable laws of the Republic of Latvia. Disputes arising in connection with the use of Bank's Website or the application of these Terms will be resolved by a court of general jurisdiction of the Republic of Latvia.

6. Information for the Visitors of Bank's Website (Non-Residents of the Republic of Latvia)

6.1. The information presented on Bank's Website is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.

6.2. The information presented on Bank's Website is not intended for the use by United States persons within the meaning of the Securities Act of 1933 (as amended) and the Securities Exchange Act of 1934 (as amended).

6.3. The information presented on Bank's Website is not intended for private investors in the United Kingdom. The information is intended only for professional investors.

7. Data Privacy and Cookie Policy

7.1. Bank uses cookies (small text files) to ensure functionality and to boost performance of Bank's Website. Every time when a particular visitor visits Bank's Website, cookies are transferred from our website and stored on the visitor's browser or mobile device up to the volume as specified in the visitor's browser settings.

7.2. Bank uses cookies of its own systems and of other web analytics services, such as *Google Analytics*. Cookies may be session cookies (temporary cookies) or persistent cookies (cookies which enable our website to 'remember' who you are and to 'remember' your preferences within our website. Bank sets and manages cookies. Cookies are used for analytical purposes, namely to summarise anonymous data relating to website traffic statistics and visitors' behaviour while on Bank's Website. Bank summarises information about:

- the areas of Bank's Website visited by you and the amount of time spent on the website
- sources (website, search engine, social networking services, and others) wherefrom you access Bank's Website
- a browser, operating system (OS), device (and its screen resolution) used by you to visit Bank's Website
- other information.

The information is necessary to maintain the operability (functionality) of Bank's Website and to collect statistics for the purpose of analysing and making Bank's Website better to fit the visitors' needs.

7.3. Any information gathered by cookies is stored only until cookie expiration dates and is not used for any purposes other than those specifically mentioned in the Terms.

7.4. You may configure you browser to restrict or block cookies if you wish. You can adjust your browser settings to delete or reject cookies (*Google Chrome, Firefox, Internet Explorer, Safari* u.tml.). The settings are normally available in the menu of browser options or user preferences. However, if you disable cookies, this will affect your ability to use all possibilities offered by Bank's Website.

7.5. If, when completing the application or communicating with Bank over email, you disclose your given name, family name, national identity number (NIN) or other identification data, you thereby expressly authorise Bank to process the aforesaid data in accordance with Bank's *General Terms and Conditions for Transactions* (Section 5).
