



Appendix to the Application to Open an Account and General Conditions for Operating an Account

Date: _____

- Opening New Account Changing/Adding Spheres of Activity

Branch: _____ Account No.: _____ Account Name: _____

When adding the account holder / holder of power of attorney to the account a count / no count kept of cheques returned for lack of cover / restrictions were found in relation to the account or the account holders thereof.

We, the undersigned, whose names and particulars are set out in the Application to Open an Account and General Conditions for Operating an Account (hereinafter: "the Application to Open an Account") to which this Appendix (hereinafter: "the Appendix to the Application to Open the Account") is attached as an integral part thereof, hereby request Bank Hapoalim B.M. to open and manage for us the account the number of which is given above which shall be operated in accordance with and subject to the Application to Open an Account [and General Conditions for Operating an Account], and in accordance with all the conditions, spheres of activity, channels of service, composition of signatures, restrictions and other provisions contained in the Appendix to the Application to Open the Account as set forth below, and in accordance with the conditions, provisions and restrictions contained in any supplement or letter of amendment or any other document which we have signed and/or may sign and which shall state expressly or by implication and in any manner that they are further to the Application to Open an Account and the Appendix to such Application and/or that they form an integral part of the documents for opening an account or as complementary to the Application to Open an Account, all of which shall be called the "Documents for Opening the Account" and the conditions therein contained are the conditions for operating the account the number of which is given above (hereinafter: "the General Conditions").

Resolutions of the company / co-operative society / society / registered partnership*

We respectfully advise you that the board of directors /managing committee /partners* of _____
name of company/co-operative society/society/partnership

whose number according to its certificate of incorporation, is _____, at its meeting duly held at _____
on the _____ day of _____, resolved to open an account as provided in the General Conditions.

Confirmation by the parties to the account.

We hereby confirm that the spheres of the activity and channels of service designated by us and which are printed below are the services which we have chosen to operate.

The following are the spheres of activity and channels of service we have chosen and wish to operate in:

Spheres of Activity and Channels of Service*

- Curr. a/c
- Shekel Deposits
- Foreign Curr.
- Securities
- Foreign Secs
- New Savings Plans
- Loans & Credit facilities
- CR.-Foreign Curr.
- Debit Card Credit
- Bank Guarantees
- Documentary Credit
- Maof Secs.-Buying
- Maof Secs.-Writing
- Inv. Counselling Agmt.
- Option-Buying
- Options-Writing
- Card Initiated Auto.-Bank Services
- Instructions By Fax/Tel Info/Trans
- Poalim By Tel Info. & Trans.
- Deposit Kit
- Voice Mail/Fax/Telefax Service
- Gold Line-Business Cust-Info.
- Magnetic Media Info
- Poalim By Internet Info
- Poalim By Internet Info& Trans.
- Poalim On Time
- Internet for Business
- Voice Mail/Fax/Telfax Service-Info
- Night Safe.

Signature

Signature

Signature

Signature

Corporate Signature and Stamp

* The provisions of the General Chapter shall apply to all of the Spheres of Activity and Channels of Service all as prescribed in the General conditions .

Check where appropriate.

*Delete the inapplicable.



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The Bank may keep and make use of information embodied in orders of attachment which it receives from various bodies, including orders of attachment under the provisions of the Execution Law, 5727-1967, the Taxes (Collection) Ordinance and the Civil Procedure Regulations, 5744-1984 (whether or not the order of attachment caught any of the assets in the Account) for the purpose of reaching decisions regarding the operation of the Account, including decisions concerning the provision of Credit and the rendering of Credit immediately payable, and the giving of a guarantee by us.

The information will be delivered to the employees of the Bank or to such persons on its behalf who deal with these subjects, and at the end of five years from the date on which the Bank no longer deals with the order of attachment, the Bank will stop making any use thereof for the purpose of reaching such decisions.

We are aware that we may at any time apply in writing to the branch of the Bank where the Account is maintained and give notice of our refusal to the information being used as aforesaid. We are aware that our refusal or the revocation of our agreement to the information being used as aforesaid could be the basis for the refusal by the Bank to provide us (or some one else) with various services, including the provision of Credit, and could give cause (in addition to the causes listed in the Account Opening Documentation and in other documents which we may sign) to render existing Credit immediately payable.

We are aware that information embodied in the orders of attachment will continue to serve in the conduct of the processes in connection with the execution of the attachment, with the backup of the Records of the Bank in the information systems, with protection from demands and claims and in connection with any purpose which may be required pursuant to any regulatory provision or according to law, and will be delivered to the employees of the Bank or to such persons on its behalf who deal with these subjects.

Cancellation of Survivorship Clause				Authorizations in the Account			
The survivorship clause as provided in 7.3 of the General Chapter of the General Conditions will not apply with respect to us and is hereby cancelled.				The right of the parties to the account to operate the account, as provided in 4.2 of the general chapter of the general conditions shall vest in:			
				<input type="checkbox"/> Each of the parties to the account severally <input type="checkbox"/> All of the parties to the account jointly <input type="checkbox"/> To _____			
Signature	Signature	Signature	Signature	Signature	Signature	Signature	Signature

Foreign Securities

- In addition to the provisions of the Letter of General Conditions for the Area of Activity "Foreign Securities", at the end of each calendar year the Bank will check with the Broker in order to examine whether there is any entitlement to a tax refund on account of a deduction of tax that was made in connection with US Securities as they are defined below and in appropriate instances the Bank will apply to the tax authorities in the USA for the purpose of causing us to be credited with refunds as aforesaid. It is hereby clarified that nothing herein contained amounts to an obligation on the part of the Bank that any application or action of the Bank as aforesaid will actually result in the receipt of any refunds of tax.
- For the purpose hereof "US Securities" – securities with respect to which payments of tax which are deducted at source from the proceeds arising therefrom are reported by the Broker to the tax authorities in the USA, including securities of the Master Limited Partnership type.

Non-acceptance of an offer to receive a bank card

I acknowledge receipt of, but decline to accept, the Bank's offer to receive a bank card which would enable me to independently receive information regarding my accounts through the Bank's automated teller machines.

Although **I am not interested** in receiving this service at present, I understand that it will still be available to me in the future I wish.

Signature

Signature

Signature

Signature



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Retaining Mail at the Branch or in a Special Box

- Please do not send us the mail intended for us but keep it on our behalf at the branch and we agree to the provisions of clause 14 in the General Chapter of the General Conditions.
- The commission for recording this transaction is _____ Your account will be debited by this amount at the beginning of May/January* for the following year. The Bank may change from time to time the commission .

Signature

Signature

Signature

Signature

Signature of Branch Manager

Receipt of Explanation of Counseling Agreement and Maof Securities Operations

We hereby confirm that we were referred for receiving explanations and counselling on: Investment Counselling Agreement / Maof Securities* and that we have been fully informed of the risks involved in receiving such services.

Signature

Signature

Signature

Signature

Counsellor Signature

Declaration of foreign resident (to be completed only in the case of an account opened for customers who are foreign residents):
We hereby declare that we are not Israeli citizens.

Declaration of Israeli citizen foreign resident: We, do hereby declare that: during the past twelve months, prior to this declaration, we have not stayed in Israel or in the Territories for a length of time exceeding 180 (one hundred and eighty) consecutive or alternate days. We are, therefore, foreign residents, as defined by the Currency Control Law 1978, and/or according to the provisions of the Bank of Israel. The "Territories" mean Judea, Samaria and Gaza Strip, except territories controlled by the Palestinian Authority. We hereby undertake to notify the bank of any changes in our status as foreign residents.

Signature

Signature

Signature

Signature

Signature

- We confirm that we have signed the Application to Open an Account and General Conditions for Operating an Account, Version _____ Booklet No _____ (Amendment _____) and the Appendix to the Application to Open the Account, that we have received a copy of these documents, Copy No. _____ , and that we have received a copy of every document signed by us.

Signature

Signature

Signature

Signature

Corporate Signature and Stamp