

Dear Customer,

We thank you for coming to us and choosing to open an account with Bank Hapoalim B. M. The leading banking network in Israel is now at your service, and we are here to accompany you in the proper management of your account.

It is important for us to serve you in the best possible way.

At your disposal are advanced banking services in a variety of channels. Among other things, there are at your disposal for the management of the account means of payment and information retrieval and control, as set forth hereinafter:

- a. Execution of payments by way of authorized debits. Authorized debits are a way of making payments according to which the beneficiary collects funds from the payor through the Bank.
- b. Receiving a bank card, as defined in the Debit Cards Law, 5746-1986, whereby the debiting of the customer's account with a banking corporation is immediate. The card is intended for use to the extent of the balance available for withdrawal which is at your disposal in the account.
- c. Receiving a bank card, as defined in the Debit Cards Law, 5746-1986, for withdrawing cash. This card is intended for withdrawing money by means of automated bank machines.
- d. Information retrieval and control – there is at your disposal an information retrieval service by means of self-service machines whereby you will be able to obtain information statements regarding your account at the service counters.
In addition, it is possible for you to gain access to information about the account by means of the internet.
- e. Execution of transactions by means of banking communication channels – You can execute transactions for the account by means of banking communication channels subject to limitations and according to the circumstances of the case.
- f. Receiving cheque books subject to the approval of the Bank.

Granting these services is subject to the Proper Conduct of Banking Business Directives and whatever may have been agreed or may be agreed between you and the Bank with respect thereto.

We are available for you on the website of the Bank: www.bankhapoalim.co.il , on “Poalim by Telephone” by dialing *2407, by application, by mobile phone and at our branches all over the country.

At your service,

Bank Hapoalim B. M.