

BRANCH \_\_\_\_\_

# Specimen Signature Form For Foreign Residents

 1. Account No.  Account Name 
**2. Postal Address:**

 Country  Street  No.  Town - Suburb  Zipcode   
 Email address 
**3. Account Holders, Power of Attorney, Authorized Signatory**

\* Relationship to Account \_\_\_\_\_

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

1. *	First Name	Surname	Passport No.	Valid Until	Country of Passport	Marital Status	Sex	Birth Date
	Telephone No.	Mobile No.	Other					
	<b>Address:</b> Country <input type="text"/> Street <input type="text"/> No. <input type="text"/> Town - Suburb <input type="text"/> Zipcode <input type="text"/>							
	<b>Email address:</b> <input type="text"/>							

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

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

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

**b. Joining the Telephone Instruction Arrangement**

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

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

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

Signature of the corporation ☒ All the account holders: \_\_\_\_\_

**c. Agreement to Receive Advertising Messages**

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

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

Email: ☐ advertising messages; ☐ capital market surveys;

SMS: ☐ advertising messages; ☐ capital market surveys.

Signature of joint account holders: \_\_\_\_\_

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

Bank officer's name and signature: \_\_\_\_\_

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

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Signature of joint account holders: \_\_\_\_\_

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

Bank officer's name and signature: \_\_\_\_\_

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

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SMS: ☐ advertising messages; ☐ capital market surveys.

Signature of joint account holders: \_\_\_\_\_

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

Bank officer's name and signature: \_\_\_\_\_

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

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

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SMS: ☐ advertising messages; ☐ capital market surveys.

Signature of joint account holders: \_\_\_\_\_

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

Bank officer's name and signature: \_\_\_\_\_

4.



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

**5. To be Completed for a Corporate Account:**

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

Email address

**6. Further Details:**

Receipt of Mail 1. Send Mail 2. Hold Mail	Type of Current Account 1. With cheques 2. Without cheques
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**7. SPECIMEN SIGNATURES BINDING THE ACCOUNT (INDIVIDUAL, JOINT OR CORPORATE)**

<p>1.</p> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center; gap: 5px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <p style="font-size: small; margin-top: -10px; margin-left: 50px;">Delete Inapplicable</p>	<p>2.</p> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center; gap: 5px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <p style="font-size: small; margin-top: -10px; margin-left: 50px;">Delete Inapplicable</p>	<p>3.</p> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center; gap: 5px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <p style="font-size: small; margin-top: -10px; margin-left: 50px;">Delete Inapplicable</p>	<p>4.</p> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <div style="display: flex; align-items: center; gap: 5px;"> <div style="border: 1px solid black; padding: 2px 5px;">and</div> <div style="border: 1px solid black; padding: 2px 5px;">or</div> </div> <div style="border: 1px solid black; width: 150px; height: 50px; margin-bottom: 5px;"></div> <p style="font-size: small; margin-top: -10px; margin-left: 50px;">Delete Inapplicable</p>
Name	Name	Name	Name
Passport No.	Passport No.	Passport No.	Passport No.

<p>If required, state the combination of signatures that are to bind the Account</p>	<p>Comments:</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>	<p>Specimen Corporate Seal Binding the Account Together with the Signatures</p> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>
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8. Special Terms

**9. REJECTION OF OFFER TO RECEIVE A BANKING CARD**

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

Signature of the corporation ☒ All the account holders: \_\_\_\_\_

Signature of the Branch Authorized Signatories



## Terms and Conditions for Activity in the Account:

We are hereby applying to open an account.

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

We are further applying to act in the following fields:

☐ **Credit**

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

☐ **Deposits**

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

☐ **Securities of any type**

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

☐ **Instructions to banker via communication channels**

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

☐ **Joint Account - With a Survivorship Clause**

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

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

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

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

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

☐ **Joint Account - Without a Survivorship Clause**

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

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

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

**Account Signatures:**

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

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

Name: \_\_\_\_\_ I.D. No. \_\_\_\_\_ Signature: \_\_\_\_\_  
Name: \_\_\_\_\_ I.D. No. \_\_\_\_\_ Signature: \_\_\_\_\_  
Name: \_\_\_\_\_ I.D. No. \_\_\_\_\_ Signature: \_\_\_\_\_

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

Name and signature of the clerk: \_\_\_\_\_

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

## **Account Commissions**

### ☐ For an Individual Account

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

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

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

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

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

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

Signature of the account holders: \_\_\_\_\_

### ☐ For a Small Business Account

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

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

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

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

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

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

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

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

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

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

Signature binding the corporation: \_\_\_\_\_



#### For a Large Business Account

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

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

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

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

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

The Account's definition as a "small business" is effective for one year.

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

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

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

Signature binding the corporation: \_\_\_\_\_



#### For a Current Mortgage Account

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

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



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

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

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

Signature of the account holders: \_\_\_\_\_