SIA “Viainvest”

NOTICE ON REMAINING FUNDS AFTER ACCOUNT CLOSURE

Version 01
19.10.2026.

Approved by decision of SIA “Viainvest” Management Board:	2026-56-BD of 19.10.2026.
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SIA “Viainvest” (registration No. 40203015744, registered address: Roberta Hirša iela 1, Riga, LV-1045, Latvia) is an investment firm licensed and supervised by Latvijas Banka (www.bank.lv; registered address: K. Valdemāra iela 2A, Riga, LV-1050, Latvia). Licence number: 27-55/2023/2.

1. Notice on Remaining Funds After Account Closure

1.1. SIA "Viainvest" (hereinafter, the Company) hereby informs you of amendments to the legal framework that **enter into force on 15 October 2026** and set out the procedure for handling funds remaining in client accounts after the termination of a business relationship.

1.2. If your account has been closed and funds remain in it, please read this information to find out whether the changes apply to you and how you can receive the funds due to you.

2. Who do these changes apply to?

2.1. The new procedure applies to clients who meet all of the following conditions:

2.1.1. The client is a legal entity or a natural person who is not a resident of Latvia.

2.1.2. The Company has, on its own initiative and in the cases provided for by law, terminated the business relationship with the client and closed the client's accounts, documenting these actions accordingly.

2.1.3. Funds belonging to the client remain with the Company after the accounts were closed.

2.1.4. Within five years after the termination of the business relationship, the client has not exercised the rights provided by law with respect to these funds.

2.2. **Important:** the new procedure does not apply to natural persons who are residents of Latvia.

3. What is changing?

3.1. Under the amendments to Section 43 of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing (hereinafter, the Law), where all of the above conditions are met, the client's right to claim the funds remaining in the account expires.

3.2. In such a case, the funds pass into state ownership as ownerless property, and the Company transfers them to the account specified by the State Revenue Service.

3.3. This procedure does not apply to funds that have been frozen, seized or subjected to enforcement under applicable laws and regulations.

4. What is the deadline for claiming funds?

4.1. The new procedure also applies to business relationships terminated before 15 October 2026.

4.2. If your funds fall under the new rules and the deadline set out in the transitional provisions, you may exercise your statutory rights in respect of these funds until 15 April 2027.

4.3. If these rights are not exercised by that deadline and all conditions laid down in the Law are met, the funds will pass into state ownership.

5. How can you receive the funds due to you?

5.1. If your account with the Company has been closed and funds may remain in it, **please contact us** using the contact details provided on our website.

5.2. We will provide information on the next steps and on the procedure for transferring the funds.

5.3. Under Section 43(2) of the Law, you may provide instructions for the funds to be transferred to an appropriate payment account. The transfer will be made in accordance with the requirements of applicable laws and regulations.

5.4. **Legal basis:** Section 43(2) and (2^1) of the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing, and Paragraphs 85, 87 and 88 of its Transitional Provisions. More information: Law of 17 September 2026 "Amendments to the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing".

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