

APPLICATION TO JOIN THE "ARRANGEMENT FOR RECEIVING INFORMATION AND EXECUTING ORDERS ON THE INTERNET/MOBILE APPLICATIONS" / TO UPDATE THE SERVICE SETTINGS

(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 ("Digital for Business") as well as request to set/update the activity settings and user permissions for account activity through the Digital for Business 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 data

Section 2 - Part 1 - Signatory groups for Poalim Digital for Business: : In this section, groups of "authorized signatories" and "signatories with limited authority" must be specified who are authorized to act on the account within the arrangement for receiving information and executing orders on the internet/mobile applications. A signatory group shall include authorized signatories on the account.

Part 2 - Details of personal permissions for signatories with limited authority and users who are not authorized signatories on the account: : In this part you can specify the permissions for viewing information and preparing orders for execution for signatories with limited authority and employees and external users such as an accountant.

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 **It is recommended to verify the accuracy of the details appearing in the document** before signing it and returning it to the bank.
- 1.2 **It is not possible to allow, through the application, activity in the areas of activity** (for example: current account, securities, deposits, foreign currency, loans and overdraft limits, bank guarantees, etc.) **to which the accounts attached to the service have not yet been actually attached** (when the account was opened or at a later date), and appointing users of the service as authorized to operate in these areas as part of the application in order to add these areas of activity to the account is not sufficient to add areas of activity to the account; thus, to make 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.
- 1.3 **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**, an appropriate request must promptly be submitted to the bank to update the service settings for an update to be made on the subject.

2. Additional guidelines regarding adding new users to the service

- 2.1 In a request to join the service or update the service settings (if the application to update the service settings seeks to add new users to the service), in order for people attached for the first time as users of the service to be able to actually use the service, they will have to obtain their personal identification information from the branch through which they will in part identify themselves when accessing the service.
- 2.2 If you want to collect the identification details from the branch of one of the users through an agent, 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 specially 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 join the "Arrangement for receiving information and executing orders on the internet/mobile applications" / to update the service settings

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 the general term sheet for the Service channels signed by us in connection with the account (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

- 2.1 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 shall be as specified in the General Terms and in this application (hereinafter the "**Users**").
- 2.2 All users will be authorized 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 (including names, ID numbers, dates of birth, phone numbers, email addresses, user permissions and their limits).
- 2.3 Each user as applicable shall be authorized 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.
- 2.4 Users who use authentication methods in connection with their activity on the Service channels will be authorized to approve the Bank's terms and conditions in connection with authentication methods, 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 authentication methods on the Service channels, including a notification of a change in type or combination of authentication methods.
- 2.5 Users authorized as signatories to execute orders for the transfer of funds to a third party are authorized - for the order they execute and in the same composition in which such order was executed - to also make a declaration on our behalf to the Israel Tax Authority regarding a payment to a foreign resident exempt from withholding tax under section 170 of the Income Tax Ordinance.¹
- 2.6 Each user authorized to execute orders for the transfer of funds to a third party is alone authorized (even if the authorization of more than one user is required for executing the debit order itself) to provide the Bank with a telephone confirmation of the authenticity of the order they executed (whether they issued it alone or together with others).

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

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 corporation 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 corporation 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;

3.2.4 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.

3.3 Each such authorized signatory under 3.1 and 3.2 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 the composition.

3.4 We confirm that all approvals, reports, disclosures and processes that are required, if any, were received, pursuant to Chapters III and V of Part VI of the Companies Law, 5759-1999, in connection with the contents of this application, and that such resolutions under this section 3 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 Singular plural has been used for convenience and includes both the singular and plural forms.
- 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 **"SMS Authentication"** - receiving a one-time authentication Code via SMS or voice message to the mobile phone the user defined in the Service for identity verification.
- 4.5.2 **"Means of Identification – Poalim PASS App"** - the Poalim PASS App, which needs to be downloaded to the mobile phone, will generate a one-time authentication Code for the user every time they want to log in and perform actions on the website and business app.
- 4.5.3 **"Means of Identification - Personalized Browser for Poalim PASS App Users"** - this advanced security model is designed for Poalim PASS App users performing money transfers of large sums. Users must ask the Bank to set the browser they use for daily account activity as a "personal browser."
- 4.5.4 **"this application"** - a request to join the arrangement for receiving information and executing orders on the internet/mobile applications and to set Service settings/to update these Service settings, as may be amended from time to time
- 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 **"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.
- 4.5.9 **"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.
- 4.5.10 **"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.
- 4.5.11 **"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.
- 4.5.12 **"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.
- 4.5.13 **"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.
- 4.5.14 **"Account Opening Documents"** - as defined in the Application to Open an Account.
- 4.5.15 **"Code"** - as defined from time to time in the Account Opening Documents, including a secret number, secret code, and password.
- 4.5.16 **"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. **If the account holder is an Israeli company that in all the accounts attached to the Service empowered parties “authorized to manage the account terms”,** the application can be returned to the Bank once signed by the mandatory signatory composition of such persons authorized to manage the account terms together with the Corporation’s seal or its printed name. **In this case, there is no need for the certification and signature of the Company’s attorney.**
 2. **In any other case,** the application should be returned to the Bank once signed by the mandatory signatory composition of **the persons authorized by the Corporation specifically for the purpose of signing the application** together with the Corporation’s seal or its printed name. **In this case, a certification and signature of the Corporation’s attorney should 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 by contacting a banker.

Section 1

General information

Account holder

Name ID number

List of accounts attached to the Service

(only corporate accounts can be attached)

Branch Account

Contact person at the Corporation for inquiries

Name Position Mobile phone Email address

If the form is sent to update accounts already attached to the Service, please fill in the details in this table

Number of pages sent: _____

Nature of the update (must be marked and specified when the form is for an update):

- | | | |
|--|--|--|
| <input type="checkbox"/> Adding an authorized signatory | <input type="checkbox"/> Adding a user who is not an authorized signatory | <input type="checkbox"/> Adding a signatory with limited authority |
| <input type="checkbox"/> Revoking an authorized signatory | <input type="checkbox"/> Revoking a user who is not an authorized signatory | <input type="checkbox"/> Amending a 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 a check cancellation service | <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 manage Permanent Beneficiaries | <input type="checkbox"/> Defining persons authorized to charge assets deposited in the account | |
| <input type="checkbox"/> Other: (Please list the changes in clear and legible writing!): | | |

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).
- The customer requests to use the Poalim PASS/OTP app as a means of authentication via SMS (must select one of them in case of adding a new authentication method).
- 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

Section 2

Signatory groups for Digital Service for Businesses

Part 1 - Groups signing up for the Digital for Business service

In this part, the owner, authorized signatories and signatories with limited authority authorized to perform actions in the Service channels (submitting requests/approving transactions, making transfers, etc.) should be specified. The persons authorized should be specified according to their categorization into signatory groups in accordance with the following instructions:

1. Each user of the Service can be assigned to **only one group**.
2. All users assigned to a specific group will be able to operate in the same way as defined in section 3 (signatory compositions).
3. All users defined in this section as authorized signatories will be able to view all areas of information.
4. Signatories with limited authority can view information according to the permissions assigned to them in section 2, part 2. The permissions to perform actions for signatories with limited authority should be specified in section 3.
5. Authorized signatories or account owners not specified in this document as users are not permitted to receive information or perform actions through the Service channels.
6. The description of the group indicates its nature. It is recommended to provide meaningful descriptions such as "procurement department personnel" or "deputy executives."
7. The fields marked with an asterisk (*) are mandatory fields.

Group name: I Description: _____	Mobile phone number*	Organization email
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____

Group name: II Description: _____	Mobile phone number*	Organization email
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____

Group name: III Description: _____	Mobile phone number*	Organization email
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____

Group name: IV Description: _____	Mobile phone number*	Organization email
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____
Name*: _____ ID number*: _____	_____	_____

Part 2 - Details of permissions for users not authorized to sign and signatories with limited authority in the account

This part is intended for users who are not owners or authorized signatories in the account and for signatories with limited authority. The details should be completed according to the example: name, ID number, date of birth, mobile phone number, and mark X in the desired fields.

1. **The “user who is not an authorized signatory in the account” permission** is intended for employees or external users such as auditors, who are not defined as authorized signatories in the account and are not allowed to perform actions on it. These users will be allowed to use the Service channels for viewing information and entering data only.
2. A user who is not an authorized signatory in the account or a signatory with limited authority who will be defined as “authorized to enter data” in the field of “managing permanent beneficiaries” will be allowed to view the data of the Permanent Beneficiaries on the account as well as enter/upload a file that includes data on the creation, removal or editing of Permanent Beneficiary details.
3. **A “data entry” permission** allows the user to prepare a draft of a request or order for action. **Performing the action in practice is partly conditional on the approval of the submission or instruction by users who are authorized signatories - according to the signatory compositions defined in section 3.**
4. A person authorized to enter data in the field of “requests for cancellation of (signed and unsigned) checks” will also be authorized to attach a police confirmation of lost/stolen check(s) under the “bank inquiry” service.
5. A **“signatory with limited authority”** permission is intended for users who have signatory authority in one or more areas of activity in the account. It is clarified that a signatory with limited authority will not be permitted to view or enter data in areas that have been defined for them as an authorized signatory, unless said signatory with limited authority is also defined in part 2 as an authorized signatory for data viewing and entry.
6. Signatories with limited authority: In order for a signatory with limited authority to be able to view data on the website and app and/or enter instructions in areas where they do not have signatory authority, they should be marked with permissions in this table.
7. A user who is not an authorized signatory in an account that does not have data viewing/entry permission will only be able to act by banker inquiry service. (See example 1)

User details:			
Ex. 1	First name and last name: Israel Israeli ID/passport no. 012345678 (if passport number is listed, please specify country) Date of birth: 1 January 1980 Mobile phone number: 050.1111111 (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	Inquiry to banker
Ex. 2	First name and last name: Israela Israeli ID/passport no. 012345679 (if passport number is listed, please specify country) Date of birth: 1 January 1990 Mobile phone number: 050.2222222 (for mobile phone abroad, specify country)	<input type="checkbox"/>	Viewing all credit cards
		<input type="checkbox"/>	General checking (ILS), including account balance viewing
		<input checked="" type="checkbox"/>	Deposits (ILS)
		<input type="checkbox"/>	Foreign currency and future transactions
		<input type="checkbox"/>	Securities
		<input type="checkbox"/>	Credit
1.	First name and last name: ID/passport: Date of birth: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	Requests to cancel checks (signed and unsigned)
		<input checked="" type="checkbox"/>	Permanent Beneficiary management
		<input checked="" type="checkbox"/>	Transfers to third parties in ILS.
		<input type="checkbox"/>	Transfers in ILS to group accounts.
		<input type="checkbox"/>	Transfers in ILS to the Company's accounts at Bank Hapoalim (to the same)
		<input type="checkbox"/>	Payments to Institutions and Authorities
		<input type="checkbox"/>	Ordering foreign currency terminal
		<input type="checkbox"/>	Salaries
		<input type="checkbox"/>	Transfers to a third party in foreign currency
		<input type="checkbox"/>	Transfers in foreign currency to the Company's Poalim accounts (to the same)
2.	First name and last name: ? ID/passport: Date of birth: Mobile phone number: (for mobile phone abroad, specify country)	<input type="checkbox"/>	Loans and overdraft limits
		<input type="checkbox"/>	Bank guarantees
		<input type="checkbox"/>	Documentary credit
		<input type="checkbox"/>	
3.	First name and last name: ID/passport: Date of birth: Mobile phone number: (for mobile phone abroad, specify country)	<input checked="" type="checkbox"/>	

Section 3

Areas of activity in the Digital for Business Service

A. Areas of activity that enable collective signatory management

1. You can define conditions for each area of activity according to the maximum amount determined for them in section 4 below. You must specify the required signatory composition for each defined condition. You can set an alternative signatory composition and a mandatory signature order for each of the areas.
2. A user who is an authorized signatory in a certain area is also defined as authorized to enter data in the area of activity in which they are defined as an authorized signatory and authorized to view data in all areas of activity.
3. Please note that the areas selected for activity through the Digital for Business service channel should be areas defined when the account was opened (for example: current account, securities, stocks, deposits, foreign currency, loans and overdraft limits, bank guarantees, etc.). In order to expand the scope of activity in your account, you need to contact the branch and sign an appropriate request to add activity areas to the account.
4. A user defined as an authorized signatory in the area of 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. If an authorized signatory is not defined as an authorized signatory for "management of Permanent Beneficiaries," but is defined as authorized signatory for ILS transfers to a third party or to corporate group accounts, they will be able to enter/upload a file that includes changes in Permanent Beneficiary data (but will not be able to approve the changes on their own).
5. 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. A user defined as an "authorized signatory" in the "Open Banking Information Sharing" sub-domain will be authorized to instruct the Bank from time to time to grant various financial information service providers access 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. It is clarified that each "authorized signatory" in the "Open Banking Information Sharing" sub-domain will be authorized to cancel **on their own** any authorization to access financial information to financial information service providers that was given in connection with the account. Removing the sub-domain "Open Banking Information Sharing" does not cancel active account access permissions given to financial information service providers, if any. 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 Information Sharing" but leave active access permissions, it will be possible to cancel 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.
6. If the account is an account managed by the Bank for the customer for the purpose of financing a project using the closed financial support method - the type of activity permitted in this account within the Service channels and the Service in the areas of activity where a signature is required is "Deposits including deposits and withdrawals from interest and short-term deposits" only.
7. If the account is an account managed by the Bank for the customer for the purpose of financing a project using the closed financial support method - the types of activity permitted in this account within the Service and Service channels will be as detailed below only:
 - 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)

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 IV
- Or**
- An authorized signatory from Group I, Group IV and Group III, in that order.
 - The signatory group + the required number of signatories should be indicated in each composition.

Area of activity	Condition	Maximum signatory amount (ILS)	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Salary deposits	1	200,000	IV (2)	<input type="checkbox"/>	I (1) + IV (1) + III (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
Money transfers 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 4	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 to an interface for single transfers in ILS and bulk transfers)	1			<input type="checkbox"/>		<input type="checkbox"/>
Transfers in ILS to Corporation group accounts						
Transfers to Permanent Beneficiaries classified as Corporation group accounts, including those held at Bank Hapoalim and other banks for other corporations with different ID numbers (relevant to an interface for single transfers in ILS, IBAN, and bulk transfers)	1			<input type="checkbox"/>		<input type="checkbox"/>
Payments to Institutions and Authorities	1			<input type="checkbox"/>		<input type="checkbox"/>
Setting up and updating account debit permissions	2			<input type="checkbox"/>		<input type="checkbox"/>
Payment of salaries (in ILS)	1			<input type="checkbox"/>		<input type="checkbox"/>
(a single ceiling for an occasional or permanent beneficiary should be filled in 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"/>
Transfers in foreign currency to Corporation accounts at Bank Hapoalim - transfers to other accounts of the Corporation only managed by Bank Hapoalim alone for the corporation only (and not for other corporations with different ID numbers)	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>

³ Amount limits do not have to be filled in. If amount limits are not filled in, the limits set by the Bank from time to time and the limits set in section 4 below will apply to the Bank's ceilings in connection with the amounts of money transfers to third parties; and for the Bank's ceilings in connection with credit application amounts, the limits determined by the Bank from time to time shall apply.

⁴ A user assigned to a signatory group authorized to act in "transfers in ILS to third parties" will be permitted to order the Bank on their own to cancel standing orders with respect to transfers in ILS to third parties, even when creating said standing order required the signature of more than one user.

Area of activity	Condition	Maximum signatory amount (ILS) ³	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Transfers in foreign currency to Corporation group accounts	1			<input type="checkbox"/>		<input type="checkbox"/>
Transfers to beneficiaries classified as Corporation group accounts, including those held at Bank Hapoalim and other banks for other corporations with different ID numbers.	2			<input type="checkbox"/>		<input type="checkbox"/>
Credit						
Foreign currency transfers to a third party, including foreign trading	1			<input type="checkbox"/>		<input type="checkbox"/>
	2			<input type="checkbox"/>		<input type="checkbox"/>
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						
Permanent Beneficiary management ⁵	1	Not relevant		<input type="checkbox"/>		<input type="checkbox"/>
Requests to cancel checks ⁶	1	Not relevant		<input type="checkbox"/>		<input type="checkbox"/>
Open banking data sharing	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"/>
Loan and overdraft limit documents At the expense of a credit facility only	1			<input type="checkbox"/>		<input type="checkbox"/>
Bank guarantee documents	1			<input type="checkbox"/>		<input type="checkbox"/>

⁵ Subject to the availability of the Service on the business website/app, as applicable, and its terms and conditions.

⁶ A user defined as "authorized signatory" for "requests to cancel checks" will also be authorized to attach a police certificate for the loss/theft of a check/checks as part of the service "entering/uploading an 'inquiry to banker' file".

Approval and signing of documents for charges on assets deposited in the account

(please note that the limits of amounts in these permissions cannot be defined)	Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
Charging of assets deposited in the account		<input type="checkbox"/>		<input type="checkbox"/>

Confirmation and signing of Representations and Warranties of Any Kind

The permission in the field of “**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 that limits on amounts in this permission cannot be defined)	Lead Account		Signatory composition 1	Mandatory order	Composition 2 (alternative)	Mandatory order
	Branch number	Account number				
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 following table specifies the areas of activity each signer of the group can act severally in . The names of the groups authorized to act in these areas should be specified.

Example - Do not fill in details in this part

A corporation seeking to define an area of activity for deposits in ILS for each of the persons authorized in groups 1 and 2

Area of activity	No permission	Groups of authorized signers to act in this area									
		A	B	C	D	E	F	G	H	I	J
Example: Deposits	<input type="checkbox"/>	<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									
	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. ⁷	<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"/>
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"/>

⁷ A user assigned to a group authorized to act with respect to “Israeli currency checking” through a single authorized signatory shall be permitted to instruct the bank on their own to cancel existing permissions for debiting the account given with respect to payments to Institutions and Authorities, even when setting up the permission to such account debiting required the signature of more than one user.

Area of activity	Groups authorized to act in this area									
	A	B	C	D	E	F	G	H	I	J
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"/>
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"/>
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"/>

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) ⁸
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.**

Group accounts - beneficiaries predefined by the corporation that owns the account, which are assigned to the group's accounts in other banks. **For this definition, it is required to provide the Bank with an account management confirmation for those beneficiaries (defined as group accounts).**

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:		

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 section 5 below (hereinafter the "Terms and Conditions") shall apply to the use of a temporary one-time password sent from the Bank to the mobile phone via SMS in connection with the Digital for Business service.

1. Account Opening Documents and rules for Bank website access

- 1.1. The terms and conditions follow and are in addition to and do not detract from what is stated in the Account Opening Documents.
- 1.2. 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

- 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.
- 2.2. Regarding any composition or the inclusion of authentication methods, the Bank may determine individual additional requirements and conditions.

3. Delivery by the Bank of a temporary one-time password via SMS for authentication purposes when performing certain actions using the Service

- 3.1. The use of one-time password authentication methods via SMS is subject to the Bank's consent.
- 3.2. Users will have a mobile subscription number for their exclusive use and will provide this number to the Bank to receive banking services through the Service channels. Such mobile subscription number as provided by the user and received and registered by the Bank will be referred to hereinafter as the "mobile subscription number." The mobile subscription number will be assigned to a mobile phone device that is in the personal and exclusive use of the user. For the authentication purposes when performing certain actions on the Service channel, the Bank may issue the user with a temporary one-time password that will be sent via SMS to the mobile subscription number.
- 3.3. The mobile phone 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.
- 3.4. The data required for transmitting the message will be sent through the communication providers of the message transmission services. The communication providers will be allowed to use said data for the purpose of transmitting the message. Sending text messages may be exposed to third parties, including service providers, and may even be retained by them.
- 3.5. The cost of sending a message is charged by a communication provider. The user will be or may be charged by the communication providers for their transmission of messages at the rate they use from time to time.

4. Safety measures

- 4.1. The service is inherently at risk of being abused by a third party, in part through communication channels and the mobile phone 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.
- 4.2. Without deviating from the contents of the Account Opening Documents and the rules of accessing the Bank's website, largely regarding users taking precautions, users will take the precautions described below.

5. Password management and security

- 5.1. The right to use any 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 mobile phone.
- 5.2. It is recommended that the mobile phone device be used exclusively by the user and be permanently in their possession. The mobile phone device should be protected by a lock Code known only to the user.

6. Data security on the mobile phone device

It is recommended to take the information security measures listed below:

- 6.1. Updated operating system - The operating system of the mobile phone device should be updated to the latest version of the operating system released by the device manufacturer.
- 6.2. Anti-virus - The mobile phone device and its operating system should be protected by an anti-virus software.
- 6.3. 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 mobile phone 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 mobile phone can extract information from each other without this option being blocked.
- 6.4. 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):
 - 6.4.1. If a used mobile device is purchased (so that its change history is unknown);
 - 6.4.2. If a new device is purchased from a manufacturer that, as a policy, allows changing factory settings and replacing system applications.
- 6.5. In the settings of the mobile phone, 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.
- 6.6. 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.

7. **Loss or theft of the mobile device - users blocking the password to access the site**

In case of loss or theft of the 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.

8. **User messages to the Bank**

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 mobile phone 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 subscription number used by any user.

9. **Limited liability**

- 9.1. In any computerized system, including the internet, mobile internet, applications, disruptions and malfunctions can occur. The process of generating and sending a temporary one-time password 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.
- 9.2. 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

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	Authentication - SMS	Authentication - Poalim PASS App	Authentication - 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	30,000,000	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
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	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. 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.
2. Transfers that exceed the maximum amounts will be made under certain conditions pursuant to banker approval as specified in section 4 above.
3. If the account is an account managed at the Bank for the customer for the purpose of financing a project using the closed financial support method, 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	Authentication - SMS	Authentication - Poalim PASS App	Authentication - 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	150,000,000	150,000,000
Single transfer - collective signatory	10,000,000	150,000,000	150,000,000
Total cumulative monthly transfers - single signatory	10,000,000	500,000,000	500,000,000
Total monthly cumulative transfers - collective signatory	10,000,000	500,000,000	500,000,000
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. 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.
2. Transfers that exceed the maximum amounts will be made under certain conditions pursuant to banker approval as specified in section 4 above.
3. If the account is an account managed at the Bank for the customer for the purpose of financing a project using the closed financial support method, 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

Appointment of an identification collector agent

To:

Bank Hapoalim BM (the "Bank")

Re: **Appointment of an identification collector agent**

We, the undersigned _____ ID number _____ (hereinafter the "Corporation"), hereby certify that the competent organ of the Corporation has decided to appoint us as persons authorized to appoint an identification collector agent for users on behalf of the Corporation in the Service channel Poalim Digital for Business in connection with account number _____ held in the name of the Corporation at the _____ branch of the Bank (hereinafter the "Users") and that our joint signature together with the Corporation's seal or printed name binds the Corporation in this regard.

In addition, we inform the Bank of our decision to appoint:

Agent name: _____ ID: _____

To receive the identifying information for the following Users (subject to the fact that when the identifying information is being 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):

User name	ID number
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Signatures

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