

## Information for the investor about the Investor Protection System in Latvia

To ensure the security of your investments and provide clarity about the functioning of the Investor Protection System, in accordance with Article 12 of the Investor Protection Law of the Republic of Latvia, we provide the following information:

<p>1. Information about the compensation amount</p>	<p>If your investments are included in the Investor Protection System, the maximum compensation amount for one investor is up to €20,000. Compensation is paid in the event that the financial instrument trader is declared insolvent or their license is revoked. If the investment amount exceeds this sum, the remaining part is not compensated.</p>
<p>2. Information about investments for which compensation is not paid</p>	<p>Compensation is not paid:</p> <ul style="list-style-type: none"> <li>- to individuals for transactions related to which a guilty verdict has been issued in a criminal case for the laundering of illegally obtained funds, terrorism, or the financing of proliferation;</li> <li>- to individuals who are part of the same group as a system participant;</li> <li>- to board and council members of a system participant, the head and members of the audit committee, the head and members of the internal audit service, other employees of the system participant authorized to plan, manage, and control the activities of the system participant and responsible for it, as well as individuals who directly or indirectly hold more than five percent of the system participant's capital, and first-degree relatives and spouses of these persons;</li> <li>- to individuals and their first-degree relatives and spouses who are responsible for auditing the accounting documents of system participants as required by law;</li> <li>- to individuals, for whom Bank of Latvia has determined that, based on the specific terms of an individually concluded contract, they have received high-interest rates or financial concessions or have caused or used circumstances to their advantage that have created financial difficulties for the system participant or contributed to the deterioration of its financial condition;</li> <li>- to system participants, insurance and reinsurance companies, investment companies, or other investors who have declared themselves to be professional investors;</li> <li>- to pension funds, state authorities, local governments, credit institutions, and financial institutions.</li> </ul>
<p>3. Information about the procedure and timeline for compensation payment</p>	<p>Compensation is paid to investors who have submitted a claim to Bank of Latvia or its selected credit institution regarding the unpaid liabilities. Claims for compensation are reviewed by Bank of Latvia. Bank of Latvia publishes information about the procedure for accepting claims, the conditions for compensation payment, and the timeline in the official publication "Latvijas Vēstnesis," as well as on its website. Claims for compensation can be submitted within two years from the date when the relevant information is published in "Latvijas Vēstnesis." Compensation can be paid by Bank of Latvia or its selected credit institution(s). Payment is made within 90 days after it has been determined that the financial instrument trader is insolvent or its license has been revoked.</p>

<p>4. Conditions for receiving compensation</p>	<p>For an investor to receive compensation, the following conditions must be met:</p> <ul style="list-style-type: none"> <li>• The investment must be made with an investment service provider that is a participant in the investor protection system;</li> <li>• A situation must be identified where the investment service provider is unable to fulfill its obligations to the investor;</li> <li>• A claim must be submitted to the operator of the investor protection system within the specified timeframe.</li> </ul>
<p>5. Contact information for the operator of the Investor Protection System</p>	<p>The Investor Protection System in Latvia is maintained by Bank of Latvia. For additional information, you can contact:</p> <ul style="list-style-type: none"> <li>• Phone: +371 6702 2300</li> <li>• Email: <a href="mailto:info@bank.lv">info@bank.lv</a></li> <li>• Address: K. Valdemāra iela 2A, Rīga, LV</li> <li>• Website: <a href="http://www.bank.lv">www.bank.lv</a></li> </ul>