

Application to set/update the service settings of the "arrangement for receiving information and executing orders on the internet/mobile applications"

(for complex signatory compositions)

Dear customer,

Using this document, you can request to add your account to the arrangement for receiving information and executing orders on the internet/mobile applications (hereinafter the "**Service**") as well as request to set or update the activity settings and user permissions for account activity through the Service. This document is divided into several parts as detailed below. It is recommended that you read the following explanations before filling out the document and signing it in order to facilitate the process:

Introduction - application to set/update the activity settings and user permissions of the arrangement for receiving information and executing orders on the internet/mobile applications.

Section 1 -General information - in this section you must specify general information, and the list of matters the application refers to.

If the application is for the **initial** configuration of the Service settings, please complete the data in sections 2-4, as relevant. If the application is to **update** the Service settings, please complete the details in sections 2-4 only if changes apply thereto.

Section 2 - Part 1 – Used for defining users as Authorized Signatories in the Account and as Limited Authorized Signatories and their attribution to signatory groups.

Part 2 - Used for specifying information viewing permissions and permissions for entering data by Limited Authorized Signatories and of Unauthorized Users.

Section 3 - Areas of activity in the digital service for businesses: In this section, the signatures required for each area of activity on the account must be specified; for an account of an Israeli limited liability corporation, the signatory compositions required for signing credit documents, security interests and other obligations uploaded by a banker to the bank's website must also be specified.

Section 4 - Permissions and ceilings for transfers to third parties: In this section, the ceilings for transfers to third parties and the account details of the account beneficiaries shall be specified. This section should be filled out if in section 3 activity permissions were granted in areas that include transfers to a third party (money transfers, Salary Deposits, foreign currency transactions, payments).

Section 5 -Terms and conditions for authentication methods.

Section 6 -Terms and conditions for cardless cash withdrawal.

Explanatory sheet - Bank's ceilings for third party money transfers

Schedule 1 - Appointment of an identity collector agent

1. General guidelines

- 1.1 No changes whatsoever are to be made to the document except for completing the data in the designated places.
- 1.2 **It is recommended to verify the accuracy of the details appearing in the document** before signing it and returning it to the Bank.
- 1.3 **It is not possible to authorize, through the application, activity in areas of activity** (for example: current account, securities, deposits, foreign currency, loans and overdraft limits, bank guarantees, etc.) **to which the accounts being added to the Service have not yet been connected** (when the account was opened or at a later date), and is not sufficient to appoint users of the Service as authorized to act in these areas as part of the application in order to add these areas of activity to the account - in order to add areas of activity to the account, thus making it possible to act in their respect on the account using the Service, you must contact the branch in order to sign an appropriate request to add such areas of activity.
- 1.4 **In the event of termination of the employment of any of the users of the Service, and in any other case where it is necessary to update the list of users of the Service and/or the limits of their authorization and/or other settings related to the Service**, an appropriate request must be promptly submitted to the Bank to update the Service settings for an update to be made on the subject.

2. Guidelines for configuring Corporation Group Accounts for foreign currency transfers

2.1 Account types that can be set as Corporation Group Account for the purpose of foreign currency transfers

2.1.1 An account managed for the Corporation in an Israeli branch of another bank.

2.1.2 An account managed for another corporation, which forms part of the Corporation group to whom the Corporation belongs, in an Israeli branch of the Bank or the Israeli branch of another bank.

2.2 Method of defining the beneficiary's account as a Corporation Group Account for foreign currency transfers

Two documents must be attached to the request:

2.2.1 List of the beneficiaries sought to be defined as Corporation Group Accounts.

- The list can be signed by just one signatory authorized for third-party foreign currency transfers (even if carrying out foreign currency transfers to a third party requires the signature of more than one authorized signatory).
- It is necessary to indicate the following details with respect to each beneficiary on the list (in English): beneficiary name, beneficiary bank, IBAN code, SWIFT (BIC) code and beneficiary address: city, street, houses number and zip code.

2.2.2 Confirmation of bank account ownership (only in respect of accounts managed at other banks).

2.3 Defining a designated composition of signatures for 'foreign currency transfers to a Corporation Group Account'

2.3.1 It is possible to define a designated signatory composition for 'foreign currency transfers to a Corporation Group Account' in the settings menu of the 'online services for businesses' on the business website.

2.3.2 If no signatory composition has been defined for 'foreign currency transfers to a Corporation Group Account', requests for foreign currency transfers to Corporation Group Accounts shall be sent to the sign-off process for 'third-party foreign currency transfers'.

3. Additional guidelines for adding new users to the Service

3.1 In order for people **who have been added as users of the Service for the first time** (in the framework of an application to join the Service and configure Service settings or as part of an application to update the Service settings) to be able to actually use the Service, they must connect to the Service through a user name, one-time code and password (hereinafter the **"Authentication Methods to Connect to the Service"**), which shall be sent to the Personal Mobile Device of the relevant user by text message (SMS) or voicemail or to the email address of said user, or by collecting it from the branch, or in any other way as shall be commonly practiced by the Bank from time to time, at its discretion.

3.2 Should you wish to collect the Authentication Methods to Connect to the Service from the branch of one of the users through an agent, all the details in Schedule I attached should be filled out and signed by those authorized to manage the account terms or the mandatory signatory composition of other authorized persons on behalf of the corporation who have been authorized for this purpose.

Do you have any questions?

We will be happy to assist you with any questions at the customer support center.

For customers of the retail division, please call *2409 or 03-6532409.

Business division customers can contact us at *2497 or 076-8012415.

Introduction

To:

Bank Hapoalim BM (hereinafter the "**Bank**")

Re: Application to set/update the service settings of the "arrangement for receiving information and executing orders on the internet/mobile applications"

1. General

- 1.1 We, the undersigned, hereby request the Bank to add the account to the "arrangement for receiving information and executing orders on the internet/mobile applications" (hereinafter the "Service") and to set the activity settings and permissions of the users of the Service (hereinafter "Service Settings") according to the terms specified in the Account Opening Documents in our previous applications to set or update the Service Settings, if any (hereinafter collectively the "General Terms"), as detailed in this application below; or if the account is already attached to the Service, to update the Service Settings in the account as specified in this application below.
- 1.2 Our signing and submission of this application to the bank do not oblige the bank to respond to such request of ours, and the bank shall have discretion of whether to respond to our request fully or partially per the conditions set by it, or to reject it.
- 1.3 The bank's consent to grant our application is in effect only constituted by such activity settings and user permissions of the Service detailed in this application being set, and all the conditions and definitions as approved by the Bank shall apply to the Service as of that date. Should we wish to make any additional update in the settings of the activity and the permissions of the users of the Service, we shall have to submit a new application for this purpose.

2. The users and user permissions

Subject to the Bank's approval, the parties on our behalf authorized to act with the Bank in connection with the account and perform operations on the account through the Service channels and the limits of their authorization (hereinafter the "**Users**") shall be as specified in the General Terms and in this application.

2.1 General permissions

Each user shall be authorized:

- 2.1.1 To enter data in the "Banker Contact" form/upload a file to the website that includes a written request to the banker on any subject and view the forms filled out on the website/files they uploaded to the website and contact details and information regarding all other users and authorized account signatories (including names, ID numbers, dates of birth, phone numbers, email addresses, user permissions and their limits); and
- 2.1.2 To receive messages from the Bank related to their activity in the Service channel and the Service which are intended to assist the bank and us in implementing the user's activity within the Service channels and the Service, for the areas, frequency and means determined from time to time per Bank discretion, including SMS, email, notifications, and any other means the Bank deems appropriate for carrying out the foregoing; and
- 2.1.3 To approve the Bank's terms and conditions in connection with authentication methods that they use in connection with their activity in the Service, to request to set (for making high-sum transfers) the browser they use as a "Personal Browser" and receive messages from the Bank regarding the setting, replacement, or change of the means of authentication, including a notification of a change in type or combination of such authentication methods; and
- 2.1.4 To from time to time update their personal contact details.

2.2 User permissions auxiliary to authorization for money transfers

- 2.2.1 Each user attributed to a signatory group with permission to transfer money to any entity - is authorized to provide the Bank, alone, telephone confirmation regarding the authenticity of instructions given by such user, even if the issuance of money transfer instructions requires approval or have been provided by two or more users.

2.2.2 Users attributed to a signatory group with permission to transfer money to third-parties are authorized to provide a declaration on our behalf to the Israel Tax Authority regarding payment to a foreign resident that is exempt from withholding tax under section 170 of the Income Tax Ordinance, in connection with the instruction issued by such user - with the same composition in which said instruction was issued.¹

2.2.3 Each user attributed to a signatory group with permission for transfers in ILS to third parties - is permitted to order the Bank, on their own, to cancel standing orders for transfers in ILS to third parties, even when the creation of said standing order required the Signature of more than one user.

2.3 User permissions auxiliary to authorization for money transfers

2.3.1 Authorized Signatories in the Account attributed to signatory groups with permission for "permanent beneficiary management" will be able to view the existing permanent beneficiary data in the account, enter and confirm the creation, removal, and editing of permanent beneficiary details, including when any account that is requested to be defined as a Permanent Beneficiary is managed in their name, alone or together with others.

2.3.2 Authorized Signatories in the Account not attributed to signatory groups with permission for "permanent beneficiary management", which is however attributed to signatory groups with permission for transfers in ILS to third parties or for transfers in ILS to Corporate Group Accounts, may enter data/upload a file that includes changes to the permanent beneficiaries data (but may not approved the changes themselves).

2.3.3 A user who is not an Authorized Signatory and a Limited Authorized Signatory who will be defined as "authorized to enter data" for "permanent beneficiary management" will be allowed to view the data of the permanent beneficiaries on the account as well as enter data/upload a file that includes data for the creation, removal or editing of permanent beneficiary details.

2.4 User permissions auxiliary to authorization for check cancellation requests

Authorized Signatories in the Account attributed to a signatory group that is permitted to act with respect to "check cancellation requests", as well as users with authority to enter data in this area - may also attach a police confirmation of lost/stolen check(s) under the "bank inquiry" service.

2.5 User permissions for viewing information and entering data

2.5.1 Authorized signatories of an account may enter data in the areas of activity for which the signatory group they are attributed to has signatory permission, irrespective of the signatories composition of the signatory groups, and view information in all areas of activity, irrespective of the areas of activity in which the signatory group to which they are attributed has signatory permission and irrespective of the signatories composition of the signatories group.

2.5.2 A Limited Authorized Signatory and a user that is not an authorized signatory may view information and enter data only in the areas of activity to be defined for them in Part 2 of Section 2 below.

2.6 User permissions in data sharing - open banking

2.6.1 The Financial Information Services Law, 5782-2021 (hereinafter the "Law"), allows bank customers to grant "financial information service providers" access to "financial information" (as defined in the Law) held by the bank for the purpose of receiving services from those financial information service providers, all subject to the provisions of the Law.

2.6.2 A user defined as an "Authorized Signatory in the Account" for the sub-domain "Open Banking Data Sharing" will be authorized to instruct the Bank from time to time to grant access to various financial information service providers to financial information in the account and any other instruction regarding such access authorization in accordance with the user permissions detailed below in relation to this sub-domain.

2.6.3 It is clarified that each "Authorized Signatory in the Account" in the sub-domain "Open Banking Data Sharing" will be authorized to revoke, on their own, any authorization of financial information service providers to access financial information that was given in connection with the account. Removing the sub-domain "Open Banking Data Sharing" does not revoke active account access permissions given to financial information service providers, if any.

¹ Using Form 2513/2 of the Israel Tax Authority, including one filled out electronically.

2.6.4 After removing the sub-domain, it will not be possible to create new access permissions. If you choose to remove the sub-domain "Open Banking Data Sharing" but leave active access permissions, it will be possible to revoke them before their expiration date by delivering to the bank a duly signed order to cancel them. For more information, you can contact your banker.

2.7 Additional user permissions

2.7.1 Users attributed to a signatories group authorized to act with respect to "Israeli currency checking", through a single signatory, shall be permitted to instruct the Bank on their own to revoke existing permissions for debiting the account given for the domain payments to Institutions and Authorities, even if setting up the permission to such account debiting required the signatures of more than one user.

2.7.2 Each user, except for users who are only authorized to make an "inquiry with a banker" (as set forth in Part 2 of Section 2 below), may enter data in connection with applications to update the Service settings, and each user who is an authorized signatory, as well as those "Limited Authorized Signatories" with viewing permission for general checking accounts (ILS) or "non-authorized users" with viewing permission for general checking accounts (ILS) shall be permitted to enter data in connection with applications to update the account management terms, which do not only include an application to update the Service settings.

3. Additional user permissions on an Israeli company account

If we are an Israeli company and there are no other owners besides us (hereinafter in this section 3 the "**Company**"):

3.1 Authorized to charge assets deposited in the account

3.1.1 Any user who is an officer of the Company as stated in section 39 of the Companies Law, 5759-1999 (hereinafter "**Company Officer**") whom we defined in this application as authorized to "charge assets deposited in the account" shall be authorized to place for the benefit of the Bank on behalf of the Company, through the Service channels and the Service, charges of various types and degrees on all rights, of any type without exception, that the Company now has and will have in the future at any time in any manner and way, on all financial assets (money, securities and other assets of any kind) deposited or to be deposited from time to time to the credit of the account and their gains, to secure debts and obligations of the Company and of third parties to the Bank, without limitation in amount;

3.1.2 Users with permission as set forth in 3.1.1 above shall be authorized to sign on behalf of the Company any document required by the Bank from time to time and at any time in connection with the provisions of 3.1.1 above, in the signatory composition defined in this application, together with or alongside the Company name in print.

3.2 Authorized to make representations and warranties of any kind

3.2.1 Any user that is a Company Officer we define in this application as authorized to make "representations and warranties of any kind" shall be authorized to make declarations of any kind to the Bank on behalf of the Company and make for the benefit of the Bank on behalf of the Company, through the Service channels, commitments of any kind, including: charges of various types and ratings on all rights, of any type without exception that the Company has now and will have in the future at any time in any manner and way, in relation to any of the assets, funds, property and rights, of any type without exception that the Company has now and will have in the future at any time and in any way, to guarantee the debts and obligations of the Company and third parties to the Bank and without limitation in amount, and also to provide the Bank on behalf of the Company guarantees and obligations for indemnification of various kinds for the purpose of guaranteeing the debts of any third parties to the Bank - all without limit in amount (hereinafter as applicable "**Representations and Warranties of Any Kind**");

3.2.2 Users with such permission in 3.2.1 above shall be authorized to sign on behalf of the Company, through the Service channels and the Service, any document required by the Bank from time to time and at any time in connection with the provisions of 3.2.1 above, in the signatory composition defined in this application, together with or alongside the Company name in print;

3.2.3 In addition, without derogating from the generality of 3.2.1 above, since such authorization in 3.2.1 above is not necessarily related to the Company's activity in a particular account, but is a general authorization, users with such authorization shall be able to sign on behalf of the Company through the Service documents that include Representations and Warranties of Any Kind, even if any such representations and/or warranties are not wholly or partially related to the Company's activity on the account users with such authorization were defined;

- 3.3 Such charges, guarantees, and representations and warranties as set forth in 3.1 and 3.2 above, through Service channels, is subject to the Bank's consent, at its discretion and without being obligated to agree or justify its refusal to do so.
- 3.4 Each such authorized signatory under and above shall be alone authorized to sign the "Mortgages and Charges" form required under regulation 12 of the Companies (Reporting of Registration Details and Forms) Regulations, 5760-1999, even if such authorized signatories sign said form in practice in any joint signatures composition.
- 3.5 We confirm that all approvals, reports, disclosures and processes that are required, if any, have been received, pursuant to Chapters 3 and 5 of Part VI of the Companies Law, 5759-1999, in connection with the contents of this application, and that such resolutions under this section were made pursuant to the Company's business considerations to maximize its profits.

4. Interpretation and definitions

- 4.1 The introduction to this application and all its sections constitute an integral part of this application and are as binding as the rest of its terms.
- 4.2 The section headers in this application were provided for convenience purpose only and should not be used for purpose of interpreting this application.
- 4.3 In this application - Masculine form includes female form, and vice versa. Plural form includes singular form, and vice versa.
- 4.4 Unless explicitly stated otherwise, when referring to any statute in this application, the intention is to the statutory text in effect from time to time on any relevant date.
- 4.5 Unless explicitly stated otherwise, the terms included in this application shall have the meaning given to them in the General Terms and the terms listed below shall have the meaning set forth next to them:
 - 4.5.1 "OTP Message" - a one-time password (hereinafter "OTP") used for the purpose of strengthening user identification when performing certain activities as part of the Service - which the Bank sends to the relevant user's Personal Mobile Device, via text message (SMS) or voicemail or to the user's email address as stated and/or in any other way, as the Bank shall practice from time to time at its discretion.
 - 4.5.2 "Poalim Pass App" - an app that is installed on the user's Personal Mobile Device and generates a one-time password for the user for the purpose of identification, as part of any login process of the user into the online service for businesses.
 - 4.5.3 "Personal Browser" - a browser that, at the request of a user using the Poalim Pass App, was set by the Bank as the "personal browser" of the user for the purpose of their Service activity, including for the purpose of entering instruction data for transferring large amounts.
 - 4.5.4 This "application" - this application to set/update the service settings of the "arrangement for receiving information and executing orders on the internet/mobile applications."
 - 4.5.5 **"Application to Open an Account"** - the application to open an account and the General Terms for managing the account, which apply to the account.
 - 4.5.6 **"Account"** - bank account or accounts, the numbers of which are specified in section 1 and according to any other number as determined by the Bank from time to time and which is managed or shall be managed on our behalf by the Bank at the Account branch.
 - 4.5.7 **"Salary Deposits"** - transfers for payment of salaries in maximum amounts that will be determined according to the definition of the beneficiary receiving the salary as an occasional or permanent beneficiary.
 - 4.5.8 "Data Entry Authorization" - user authorization allowing to prepare a draft of a request or order for action. Performing the action in practice is conditioned, among others, upon the approval of the request or order by users who are authorized signatories - according to the signatory compositions defined in Section 3.
 - 4.5.9 "Information Viewing Authorization" - user authorization allowing information to be viewed in any area of activity, as set.
 - 4.5.10 "Corporation Group Accounts" - (a) accounts managed at the Bank or other banks for third parties defined by the corporation as (1) permanent beneficiaries; and (2) accounts managed for account holders belonging to the group of corporations the corporation is part of (account holder); and (b) accounts managed at another bank for the corporation (account holder) (for the purpose of defining an account managed at another bank as a Corporation Group Account a "confirmation of bank account ownership" from another bank must be provided to the Bank);

- 4.5.11 **"Signature"** - written signature on a document and subject to the Bank's approval granting consent or approval in any manner, including through any means of communication, and the verb "to sign" in all its conjugations shall be interpreted accordingly.
- 4.5.12 **"Banking Business Day in Israel"** - any day, except for Saturday, days of rest, the two days of Rosh Hashana, Yom Kippur Eve and Yom Kippur, the first day of Sukkot and Shemini Atzeret, Purim, the first and seventh day of Pesach, Independence Day, Shavuot and the Ninth of Av, and any other day to be determined by the Supervisor of Banks or which shall under any law be determined to be a day that is not a banking business day in Israel.
- 4.5.13 **"General Terms of Access to the Bank Website"** - the legal clarifications, access conditions, rules for secure browsing, and information security directives, as periodically published on the Bank's website.
- 4.5.14 **"Occasional Beneficiary"** - a beneficiary who is not predetermined as a permanent beneficiary, to whom smaller amounts of money can be transferred compared to a permanent beneficiary.
- 4.5.15 **"Permanent Beneficiary"** - a beneficiary predefined by us to whom transfers of large amounts can be made at our choice. If it is necessary to transfer sums of money from the corporate account to the account of one of the authorized signatories on the account (e.g. salary), the authorized signatory must be defined as a Permanent Beneficiary.
- 4.5.16 **"Institutions and Authorities"** - government ministries, institutions and authorities that are defined as Permanent Beneficiaries in the account and to which large amounts can be transferred.
- 4.5.17 **"Authorized Signatory in the Account"** - a user with signatory permission in one or more of the areas of activity in the account and viewing authorization in all areas of account activity.
- 4.5.18 **"Limited Authorized Signatory"** - a user with signatory permission in one or more of the areas of activity in the account and viewing and data input authorization in certain areas of activity in which they were granted such permissions.
- 4.5.19 **"Personal Mobile Device"** - a mobile phone device that is in the personal and exclusive use of the user.
- 4.5.20 **"Account Opening Documents"** - as defined in the Application to Open an Account.
- 4.5.21 **"Unauthorized User"** - a user (employee or external factor such as an auditor) without signatory permission in any of the areas of activity in the account, who may use the Service for the purpose of viewing information and entering data only in certain areas of activity in which they were granted such authorizations.
- 4.5.22 **"Digital for Business Service" or the "Service"** - the arrangement for receiving information and executing orders on the internet/mobile applications..
- 4.6 This application and the General Terms shall be supplemental to each other and interpreted as adding to one another. In any event of a contradiction or nonconformity between the terms of this application and the General Terms in any of the matters discussed in this application, unless if explicitly set forth otherwise, the terms of this application shall prevail, as approved by the bank.

Authorized corporate signatories

We, the undersigned, confirm that the corporate signature on the application to join the Service, to set or update the Service definitions, is in accordance with the resolutions adopted by the competent corporate organ pursuant to law and the incorporation documents and that the Bank gave us a copy of this application and gave us a reasonable opportunity to review it before signing it.

Name of authorized signatory	ID number	Date	Authorized signature(s) + corporate seal

Attorney certification ²

I, the undersigned, as the attorney for the corporation detailed above (hereinafter the “**Corporation**”), certify that the authorized signatories on behalf of the Corporation whose names are listed in the above table have signed on behalf of the Corporation the application to join the Service, determine or update the settings of the above Service (hereinafter the “**Corporation’s Application**”), and that their joint signature, together with the Corporation’s seal or printed name, on the Corporation’s Application and on any additional document required by the Bank or by law in connection with the Corporation’s Application, binds the Corporation. The resolutions that were adopted by the Corporation’s competent organ relating to the Corporation’s Application were lawfully adopted with authority and in absolute conformance with the Corporation’s incorporation documents; they are in effect, up-to-date and bind the Corporation for all intents and purposes, and the Corporation may contractually engage with the Bank and act as provided in the Corporation’s Application and subject to its terms. In accordance with the Corporation’s incorporation documents and according to any law, there is no need to obtain additional consent, approval or permission from any organ in the Corporation or to obtain any consent, approval or permission from any third party for the Corporation’s contractual engagement with the Bank, as specified in the Corporation’s Application, and there is no provision restricting the Corporation from acting to perform the Corporation’s contractual engagement with the Bank.

Attorney name	License number	Date	Signature + stamp

² An approval of the corporation’s attorney is required only when the application is signed on behalf of the corporation by someone who is not “authorized to manage the account terms.”

Instructions for how to sign the application and return the signed document to the Bank

- A. To complete the process of submitting the application, the application should be returned to the Bank in one of the ways specified in section 2, once signed, in one of the two ways detailed below, as applicable:
1. In the event the account holder is an Israeli company, which authorized for all accounts connected to the Service as "authorized to manage the account terms" – the application may be returned to the Bank after it is signed by the binding signatory composition of those authorized to manage the account terms as stated, with the Corporation's stamp or name in print. In such an event there is no need for the certification and signature of the Company's attorney.
 2. In any other event – the application must be returned to the Bank after it is signed by the binding signatory composition of the signatories that were authorized by the Corporation especially for the purpose of signing the application, with the Corporation's stamp or name in print. In this event a signature confirmation of the Corporation's attorney must also be included.
- B. After signing the application according to one of the foregoing options, it can be returned to the Bank in original form or through any of the banking communication channels to which the account is connected and through which it is possible to transmit documents to the Bank.

Section 1

General information

Account holder

ID number

Name

List of accounts attached to the Service

The provisions of this application shall apply in full with respect to all the accounts set forth in this table (it is only possible to add accounts managed at the Bank for the account holder set forth above)

Account

Branch

Type of personal Authentication Methods for the Users of the Service

(indicate one of the following)

OTP

Poalim PASS App

☐

☐

Contact person at the Corporation for inquiries

Name

Position

Mobile phone

Email address

List of matters addressed by the application to set/update the Service settings

The list of matters presented below is according to markings and choices made by the person who drafted the application (and not by the Bank), and therefore it does not necessarily constitute a complete or exhaustive list of all the matters this application relates to. For the full, comprehensive and binding details, please review all sections of the application

- | | | |
|--|---|---|
| <input type="checkbox"/> Adding an Authorized Signatory in the Account | <input type="checkbox"/> Adding a Limited Authorized Signatory | <input type="checkbox"/> Adding a user who is not authorized |
| <input type="checkbox"/> Amending signatory composition | <input type="checkbox"/> Update of maximum transfer limits | <input type="checkbox"/> Adding or revoking personal permissions |
| <input type="checkbox"/> Adding Permanent Beneficiaries | <input type="checkbox"/> Defining persons authorized for check cancellation service | <input type="checkbox"/> Defining persons authorized to manage Permanent Beneficiaries |
| <input type="checkbox"/> Adding an area of activity to the Service | <input type="checkbox"/> Removing an area of activity from the Service | <input type="checkbox"/> Defining persons authorized to make representations and warranties of any kind |
| <input type="checkbox"/> Defining persons authorized to charge assets deposited in the account | | |

☐ **User removal**

(please specify the names and IDs/passports of all users that you request to remove from the Service)

#	Name of user to be removed from the Service	(ID/passport)
1.		
2.		
3.		
4.		
5.		

☐ **Other**

(Please specify the nature of the changes)

For internal use by the Bank

Branch/customer manager approval - all information must be filled in clearly - without all the details the form will be returned as incorrect!

- ☐ I made sure that the form meets the customer's needs; if the customer has authorized transfers to a third party, I checked and confirmed the adjustment of the amount limits specified in section 4 to the customer's needs (for ceilings higher than ILS 10 million, the form must be signed by the customer manager).
- ☐ I have verified the signatures of the Corporation's authorized signatories on this document and the signature of the Corporation's attorney.
- ☐ I certify that I will attach/have attached the account to the arrangement for receiving information and executing orders on the internet/mobile applications through the Poalim Digital for Business Service.

Branch/unit number	Banker's name (first and last)	Telephone	Date	Signature of person in care + Bank's stamp
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Section 2

Signatory groups of authorized signatories and additional user permissions

Part 1 – Defining users as Authorized Signatories in the Account and as Limited Authorized Signatories and attributing them to signatory groups.

In this Part 1, please specify the identity of the users defined for the first time as Authorized Signatories in the Account or as Limited Authorized Signatories or as being attributed for the first time to a signatory group other than that to which it was attributed in the past.

Additional permissions granted automatically to Authorized Signatories in the Account and to Limited Authorized Signatories are specified in section 2 in the introduction to this application.

Instructions on how to attribute the users to the signatory groups:

1. Each Authorized Signatory in the Account and Limited Authorized Signatory must only be attributed to one signatory group.
2. The description of the signatory groups is indicative of its nature. We recommend providing descriptions of significance, such as "procurement department staff" or "VPs."
3. All users to be attributed to a specific signatory group may act identically as defined for the same signatory group in Section 3 of this application below.
4. Account holders or persons authorized in the account who are not defined as users of the Service are not authorized to receive information or to take action through the Service.
5. All the fields in the table in this Part 1 are mandatory fields (use of any of the users' email addresses set forth below is in accordance with the terms of the Service and subject to the Bank's discretion).

Signatory group A

Description of signatory group A: _____

Users attributed to signatory group A

#	Name	ID / passport	Personal mobile phone number	Email address of the user
1				@
2				@
3				@

Signatory group B

Description of signatory group B: _____

Users attributed to signatory group B

#	Name	ID / passport	Personal mobile phone number	Email address of the user
1				@
2				@
3				@

Signatory group C

Description of signatory group C: _____

Users attributed to signatory group C

#	Name	ID / passport	Personal mobile phone number	Email address of the user
1				@
2				@
3				@

Signatory group D

Description of signatory group D: _____

Users attributed to signatory group D

#	Name	ID / passport	Personal mobile phone number	Email address of the user
1				@
2				@
3				@

Part 2 - Details of information viewing permissions and permissions for entering data by users who are Limited Authorized Signatories or Unauthorized Users

In this Part 2 you must define the viewing permissions and permissions to enter data for users who are “Limited Authorized Signatories” or “Unauthorized Users” or update such permissions (insofar as there has been ant change thereto).

Additional permissions granted automatically to Limited Authorized Signatories and to Unauthorized Users are specified in section 2 in the introduction to this application.

Instructions on how to fill out the table in this Part 2 below

- 1. In order for a user who is a Limited Authorized Signatory to be able to view the information and/or enter data in any areas of activity, please define for said user in the below table permissions to view information and permissions to enter fitting data, even if said user was granted signature authority in these areas).
- 2. All the fields in the “personal details” section in the below table are mandatory fields. (Use of any of the users’ email addresses set forth below is in accordance with the terms of the Service and subject to the Bank’s discretion).
- 3. In the sections “Information Viewing Authorization” and “Data Entry Authorization”, in the below table, please mark with X only the relevant checkboxes for the permissions sought to define for each user (the “banker inquiry” permission always exists for any user of the Service, and it is not possible to remove it).
- 4. Please note - an Unauthorized User that does not have information viewing/input permission will only be able to act by banker inquiry service (see example 1 in the table below).

07/2025

	Personal details		
3.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	<div>Inquiry to banker</div> <div><div>Data viewing Authorization</div><div><div>Viewing all credit cards</div><div>General checking (ILS), including viewing of permanent beneficiary details and balance consolidation</div><div>Deposits (ILS)</div><div>Foreign currency and future transactions</div><div>Securities</div><div>Credit</div></div></div> <div><div>Data Entry Authorization</div><div><div>Requests to cancel checks (signed and unsigned)</div><div>Permanent Beneficiary management in ILS</div><div>Transfers to third parties in ILS.</div><div>Transfers in ILS to Corporation Group Accounts</div><div>Transfers in ILS to the Corporation's accounts at Bank Hapoalim</div><div>Payments to Institutions and Authorities</div><div>Ordering foreign currency terminal</div><div>Salaries</div><div>Transfers in foreign currency to Corporation Group Accounts</div><div>Transfers in foreign currency to the Company's Poalim accounts (to the same)</div><div>Loans and overdraft limits</div><div>Bank guarantees</div><div>Documentary credit</div></div></div>
4.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	
5.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	
6.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	

	Personal details		
7.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	Inquiry to banker
8.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	<input type="checkbox"/> Viewing all credit cards
9.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	<input type="checkbox"/> General checking (ILS), including viewing of permanent beneficiary details and balance consolidation
10.	First name and last name: ID/passport: Date of birth: Email address of the user: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	<input type="checkbox"/> Deposits (ILS)
			<input type="checkbox"/> Foreign currency and future transactions
			<input type="checkbox"/> Securities
			<input type="checkbox"/> Credit
			<input type="checkbox"/> Requests to cancel checks (signed and unsigned)
			<input type="checkbox"/> Permanent Beneficiary management in ILS
			<input type="checkbox"/> Transfers to third parties in ILS.
			<input type="checkbox"/> Transfers in ILS to Corporation Group Accounts
			<input type="checkbox"/> Transfers in ILS to the Corporation's accounts at Bank Hapoalim
			<input type="checkbox"/> Payments to Institutions and Authorities
			<input type="checkbox"/> Ordering foreign currency terminal
			<input type="checkbox"/> Salaries
			<input type="checkbox"/> Transfers in foreign currency to Corporation Group Accounts
			<input type="checkbox"/> Transfers in foreign currency to the Company's Poalim accounts (to the same)
			<input type="checkbox"/> Loans and overdraft limits
			<input type="checkbox"/> Bank guarantees
			<input type="checkbox"/> Documentary credit

Section 3

Areas of activity in the Digital for Business Service

A. Areas of activity allowing for "collective signatory"

1. You may define terms for each area of activity in accordance with the maximum amount assigned to them in Section 4 below. You must specify the signatory composition required for each condition that was defined. You may define for each area of activity an alternative signatory composition and a binding order of signatories.
2. Please note that the areas selected for activity through the Service are areas defined in the Account Opening Documents as such that shall apply to the account (for example: current account, securities, stocks, deposits, foreign currency, loans and overdraft limits, bank guarantees, etc.). In order to add areas of activity to the account you must submit an appropriate request to the Bank to add activity areas to the account.
3. If the account is an account managed by the Bank for the customer for the purpose of financing a project, and as of the date this application was made, the types of activity permitted in such account, in the framework of the Service are as detailed in the list below:
 - Transfers in ILS to third parties
 - Transfers in ILS to corporate accounts at Bank Hapoalim
 - Transfers in ILS to corporate group accounts.
 - Payment of salaries (ILS)
 - Bank guarantees;
 - Deposits - including deposits and withdrawals from interest and short-term deposits.

The types of activity as stated above may change from time to time at the Bank's discretion.

Example - Do not fill in details in this part

A corporation seeking to define a field of salary payment activity with a limit of up to ILS 200,000.

According to the example in the table below, the action will be performed if it is signed by:

- Any two authorized signatories from group D

Or

- An authorized signatory from group A, an authorized signatory from group D and an authorized signatory from group C, in that order.
- For every composition the group of signatories + the required number of signatories must be specified.

Area of activity	Term	Maximum amount per signature (ILS)	Signatory composition 1	Binding order	Composition 2 (alternative)	Binding order
Salary deposits	1	200,000	D (2)	<input type="checkbox"/>	A (1) + D (1) + C (1)	<input checked="" type="checkbox"/>

Please note that the permissions and limits of the amounts for account transfers can be defined in section 4 below.

Area of activity	Condition	Maximum signatory amount (ILS) ³	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Transfers of monies in ILS						
Transfers in ILS to third parties	1			<input type="checkbox"/>		<input type="checkbox"/>
Including transfers in ILS, IBAN, bulk transfers, cardless cash withdrawal, standing orders	2			<input type="checkbox"/>		<input type="checkbox"/>
	3			<input type="checkbox"/>		<input type="checkbox"/>
Transfers in ILS to the Corporation's accounts at Bank Hapoalim						
Transfers to other accounts of the Corporation held at Bank Hapoalim only (relevant for single-transfers in ILS and batch transfers page)	1			<input type="checkbox"/>		<input type="checkbox"/>
Transfers in ILS to Corporation Group Accounts						
Transfers to (1) other accounts held at the Bank or at other banks for other corporations that were defined to be part of the Corporation's group (the account holder); and to (2) other accounts held at other banks for a corporation (the account holder). (relevant to an interface for single transfers in ILS, IBAN, and batch transfers)	1			<input type="checkbox"/>		<input type="checkbox"/>
Payments to Institutions and Authorities (establishment and update of permissions to charge the account)	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
Salary payment (in ILS)	1			<input type="checkbox"/>		<input type="checkbox"/>
(please specify a single ceiling for an Occasional or Permanent Beneficiary in section 4)	2			<input type="checkbox"/>		<input type="checkbox"/>
Money transfers in foreign currency						
Foreign currency terminal order	1			<input type="checkbox"/>		<input type="checkbox"/>
Foreign currency transfers to the Corporation's accounts at Bank Hapoalim	1			<input type="checkbox"/>		<input type="checkbox"/>
Transfers to other accounts of the Corporation (the account holder) held at Bank Hapoalim alone.	2			<input type="checkbox"/>		<input type="checkbox"/>

³ There is no obligation to fill in amount limits. Should no amount limits be filled in, the limitations set forth by the Bank from time to time and the limitations established in section 4 below shall apply with respect to the Bank's ceilings in connection with monetary transfer amounts to third parties; in addition, with respect to the Bank's ceilings in connection with credit application sums, the limitations to be established by the Bank from time to time shall apply.

Area of activity	Condition	Maximum signatory amount (ILS) ⁴	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Foreign currency transfers to "Corporation Group Accounts"	1			<input type="checkbox"/>		<input type="checkbox"/>
Transfers to (1) other accounts held at the Bank or at other banks for other corporations that were defined to be part of the Corporation's group (the account holder); and to (2) other accounts held at other banks for a corporation (the account holder). (relevant for the single-transfer in ILS and batch transfers page)	2			<input type="checkbox"/>		<input type="checkbox"/>
Third-party foreign currency transfers including in foreign clearing transactions	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
Credit						
Documentary credit	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
Loans and overdraft limits	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
Bank guarantees	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
Administrative permissions and data sharing permissions - open banking						
Management of Permanent Beneficiaries in ILS	1	Not relevant		<input type="checkbox"/>		<input type="checkbox"/>
Requests to cancel checks	1	Not relevant		<input type="checkbox"/>		<input type="checkbox"/>
Data sharing-open banking	1	Not relevant		<input type="checkbox"/>		<input type="checkbox"/>

B. Confirmation and signature on documents transferred by a banker

Confirmation and signature on credit documents transferred by a banker

Document type	Condition	Maximum signatory amount (ILS) ³	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Loan and overdraft limit documents						
Not at the expense of the credit facility	1			<input type="checkbox"/>		<input type="checkbox"/>
Loans and overdraft limit documents on account of credit facility	1			<input type="checkbox"/>		<input type="checkbox"/>
Bank guarantee documents	1			<input type="checkbox"/>		<input type="checkbox"/>

⁴ There is no obligation to fill in amount limits. Should no amount limits be filled in, the limitations set forth by the Bank from time to time and the limitations established in section 4 below shall apply with respect to the Bank's ceilings in connection with monetary transfer amounts to third parties; in addition, with respect to the Bank's ceilings in connection with credit application sums, the limitations to be established by the Bank from time to time shall apply.

Confirmation and signing of asset lien documents deposited in the account

(Please note – it is not possible to define amount limits with these permissions)	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Asset liens deposited in the account		<input type="checkbox"/>		<input type="checkbox"/>

Confirmation and signing of representations and warranties of any kind

The permission in the area "Representations and Warranties of Any Kind" is not necessarily related to the Company's activity in a particular account, but rather it is a general permission given by the Company to persons authorized on its behalf who use the Digital for Business Service. You can choose only one account, which is managed for the Company at the Bank, where users with such permission will be defined (hereinafter the "Lead Account"). Only users who have been defined as authorized signatories in the Lead Account can be defined as having permission with respect to "Representations and Warranties of Any Kind," and they can sign documents on behalf of the Company, through the Service, that include Representations and Warranties of Any Kind, even if any of the representations and/or warranties mentioned are not fully or partially related to the Company's activity in the Lead Account

(Please note – it is not possible to define amount limits with these permissions)	Lead Account Branch number	Account number	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Representations and Warranties of Any Kind				<input type="checkbox"/>		<input type="checkbox"/>

C. Areas of activity in which each signer in the group can act severally

The table below details the areas of activity in which each signatory can operate separately. It is necessary to detail the names of groups authorized to act in such areas.

Example – do not enter details in this section

Corporation – requesting to configure the area of Deposits in ILS for each of the signatories in groups A and B

Area of activity		Groups authorized to act in this area									
		A	B	C	D	E	F	G	H	I	J
Example	Deposits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Area of activity		Groups authorized to act in this area										
		No permission	A	B	C	D	E	F	G	H	I	J
1.	Israeli currency checking - Including canceling account debit permissions, ordering business checkbooks, depositing checks through the app, and ordering printouts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Deposits -Including deposits and withdrawals from interest and short-term deposits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Securities - Including buying and selling securities in Israel and abroad.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Derivatives in Israel and abroad - Including buy-write derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Foreign currency Including foreign currency buys, sales and deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Permission to view all credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4

Permissions, transfer ceilings and Permanent Beneficiary management

This section should be completed if in section 3 activity permissions were granted in one or more of the following areas: money transfers in ILS to third parties, Salary Deposits, payments to institutions or money transfers to third parties in foreign currency and foreign trading. If you do not wish to grant a certain permission, select "no permission" and the area will be blocked for activity.

Please note: Do not add details and do not change and/or delete existing comments.

Explanation of the types of beneficiaries

Permanent Beneficiaries - beneficiaries we have predefined that large transfers can be made to, according to our choice.

Occasional beneficiaries - beneficiaries who have not been pre-defined as Permanent Beneficiaries. Transfers in lower sums can be made to them.

Institutions and Authorities - beneficiaries who have not been pre-defined as Permanent Beneficiaries. Transfers in lower sums can be made to them.

Please note: In the following cases, it will be required to transfer the request to transfer funds from the account to the care of the party the account is assigned to (branch/customer relations manager) in order to obtain approval to execute the transfer. Transfer sums sent for such party's approval will not be included when calculating the amounts accumulated against the amount limits specified in the table "Bank ceilings in connection with amounts of money transfers to third party" and in (a) below:

- When the balance to be withdrawn from the account is not sufficient for the purpose of making the transfer.
- When transferring over a certain amount, as determined from time to time by the bank.

A. Table of types of permissions and ceilings for transfer amounts (maximum monthly salary payment of up to ILS 3,000,000)

Type of permission	Permission label	Type of transfer	Transfer amount limit (in ILS) ⁵
Transfer to an Occasional Beneficiary (preferably placed by the customer independently on the website) Transfer from the account to the account of an Occasional Beneficiary; cardless cash withdrawal; foreign currency terminal order, Salary Deposits	<input type="checkbox"/> Yes permission	A single transfer to an Occasional Beneficiary	
	<input type="checkbox"/> No permission	Maximum monthly transfer amount to Occasional Beneficiaries	
Transfer to Permanent Beneficiary	<input type="checkbox"/> Yes permission	Single transfer to Permanent Beneficiary	
	<input type="checkbox"/> No permission	Maximum monthly transfer amount to Permanent Beneficiaries	
Transfer to Institutions and Authorities	<input type="checkbox"/> Yes permission	Single transfer to Permanent Beneficiary	
	<input type="checkbox"/> No permission	Maximum monthly transfer amount to Permanent Beneficiaries	

8 A maximum amount limit for transfers should be set. The actual amount limit will be the lower of the following two amounts: the amount defined by the customer or the Bank ceiling amount, as it may be from time to time. The Bank ceilings that exist as of today are as specified on the explanatory page included. Since the maximum amount ceilings for transfers are denominated in ILS, for the purpose of their application also for transfers of amounts in foreign currency, the amounts of transfers requested in foreign currency will be calculated in ILS based on the representative exchange rate of the relevant foreign currency that was recently published or determined, before the date of such calculation.

B. Defining a list of Permanent Beneficiaries for third party transfers in ILS (set up through a banker)⁹

In this table, you can specify the details of the Permanent Beneficiary accounts and indicate the maximum amount for transfer to each beneficiary

If it is necessary to transfer money from an account owned by a corporation to the account of one of the persons authorized in the account, the authorized person must be defined as a Permanent Beneficiary.

Number	Bank	Branch number	Account number	Beneficiary (Hebrew)	ID in the accounting system ¹⁰ (optional)	Maximum amount For single transfer (optional)	Permission validity
Example (Do not fill in details in this section)	10	707	12345678	Israel Israeli			
1	IBAN number (for IBAN transfers): IL123456789012345678901 Group assignment: group accounts / pension and provident funds / corporate employees / suppliers / others				Name in English (for IBAN transfers): Israel Israeli		
2							
	IBAN number (for IBAN transfers): Group assignment: group accounts / pension and provident funds / corporate employees / suppliers / others				Name in English:		
3							
	IBAN number (for IBAN transfers): Group assignment: group accounts / pension and provident funds / corporate employees / suppliers / others				Name in English:		
4							
	IBAN number (for IBAN transfers): Group assignment: group accounts / pension and provident funds / corporate employees / suppliers / others				Name in English:		
5							
	IBAN number (for IBAN transfers): Group assignment: group accounts / pension and provident funds / corporate employees / suppliers / others				Name in English:		

⁹ Permanent Beneficiaries to whom large sums of money can be transferred in foreign currency, including foreign trading transactions - you can ask to define it through the business website.

¹⁰ Name or ID of the beneficiary in the accounting systems of the account holder.

Section 5

Terms and conditions for authentication methods

The terms and conditions detailed in this section 5 below (hereinafter the "Terms and Conditions") will apply to the use of the OTP Message.

1. **Account Opening Documents and rules for Bank website access**- the terms and conditions follow and are in addition to and do not detract from what is stated in the Account Opening Documents. Furthermore, the provisions of the terms and conditions are in addition to what is stated in the "legal clarifications and access conditions" on the Bank's website as they will be from time to time, and do not detract from what is stated in the rules of access to the Bank's website.

2. Authentication methods and OTP Message

- 2.1. The Bank is permitted to occasionally set the authentication methods for providing the Service, change their types from time to time and their combinations to each other, in part based on the types of requests to receive the Service. Regarding any composition or the inclusion of authentication methods, the Bank may determine individual additional requirements and conditions.
- 2.2. Users will have a mobile telephone number and email address for their exclusive use and will provide such mobile telephone number and email address to the Bank to receive banking services through the Service channels. Such mobile telephone number and email address as provided by the account holder or user and as received and registered by the Bank will be referred to hereinafter, respectively, as the "Mobile Telephone Number" and "Email Address". The mobile telephone number will be assigned to a mobile phone device that is in the personal and exclusive use of the user (hereinafter: **"Personal Mobile Device"**).
- 2.3. The email address shall be regularly used and shall belong to the user permanently, and shall be password-protected or protected with a code only he knows, through other personal means that is personally in their sole possession. If the email address is not protected through a personal locking method, or if the personal locking method was provided to a third party, and in the event of the personal locking method being lost or stolen - the data included in the notifications the user will receive may be visible to unauthorized entities.
- 2.4. The Bank may issue an OTP Message for the user for the purpose of securing identification when carrying out certain activities as part of the Service; use of the OTP Message is subject to the Bank's approval.
- 2.5. The Personal Mobile Device will support receiving and sending text messages in Hebrew and will also support the activation of web browsing protocol through the cellular and internet networks.
- 2.6. The data required for transmitting the OTP Message will be sent through the communication providers that provide the services for transmitting the OTP Message. The communication providers may use said data for the purpose of transmitting the OTP Message. The OTP Message may be visible to third parties, including service providers, and may even be retained by them.
- 2.7. The user will be or may be charged by the communication providers for their transmission of the OTP Message at the rate they use from time to time.

3. **Safety measures** - the service is inherently at risk of being abused by a third party, in part through communication channels and the Personal Mobile Device, in order to perform actions on the account without the user's authorization or to obtain information about the account or to establish communication with the banking systems. Users should take reasonable precautions to minimize the inherent risk of using the Service channel. Without derogating from the Account Opening Documents, from the data security provisions as stated in the legal clarifications and the access conditions set forth on the Bank's website at:

<https://www.bankhapoalim.co.il/he/legal-clarifications-and-access-conditions> and in the guidelines and rules for safe browsing as set forth on the Bank's website at:

<https://www.bankhapoalim.co.il/he/data-security-and-digital-scams/keep-your-bank-information>, the user must take the safety measures described below:

3.1 Password management and security and data security on the Personal Mobile Device

- 3.1.1 The right to use any code, as defined from time to time in the Account Opening Documents, including a PIN, access code and password (hereinafter "Code"), is personal to the user and non-transferable (including non-transferable to another belonging to the same organization). Every Code must be kept secret by the user, and the user should not disclose it or share it with any third party. The Code is not to be stored on the Personal Mobile Device.

- 3.1.2 It is recommended that the Personal Mobile Device be used exclusively by the user and be permanently in their possession. The Personal Mobile Device should be protected by a lock code known only to the user.
- 3.1.3 It is recommended to adopt the information security measures listed below:
 - 3.1.3.1 Updated operating system - the operating system of the Personal Mobile Device should be updated to the latest version of the operating system released by the device manufacturer.
 - 3.1.3.2 Anti-virus - The Personal Mobile Device and its operating system should be protected by an anti-virus software.
 - 3.1.3.2 Changes to the operating system that may weaken the security of the information on the device - do not make changes to the operating system of the Personal Mobile Device that harm the built-in security mechanism of the operating system. As a general rule, do not root an Android operating system or jailbreak an IOS operating system. These changes make it possible to change the factory settings and replace the operating system applications and sometimes they allow a situation where the applications on the Personal Mobile Device can extract information from each other without this option being blocked.
- 3.1.4 It is recommended to consult with the information security manager of the organization (when the customer is an organization that has appointed an information security manager) or with a computer and/or information security consultant (when the customer normally employs a consultant in these fields):
 - 3.1.4.1 If a used mobile phone device is purchased (so that its change history is unknown);
 - 3.1.4.2 If a new mobile phone device is purchased from a manufacturer that, as a policy, allows changing factory settings and replacing system applications.
- 3.1.5 In the settings of the Personal Mobile Device, in the security setting, turn off (and do not turn on as applicable) the setting that allows the installation of applications from an unknown source.
- 3.1.6 When the customer is an organization that manages the users' devices through a mobile device management (MDM) system, it is recommended that this software also manage the users' ability to change factory settings and replace operating system applications.

3.2 **Loss or theft of the Personal Mobile Device - users blocking the password to access the site and users sending messages to the Bank**

- 3.2.1 In case of loss or theft of the Personal Mobile Device or suspicion that the device has been lost or stolen, the user must block their access to the service channel on the Bank's website, the account login page, with the link designated for blocking access in case of loss of the mobile phone.
- 3.2.2 We will notify the Bank, immediately upon becoming aware of any of the following events: loss or disclosure of any Code; any hacking, unauthorized connection, listening or eavesdropping in the Personal Mobile Device used by any of the users; any leak of information or data intended for us to those unauthorized to receive it; any instruction, request, message, action or transaction, made on our behalf and without our permission; cancellation of authorization to perform operations in the account or authorization to receive information on the account; change of the mobile telephone number used by any user.

4. **Limited liability** - in any computerized system, including the internet, mobile internet, applications, disruptions and malfunctions can occur. The process of generating and sending an OTP Message is exposed to the risks inherent in computer systems based on software and/or hardware, and/or communication networks. The Bank takes reasonable measures at its disposal to minimize the number of malfunctions under circumstances under its control. Nevertheless, it is not possible to completely prevent such malfunctions and risks. The Bank will not be responsible for any damage, loss or expense that may be caused to any of the users, or that may be caused to any third party, in cases of disruption or malfunction, including, but not limited to, interruptions, disruptions, crashes and other malfunctions, in the means of communication, including the internet or applications, which are not under the Bank's control and the Bank could not prevent with reasonable effort.

Section 6

Service terms and conditions for cardless cash withdrawal for clients of the Bank's business division

The terms and conditions detailed in this section 6 below (hereinafter the **"Terms and Conditions"**) will apply to the use of the cash withdrawal service without a card as part of the Digital for Business service activity.

1. General

Cardless cash withdrawal service allows orders to be executed in the service for money transfers to third parties defined by us (hereinafter respectively **"Cardless Cash Withdrawal Service"** the **"Order"** and the **"Beneficiary"**), and their withdrawal by the Beneficiary in cash using a Bank Hapoalim ATM (hereinafter the **"ATM"**). The cash withdrawal will be done at the ATM without the need to use a debit card. The Cardless Cash Withdrawal Service is part of a basket of services included in "Transfer to Occasional Beneficiary." Stopping the service basket "Transfer to an Occasional Beneficiary" will also stop the possibility of using the Cardless Cash Withdrawal Service.

2. Authenticating the Beneficiary for performing the transfer

The Beneficiary will receive the following Codes:

- A one-time Code which will be sent to the Beneficiary's cell phone.
- A personal Code in the format of a date (for example 01/02/82) that will be agreed orally between us and the Beneficiary.

3. Limitations for making transfers within the Cardless Cash Withdrawal Service

- 3.1 The maximum amount for total withdrawals per month as part of the Cardless Cash Withdrawal Service is ILS 100,000. Amounts transferred as part of the Cardless Cash Withdrawal Service are counted against the accumulated monthly transfer limit for Occasional Beneficiaries.
- 3.2 You can withdraw up to a total of ILS 9900 through the ATM directly.
- 3.3 When withdrawing a higher amount, Beneficiaries will be required to identify themselves with a banker at the branch and then continue the transaction at an ATM.
- 3.4 The maximum amount that can be withdrawn in one transaction is ILS 49,900.
- 3.5 The withdrawal of the amount at an ATM is subject to the limitation of the order expiration and to the possibility of canceling the order as detailed in these conditions.
- 3.6 The withdrawal is partly conditional on the existence of a sufficient balance for withdrawal from the account at the time of the withdrawal.
- 3.7 Issuing the order does not constitute approval by the Bank for its execution, and only the actual withdrawal of the money will constitute the completion of the transaction.
- 3.8 The withdrawal of the amount at an ATM is subject to an amount limit in the ATM where the withdrawal is made. If the amount to be withdrawn is greater than the ATM limit, the Beneficiary may withdraw the amount in several installments, subject to the other aforementioned limitations.

4. Cash withdrawal by the Beneficiary

- 4.1 After the order is executed (including completing the collective signatory process if necessary), an SMS with a withdrawal Code will be sent to the Beneficiary, with which they are able to access an ATM and withdraw the money.
- 4.2 The SMS will be sent immediately after the order is executed and therefore may also be sent and received on Saturdays and holidays.
- 4.3 If authentication with a banker is required, an SMS will be sent to the Beneficiary stating that they must go to the branch for identification verification with a banker.
- 4.4 After authentication, an SMS with a withdrawal Code will be sent to the Beneficiary, with which they can access an ATM and withdraw the money.

5. Order cancellation

A user with permission to execute orders can cancel the order using the "ATM Withdrawal Status" service on the screen, as long as the funds have not been withdrawn from an ATM.

6. Expiration of the order

- 6.1 An order placed on a calendar day (except for the days detailed below) until 22:30 is valid until 22:30 on the same day, and if given after 22:30 is valid until the next day at 22:30.
- 6.2 An order placed on Thursday after 22:30 is valid until 22:30 on Saturday night.

6.3 An order given on Fridays, Saturdays, holiday eves and holidays is valid until 22:30 on Saturday evening, or at the end of the holiday, as applicable.

6.4 "Holiday" for this purpose means: the two days of Rosh Hashanah, Yom Kippur eve and Yom Kippur, the first day of Sukkot and Shemini Atzeret, the first and seventh days of Passover, and Shavuot.

7. **Information about the transaction**

You can track the details of the transactions executed under the Cardless Cash Withdrawal Service on the "Bank Withdrawal Status" screen on the business website.

8. **Fees**

The account will be charged fees set in the Bank's fee list from time to time.

BANK'S CEILINGS FOR THIRD PARTY MONEY TRANSFER SUMS FOR RETAIL DIVISION CUSTOMERS

(amounts listed in table below are accurate as of the date of this document and are subject to change from time to time at the Bank's discretion)

Types of Beneficiaries and transfers	Types of authentication methods		
	OTP Message	Poalim PASS App	Poalim PASS App and Personal Browser
Transfer to Permanent Beneficiary			
Single transfer - single signatory	2,500,000	10,000,000	10,000,000
Single transfer - collective signatory	5,000,000	10,000,000	25,000,000
Total cumulative monthly transfers - single signatory	10,000,000	10,000,000	30,000,000
Total monthly cumulative transfers - collective signatory	10,000,000	10,000,000	50,000,000
Transfer to Occasional Beneficiary			
Single transfer - single signatory	1,500,000	2,500,000	3,000,000
Single transfer - collective signatory	2,500,000	3,000,000	5,000,000
Total cumulative monthly transfers - single signatory	5,000,000	10,000,000	15,000,000
Total monthly cumulative transfers - collective signatory	7,000,000	10,000,000	20,000,000
Transfers to Institutions and Authorities			
Single transfer - single signatory	10,000,000	10,000,000	10,000,000
Single transfer - collective signatory	10,000,000	25,000,000	35,000,000
Total cumulative monthly transfers - single signatory	10,000,000	20,000,000	25,000,000
Total monthly cumulative transfers - collective signatory	10,000,000	45,000,000	45,000,000
Salary Deposits			
Total cumulative monthly transfers - single signatory	3,000,000	3,000,000	3,000,000
Total monthly cumulative transfers - collective signatory	3,000,000	3,000,000	3,000,000

Comments:

1. Type of authentication method, as set forth in the table above, is the authentication method used by the user who entered the details of the transfer order.
2. Since the maximum amount ceilings for transfers are denominated in ILS, for the purpose of their application also for transfers of amounts in foreign currency, the amounts of transfers requested in foreign currency will be calculated in ILS based on the representative exchange rate of the relevant foreign currency published or set before the date of such calculation.
3. Transfers that exceed the maximum amounts will be made under certain conditions pursuant to banker approval as specified in section 4 above.
4. If the account is an account managed at the Bank for the customer for the purpose of project financing - the ceilings of the maximum amounts for the transfer may be different from what is detailed in the above table; in addition, it may not be possible to carry out, through the Service and Service channels, transfers in amounts that exceed such maximum amount ceilings, not even with banker approval as detailed in section 4 above.

THE BANK'S CEILINGS FOR THIRD PARTY MONEY TRANSFER SUMS FOR BUSINESS DIVISION CUSTOMERS

(amounts listed in the table below are accurate as of the date of this document and are subject to change from time to time at the Bank's discretion)

Types of Beneficiaries and transfers	Types of authentication methods		
	OTP Message	Poalim PASS App	Poalim PASS App and Personal Browser
Transfer to Permanent Beneficiary			
Single transfer - single signatory	2,500,000	10,000,000	25,000,000
Single transfer - collective signatory	5,000,000	25,000,000	100,000,000
Total cumulative monthly transfers - single signatory	10,000,000	10,000,000	50,000,000
Total monthly cumulative transfers - collective signatory	10,000,000	50,000,000	200,000,000
Transfer to Occasional Beneficiary			
Single transfer - single signatory	1,500,000	2,500,000	3,000,000
Single transfer - collective signatory	2,500,000	3,000,000	5,000,000
Total cumulative monthly transfers - single signatory	5,000,000	10,000,000	15,000,000
Total monthly cumulative transfers - collective signatory	7,000,000	10,000,000	20,000,000
Cardless Cash Withdrawal Service - total monthly cumulative withdrawals	100,000	100,000	100,000
Transfers to Institutions and Authorities			
Single transfer - single signatory	10,000,000	250,000,000	400,000,000
Single transfer - collective signatory	10,000,000	250,000,000	400,000,000
Total cumulative monthly transfers - single signatory	10,000,000	700,000,000	800,000,000
Total monthly cumulative transfers - collective signatory	10,000,000	700,000,000	800,000,000
Salary deposit			
Total cumulative monthly transfers - single signatory	3,000,000	3,000,000	3,000,000
Total monthly cumulative transfers - collective signatory	3,000,000	3,000,000	3,000,000

Comments:

1. Type of authentication method, as set forth in the table above, is the authentication method used by the user who entered the details of the transfer order.
2. Since the maximum amount ceilings for transfers are denominated in ILS, for the purpose of their application also for transfers of amounts in foreign currency, the amounts of transfers requested in foreign currency will be calculated in ILS based on the representative exchange rate of the relevant foreign currency published or set before the date of such calculation.
3. Transfers that exceed the maximum amounts will be made under certain conditions pursuant to banker approval as specified in section 4 above.
4. If the account is an account managed at the Bank for the customer for the purpose of project financing - the ceilings of the maximum amounts for the transfer may be different from what is detailed in the above table; in addition, it may not be possible to carry out, through the Service and Service channels, transfers in amounts that exceed such maximum amount ceilings, not even with banker approval as detailed in section 4 above.

SCHEDULE 1

To:
Bank Hapoalim BM (the "Bank")

Re: Appointment of an agent to collect identification details on users from the branch for the "Digital for Business Service"

We, the undersigned _____ [fill in full legal name of the corporation] ID number _____ [fill in the ID number of the corporation] (hereinafter the "Corporation"), hereby certify that the competent organ of the Corporation has decided to appoint us as persons authorized to appoint:

Name:_____ ID:_____

As an identification collector agent to connect users to the "Digital for Business Service" in connection with account number _____ held in the name of the Corporation at the _____ branch of the Bank, for the users of the Service as set forth in the below list

List of Service users

User name	ID number
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

(hereinafter, respectively the "Users" and the "Agent"), subject to the fact that when the authentication methods as stated is sent to the Agent and before it is in practice delivered to the Agent, the Bank will be given a telephone confirmation to do so from one of the undersigned, whose joint signature together with the corporate stamp or name in print binds the Corporation in this regard.

Signatures

Account holder		Authorized person		Date	Signatures	Corporation stamp
Name	ID number	Name	ID number			
_____	_____	_____	_____	_____	_____	_____
		_____	_____	_____	_____	
		_____	_____	_____	_____	