

## INFORMATION ABOUT INVESTMENT SERVICE PROVIDER AND THE PROTECTION OF INVESTOR'S INTERESTS

### Information about Bank

Name: AS Industra Bank

Legal address: Elizabetes street 57, Riga, Latvia, LV-1050

Phone: +371 67019393

WhatsApp: +371 27677569

e-mail: [info@industria.finance](mailto:info@industria.finance)

Bank website: <https://industria.finance>

### Bank Registration data

Unified registration No.: 40003194988

Performer of registration: Republic of Latvia Register of Enterprises

Registration data: 6 May 1994

Operations: The Financial and Capital Market Commission;

Address: Kungu street 1, Riga, the Republic of Latvia, LV-1050;

Phone: +371 67774800;

Fax: +371 67225755;

E-mail: [fktk@fktk.lv](mailto:fktk@fktk.lv);

Website: [www.fktk.lv](http://www.fktk.lv)

### License for the operation of a credit institution

Date of submission: 18 April 1994

The Financial and Capital Market Commission license registration NO: 06.01.02.01.013/ 527

### Communication with the Bank

The information is accepted and provided in Latvian, Russian and English. Customers may contact with the Bank personally, by telephone or in writing, as well as through remote account management systems, in accordance with the terms of the agreements concluded by the Bank.

### Reports

The Bank shall regularly provide the Customer with the reports specified in the regulatory enactments of the Republic of Latvia, as well as other information in accordance with the provisions of the concluded agreements with the Bank.

### Investment protection system

AS Industra Bank is member of the investment protection system of the Republic of Latvia, established according to the Investor protection Law.

**The Investment Protection System** shall provide investors with compensation for the irreversibly missing financial instruments and losses caused created by unfulfilled investment service, if the Bank can not completely and in time perform the obligations to the investor.

**The amount of Compensation** per one investor is 90% of the value of irretrievably lost financial instruments or losses caused by an unfulfilled investment service, but not more than EUR 20,000. Compensation shall be paid in *euro* currency.

**Compensation payment** shall be provided by the Financial and Capital Market Commission on the basis of the investor's application for irretrievably lost financial instruments or losses caused by an unfulfilled investment service. Financial and Capital Market Commission examines the validity of compensation applications and organizes the payment of compensation.

The application for compensation must be submitted within one year of the investor becoming aware, that the Bank has not fulfilled its obligations, but not later than five years from the date of default.

The Investment protection system **does not** apply in cases where investors have suffered losses due to changes in the prices of financial instruments or financial instruments have become illiquid, as well as compensation is not paid:

- 1) to person for transactions in connection with which a conviction has been handed down in a criminal case regarding money laundering;
- 2) other participants in the investor protection system, insurance companies, investment companies or other investors who have indicated that they are professional investors;
- 3) to persons who are in the same concern with the Bank;

- 4) to pension funds;
- 5) to the State and governments;
- 6) For the members of the Board and council of the Bank, the head of the audit commission and the members of this commission, and the head of the internal audit service and the members of this commission, to persons, who are responsible for auditing the accounting documents of the system participant or acting on their behalf, other employees of the Bank who are authorized to plan, manage and control the Bank's activities and who are responsible for it, as well as persons who have directly or indirectly acquired more than five percent of the Bank's capital, as well as persons who are first-degree relatives or spouses of the persons referred to in this paragraph;
- 7) persons for whom the Financial and Capital Market Commission has established that, on the basis of specific terms of an individual contract, they have received high interest rates or financial concessions or caused or used advantage of the circumstances which have caused the Bank financial difficulties or contributed to the deterioration of its financial position.