



# SOCIAL CHARTER OF BANKS

Best Practice Guidelines of the Latvian Banking Sector

## OBJECTIVE

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To create a reliable, responsible and sustainable banking system in Latvia that would ensure preconditions for the balanced financial management of banks and their clients, as well as welfare growth in the long-term.



## ANNOTATION

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The Social Charter of Banks or the best practice guidelines of the banking sector define the bank as a responsible and sustainability-oriented member of society and economy. Standards referred to in these guidelines shall be observed by all the members of the Association of Commercial Banks of Latvia according to the “Observe or Explain” principle (i.e. in the event any example of best practice referred to in the guidelines is not observed, the bank may explain why and how it concerns the activities of the particular bank).

## Performance Standards of the Banking Sector

### OBSERVANCE OF CLIENT RIGHTS



The bank shall make sure that relations between the bank and its clients are fair. The bank shall provide its clients with necessary information regarding its products and services in an easily understandable manner and ensure that its clients understand both their essence and risks associated with the use thereof.

### BALANCED OPERATION OF THE BANKING SECTOR ORIENTED TOWARDS LONG-TERM DEVELOPMENT



The bank shall understand its role in the economy of the country and perceive it responsibly, since its products and services are crucial for ensuring the financial welfare and sustainability of both clients and the country. The bank shall understand that the crediting service promotes the growth of private individuals and companies. At the same time, the bank shall have the duty to ensure the security of invested funds; therefore, it must observe caution and moderateness in granting the funding.

### BUSINESS ETHICS



The bank shall carry out its activities pursuant to applicable legal acts and norms of ethics. The bank shall carry out all the activities determined in legal acts in order to prevent criminal and dishonest actions of its employees, clients and partners. To unveil criminal offences, the bank shall cooperate with law enforcement authorities pursuant to the procedures laid down in legal acts.

### SUSTAINABLE BUSINESS



The bank shall understand that it affects the growth and sustainability of society not only by means of its offer of products and services, but also by means of its activities in general and attitude to its employees, clients and partners. Therefore, the bank shall endeavour to observe the highest performance standards.

### CLIENT HANDBOOK — FOR BETTER COOPERATION WITH THE BANK



In order to provide you the best services, the bank shall observe best practice guidelines in its activities, timely provide information regarding the products and services used by you, as well as regarding any changes to the terms of use, provide you with information in a simple and easy-to-understand manner, ensure that its products and services are safe, as well as cooperate with you in an honest and open manner. However, in order for the communication between the bank and you as its client to be successful, it must be based on the mutually honest and open communication, understanding of the use of financial services and undertaking of liability for the fact that the use of bank's products and services is associated with client's liability and risks.

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# 1. INTRODUCTION



The Social Charter of Banks or the best practice guidelines of the banking sector define the bank as a responsible and sustainability-oriented member of society and economy. Standards referred to in these guidelines shall be observed by all the members of the Association of Commercial Banks of Latvia<sup>1</sup> according to the “Observe or Explain” principle (i.e. in the event any example of best practice referred to in the guidelines is not observed, the bank may explain why and how it concerns the activities of the particular bank). For cooperation between the bank and its client to be successful, the Social Charter of Banks has been supplemented with the “Client Handbook — for Better Cooperation with the Bank”, which provides basic recommendations to the client for the safe and responsible use of bank’s products and services.

## 1.1. Objective

1. The objective of the Social Charter of Banks or the best practice guidelines of the banking sector is to create a reliable, responsible and sustainable banking system in Latvia, which would ensure preconditions for the balanced financial management of banks and their clients, as well as welfare growth in the long-term.
2. Tasks:
  - To define the professional self-regulation standards of banks;
  - To strengthen relations with local society in the private, public and non-governmental sector; and
  - To define the participation of clients in cooperation with the bank and their responsibility for personal financial management.

## 1.2. Authors

1. The best practice guidelines of banks have been developed by the ACBL, inviting social partners to participate in their development (see the full list of invited partners in Annex 2).

## 1.3. Guidelines of the Social Charter

1. The Social Charter of Banks determines the best practice guidelines of banks, the observance of which has been undertaken by all the members of the Association of Commercial Banks of Latvia.
2. Performance standards referred to in the Social Charter of Banks must be observed in mutual relations and in relations with clients and society.
3. The best practice guidelines referred to in the Social Charter of Banks are minimum performance standards, the observance of which has been undertaken by ACBL members; however, each ACBL member has an opportunity to observe even higher performance standards in relation to its clients, partners and society.

The Social Charter of Banks represents best practice guidelines, yet it is not an exhaustive list of regulations governing relations between banks and their clients. Each product and service the bank provides to its client has its own terms and conditions, which must be observed by both the bank and its clients, and they are defined in mutual agreements and terms of service use.

The activities of banks shall be determined and regulated by the legal acts of the Republic of Latvia, European Union and the country, within the territory of which the bank carries out its activities, as well as by the international banking practice.

4. The best practice guidelines of banks ensure preconditions for more successful cooperation between the bank and

<sup>1</sup> Hereinafter referred to as the ACBL

its clients, helping clients in ensuring balanced financial management and welfare in the long-term.

5. The Social Charter of Banks shall come into force on September 25, 2015.
6. The ACBL and banks shall have the duty to ensure that the employees of banks know the Social Charter and it is freely available to clients:
  - In the branches or on the websites of banks/ACBL members;
  - On ACBL website: [www.lka.org.lv](http://www.lka.org.lv);
  - Upon request at the Association of Commercial Banks of Latvia.  
Address: Doma laukums 8A, Riga, LV-1050  
Telephone: +371 67284528  
E-mail: [info@lka.org.lv](mailto:info@lka.org.lv)

## 2. OBSERVANCE OF CLIENT RIGHTS



The bank shall make sure that relations between the bank and its clients are fair. The bank shall provide its clients with necessary information regarding its products and services in an easily understandable manner and ensure that its clients understand both their essence and risks associated with the use thereof.

### 2.1. Contractual Relations

1. The client shall have the right to freely choose a bank and banking services.
2. Relations between the bank and its clients shall be based on a written document voluntarily signed by the parties, specifying the rights, duties and liability of both parties.
3. In providing and offering its services, the bank shall refrain from different attitude to its clients due to gender, race, ethnicity, political affiliation, religious belief, disability or other discriminating reasons.
4. The terms and conditions of bank's services must be expressed in a clear manner in writing and provide an honest and balanced overview of relations between the client and the bank.
5. If potential cooperation may cause the violation of the best practice defined in these guidelines or of other legal acts, the bank shall have the right to refuse to commence cooperation.

### 2.2. Availability of Information and Requirements for Informing Clients

1. Upon commencing cooperation, the bank shall explain to its clients the terms of use of financial products and services, including the costs related thereto. Upon the request of clients, the bank shall provide additional information as well.
2. The bank shall inform clients about the risks associated with the use of its products and services.
3. Clients shall be ensured of the right to consent to or refuse from receiving information regarding other bank's products or services.

### 2.3. Procedures for Examining Client Complaints and Eliminating Disagreements

1. The bank shall ensure the client an opportunity to express his/her opinion and proposals.

2. The bank shall undertake to examine a complaint and provide the first reply within at least thirty (30) days following the receipt thereof, unless legal acts provide for a shorter period. If the examination of a complaint justifiably requires a longer period, the bank shall notify the client once it has become known.
3. The bank shall develop an internal procedure for the honest and timely examination of client complaints.
4. The bank shall ensure that all its employees who are directly related to client service are informed about their bank's procedure for examining complaints and help the client by providing information regarding the procedure for submitting and examining complaints, as well as about the possibilities of applying with a complaint regarding the decision by the bank, including to the Ombudsman of the Association of Commercial Banks of Latvia.
5. Information regarding the procedure for examining complaints shall be freely available at the client service places of the bank or on the website of the bank and shall be provided to the client upon request.
6. The bank shall undertake to make an objective and reasoned decision regarding each complaint and bring it to the notice of the client.
7. The bank shall undertake to provide the client with necessary contact information for him/her to be able to apply to the ACBL Ombudsman.

## **2.4. Responsible Marketing and Advertising**

1. Bank's communication regarding its financial products and services shall be lawful, true and objective.
2. The bank shall fulfil the promises it has given to clients in marketing communication materials.
3. Bank's communication with current and potential clients shall be carried out in a responsible manner in order not to encourage them to use the products and services which are not suitable for them or cause excessively high financial risks.

## **2.5. Communication with Clients**

1. The bank shall make sure that information regarding its financial products and services is easily and conveniently available and understandable for different groups of clients, as well as ensure that the communication process is convenient for all its clients.
2. The bank shall make sure that information regarding any changes to the use of a product or a service is understandable and timely available.

## **2.6. Collection, Use and Protection of Client Data**

1. Prior to commencing cooperation, the bank shall carry out the identification of the client pursuant to the requirements of legal acts. The client shall have the duty to provide the bank with precise and correct contact information necessary for the bank to be able to contact the client, when providing financial services thereto.
2. The bank shall ensure the honest and lawful processing of information received from the client.
3. In order to inform about other products and services, the bank shall undertake to use the contact information specified by the client, unless he/she has informed in writing that he/she does not want to receive such information.

## **2.7. Protection of Client's Privacy**

1. The bank shall ensure the non-disclosure of client's financial and private information, except for cases provided for in legal acts.

### **3. BALANCED OPERATION OF THE BANKING SECTOR ORIENTED TOWARDS LONG-TERM DEVELOPMENT**



The bank shall understand its role in the economy of the country and perceive it responsibly, since its products and services are crucial for ensuring the financial welfare and sustainability of both clients and the country. The bank shall understand that the crediting service promotes the growth of private individuals and companies. At the same time, the bank shall have the duty to ensure the security of invested funds; therefore, it must observe caution and moderateness in granting the funding.

#### **3.1. Availability of Daily Financial Services**

1. The bank shall understand how the sudden unavailability of a product or a service may affect the client, therefore it shall take the ensuring of continuity of services responsibly.
2. If the product, service or its method of provision is discontinued or changed, the bank shall, within the possibilities thereof, offer alternatives suitable for the client.
3. The bank shall make sure and, pursuant to the performance strategy thereof, ensure that basic financial services and products are available to a wide circle of clients, taking into account the needs of different groups of society.
4. The bank shall constantly improve its offer of products and services and, following the development of technologies, introduce innovations. Thus, it shall develop the products and services, which are more conveniently and easily available for clients, as well as reduce its and clients' expenses.

#### **3.2. Responsible Management of Client Funds**

1. The bank shall treat the management of money, financial instruments and other values entrusted thereto with the greatest responsibility.
2. The bank shall observe the principles of due caution in its activities in order to reduce risks to the extent possible and ensure the safety of deposits.

#### **3.3. Responsible Crediting**

1. Prior to disbursing a loan, the bank shall provide the client with all the crucial information regarding different types of loans, risks related thereto and costs associated with repayment.
2. The bank shall, within the possibilities thereof, ensure that the client understands planned obligations prior to entering into an agreement.
3. The bank shall, within the possibilities thereof, disburse loans to all the clients requesting for it, if it complies with the criteria set in the credit policy of the bank.
4. Prior to disbursing a loan, the bank shall have the duty to gain assurance that the financial position of the borrower allows them to undertake the obligations provided for by the loan agreement.
5. The bank may refuse to disburse a loan, if it does not comply with the credit policy of the bank or there is another justified reason (for example, if it is forecast that the financial position of the borrower will not allow him/her to repay the loan or will significantly worsen his/her financial sustainability; if in communicating with the bank, the borrower has not been honest in relation to his/her financial position, or due to other reasons determined in the internal regulatory documents of the bank).

### 3.4. Involvement of the Bank in Promoting the Growth of Economy and Crediting Development

1. The bank shall understand that its involvement in the promotion of economic growth and crediting of development is an important fact in the development of the national economy of Latvia.

### 3.5. Objective Assessment of Client Financial Position

1. The bank shall carefully and responsibly assess the financial position of clients on the basis of the provided information and previous credit history. If necessary, the bank can obtain information regarding the financial position from other sources as well.
2. The bank shall carefully assess the loan security, as well as explain to the potential warrantor and pledger their obligations and risks.

### 3.6. Relations with Clients in Financial Difficulty

1. The goal of the bank is to establish long-term relations with its clients; therefore, it is interested in the restoration of clients' solvency and, within the possibilities thereof, undertakes to assist in finding the most suitable solution for clients in financial difficulty.
2. For the bank's assistance to be effective, the resolving of financial problems of clients requires their own honest and open participation.
3. Clients shall have the duty to notify the bank of any financial problems as soon as possible, as well as honestly and openly report on their financial position until problems are eliminated.
4. If the client and the bank fail to find a mutually acceptable solution in case of financial difficulties, the client shall have an opportunity to ask for the consulting and informative support at the ACBL Consulting and Mediation Centre<sup>2</sup>.

## 4. BUSINESS ETHICS



**The bank shall carry out its activities pursuant to applicable legal acts and norms of ethics. The bank shall carry out all the activities determined in legal acts in order to prevent criminal and dishonest actions of its employees, clients and partners. To unveil criminal offences, the bank shall cooperate with law enforcement authorities pursuant to the procedures laid down in legal acts.**

### 4.1. Reputation Maintenance

1. The bank shall refrain from any activities which might publicly worsen the reputation of the bank and the financial sector. In its communication, the bank shall rely on facts, be open and timely provide information, insofar it is allowed by legal acts.
2. In its marketing communication materials, the bank shall refrain from insulting its competitors.
3. Prior to commencing cooperation, the bank shall carefully assess the reputation of partners.
4. The bank shall ensure that its employees understand that they shape the bank's reputation in daily communication both at their place of work and outside it.

<sup>2</sup> Contact information of the ACBL Consulting and Mediation Centre: Blaumaņa iela 32-1, Rīga. Website [www.kmc.org.lv](http://www.kmc.org.lv). The centre will commence its work in autumn 2015.



## **4.2. Conformity of Services to Legal Acts**

1. The bank shall organise its activities pursuant to the requirements of legal acts, its internal regulatory documents, as well as in compliance with the terms and conditions of agreements signed with clients.

## **4.3. Observance of Competition and Fair Commercial Practice**

1. The bank shall not support any activities aimed at competition restriction and observe the principles of fair competition.

## **4.4. Prevention of Money Laundering and Terrorism Financing**

1. In its activities, the bank shall implement the principle "Know Your Client", pursuant to which the study of the client shall be carried out and the documents, data and information obtained during the process thereof shall be stored.
2. The bank shall carry out activities for the introduction of the principle "Know Your Client" in order to gain assurance that it is not being used for money laundering or terrorism financing.
3. The bank shall actively support the fight against money laundering and terrorism financing, including by refraining from any suspicious transactions.

## **4.5. Cooperation and Information Exchange with State Institutions**

1. The bank shall cooperate with and provide information to state institutions pursuant to the procedures laid down in legal acts.

## **4.6. Prevention of the Conflict of Interests**

1. Successful cooperation with clients depends on the bank's strategy, mutual trust and performance ethics. The bank shall provide financial services, ensuring the comprehensive and fair management of conflicts of interests between the bank and its clients, as well as determine the ethical principles of managing the conflicts of interests for its employees.
2. Bank employees shall not use client information in personal and financial interests. The bank shall ensure that its internal documents contain the explanation of the notion "conflict of interests" and the conditions of elimination thereof.
3. Bank employees shall be prohibited from accepting any gifts on behalf of the employee or the bank, if, pursuant to legal acts or internal regulatory documents of the bank, they may be considered as commercial bribery.
4. The bank expects that clients will refrain from any activities promoting dishonest or unethical actions of bank employees.

## **4.7. Honest Payment of Taxes**

1. The bank shall honestly pay all taxes pursuant to legal acts adopted in the country.
2. The bank shall encourage its suppliers and clients to honestly pay all taxes.

## **4.8. Protection of Interests**

1. The bank shall honestly and openly carry out the protection of its interests pursuant to the procedures laid down in legal acts, taking into account the interests of society as well.

## 5. SUSTAINABLE BUSINESS



The bank shall understand that it affects the growth and sustainability of society not only by means of its offer of products and services, but also by means of its activities in general and attitude to its employees, clients and partners. Therefore, the bank shall endeavour to observe the highest performance standards.

### 5.1. Working Environment and Human Resources

1. The bank shall ensure good and safe working environment for all its employees.
2. The bank shall ensure the balance of private and working life of employees.
3. The bank shall carefully select its employees, monitor their work, and regularly improve their qualification in order to ensure the qualitative and honest provision of services.
4. The bank shall not restrict the transition of employees from one bank to another.
5. The bank shall recognise the freedom of association and collective cooperation of employees.
6. The bank shall actively stand for the eradication of all types of forced or compulsory employment and prohibition of child labour.
7. The bank shall continuously improve its working environment and human resource management standards to prevent discrimination in working environment.

### 5.2. Responsible Investment and Credit Policy

1. The bank shall assess the influence of its strategy on the local and global economy and take it into account in developing its investment and credit policy.

### 5.3. Influence on Society and Contribution to the Development of Society

1. The bank shall continuously assess how its products and services influence society and economy in general.
2. The bank shall search for possibilities of offering products and services which would resolve the social and economic problems of society.
3. The bank shall identify the consequences which may be caused by the irresponsible, ill-considered or incorrect use of its products and services. The bank shall ensure the prevention of incorrect use of its products and services.

### 5.4. Financial Literacy

1. The bank shall ensure that its clients understand the services they use and risks related thereto.
2. The bank shall carry out educating and informative activities to increase the level of financial literacy of its clients.
3. The bank shall continuously encourage clients to take care of their financial stability, financial safety and financial sustainability.

### 5.5. Cooperation with Partners

1. The bank shall understand that its activities may be influenced by the actions and attitude of its partners.
2. The bank shall encourage its partners to observe the norms of law and ethics as well.

3. The bank shall perceive its partners as equal, treat them fairly and openly, determine clearly understandable and achievable work tasks and goals.
4. The bank shall resolve conflicts with partners in an open and honest manner.

## **5.6. Human Rights**

1. The bank shall support and observe human rights.
2. The bank shall invite its partners and clients to observe human rights.

## **5.7. Environmental Protection**

1. The bank shall understand the importance of environmental protection and responsibly treat the environment.
2. The bank shall understand that its activities affect the environment; therefore, it shall identify the methods of reducing unfavourable impact thereon and implement them in practice.
3. The bank shall take initiative to promote the responsibility of its clients, employees and partners for the environment, as well as support the environmentally-friendly activity, development and distribution of technologies.

## **5.8. Activity Environment**

1. The bank shall act in compliance with best practice standards also in situations when legal norms prescribe only the minimum standard.
2. The bank shall inform society about its activities on a regular and open basis pursuant to the procedures laid down in legal acts.
3. The bank shall promote the observance of best practice guidelines in business practice in general.

# ANNEX 1: CLIENT HANDBOOK — FOR BETTER COOPERATION WITH THE BANK



In order to provide you the best services, the bank shall observe best practice guidelines in its activities, timely provide information regarding the products and services used by you, as well as regarding any changes to the terms of use, provide you with information in a simple and easy-to-understand manner, ensure that its products and services are safe, as well as cooperate with you in an honest and open manner. However, in order for the communication between the bank and you as its client to be successful, it must be based on the mutually honest and open communication, understanding of the use of financial services and undertaking of liability for the fact that the use of bank's products and services is associated with client's liability and risks.

## 1.1. Communication and Cooperation with the Bank

1. For the bank to be able to timely inform you about any changes to the terms of use of financial products and services, as well as to provide other important information, provide your bank with precise contact information and timely update it in the event of changes.
2. For you to be able to fully use the advantages of bank's products and services, as well as to be informed about risks, always read the description and terms of a product or a service and an agreement signed with the bank, as well as ask bank employees about any unclear nuances.
3. Use only those bank's products and services, the value and usefulness of which you clearly understand.
4. Objectively assess your financial stability and financial literacy to be able to use bank's products and services associated with additional risks safely.
5. Use your right to apply to the bank with proposals on the improvement of its products and services, as well as of operation practice.

## 1.2. Safe Activities with Funds and Personal Information

1. For the bank to be able to ensure the confidentiality of your data, always observe caution and store the information related to your bank accounts, used products and services, authentication and authorisation means, including your user name, passwords, personal identification numbers (PIN), etc., in a safe place inaccessible for other persons.

### PIN codes and passwords



1. If you choose to change assigned passwords and PIN codes, do not make them easy to guess for other persons (for example, your or your relative's date of birth; successive or same numbers; your telephone number or a part of your address).
2. Remember your PIN codes and passwords or store them in writing in a safe place so that they are inaccessible for other persons.
3. Never provide information regarding your PIN codes and passwords to other persons (including your family members and bank employees).
4. Use different PIN codes and passwords for different products and services.

## Cards

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1. Keep your bank cards in a safe place inaccessible for others.
2. Do not give your card for use to other persons (including the employees of law enforcement institutions, your family members and bank employees).
3. Always take out your card from an ATM and a point of sale after paying with it.
4. Immediately inform the bank about the theft or loss of a card.
5. Remember that the use of a card is related to the safety of your personal funds; therefore, after paying with the card, assess the credibility of a physical or virtual point of sale.

## Internet banking

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1. Remember that neither the bank nor bank employees will ask you to name your Internet banking access codes and other security information known only to you. (A bank employee will request to provide it only in the event you wish to authorise for receiving remote services)
2. Make sure that the devices you use to access the Internet banking system and the Internet connection is safe.
3. Remember that the use of the Internet banking system may be associated with security risks. The bank cannot undertake responsibility for the loss of cash, which has occurred due to your ill-considered or insecure actions: loss of Internet banking security data or its provision to other persons, use of insecure technologies or insecure Internet connection, and in other cases.

## Smart devices and mobile applications

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1. Do not leave your smart devices unattended, while you are still logged in the bank's mobile application.
2. Immediately inform the bank if your smart device, in which you use the bank's mobile application, was stolen or lost.

### 1.3. Balanced Financial Management

1. Responsibly plan the budget and cash flow to ensure your financial stability in the long-term.
2. If you are a natural person, make sure that the total amount of your credit obligations (in all institutions or towards all persons) a month does not exceed 40% of your monthly income.
3. When undertaking new credit obligations, assess whether you will be able to repay them also in the event your financial position worsens.
4. Take care of your financial stability by making safety deposits.

### 1.4. Honest and Open Communication with the Bank regarding the Financial Position

1. Always honestly and openly inform about your financial position, if the bank requests it prior to using any product or service.

2. Honestly and openly specify if you do not wish to provide the information requested by the bank regarding yourself or your financial position (including regarding credit obligations to other persons). Mind that in such a case the bank has the right to refuse you the use of any product or service.
3. Always quickly and openly inform the bank about any changes to your financial position, which may cause difficulties in paying for bank's products or services, or timely fulfilling credit obligations.
4. Remember: the bank is interested in preserving your financial stability; therefore, it will offer you solutions for resolving your short-term financial difficulties within the possibilities thereof. Openly and honestly participate in negotiations with the bank regarding the mutually acceptable solution of the situation.

## **1.5. Basic Financial Management Skills**

1. Prior to entering into an agreement on the use of bank's products or services, find out all the terms of use thereof, including costs, safety requirements and risks.
2. Prior to starting using any product or service associated with additional risks, objectively assess your previous financial experience. If necessary, ask bank employees for assistance in assessing risks.
3. Regularly follow the activities of your bank to be sure that you have a safe and responsible financial partner in managing funds.

## ANNEX 2: ORGANISATIONS, WHICH PARTICIPATED IN THE DEVELOPMENT OF THE SOCIAL CHARTER OF BANKS



The ACBL invited over 200 different state institutions, non-governmental organisations and representatives of sectors related to banks, teaching staff and political parties to participate in the development of the Social Charter of Banks. The ACBL expresses its gratitude to everyone who took active part in the development of the Social Charter of Banks and provided their proposals and supplements. The ACBL plans to regularly revise and update the Social Charter of Banks in compliance with the best standards of the financial sector; therefore, the ACBL is open for cooperation also with other organisations and invites to submit their proposals and supplements to the current edition of the Social Charter of Banks.

The ACBL expresses its gratitude to the following organisations for cooperation in the development of the Social Charter of Banks and preparation of proposals:

1. BA School of Business and Finance
2. Financial Sector Trade Union
3. Competition Council
4. Law firm Sorainen
5. Institute for Corporate Sustainability and Responsibility
6. Latvian Association of Public Relations Professionals
7. Corporate Social Responsibility Platform of Latvia
8. Latvian Association of Borrowers
9. Latvian National Association for Consumer Protection
10. Ministry of Foreign Affairs of the Republic of Latvia
11. Ministry of Economy of the Republic of Latvia
12. Ministry of Finance of the Republic of Latvia
13. Ministry of Welfare of the Republic of Latvia
14. Ministry of Environmental Protection and Regional Development of the Republic of Latvia
15. Association of the Certified Administrators of Insolvency Proceedings of Latvia
16. University of Latvia
17. Consumer Rights Protection Centre
18. Interdepartmental Coordination Centre
19. Federation of Food Enterprises
20. Riga International School of Economics and Business Administration
21. State Revenue Service
22. Representatives of 12th Saeima group SASKAŅA

