

LOAN APPLICATION

APPLICANT	First name	Last name	Personal ID number	
	Home address			
	Housing type <input type="checkbox"/> Own house <input type="checkbox"/> Rented house <input type="checkbox"/> Own flat <input type="checkbox"/> Rented flat <input type="checkbox"/> Live with parent(s) <input type="checkbox"/> Other _____		E-mail address	
	Mobile telephone number	Education <input type="checkbox"/> Master's or Ph.D. <input type="checkbox"/> Bachelor's <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational <input type="checkbox"/> Basic <input type="checkbox"/> Other _____	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Co-habitation	Size of household (including number of dependents)
	DATA ON EMPLOYMENT			
	Employer	<input type="checkbox"/> Wage earner <input type="checkbox"/> Partner/shareholder		Size of holding % _____
	Position	Started employment	<input type="checkbox"/> Employment contract with term <input type="checkbox"/> Employment contract without term	

CO-APPLICANT	First name	Last name	Personal ID number		
	Home address				
	Housing type <input type="checkbox"/> Own house <input type="checkbox"/> Rented house <input type="checkbox"/> Own flat <input type="checkbox"/> Rented flat <input type="checkbox"/> Live with parent(s) <input type="checkbox"/> Other _____		E-mail address	Relationship to applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Sibling <input type="checkbox"/> Parent <input type="checkbox"/> Other _____ <input type="checkbox"/> Co-habitant	
	Mobile telephone number	Education <input type="checkbox"/> Master's or Ph.D. <input type="checkbox"/> Bachelor's <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational <input type="checkbox"/> Basic <input type="checkbox"/> Other _____	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Co-habitation		
	DATA ON EMPLOYMENT				
	Employer	<input type="checkbox"/> Wage earner <input type="checkbox"/> Partner/shareholder		Size of holding % _____	
	Position	Started employment	<input type="checkbox"/> Employment contract with term <input type="checkbox"/> Employment contract without term		

PRIVATE SURETY	First name	Last name	Personal ID number		
	Home address				
	Housing type <input type="checkbox"/> Own house <input type="checkbox"/> Rented house <input type="checkbox"/> Own flat <input type="checkbox"/> Rented flat <input type="checkbox"/> Live with parent(s) <input type="checkbox"/> Other _____		E-mail address	Relationship to applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Sibling <input type="checkbox"/> Parent <input type="checkbox"/> Other _____ <input type="checkbox"/> Co-habitant	
	Mobile telephone number	Education <input type="checkbox"/> Master's or Ph.D. <input type="checkbox"/> Bachelor's <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational <input type="checkbox"/> Basic <input type="checkbox"/> Other _____			
	DATA ON EMPLOYMENT				
	Employer	<input type="checkbox"/> Wage earner <input type="checkbox"/> Partner/shareholder		Size of holding % _____	
	Position	Started employment	<input type="checkbox"/> Employment contract with term <input type="checkbox"/> Employment contract without term		

APPLIED LOAN	Category of loan applied for <input type="checkbox"/> Housing loan <input type="checkbox"/> Idea loan <input type="checkbox"/> Consumer loan		
	Applied loan amount	Applied loan period	Applied payment date day of every month
	Loan purpose		Purchase price/ Construction (renovation) budget
	Applied other conditions		
	Address of primary collateral (e.g.: <i>detached house, summer house, terraced house, apartment etc.</i>)		
	Contact details for the owner of the primary collateral (if not the applicant)		
	E-mail address _____		
	Contact telephone _____		
	Address of additional collateral (e.g.: <i>detached house, summer house, terraced house, apartment etc.</i>)		
	Contact details for the owner of the additional collateral (if not the applicant)		
E-mail address _____			
Contact telephone _____			
Address of additional collateral (e.g.: <i>detached house, summer house, terraced house, apartment etc.</i>)			
Contact details for the owner of the additional collateral (if not the applicant)			
E-mail address _____			
Contact telephone _____			

CLAIMS SECURED BY MORTGAGE	Only the applied loan is secured	<input type="checkbox"/>
	All present and future credit agreements held by the loan applicant(s) are secured	<input type="checkbox"/>
	Other (please specify):	

ASSETS	Type	Value in EUR	Details
	Real estate		
	Securities		
	Cash and deposits		
	Other assets		

MONTHLY NET INCOME / MONTHLY EXPENSES		Amount in EUR	Type of income
	Loan applicant		
	Co-applicant		
	Private surety		
	Total income:		
		Amount in EUR	Details
	Household expenses		
	Other expenses		
	Total expenses:		

OTHER OBLIGATIONS	Overdrafts/ credit cards	Credit limit	Amount of monthly payment	Details: issuer/expiration date
	Loans secured by real estate	Outstanding balance	Amount of monthly payment	Details: issuer/final term
	Loans not secured by real estate	Outstanding balance	Amount of monthly payment	Details: issuer/final term

With signing the following application, each applicant (including a co-applicant) confirms to Luminor Bank AS that:

- 1) the data submitted by him/her are correct, integral, relevant and, upon the request of the bank, verifiable by documentary means;
- 2) he/she is aware that from the signing of this application, his/her relationship with the bank shall be governed by the Bank's General Terms and Conditions, Luminor's Privacy Policy and Luminor's Data Retention Policy, which are available in the bank's service centers, as well as on the bank's website www.luminor.ee, and he/she has acquainted him/herself with those documents;
- 3) he/she gives the bank an authorization to receive additional data from third parties, in order to carry out analysis of creditworthiness, and communicate such data to companies belonging to the same group with the bank, if necessary, to Kredex Foundation, and other persons whose right to obtain the information is prescribed by the laws of the Republic of Estonia;
- 4) he/she is aware and agrees that the bank shall make inquiries regarding his/her pension plan, take note of the information concerning him/her in the pension register administered by AS Pensionikeskus, and retrieve information on his/her past payment discipline from the credit register administered by AS Creditinfo Eesti;
- 5) he/she is aware and agrees that the bank may communicate information concerning his/her economic status, obligations, and collaterals to possible co-applicants, guarantors, and other providers of surety;
- 6) he/she agrees that the bank may forward my personal data and other necessary data concerning loan contract and/or the collateral securing performance of the loan contract to the insurance firms, brokers and agents for making insurance offers and concluding the insurance contract with the insurer and that the insurance firms, brokers and agents may process his/her personal data and other necessary data for the purpose of making loan insurance offers and/or insurance offers for the collateral securing the performance of the loan contract, concluding the insurance contract and for the performance of the insurance contract;
- 7) third persons listed in the application (owners of the collateral, guarantors etc.) have given the bank their consent for the processing of their personal data for the purpose of making a decision concerning the conclusion of a loan and collateral contract;
- 8) the bank has apprised him/her on the various options for agreements on obligations secured by the mortgage and the possible consequences of the various agreements;
- 9) he/she is aware that the implementation of this service involves personal data processing by the bank and the processors involved in providing the requested service(s);
- 10) he/she acknowledges being informed about the general terms and conditions of personal data processing provided in Luminor's Privacy Policy and Luminor's Data Retention Policy which can be found at: <https://www.luminor.ee/en/privacy-policy> and <https://www.luminor.ee/en/data-retention-policy>, of the purposes and legal basis of the processing as well as any processors, recipients of personal data and the exercise of data subject rights as well as relevant terms and definitions. Luminor's Data Retention Policy will specify the period for which the applicant's personal data will be stored;
- 11) the personal data of persons other than the applicant provided in this application, is obtained lawfully and that the applicant is entitled to disclose such personal data to Luminor for the purposes of implementation of the requested service(s). The applicant confirms and guarantees that such persons are informed of the processing of their personal data by the bank and have consented or otherwise legally agreed to such processing. The applicant confirms that such persons have been referred to Luminor's Privacy Policy and Luminor's Data Retention Policy.

The controller of personal data processed under this application is Luminor Bank AS, registry code 11315936, address Liivalaia 45, 10145 Tallinn, Republic of Estonia.

Upon request, Luminor's Data Protection Officer (e-mail: dataprotectionEE@luminorgroup.com) will provide additional information about the processing of personal data under this application and assist you with the exercise of your rights.

The bank would like to turn your attention to the following:

- 1) If false data are submitted in this application, the bank has the right to reject the application or withdraw from the concluded loan contract on extraordinary grounds;
- 2) Luminor Bank AS issues loans only in Euros and only to applicants with a residency in an EU member state where the Euro is the national currency;
- 3) Taking out a loan entails obligations, which may pose a risk of indebtedness. Please familiarize yourself with the terms of the loan contract and consult specialists, if necessary;
- 4) Luminor Bank AS does not provide you independent advisory services as defined in § 4191 of the Law of Obligations Act of the Republic of Estonia.

LOAN APPLICANT NAME AND SIGNATURE

DATE OF SUBMISSION OF APPLICATION:

CO-APPLICANT NAME AND SIGNATURE
