

Basic Guide to Opening an Account

Branch: Bar Ilan 414
 Date: _____

To: Name

1. We are pleased that you are interested in opening an account at the Bank. The Bank allows customers a broad range of banking services. Below is information regarding the services that will assist you in managing your account.

2. Means of payment:

The Bank will make available to you the following means of payment for the purpose of managing your account according to your application and after the Bank's specific approval:

- 1) Making payments by way of authorized direct debit – authorizing the Bank to honor charges that come in automatically from an institution that provides you with services.
- 2) Receiving a bank card which immediately debits the account – every transaction made on the card will debit the account the day after performance of the transaction.
- 3) Receiving a bank card for withdrawing cash only – a card which allows the withdrawal of cash from ATMs at the Bank's branches, from ATMs at other banks and from Shva (Automated Banking Services Ltd.) machines, when the account has a positive balance, and allows the receipt of information and the performance of transactions via self-service machines.
- 4) Issuance of checkbooks.

3. Retrieval of information and control of the account:

The Bank will provide you with an information retrieval service for the purpose of managing your account via the self-service kiosk at the branch or via the Bank's website.

4. Performance of transactions in the account via telecommunication banking channels:

The Bank shall make available to you, at your request and after the Bank's specific approval, the telecommunication banking channels for performance of transactions and receipt of information via telephone, secured e-mail, the website, app, receipt of SMSs or means of telecommunication that are used by and standard at the Bank.

5. List of documents that must be presented for the purpose of reviewing your application to open an account:

(The banker will mark next to the documents that have been received from the customer and state the date of delivery).

	Identification Documents	Date of Delivery to the Bank
<input checked="" type="checkbox"/>	I.D. card and attachment of the persons applying to open an account. In the account of a minor or a youth who is not yet 16 years of age, also the I.D. card of the parents.	
<input type="checkbox"/>	migrant's certificate (if one of the applicant's is a new immigrant)	

6. For your convenience, below is a list of documents that shall be required after approval of the opening of the account, although they do not have to be presented in the context of the review of your application to open an account.

	Description of the Document	Date of Delivery to the Bank
Documents which relate to salaried employees:		
<input type="checkbox"/>	3 pay slips	
<input type="checkbox"/>	Bank statements for three months	
<input type="checkbox"/>	Balance summary in another account	
Documents which relate to benefits for population sectors / special populations:		
<input type="checkbox"/>	Soldier account – soldier I.D. card or unpaid service card or conscription order	
<input type="checkbox"/>	National service participants' account – certificate or confirmation from one of the associations: "Bat Ami", "Ha'Aguda LeHitnadvut Ltd.", "Aminadav", "Shlomit" or "Shel"	
<input type="checkbox"/>	Student account – valid student card or confirmation of studies or tuition voucher	
<input type="checkbox"/>	Senior citizen account – senior citizen card.	
<input type="checkbox"/>	Yeshiva student account – confirmation from the Yeshiva's administration	
<input type="checkbox"/>	Self-employed professionals – Membership card for the appropriate association. Licensed dealer certificate from VAT / VAT payment voucher	
<input type="checkbox"/>	Discharged soldier – certificate of discharge from the IDF or from national service	
<input type="checkbox"/>	Certificate of an employee of _____	
Other documents:		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

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1- Copy for the customer

2- Copy for the branch

7. **Customer's contact details:**

Name: _____
Street: _____ House no.: _____ City: _____ Zip Code: _____
Mobile phone: _____ Home line: _____ E-mail: _____

8. **Confirmation of receipt of the guide by the customer:**

I hereby confirm receipt of the guide.

Name and signature of the customer: _____

9. **Decision to open a positive-balance account (check in the case of an account with a positive balance only)**

I hereby notify you that it has been decided that the account that will be opened for you is an account with a positive balance only, which does not include credit.

The means of payment that will be made available to you:

- Direct debit authorization.
- Receipt of an immediate debit bank card.
- Receipt of a bank card for withdrawal of cash only.
- Checkbooks.

Name and signature of the banker: _____ Signature of the customer: _____

Branch:
Branch: Bar Ilan 414
Account Number: _____
Date: _____

Privacy Policy

Dear customer,

Mizrahi Tefahot Bank Ltd. respects your privacy and deems protection thereof to be of significant importance. The Bank makes considerable efforts in order to protect the information provided by you, and takes many measures to protect your privacy and secure the information. It is important to us that you understand what information about you is collected by us in the framework of the banking services that you use or in connection therewith, what we will do with this information and with whom we may share it. We shall describe all of the aforesaid herein in order that you will be able to decide whether you wish to receive banking services from us. The document is written in the masculine gender for the sake of convenience only, but is intended for all genders.

The privacy policy specified herein applies to you if you are an individual.

Who are we and how do you contact us?

Mizrahi Tefahot Bank Ltd. (the "Bank") holds a license to engage in banking in Israel. You can always contact the Protection of Privacy Officer at the Bank with any question pertaining to this privacy policy or the manner in which we use information about you, in one of the following ways:

The Protection of Privacy Officer

Mizrahi Tefahot Bank Ltd. – Head Management

13 Abba Hillel Silver St., Lod 7129463

Fax: 076-8622945

E-mail: privacy@umtb.co.il

What is the significance of provision of the information?

Provision of the information is dependent on your free consent and wish and is not required by law. However, without the requested information, we may not be able to provide you with the banking services for which you approached us, since the law requires the Bank to inquire into and document certain data as a condition to the opening and management of an account.

What information will we request from you?

We shall receive from you information that you deliver to us at your own initiative, and information that shall be collected about you when you use the Bank's services or you request to use the same. Such information will be kept by us as the banker deems essential to one or more of the purposes specified below:

- From time to time, such as, for example, when you approach us for the first time to receive banking services, you will be asked to provide information that includes, *inter alia*, your personal details (name, occupation, address and I.D. number and your contact details), your income and printouts from other banks where you banked in the past, and other relevant information;

- From time to time you may provide our bankers with other personal information, such as, for example, information about your marital status or health;
- From time to time we shall request information about your family members, including their occupation as well as identifying and authenticating details that are required, *inter alia*, from the credit card company that you have chosen or your loyalty program (such as mother's maiden name);
- From time to time we shall require information that statutes and other laws, such as those concerning prevention of money laundering and terror financing, require us to collect, in order to understand your sources of finance and the holders of the rights in the money;
- From time to time, when you request additional banking services from us, such as credit facilities, loans or mortgages, we shall request additional information from you that we shall require, such as, for example, economic information (pay slips, information about assets), your reports to Income Tax in the years preceding the application, and more;
- For purposes of identification and prevention of fraud, we sometimes collect biometric information such as facial images and voice characteristics;

In addition, upon use of the Bank's services we shall collect -

- Information on the transactions that you perform vis-à-vis the Bank – from the transactions in your account to guaranties that you have given for liabilities of others or you have received from them;
- Information on your transactions via various channels – at the branch, by telephone, ATMs, the website, apps, SMS channel, and all of the other channels that provide you interfaces with the Bank. Such information may include the pages you have viewed, the sources from which you reached the Bank's website, how long you spend on the website or apps, your location, etc.

What are other sources of information?

Aside from information that you deliver to us directly or that is collected by us from the transactions that you perform at the Bank and in its systems, we shall receive, from time to time, information from other sources, including:

- Information from open sources such as the Population Registry or the Registrar of Companies in Israel;
- Information that is available on search engines, on social networks and on websites, on economic and other databases that the Bank uses *inter alia* for the prevention of money laundering and terror financing;
- Attachments that are received at the Bank from third parties, such as from the Execution Office, although we shall not use this information unless we receive separate consent from you;
- Credit data that is available to the Bank pursuant to law and includes information on repaid or delinquent loans, dishonored checks, etc. – however, we will not apply for a credit report on you unless we receive from you separate consent thereto;
- Other information that may be received from time to time at the Bank and is required by us in our opinion in order to provide the banking services and to achieve the purposes of this privacy policy;

- A specification of the transactions on bank charge cards in your possession.

How will we use the information?

We use the information -

- To manage your bank accounts, to decide which banking services we will provide you with (for example to decide whether to provide you with loans that you have requested), to provide you with our services in practice and to communicate with you;
- To offer you products and services which we believe may suit you. We shall send such offers to you from time to time via various channels through which we have an interface with you – in letters, via telephone, SMS, WhatsApp, e-mail, via the Bank's website or via the apps or other applications of ours. However, we shall not send you such offers via SMS or e-mail unless we receive from you separate consent thereto.
- To improve and enrich the services and content that we offer our customers. The information that we use for this purpose will mainly be aggregate or statistical information which does not identify you personally;
- For identification purposes as well as for the prevention of fraud, information security and risk management;
- To enforce the contractual engagement between you and the Bank, including to investigate disputes with you, if any;
- To fulfill the requirements of any law, regulation or other act of legislation that apply to the Bank. For example, according to law we are required to deliver to guarantors for your accounts and your loans information on your status and details regarding the credit agreement;
- To assist competent courts and authorities or any third party, insofar as shall be required of us by law;
- For purposes of research, service quality control, etc.;
- For any other purpose permitted by law.

With whom will we share the information?

We keep the information about you confidential. Generally, it will not be transferred from us to other entities other than in the following cases –

- To subsidiaries of the Bank that are integrated in its services (for example the Bank's IT company which manages its databases) or to those whose services you shall explicitly request, such as an insurance agency operated by us;
- In a joint account or in an account in which there is a power of attorney, we shall transfer to your partners or your authorized representatives all of the information about you, and of course all of the information pertaining to such account, including a specification of charges on means of payment, such as credit cards;
- In an account in which there are guarantors, we shall transfer to them information about you and of course information pertaining to such account, insofar as the information is relevant to them as guarantors;

- When you, any of your partners in the bank account or your authorized representatives in the account perform a transaction in the account which requires the cooperation of another bank or financial institution, we shall transfer to such bank or financial institution the information about you that is required for performance of the transaction;
- The Bank will be entitled, at any time, to disclose information about you to any body to which the Bank is considering assigning or transferring or sharing its rights or risks vis-à-vis you, subject to the information recipient's signing a confidentiality undertaking in language accepted at the Bank, unless it is subject to a professional and/or statutory or contractual duty of secrecy;
- If we receive a judicial order or demand by a competent authority instructing us to deliver your details or the information about you to such competent authority or to any third party;
- In order that the Bank will be able to provide you with its services, the Bank uses various suppliers, including printing houses, archive service providers, survey institutes, digital media management providers and more. We shall transfer thereto relevant information about you, or we will receive from them information about you, in order to provide you with our services;
- Where the law requires us to do so, we shall transfer the information about you to foreign authorities;
- In any dispute, claim, lawsuit, demand or legal proceedings, if any, between you and us;
- If we organize the Bank's activity in a different framework, we shall change the Bank's legal structure, we shall merge with another body, or consolidate the Bank's activity with the activity of a third party, we shall transfer the information about you to such body, provided that it assumes vis-à-vis you the provisions of this privacy policy;
- According to your explicit request;
- In other cases where we believe that we are required to transfer the information about you to third parties, we shall approach or shall have approached you for your consent thereto in advance.

Transfer of information outside of Israel

Generally, we shall keep your personal information in the Bank's databases in Israel, but the information may also be kept at select suppliers outside of Israel. Your consent to this policy also constitutes consent to keeping the information at such suppliers overseas, and to the transfer thereof outside of Israel, insofar as necessary.

When you, any of your partners in the bank account or the authorized representatives in the account perform a transaction which requires the cooperation of a bank or financial institution outside of Israel ("Correspondent") (for example activity in foreign securities, transfers of foreign currency, clearing of checks in foreign currency, foreign trade, etc.), we shall transfer to such Correspondent the information about you, including about the account, the transaction and the parties thereto. The Correspondent will treat this information according to its own policy and we do not control this policy or bear responsibility therefor.

How long will we keep the information?

We keep the information about you so long as your accounts are managed at the Bank. Thereafter we will keep the information about you for at least seven additional years. We may keep the information or part thereof for a longer period of time if we so require according to legal provisions that bind us or if we believe that the same is required to protect vital interests

of the Bank. After expiration of the data retention period, we will either delete or anonymize it, i.e. the information will be kept by us but in a manner that does not reasonably allow you to be identified.

Your right to inspect and amend the information

Pursuant to the Protection of Privacy Law 5741-1981, you are entitled to inspect information about you that is held in the Bank's computerized databases. If you have inspected information and found that it is incorrect, incomplete, unclear or not up-to-date, you may contact us requesting amendment or deletion of the information. In addition, if the information in the company's databases is used for purposes of contacting you personally, you are entitled, pursuant to the Protection of Privacy Law, 5741-1981, to demand in writing that the information relating to you not be used for direct marketing. Address any inquiry on these matters to us according to the details stated above.





General

This policy supplements the privacy policy on the Bank's websites and apps. This document does not derogate from the validity of written agreements that you have given to the Bank in the past.

You may request of the Bank, at any time – by contacting your banker at the branch – that information not be collected about you for purposes of customized communication for marketing purposes, and that no bank information processing shall be carried out for these purposes.

Approval and Consent:

I hereby confirm that I have read the Bank's privacy policy, I have been given an opportunity to ask the banker any question with respect thereto and to consult thereon, and it has also been explained to me that the document is on the Bank's website and may be inspected at any time. Only after having understood everything stated and having considered the same do I hereby confirm my consent to the above.

First name – surname	I.D. no	date	signature
			

BRANCH Bar-Ilan 414

Specimen Signature Form For Foreign Residents

1. Account No. _____ Account Name _____

2. Postal Address: **Address in Israel**

Country _____ Street _____ No. _____ Town - Suburb _____ Zipcode _____

Email address _____

3. Account Holders, Power of Attorney, Authorized Signatory

* Relationship to Account _____
 1 - Account holder, 2 - Power of Attorney, 3 - Authorized Signatory, 6 - Beneficiary, 7 - Controlling Shareholder

1.	_____							
	First Name	Surname	Passport No.	Valid Until	Country of Passport	Marital Status	Sex	Birth Date
*	_____							
	Telephone No.	Mobile No.	Other					
	Address: _____							
	Address in Israel	Country	Street	No.	Town - Suburb	Zipcode		
	Email address: _____							

a. I hereby certify that I am a national of the following countries: _____, _____, _____ and _____, apart from which I hold no other nationality.
 I hereby undertake that in respect of any other account that I open at Mizrahi Tefahot Bank Ltd (alone or together with others) I shall present the same identification document as I presented for the purpose of opening/joining this account.
 Insofar as I have other accounts at the Bank (alone or together with others) that were opened by means of a different identification document, I undertake to contact the branch where the other account is maintained and present this identification document.

b. Joining the Telephone Instruction Arrangement
 We request to give the Bank telephone instructions from time to time subject to the provisions contained in the "Account Management General Terms and Conditions", Appendix "A", with respect to the following matters:
 information; information and transactions; transfers to third parties; derivative financial instruments.
 In the event that the account is a joint account or an account that requires other formal resolutions and approvals to be obtained, the separate telephone instructions of the abovementioned account holder or the abovementioned authorised signatory shall be binding, even in the event that two or more signatures or any other formal approval is required with respect to the giving of instructions in another manner.
 Signature of the corporation all the account holders: _____

c. Agreement to Receive Advertising Messages
 In accordance with my request, advertising messages and/or financial surveys are not to be sent regarding this account of mine.
 I agree to the sending of advertisements, information and updates on products and services that are offered by the Bank and financial surveys regarding my account, as follows:
 Email: advertising messages; capital market surveys;
 SMS: advertising messages; capital market surveys.
 Signature of joint account holders: _____

d. I hereby confirm that this person was identified by me "face to face".
 Bank officer's name and signature: _____

2. *	_____	_____	_____	_____	_____	_____	_____	_____
	First Name	Surname	Passport No.	Valid Until	Country of Passport	Marital Status	Sex	Birth Date
	_____	_____	_____					
	Telephone No.	Mobile No.	Other					
Address: _____								
Country			Street	No.	Town - Suburb		Zipcode	
Email address: _____								

a. I hereby certify that I am a national of the following countries: _____, _____, _____ and _____, apart from which I hold no other nationality.
 I hereby undertake that in respect of any other account that I open at Mizrahi Tefahot Bank Ltd (alone or together with others) I shall present the same identification document as I presented for the purpose of opening/joining this account.
 Insofar as I have other accounts at the Bank (alone or together with others) that were opened by means of a different identification document, I undertake to contact the branch where the other account is maintained and present this identification document.

b. Joining the Telephone Instruction Arrangement

We request to give the Bank telephone instructions from time to time subject to the provisions contained in the "Account Management General Terms and Conditions", Appendix "A", with respect to the following matters:

information; information and transactions; transfers to third parties; derivative financial instruments.

In the event that the account is a joint account or an account that requires other formal resolutions and approvals to be obtained, the separate telephone instructions of the abovementioned account holder or the abovementioned authorised signatory shall be binding, even in the event that two or more signatures or any other formal approval is required with respect to the giving of instructions in another manner.

Signature of the corporation All the account holders: _____

c. Agreement to Receive Advertising Messages

In accordance with my request, advertising messages and/or financial surveys are not to be sent regarding this account of mine.

I agree to the sending of advertisements, information and updates on products and services that are offered by the Bank and financial surveys regarding my account, as follows:

Email: advertising messages; capital market surveys;

SMS: advertising messages; capital market surveys.

Signature of joint account holders: _____

d. I hereby confirm that this person was identified by me "face to face".

Bank officer's name and signature: _____

3. *	_____	_____	_____	_____	_____	_____	_____	_____
	First Name	Surname	Passport No.	Valid Until	Country of Passport	Marital Status	Sex	Birth Date
	_____	_____	_____					
	Telephone No.	Mobile No.	Other					
Address: _____								
Country			Street	No.	Town - Suburb		Zipcode	
Email address: _____								

a. I hereby certify that I am a national of the following countries: _____, _____, _____ and _____, apart from which I hold no other nationality.
 I hereby undertake that in respect of any other account that I open at Mizrahi Tefahot Bank Ltd (alone or together with others) I shall present the same identification document as I presented for the purpose of opening/joining this account.
 Insofar as I have other accounts at the Bank (alone or together with others) that were opened by means of a different identification document, I undertake to contact the branch where the other account is maintained and present this identification document.

b. Joining the Telephone Instruction Arrangement

We request to give the Bank telephone instructions from time to time subject to the provisions contained in the "Account Management General Terms and Conditions", Appendix "A", with respect to the following matters:

information; information and transactions; transfers to third parties; derivative financial instruments.

In the event that the account is a joint account or an account that requires other formal resolutions and approvals to be obtained, the separate telephone instructions of the abovementioned account holder or the abovementioned authorised signatory shall be binding, even in the event that two or more signatures or any other formal approval is required with respect to the giving of instructions in another manner.

Signature of the corporation All the account holders: _____

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Email: advertising messages; capital market surveys;

SMS: advertising messages; capital market surveys.

Signature of joint account holders: _____

d. I hereby confirm that this person was identified by me "face to face".

Bank officer's name and signature: _____

4. *	_____	_____	_____	_____	_____	_____	_____	_____
	First Name	Surname	Passport No.	Valid Until	Country of Passport	Marital Status	Sex	Birth Date
	_____	_____	_____					
	Telephone No.	Mobile No.	Other					
	Address: _____		_____	_____	_____	_____	_____	
		Country	Street	No.	Town - Suburb	Zipcode		
	Email address: _____							

a. I hereby certify that I am a national of the following countries: _____, _____, _____ and _____, apart from which I hold no other nationality.

I hereby undertake that in respect of any other account that I open at Mizrahi Tefahot Bank Ltd (alone or together with others) I shall present the same identification document as I presented for the purpose of opening/joining this account.

Insofar as I have other accounts at the Bank (alone or together with others) that were opened by means of a different identification document, I undertake to contact the branch where the other account is maintained and present this identification document.

b. Joining the Telephone Instruction Arrangement

We request to give the Bank telephone instructions from time to time subject to the provisions contained in the "Account Management General Terms and Conditions", Appendix "A", with respect to the following matters:

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Signature of the corporation all the account holders: _____

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I agree to the sending of advertisements, information and updates on products and services that are offered by the Bank and financial surveys regarding my account, as follows:


Email: advertising messages; capital market surveys;

SMS: advertising messages; capital market surveys.

Signature of joint account holders: _____

d. I hereby confirm that this person was identified by me "face to face".

Bank officer's name and signature: _____

4. 
The Customer declares that he / she is not an Israeli Citizen

5. To be Completed for a Corporate Account:

Corporate name	Corporate No.	Country of Incorporation	Date of Incorporation	Registered Address Abroad
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Contact Person	Position	Address	Telephone No.	Facsimile No.
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Name to be added to postal address

Email address

6. Further Details:

<input type="checkbox"/> Receipt of Mail 1. Send Mail 2. Hold Mail	<input type="checkbox"/> Type of Current Account 1. With cheques 2. Without cheques
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7. SPECIMEN SIGNATURES BINDING THE ACCOUNT (INDIVIDUAL, JOINT OR CORPORATE)

<p>1.</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: center; align-items: center; gap: 10px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;">Delete Inapplicable</p>	<p>2.</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: center; align-items: center; gap: 10px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;">Delete Inapplicable</p>	<p>3.</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: center; align-items: center; gap: 10px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p style="font-size: small; text-align: center;">Delete Inapplicable</p>	<p>4.</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div>
Name	Name	Name	Name
Passport No.	Passport No.	Passport No.	Passport No.

If required, state the combination of signatures that are to bind the Account

Comments:

Specimen Corporate Seal Binding the Account Together with the Signatures

8. Special Terms

9. REJECTION OF OFFER TO RECEIVE A BANKING CARD

We hereby acknowledge that the Bank has offered us a banking card to enable us to independently obtain information regarding our accounts through the Bank's computerised devices, but we are not presently interested in receiving this service. We may accept the same at some future date.

Signature of the corporation All the account holders: _____

Signature of the Branch Authorized Signatories See Over

Terms and Conditions for Activity in the Account:

We are hereby applying to open an account.

Any activity in the account will be subject to the provisions and the rules specified in the _____ edition of the "Account Management General Terms and Conditions" booklet, including all annexes and addenda thereto, which was provided to us upon our signing of this document.

We are further applying to act in the following fields:

x

Credit

The activity in this field will be governed by the provisions and rules specified in the _____ edition of the "General Conditions for Credit Activity (Private Customer / Business Customer)" booklet, including all annexes and addenda thereto, which was provided to us upon our signing of this document.

Deposits

The activity in this field will be governed by the provisions and rules specified in Section 10 of the _____ edition of the "Account Management General Terms and Conditions" booklet, including all annexes and addenda thereto.

Securities of any type

The activity in this field will be governed by the provisions and rules specified in the _____ edition of the "General Conditions for Activity in Securities" booklet, including all annexes and addenda thereto, which was provided to us upon our signing of this document.

Instructions to banker via communication channels

In the event that we wish to give you, from time to time, an instruction for the performance of a banking service via telephone, facsimile, secure e-mail, the website, the app or the Bank's standard and accepted means of communication, the provisions and rules specified in Annex A to the _____ edition of the "Account Management General Terms and Conditions" booklet, including all annexes and addenda thereto, will apply.

Joint Account - With a Survivorship Clause

In the event of the passing of one or more of us, the joint account shall be available exclusively to the surviving holder/s or anyone lawfully acting on their behalf. The surviving holder/s shall have the exclusive right to continue acting in and performing routine and current transactions or performing other reasonable transactions in the joint account, until receipt of other explicit instructions from a competent judicial authority.

So long as no explicit instructions / orders are given that are directed to Bank Mizrahi-Tefahot Ltd. by a competent judicial authority regarding the continued operation of the account, the heirs of the holder who passed away or the beneficiaries under a will or the administrators of his estate or anyone stepping into his shoes or acting in his stead, other than the surviving holder/s, will not be entitled to act in the account and will not be entitled to order or to give Bank Mizrahi-Tefahot Ltd. any instructions with respect to the continued operation of the account by the surviving holder/s.

By these instructions we order the Bank not to freeze the account following the death of one of us so long as there is no legal impediment thereto. These instructions do not change the

ownership relationship between us as the joint account holders inter se or between us and the heirs of any one of us.

In addition, we clarify that these instructions apply to the relationship between all of the partners in the account inter se and between them and each one of them and Bank Mizrahi-Tefahot Ltd., and they do not contract out of or replace inheritance law.

Joint Account - Without a Survivorship Clause

In the event of the passing of one or more of us, the joint account shall be jointly available to the surviving holder/s or anyone lawfully acting on their behalf, together with the heirs or the administrators of the estate of the deceased partner.

Immediately upon the passing of any one of the joint holders of the account, you will be given notice thereof by the survivors.

We are aware that the aforesaid only applies to the relationship between us, the customers, and you, the Bank, and it does not change the ownership relationship between us as the joint account holders inter se or between us and the heirs of any one of us.

Account Signatures:

We, the undersigned, declare and confirm that all the above details are correct and accurate, that we have carefully read the General Account Management Conditions and the special conditions for activity in the various fields, all as specified and marked above, that we have understood the contents and significance thereof, and agree that the said terms and conditions will be binding on us in all of our activity in the account, all subject to the provisions of this application above. We are aware and we agree that in accordance with Section 30 of the "Account Management General Terms and Conditions", the Bank may, from time to time, modify the conditions governing our activity at the Bank or add new provisions thereto. The Bank shall give us advance notice (to the account address) of such modifications and additions.

In addition, we, the undersigned, declare and confirm that this document will take effect only after being signed by the Bank's authorised signatories.

Name: _____ I.D. No. _____ Signature: _____
Name: _____ I.D. No. _____ Signature: _____
Name: _____ I.D. No. _____ Signature: _____

I confirm that the above document was signed in my presence, and that the partners in the account were identified by me face-to-face. In addition, I confirm that the customer/s has/have received the "General Conditions for Activity in the Account" and also, if the customer/s has/have applied to operate in the account in special fields - the General Conditions for Credit Activity (Private Customer / Business Customer) and/or for Joining Savings Plans and/or for Activity in Securities, as the case may be, all according to the editions as stated above.

Name and signature of the clerk: _____

In this document, anything stated in the plural includes the singular.

Account Commissions

For an Individual Account

Following are the details of the commissions that shall be debited in connection with this transaction – "individual":

1. Commissions with respect to basic transactions in an "individual" current account:
Transaction by teller at a cost of NIS 6.80 per transaction
Transaction on-line at a cost of NIS 1.76 per transaction

Minimum Commission: each month the Bank shall debit the higher of: the total commissions in respect of on-line transactions and transactions by a teller actually executed by the Customer or a minimum commission equal to two transactions effected by a teller.

Debit Date: at the beginning of each month for the preceding month.

For your information, the account shall be debited for receiving banking services in accordance with the tariff for individuals and small businesses. The tariff tables are available at every branch and on the Bank's website (<https://www.mizrahi-tefahot.co.il>).

Attached hereto is an abridged tariff table that summarises the commissions prevailing for the current account transactions of the type effected in your account. It should be noted that the commission structure and rates are subject to change from time to time in accordance with the law.

Signature of the account holders: _____

For a Small Business Account

Following are the details of the commissions that shall be debited in connection with this transaction – "small business":

1. "Small business account management fee" at the rate of NIS 60.00 per month
2. Transaction by teller at a cost of NIS 6.80 per transaction
Transaction on-line at a cost of NIS 1.76 per transaction

Debit Date: the beginning of each month for the preceding month.

For your information, corporate accounts are debited for receiving banking services in accordance with the tariff for large businesses or the tariff for individuals or small businesses. The tariff tables are available at every branch and on the Bank's website (<https://www.mizrahi-tefahot.co.il>).

In accordance with the rules applicable regarding this matter, a corporation in respect of which one year has not elapsed since the date of its incorporation, is defined as a "small business" (unless the corporation was incorporated by law or it is a corporation all of whose shareholders are corporations that are not a "small business").

According to the information in our possession, your account is defined as that of a "small business" in accordance with the foregoing definition.

We draw your attention to the fact that the account's definition as that of a "small business" shall be effective until the end of one year from the date of its incorporation. After that date, the account shall be debited with commissions in accordance with the tariff for large businesses, unless you deliver to the Bank an annual report according to which the

business turnover of the year before the date of its delivery did not exceed NIS 1 million, and it shall thereupon revert to being treated as a "small business" for one additional year from the start of the month after the date on which the report is delivered.

The Bank reserves the right to accelerate the said date insofar as it appears to the Bank that the definition of the account as that of a "small business" is incorrect.

Attached hereto an abridged tariff table that summarises the commissions prevailing for account transactions of the type effected in your account. It should be noted that the commission structure and rates are subject to change from time to time in accordance with the law.

Signature binding the corporation: _____



For a Large Business Account

Following are the details of the commissions that shall be debited in connection with this transaction – "large business":

In respect of every transaction that is effected in the shekel current account your account will be debited with an "account transaction entry" commission of NIS 1.45 per transaction.*

Debit Date: the beginning of each month for the preceding month.

* Other than the following transactions: debit / credit of commission or interest, a transaction that has been cancelled, a cancellation transaction.

For your information, corporate accounts are debited for receiving banking services in accordance with the large business tariff or the tariff for individuals or small businesses. The tariff for individuals or small businesses is intended for businesses that deliver to the Bank an annual report according to which the business turnover in the year preceding the date of delivering the report did not exceed NIS 1 million (unless the corporation has been established by law or it is a company all of whose shareholders are corporations that are not a "small business").

The Account's definition as a "small business" is effective for one year. The tariff table is available at every branch and also on the Bank's website (<https://www.mizrahi-tefahot.co.il>).

According to the information in our possession, your account is defined as that of a corporation that is not a "small business" and the account will therefore be debited in accordance with the "large business tariff".

In the event that in your opinion your account should be defined as that of a "small business" in accordance with the definitions applicable in such respect, you may contact us with respect thereto.

Signature binding the corporation: _____



For a Current Mortgage Account

Following are the commissions that shall be debited in connection with this transaction – "current mortgage account":

Upon receiving the mortgage from the Bank, a framework account of the "current mortgage" type shall be opened for you. Such account is inactive. For your information, so long as the account remains inactive, it shall be exempt from account management fee commissions (transactions by a teller, on-line transactions and also a minimum commission).

Should you choose to execute transactions in the account, the account shall be debited for receiving banking services in accordance with the tariff for individuals and small businesses.

The tariff table is available at every branch and also on the Bank's website (<https://www.mizrahi-tefahot.co.il>).

Attached hereto is an abridged tariff table that summarises the commissions prevailing for the current account transactions of the type effected in your account. It should be noted that the commission structure and rates are subject to change from time to time in accordance with the law.

Signature of the account holders: _____

Mark if you are in Israel for less than 183 days or if you are not a U.S. citizen

Tax resident in other country/ies (including United States)- I declare that I am a resident for tax purposes in the following countries, I am not a resident for tax purposes in the State of Israel and I am not deemed a resident for tax purposes in any other country besides them:

Country	Local Tax Identification Number (TIN)	If there is no TIN - check one of the following:	
		The country does not issue a TIN	Other
a. _____	_____	<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
b. _____	_____	<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
c. _____	_____	<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____

3. I hereby declare and confirm as follows:

- a. All the information provided in this form is correct and complete. In any event of a change in the information provided in this form, I undertake to submit to the Bank a new form within 30 days.
- b. I declare that I am not a resident for tax purposes in any country other than the countries stated in Sections 1 and/or 2 above.
- c. I am aware that this form and the information provided herein may be reported to the tax authorities in Israel and/or abroad.
- d. I am aware that giving a false declaration is an offence which is subject to the penalties prescribed by law.
- e. I declare and confirm that I have performed and shall perform, as required and in accordance with any law, including any foreign law relevant and applicable to me, all the reporting duties governing me with regard to the account and/or the monies deposited into it, including for the payment of a loan/s and any other account related to me at the Bank⁶. I have performed and shall perform all the reporting obligations relating to the account, including income, the account's details, funds that shall be transferred from the account and funds that shall be deposited into the account and/or for the payment of loan/s. I have paid and shall pay all the taxes applicable to me in the relevant countries in connection with the account, or that I have filed or am acting to file an application for voluntary disclosure in connection with the account and the above mentioned monies in the relevant countries⁷.
- f. In the event that I declare that I am a tax resident in a foreign country including the United States or a US citizen, I hereby agree and confirm that if the Bank is required to provide information about me or the Account and / or the loan (the "Information") by a competent authority in Israel or abroad, or by someone on their behalf, the Bank will be entitled to transfer the Information, including by means of transfer outside the borders of Israel, and I hereby release the Bank in advance from any duty of confidentiality and/or liability imposed on it by virtue of any law in connection with me, the Account and/or the loan or any other Related account, and I shall have no plea and/or demand and/or claim against the Bank or anyone acting on its behalf in connection with the delivery and transfer of the Information as aforesaid.
- g. My declarations in this form and my consent to the furnishing of information shall apply to any account and/or loan and/or Related account at the Bank, whether existing or opened in the future.
- h. I declare that this form has been signed after obtaining the acknowledgment and consent of all the other parties in the account.⁸

..... Name of individual signature date

When the declarant is the guardian of the account holder - Name of guardian _____

In the account for the benefit of another person/ a nominee (agency) account ⁹, the undersigned declares as follow:

- a. I am the trustee/holder for the benefit of the beneficiary identified above, the beneficiary filled out the details and signed the form, I have no contradictory information with respect to the of beneficiary's status.
- b. Chapter Four of Part D of the Income Tax Ordinance (New Version) does not apply to the trust relationship between the trustee and the beneficiary.

..... Name of trustee signature and stamp date

If Chapter Four of Part D of the Income Tax Ordinance (New Version) applies to the trust relationship between the trustee and the beneficiary or the account is held by a non-Israeli trust / similar arrangement, fill out a Declaration of a Corporation / Entity form.

⁶ Related account - including an account in which I am a holder, joint holder, a beneficiary, a trustee, a settlor of a trust, a controlling shareholder, whether the account is an existing account or an account that will be opened in the future.
⁷ If a request for voluntary disclosure is submitted, a copy of the application submitted must be attached.
⁸ Other parties - including the other account holders, beneficiaries trustee, controlling shareholders.
⁹ See section 12.6 of the Income Tax Circular No. 3/2016 regarding Trust Taxation dated August 9, 2016.

To:
Mizrahi tefahot bank Ltd.

**Customer's Declaration Of His/Her Being A Non-Resident^[1]
For The Purposes Of The Income Tax Ordinance**

I wish to open a non-resident account by virtue of my being a non-resident for the purposes of the Income Tax Ordinance.

A. The Customer's Particulars

Name _____	Passport No./Corporation No. _____	Type of Customer <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Body of persons <input type="checkbox"/> Trust <input type="checkbox"/> Partnership all of whose members are non-residents
In respect of an individual Date of birth: _____ Country of residence: _____ Country of citizenship: _____ Country issuing the passport: _____ Validity of passport: _____		In respect of a body of persons The country in which it was incorporated _____ The country in which control and management are conducted _____
Permanent address (country, town, street, house number and apartment number) _____		
Address for sending mail _____		Customer's telephone: _____
		Attorney's telephone: _____

With regard to an individual:

I declare that I am a non-resident since: (mark the relevant place with an X)

1.	<input type="checkbox"/>	The State of Israel is not my permanent place of residence.
2.	<input type="checkbox"/>	The State of Israel is not my place of residence nor my family's place of residence.
3.	<input type="checkbox"/>	My ordinary or permanent place of engagement is not in the State of Israel.
4.	<input type="checkbox"/>	I do not engage in an occupation in the State of Israel.
5.	<input type="checkbox"/>	I do not own a business or part of a business in the State of Israel.
6.	<input type="checkbox"/>	This year I did not stay and I do not intend staying in the State of Israel for 183 days or more.
7.	<input type="checkbox"/>	This year I did not stay in Israel and I also do not intend staying in Israel for 30 days or more and my total stay in Israel this year and in the two preceding years will not reach 425 days.
8.	<input type="checkbox"/>	I am not insured with the National Insurance Institute in the State of Israel.
9.	<input type="checkbox"/>	I do not hold an Israeli passport.
10.	<input type="checkbox"/>	I do not have Israeli citizenship.

With regard to a body of persons:

I declare that the body of persons is a non-resident since: (mark the relevant place with an X).

1.	<input type="checkbox"/>	The body corporate is not registered with the Registrar of Companies in Israel.
2.	<input type="checkbox"/>	It is not registered with the Registrar of Amutot [non-profit societies] in Israel.
3.	<input type="checkbox"/>	It is not registered with the Registrar of Partnerships in Israel.
4.	<input type="checkbox"/>	None of the partners in the partnership are Israeli residents.
5.	<input type="checkbox"/>	The control of the body of persons is not in Israel.
6.	<input type="checkbox"/>	The management of the body of persons is not in Israel.
7.	<input type="checkbox"/>	The body of persons does not have a permanent enterprise in Israel.

^[1] Within the definition thereof in section 1 of the Income Tax Ordinance.

8.	<input type="checkbox"/>	The body of persons, an Israeli resident does not hold, directly or indirectly, through shares or through a trust or in any other manner, alone or with another who is an Israeli resident one or more of the means of the control specified below at a rate exceeding 25%: (a) the right to participate in profits; (b) the right to appoint a director; (c) the voting right; (d) the right to share in the assets of the body of persons at the time of its dissolution; (e) the right to direct the manner of exercising one of the rights specified above.
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With regard to a trust:

I declare that the trust is not an Israeli resident since: (mark the relevant place with an X).

1.	<input type="checkbox"/>	The trust is not registered in Israel.
2.	<input type="checkbox"/>	The creator of the trust is a non-resident.
3.	<input type="checkbox"/>	The beneficiary is a non-resident.
4.	<input type="checkbox"/>	The trustee is a non-resident.

B. The Entitlement to Exemption from Tax on a Non-Resident's Deposit

I declare that I am aware that I shall only be entitled to benefit from exemption from tax on income from interest on a non-resident's deposit if the deposit will comply with **all** the following terms and conditions:

1. The deposit is not registered and does not require registration in the books of a permanent enterprise in Israel.
2. The interest income from the deposit is not income from a business or occupation.
3. All the deposit owners are non-residents.
4. The deposit was not used to grant a loan or as collateral for loans that the Bank has granted to your relatives or to a body of persons of which you are a controlling owner, if they are Israeli residents.

Declaration

- I hereby declare that I have understood this form and I have completed it accurately and in accordance with the instructions.
- I have given all the correct, full and complete particulars in this form.
- I undertake that if there shall be a change in any particular detailed in the form, I shall immediately contact the Bank and complete a new form.
- I am aware that an omission or giving incorrect particulars constitutes an offence against the Income Tax Ordinance.

Date

Customer's Name

Customer's Signature

Attorney's Name

Attorney's Signature

To
Mizrahi Tefahot Bank Ltd.

Dear Sir/Madam,

**Bank of Israel (Information on Developments in the
Israeli Foreign Currency Market) Order, 5760-2010 (the "Order")**

NON-RESIDENT'S DECLARATION FOR PURPOSES OF THE ORDER

Private Account

I hereby declare that **I am not** an Israeli resident as the term is defined in the Order with respect to an individual:

An "Israeli resident" individual means an Israeli national or a person who is in Israel or a territory* pursuant to an immigrant's visa or immigrant's certificate or pursuant to a permanent residence permit, provided that in the 12 months preceding the transaction that is being effected, he has been in Israel or a territory* for a period exceeding 180 days, continuously or intermittently.

I am therefore defined in the Order as a foreign resident (A "non-Israeli resident").

I am aware that this declaration is applicable solely for purposes of the Order.

I undertake to notify the Bank, as soon as practicable, of any change in my residence status.

Account no.: _____ Name and signature: _____

Corporate Account

The corporation declares that **it is not** an "Israeli resident" as the term is defined in the Order with respect to a corporation:

An "Israeli resident" corporation means a corporation registered in a register maintained in accordance with the law in Israel or a territory* or which is obliged to be registered in such a register, and any entity which is not an individual whose principal activity is conducted in Israel or a territory*.

Therefore, we, the corporation, through the authorized signatories empowered to sign, declare that the corporation is defined in the Order as a foreign resident (A "non-Israeli resident").

The corporation is aware that this declaration is applicable solely for t purposes of the Order.

The corporation undertakes to notify the Bank, as soon as practicable, of any change in the corporation's residence status.

Account no.: _____ Name and signature: _____

Trust Account - Trustee Declaration

I the trustee, have inspected and found that **all** of the account beneficiaries **are non-Israeli residents** (individual or corporation) as defined in the Order (see the definitions in this form). Therefore, all of the account beneficiaries are defined as foreign residents ("non-Israeli residents").

I am aware that this declaration is applicable solely for purposes of the Order.

I undertake to notify the Bank, as soon as practicable, of any change in any of the beneficiaries' residence status.

Account no.	Name of trustee	Signature and stamp

* Territory means Judea and Samaria, other than areas under Palestinian responsibility.

