

THE COUNCIL OF LATVIJAS BANKA

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Riga, 20 September 2018

Procedure (internal regulation) No. 279/3

Latvijas Banka's Procedure for the Use of the Proxy Registry "Instant Links"

Note.

As amended by Latvijas Banka's Council Procedure No. 287/6 of 28 March 2018 (in effect as of 15 April 2019), Procedure No. 295/1 of 26 September 2019 (in effect as of 10 October 2019), Procedure No. 305/1 of 23 March 2020 (in effect as of 27 April 2020), Procedure No. 327/7 of 26 April 2021 (in effect as of 1 June 2021), Procedure No. 381/15 of July 2022 (in effect as of 15 August 2022), Procedure No. 410/9 of 6 March 2023 (in effect as of 20 March 2023), Procedure No. 436/1 of 30 October 2023 (in effect as of 1 January 2024), Procedure No 485/5 of 14 October 2024 (in effect from 17 October 2024) and Procedure No 502/3 of 17 March 2025 (in effect from 1 April 2025).

Issued pursuant to Clause 2 of Paragraph 1 of Section 72 of the State Administration Structure Law

- 1. Hereby the "The Rules for the Use of the Proxy Registry "Instant Links"" (Appendix 1) and the sample agreement "On the Use of the Proxy Registry "Instant Links"" (Appendix 2) have been adopted and approved.
- 2. [Deleted]
- 2.1 If the other party is incorporated in another country, the agreement may be concluded in English.
- 3. [Deleted]
- 4. [Deleted]
- 5. The Procedure shall take effect on 18 November 2018.

Deputy Governor of Latvijas Banka

Zoja Razmusa

Appendix 1 to Procedure No. 279/3 of the Council of Latvijas Banka of 20 September 2018

Rules for the Use of the Proxy Registry "Instant Links"

I. General provisions

- 1. The Rules for the Use of the Proxy Registry "Instant Links" (hereinafter, the Rules) shall establish the procedure for the use of the Proxy Registry "Instant Links", the contents of the information to be entered in the Proxy Registry "Instant Links" and the mutual rights and obligations of a user of the Proxy Registry "Instant Links" and Latvijas Banka.
- 2. Terms used in the Rules:
- 2.1. group the group comprises credit institutions incorporated in the European Economic Area within the meaning of the "System Rules for Participation in TARGET-Latvija system", approved by the Council of Latvijas Banka;
- 2.2. Proxy Registry "Instant Links" (hereinafter, the Registry) the registry which contains information on the links between the IBANs (International Bank Account Numbers) and mobile phone numbers or other identifiers (hereinafter, the identifiers) of Registry users' customers;
- 2.2. Functional Specifications of the Registry a technical documentation published on Latvijas Banka's website that details a Registry user's interaction with the Registry;
- 2.3. a Registry user a participant of the EKS, the electronic clearing system of Latvijas Banka (hereinafter, the EKS) or an entity referred to in Paragraph 13 herein which has applied for using the Registry and has received consent of Latvijas Banka in compliance with the procedure established in Chapter III herein;
- 2.4. a Registry user's customer a customer of a Registry user or a credit institution of the same group as the Registry user, as well as a customer of an entity reachable via a Registry user or a credit institution of the same group as the Registry user by way of using Single Euro Payments Area (hereinafter, SEPA) compliant payment system.
- 3. Latvijas Banka shall establish and maintain the Registry to ensure the storage of information entered in the Registry and the provision of information to Registry users upon their request, for the purpose of ensuring more efficient initiation and execution of payments (instant payments, SEPA credit transfers or any other payments).
- 4. A Registry user may access the Registry with one or several BICs registered for the Registry user within the meaning of the "System Rules for Participation in the EKS" approved by the Council of Latvijas Banka (hereinafter, the registered BIC).

II. Key requirements for the use of the Registry

- 5. The information entered in the Registry shall be used to initiate or make a payment, based on the information on the identifier of the payer or the payee provided by the customer of the Registry user.
- 5.1 A Registry user shall implement appropriate procedures and technical solutions to ensure that the information entered in the Registry is used solely for the purpose established in Paragraph 5 herein as well as that the number of information request messages initiated by the Registry user's customer natural person within a specified period of time is not exceeded (no more than 12 information request messages per minute

and no more than 150 information request messages per month).

- 6. A Registry user shall submit information on the customers of the Registry user for entry in the Registry, as well as request to modify, delete and provide the information entered in the Registry and Latvijas Banka shall provide electronically signed information entered in the Registry to a Registry user through online communication or file exchange service in accordance with the regulation of Latvijas Banka establishing the procedure for electronic information exchange with Latvijas Banka by using an advanced security system, where:
- 6.1. the type of information exchange is the provision of the online communication connection, the online exchange of messages and information exchange within the Registry in compliance with the present Rules;
- 6.2. Latvijas Banka shall grant each Registry user, upon its request, in relation to each BIC registered for it, the following licences:
- 6.2.1. two licences of the advanced security system for the online communication connection;
- 6.2.2. two licences of the advanced security system for the online message exchange.
- 6. For the purpose of signing a request message for information submission or a request message for information removal from the Registry, the keys of the advanced security system issued by Latvijas Banka, or the means of electronic identification at the disposal of the Registry user in accordance with Latvijas Banka's regulation stipulating the procedure for electronic information exchange with Latvijas Banka, shall be used.
- 6.² When receiving a request message for information submission, the Registry shall perform a double-entry check, rejecting the request messages submitted more than once by mistake. The double-entry check is performed following the instructions set out in the Functional Specifications of the Registry.
- 6. Upon receipt of a request to link another IBAN of a Registry user's customer to an identifier already entered in the Registry, a notification message on information removal from the Registry due to a new information entry shall be sent to the Registry user who had previously submitted that information.
- 7. Technical specifications and instructions for entering the information in the Registry, its modification and deletion from the Registry, as well as information receipt from the Registry in the form of an XML message are set out in the Functional Specifications of the Registry. Where a message not compliant with the instructions set out in the Functional Specifications of the Registry is received from a Registry user, the Registry shall reject such a message and send a rejection message informing the Registry user that the message cannot be processed.
- 8. The Registry shall be available to Registry users online on a non-stop basis (24/7/365).
- 9. Latvijas Banka shall ensure that the new or modified information submitted by the Registry user for entry in the Registry is available to Registry users immediately after its entering or modification, as well as ensure that the information is no longer available to Registry users immediately after its deletion.
- 9.¹ Every day at 8.00 a.m., Latvijas Banka shall send a list of all mobile phone numbers entered in the Registry to the Registry users that have selected the option of receiving such a list in the Application Form for the Use of the Registry referred to in Appendix 1.1 hereto, according to the method selected in the respective application form.

- 10. A Registry user shall represent and warrant to Latvijas Banka that the performance of its obligations under the Rules does not breach any laws and regulations or by-law applicable to it or any agreement binding on it.
- 11. Latvijas Banka and a Registry user shall be aware of and fulfil all its obligations according to the laws and regulations on personal data protection.
- 11.¹ Latvijas Banka and a Registry user shall act as data controllers with respect to the processing of the personal data of the Registry user's customers, performed to carry out the task referred to in Paragraph 3 herein. The Registry user shall act as a data controller with respect to the personal data submitted to and received from the Registry. Latvijas Banka in its capacity as the operator of the Registry shall act as a data controller with respect to the personal data submitted for entry in the Registry, entered in the Registry and to be provided from the Registry, ensuring their integrity and consistence with the current information submitted by the Registry user to the Registry.
- 12. A Registry user shall undertake to participate in the tests organised by Latvijas Banka and address other issues related to the use of the Registry.
- 12. Latvijas Banka shall maintain a list of Registry users, credit institutions of the same group as Registry users as well as entities reachable via Registry users or credit institutions of the same group as Registry users and publish it on Latvijas Banka's website.
- 12.² A Registry user shall agree that Latvijas Banka publishes its name, BIC and the contact details of its data controller, and the name and BIC of a credit institution of the same group as the Registry user, as well as the name and BIC of an entity reachable via the Registry user or a credit institution of the same group as the Registry user. A Registry user shall ensure that an explicit consent to the publication of such data has been obtained from the credit institution of the same group as the Registry user, as well as from the entity reachable via the Registry user or the credit institution of the same group as the Registry user.

III. Procedure of application for the use of the Registry and consent by Latvijas Banka

- 13. The following entity which is reachable by way of using a SEPA-compliant payment system may become a Registry user:
- 13.1. a credit institution established in the European Economic Area, inter alia where it acts through a branch established in the European Economic Area;
- 13.2. a credit institution established outside the European Economic Area, provided that it acts through a branch established in the European Economic Area;
- 13.3. a national central bank of a European Union Member State;
- 13.4. a payment institution licensed in the European Economic Area country that has introduced the requirements of Articles 3 and 4 of Regulation (EU) 2024/886¹ of the European Parliament and of the Council of 13 March 2024 amending Regulations (EU) No 260/2012 and (EU) 2021/1230 and Directives 98/26/EC and (EU) 2015/2366 as regards instant credit transfers in euro (hereinafter, Regulation 2024/886);
- 13.5. an electronic money institution licensed in the European Economic Area country that has introduced the requirements of Articles 3 and 4 of Regulation (EU) 2024/886; 13.6. a savings and loan association established in Latvia.

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¹ OJ L 886, 19.04.2024, p. 1

- 14. Prior to starting to use the Registry, an EKS participant shall:
- 14.1. fill in and submit the Static Data Registration Form (Appendix 1.1) and the Data Controller Form (Appendix 1.2) to Latvijas Banka;
- 14.2. pass the tests required by Latvijas Banka.
- 15. To become a Registry user, the entity referred to in Paragraph 13 herein shall comply with the following requirements:
- 15.1. it shall enter into an agreement "On the Use of the Proxy Registry "Instant Links"" with Latvijas Banka;
- 15.2. it shall fill in and submit the Static Data Registration Form (Appendix 1.1) and the Data Controller Form (Appendix 1.2) to Latvijas Banka;
- 15.3. it shall install, manage, operate and monitor as well as ensure the security of the IT infrastructure necessary for using the Registry;
- 15.4. it shall pass the tests required by Latvijas Banka.
- 16. Latvijas Banka may also request any other information it deems necessary to decide on the consent to the use of the Registry.
- 17. Latvijas Banka shall communicate its decision on the consent to the use of the Registry within one month of the day when Latvijas Banka has received all the documents referred to in Paragraph 15 herein and all requirements listed in Paragraph 15 herein have been complied with. Where Latvijas Banka requests further information pursuant to Paragraph 16 herein, it shall communicate its decision on the consent to the use of the Registry within one month of the day when Latvijas Banka has received the above information. In the event of refusal Latvijas Banka shall state the reason thereof.
- 18. An EKS participant may start to use the Registry with one or several registered BICs after the requirements referred to in Paragraph 14 herein have been fulfilled and the date from which the changes take effect in the Registry has been set by Latvijas Banka.
- 18. A Registry user shall ensure a timely update of the information included in the Static Data Registration Form (Appendix 1.1). Latvijas Banka shall set the date from which the changes take effect in the Registry.
- 18.² A Registry user shall ensure a timely update of the information included in the Data Controller Form (Appendix 1.2).

IV. Information to be entered in the Registry

- 19. The Registry shall contain the following information:
- 19.1. IBAN of the Registry user's customer;
- 19.2. identifier of the Registry user's customer;
- 19.3. name and surname (of a natural person) or name (of a legal person) of the Registry user's customer;
- 19.4. BIC matching the IBAN of the Registry user's customer.
- 20. In the Registry:
- 20.1. one identifier shall be linked to only one IBAN of the Registry user's customer;
- 20.2. one IBAN of the Registry user's customer may be linked to several identifiers.
- 21. A Registry user may submit for entry in the Registry the information referred to in Paragraph 19 herein on customers of a credit institution of the same group as the Registry user, as well as an entity reachable via the Registry user or a credit institution of the same group as the Registry user by way of using a SEPA-compliant payment system, provided

that:

- 21.1. the above entity has authorised in writing the Registry user to submit for entry in the Registry the information on its customers referred to in Paragraph 19 herein;
- 21.2. the above entity is indicated in the Static Data Registration Form (Appendix 1.1).
- 22. The Registry user shall ensure that, prior to submission of information on a Registry user's customer for entry in the Registry, the respective Registry user's customer:
- 22.1. has given its consent to submission of the information referred to in Paragraph 19 herein:
- 22.2. has validated in a technologically secure manner that the relevant identifier belongs to him;
- 22.3. has received full information on the Registry and the use and accessibility of the information entered therein.

IV.1 Evidence

- 22. Latvijas Banka shall keep the Registry's information entries for a period of five years upon their deletion from the Registry and shall provide it to the Registry user based on its application.
- 22.² Latvijas Banka shall keep information on the requests sent to the Registry by Registry users for a period of one year. A Registry user's customer may obtain the respective information by approaching the Registry user who shall request this information from Latvijas Banka. Latvijas Banka shall provide the requested information to the Registry user within two business days.
- 22.³ Latvijas Banka's records (whether kept as paper-based documents, by electronic recording or in any other mechanically reproducible form) shall be accepted as a means of evidence of any obligations of the Registry user and of any facts and events that the parties rely on.

V. Termination of access to the Registry

- 23. A Registry user, who is not an EKS participant, may discontinue to use the Registry or a Registry user may discontinue to submit for entry in the Registry the information on the customers of an entity referred to in Paragraph 21 herein at any time by filling in and submitting the Static Data Registration Form (Appendix 1.1) to Latvijas Banka. Latvijas Banka shall make changes in the Registry on the date indicated in the Static Data Registration Form (Appendix 1.1).
- 24. Latvijas Banka shall terminate access to the Registry for a Registry user, who is not an EKS participant, where the Registry user:
- 24.1. no longer meets the access requirements established in Paragraph 13 herein;
- 24.2. is in material breach of the Rules, inter alia fails to participate in the tests held by Latvijas Banka or has not paid the fee referred to in Paragraphs 29 and 29. herein.
- 25. Where Latvijas Banka terminates a Registry user's access to the Registry pursuant to Paragraph 24 herein, Latvijas Banka shall immediately notify the Registry user to that effect.
- 25. Upon the termination of an EKS participant's participation in the EKS, its access to the Registry shall be terminated simultaneously.
- 26. Where a Registry user terminates its participation in the EKS and is willing to

continue using the Registry, it shall enter into an agreement "On the Use of the Proxy Registry "Instant Links"" with Latvijas Banka. Latvijas Banka shall take a decision on the consent to the use of the Registry pursuant to the procedure provided for in Paragraph 17 herein and shall verify the compliance with the requirements of Paragraph 13 herein.

- 27. In the event that Latvijas Banka discontinues maintenance of the Registry, it shall be obliged to inform Registry users thereof three months in advance, unless an agreement on a different notice period has been reached with Registry users.
- 28. All relevant information submitted by a Registry user to the Registry shall be deleted simultaneously with the termination of the Registry user's access to the Registry. Where the Registry user's access to the Registry has been terminated for a certain registered BIC, all information entered in the Registry with the above registered BIC shall be deleted. Where the submission of information on the customers of an entity referred to in Paragraph 21 herein for entry in the Registry is discontinued, all entered information matching the BIC of the above entity shall be deleted from the Registry.

VI. Fee for the use of the Registry and its application

- 29. A Registry user, who is not an EKS participant, shall pay Latvijas Banka a monthly fee of EUR 150.00 (excluding value added tax) for the use of the Registry.
- 29.¹ A Registry user shall pay Latvijas Banka a monthly fee of EUR 150.00 (excluding value added tax) for each entity indicated in the Static Data Registration Form (Appendix 1.1) as reachable via the Registry user or a credit institution of the same group.
- 30. Latvijas Banka shall send a Registry user the invoice for the previous month, specifying the fees to be paid, no later than on the ninth business day of the following month.
- 31. Where the Registry user is a participant of TARGET-Latvija system, Latvijas Banka shall debit the invoice amount from the relevant Registry user's Real-time gross settlement dedicated cash account in TARGET-Latvija system no later than on the fourteenth business day of the respective month. A Registry user, which is not a participant of TARGET-Latvija system, shall credit the invoice amount in accordance with the payment details specified by Latvijas Banka no later than on the fourteenth business day of the respective month.

VII. Liability regulation

- 32. A Registry user shall ensure that the information submitted for entry in the Registry is correct and accurate, the modification and deletion of the information is requested in a timely manner and the information entered in the Registry is requested and used solely for the purpose established in the Paragraph 5 herein. Latvijas Banka shall not be liable for any loss resulting from incorrect or false information submitted by a Registry user for entry in the Registry, or where a Registry user has not requested the modification or deletion of the information entered in the Registry in a timely manner, or where a Registry user has requested the provision of the information entered in the Registry or information on the requests made by other Registry users without any legal basis.
- 33. Latvijas Banka shall not be liable for any loss resulting from any malfunction or failure in the technical infrastructure (including but not limited to Latvijas Banka's

information system infrastructure, programmes, data and networks), if such malfunction or failure arises in spite of Latvijas Banka having adopted those measures that are reasonably necessary to protect such infrastructure against malfunction or failure, and to resolve the consequences of such malfunction or failure.

- 34. Latvijas Banka shall not be liable:
- 34.1. for any loss caused by the Registry user;
- 34.2. for any loss arising out of external events beyond Latvijas Banka's reasonable control.
- 34. In the case of a personal data breach that could pose a high risk to individuals' rights and freedoms, Latvijas Banka shall, without undue delay, notify Registry users thereof.

VIII. Confidentiality

- 35. Latvijas Banka and any Registry user shall keep the information entered in the Registry confidential, unless such disclosure is required under the applicable laws and regulations.
- 36. [Deleted]
- 37. A Registry user may use the available information related to the Registry operation only for the purposes stated herein. A Registry user shall keep such information confidential, unless Latvijas Banka has explicitly given its written consent to disclose.
- 37.¹ By way of derogation from Paragraph 35 herein, a Registry user agrees that Latvijas Banka may disclose consolidated information regarding the Registry user obtained in the course of the operation of the Registry without disclosing the individual data of the Registry user's customers, to the extent that this is necessary for the performance of the tasks of the supervisory authorities or central banks. Latvijas Banka shall not be liable for any financial and commercial consequences of such disclosure.

IX. Notices

- 38. Except where otherwise provided for by the Rules, all notices required or permitted pursuant to the Rules shall be sent by way of an electronic document signed with a secure electronic signature and accompanied by a timestamp (hereinafter, an electronic document) or by way of a signed paper document. Notices to Latvijas Banka shall be addressed to the Head of the Payments Systems Department of Latvijas Banka and emailed to the official electronic address of Latvijas Banka (hereinafter, e-address) or to the e-mail address info@bank.lv, or delivered by post to the postal address, or submitted at K. Valdemāra iela 2A, Rīga, LV-1050, Latvia. Latvijas Banka shall send notices to a Registry user to the Registry user's e-address, e-mail address or address indicated to Latvijas Banka by the Registry user and updated on a regular basis.
- 39. To prove that a notice has been sent, it shall be sufficient to prove that the notice in the form of a paper document was delivered to the respective address or that the envelope containing such notice was properly addressed and posted, or such notice in the form of an electronic document was sent to the e-address or e-mail address.
- 40. All notices shall be given in Latvian. Notices may be given in English if the Registry user is incorporated in another country.

41. A Registry user shall be bound by all documents which it has submitted to Latvijas Banka in compliance with Paragraphs 38 and 39 herein and which Latvijas Banka reasonably believes to have been received from the Registry user, its employees or agents.

X. Third Party Rights

- 42. Any rights, interests, obligations, responsibilities and claims arising from the Rules shall not be transferred, pledged or assigned by a Registry user to any third party without Latvijas Banka's written consent.
- 43. The present Rules do not create any rights in favour of or obligations in relation to any entity other than Latvijas Banka and a Registry user.

XI. Governing Law, Jurisdiction and Court

- 44. The bilateral relationship between Latvijas Banka and a Registry user shall be governed by the laws and regulations of the Republic of Latvia.
- 45. The place of court regarding the legal relationship between Latvijas Banka and a Registry user shall be Riga, Latvia.

XII. Final provisions

- 46. Latvijas Banka shall have the right, at any time, to unilaterally amend the agreement "On the use of the Proxy Registry "Instant Links"", the agreement "On the Use of the Proxy Registry "Instant Links" Logo" concluded between Latvijas Banka and a Registry user, the Rules and appendices hereto (hereinafter, the "amendments"). Notifications of any amendments shall be furnished in writing. Amendments shall be deemed accepted by a Registry user who is not an EKS participant unless it expressly objects within one month of being informed of such amendments. Where a Registry user who is not an EKS participant objects to the amendments, Latvijas Banka shall be entitled to terminate the Registry user's access to the Registry immediately.
- 46.¹ Latvijas Banka shall inform a Registry user in a timely manner before making any amendments to the Functional Specification of the Registry published on the website of Latvijas Banka.
- 46.2 A Registry user shall agree with Latvijas Banka on starting to use any other identifiers.
- 47. Where any provision in the Regulation becomes invalid, this shall not prejudice the applicability of other provisions hereof.
- 48. By using the Registry, a Registry user automatically agrees to the Rules regarding the relationship between the Registry user and Latvijas Banka.

- 49. Termination of access to the Registry shall not release a Registry user from complete execution of its obligations under the Rules.
- 50. It is assumed that on 15 April 2019 the Registry users have one registered BIC in the Registry.
- 51. Registry users that have started using the Registry by 9 October 2019 shall submit to Latvijas Banka the Static Data Registration Form (Appendix 1.1) and the Data Controller Form (Appendix 1.2) by 10 October 2019.
- 52. Registry users shall apply the requirements referred to in Paragraph 5.1 herein from 15 August 2020.

Static Data Registration Form

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

Preferred activation of	late				
Name of the Registr	y user				
VAT identification number					
Registration number					
Fill in a separate se	ection for each registered	BIC of the Registr	v user		
New Modi]	j user		
BIC		Test BIC			
Name					
Application for the	 receipt of the non-mand	datory messages/li	st		
Application for the receipt of the non-mandatory messages/list Notifications on new information entries in the Registry and notifications on information deletion from the Registry					
The list of all phone numbers registered in the Registry, in file format		Via the file excha	Via the file exchange service		
		Via the online communication			
2. Fill in a separate se	ction for each entity odify Delete			•	
	of the same group as th	e Registry user			
group as the Registr	•	r a credit institutio	on of the sa	me	
Registered BIC of the	e Registry user				
BIC of an entity		Test BIC of an	entity		
Name of an entity		<u>'</u>	1		
I hereby certify that the entity indicated in this section has authorised the Registry user in writing to submit the information on its customers for entry in the Registry.					
THE DOCUMENT HAS STAMP	BEEN SIGNED ELECTRO	ONICALLY AND CO	OMPRISES A	TIME	

(name, surname and position of the person having the right to represent the Registry user)

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Data Controller Form

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

Name of the Data Controller ²	
Contact details of the Data Controller for questions related to data protection ¹	
Name, surname and contact details of the Data Controller's data protection officer	
THE DOCUMENT HAS BEEN SIGNED ELECTISTAMP.	RONICALLY AND COMPRISES A TIME
(name, surname and position of the person having the	right to represent the Registry user)
Deputy Governor of Latvijas Banka	Zoja Razmusa

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² The information will be published on Latvijas Banka' website.

Appendix 2 to Procedure No. 279/3 of the Council of Latvijas Banka of 20 September 2018

SAMPLE

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

AGREEMENT No.

On the Use of the Proxy Registry "Instant Links" (the Registry)

Latvijas Banka represented by				
(position, name and surname of the representative)				
ecting under,				
(basis for the powers of representation)				
on the one side, and(name)				
hereinafter, the User) represented by				
(position, name and surname of the representative) acting under				
(basis for the powers of representation) on the other side (hereinafter both collectively referred to as the Parties; hereinafter each individually also referred to as the Party), enter into the following agreement hereinafter, the Agreement).				
1. The User shall agree to apply for using the Registry in accordance with the "Rules for the Use of the Proxy Registry "Instant Links"" approved by the Council of Latvijas Banka (hereinafter, the Registry Rules).				
2. Where Latvijas Banka accepts the application for the use of the Registry, the User shall agree to act in accordance with the Registry Rules.				
3. Where Latvijas Banka rejects the User's application for the use of the Registry or where the Registry user's access to the Registry is terminated pursuant to the Registry Rules, the Agreement shall also become invalid at the same time.				
I. The Agreement shall take effect at the moment of its signing.				
5. The Agreement is prepared as an electronic document on () pages.				
5. Registered addresses and banking details of the Parties 5.1. Latvijas Banka: K. Valdemāra iela 2A, Riga, LV-1050; e-mail: info@bank.lv; registered with the Register of VAT payers of the Republic of Latvia with No. LV90000158236. Settlement account with Latvijas Banka: No. LV35 LACB 0EUR 17505 0100, BIC LACBLV2X. 6.2. The User:				

Latvijas Banka The User

THE DOCUMENT HAS BEEN SIGNED ELECTRONIC STAMP.	CALLY AND COMPRISES A TIME
(name and surname)	
	(name and surname)
Deputy Governor of Latvijas Banka	Zoja Razmusa