

To:
Mizrahi tefahot bank Ltd.

**Customer's Declaration Of His/Her Being A Non-Resident^{1[1]}
For The Purposes Of The Income Tax Ordinance**

I wish to open a non-resident account by virtue of my being a non-resident for the purposes of the Income Tax Ordinance.

Fill out the details of your residence.

A. The Customer's Particulars

Preferably your home address, as well as your mail address

Name	Passport No./Corporation No.	Type of Customer <input type="checkbox"/> Individual <input type="checkbox"/> Body of persons <input type="checkbox"/> Trust <input type="checkbox"/> Partnership all of whose members are non-residents
In respect of an individual Date of birth: _____ Country of residence: _____ Country of citizenship: _____ Country issuing the passport: _____ Validity of passport: _____		In respect of a body of persons The country in which it was incorporated _____ The country in which control and management are conducted _____
Permanent address (country, town, street, house number and apartment number)		
Address for sending mail		Customer's telephone: _____
		Attorney's telephone: _____

With regard to an individual:

Below, please select all the relevant reasons why you're not considered an Israeli citizen.

I declare that I am a non-resident

Tip: The National Insurance Institute (BituAch Leumi) is the Israeli Social Security Service

1.		The State of Israel is not my permanent place of residence.
2.		The State of Israel is not my place of residence nor my family's place of residence.
3.		My ordinary or permanent place of engagement is not in the State of Israel.
4.		I do not engage in an occupation in the State of Israel.
5.		I do not own a business or part of a business in the State of Israel.
6.		This year I did not stay and I do not intend staying in the State of Israel for 183 days or more.
7.		This year I did not stay in Israel and I also do not intend staying in Israel for 30 days or more and my total stay in Israel this year and in the two preceding years will not reach 425 days.
8.		I am not insured with the National Insurance Institute in the State of Israel.
9.		I do not hold an Israeli passport.
10.		I do not have Israeli citizenship.

With regard to a body of persons:

I declare that the body of persons is a non-resident since: (mark the relevant place with an X).

1.		The body corporate is not registered with the Registrar of Companies in Israel.
2.		It is not registered with the Registrar of <i>Amutot</i> [non-profit societies] in Israel.
3.		It is not registered with the Registrar of Partnerships in Israel.
4.		None of the partners in the partnership are Israeli residents.
5.		The control of the body of persons is not in Israel.
6.		The management of the body of persons is not in Israel.
7.		The body of persons does not have a permanent enterprise in Israel.

N/A

^{1[1]} Within the definition thereof in section 1 of the Income Tax Ordinance.

8.		The body of persons, an Israeli resident does not hold, directly or indirectly, through shares or through a trust or in any other manner, alone or with another who is an Israeli resident one or more of the means of the control specified below at a rate exceeding 25%: (a) the right to participate in profits; (b) the right to appoint a director; (c) the voting right; (d) the right to share in the assets of the body of persons at the time of its dissolution; (e) the right to direct the manner of exercising one of the rights specified above.
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N/A

With regard to a trust:

I declare that the trust is not an Israeli resident since: (mark the relevant place with an X).

1.		The trust is not registered in Israel.
2.		The creator of the trust is a non-resident.
3.		The beneficiary is a non-resident.
4.		The trustee is a non-resident.

B. The Entitlement to Exemption from Tax on a Non-Resident's Deposit

I declare that I am aware that I shall only be entitled to benefit from exemption from tax on income from interest on a non-resident's deposit if the deposit will comply with **all** the following terms and conditions:

1. The deposit is not registered and does not require registration in the books of a permanent enterprise in Israel.
2. The interest income from the deposit is not income from a business or occupation.
3. All the deposit owners are non-residents.
4. The deposit was not used to grant a loan or as collateral for loans that the Bank has granted to your relatives or to a body of persons of which you are a controlling owner, if they are Israeli residents.

Declaration

- I hereby declare that I have understood this form and I have completed it accurately and in accordance with the instructions.
- I have given all the correct, full and complete particulars in this form.
- I undertake that if there shall be a change in any particular detailed in the form, I shall immediately contact the Bank and complete a new form.
- I am aware that an omission or giving incorrect particulars constitutes an offence against the Income Tax Ordinance.

Name, signature and date

Date

Customer's Name

Customer's Signature

Attorney's Name

Attorney's Signature

DECLARATION OF BENEFICIARY/IES* IN AN ACCOUNT (including a safe-deposit box)

Pursuant to the Prohibition on Money Laundering Order (Banking Corporations' Identification, Reporting and Record-Keeping Obligations for Prevention of Money Laundering and Terrorism Financing)

A. Particulars of the account holder (required field)

☐ **In a private account**

Name of account holder _____ ID/passport No. _____

Name of account holder _____ ID/passport No. _____

Name of account holder _____ ID/passport No. _____

Name of account holder _____ ID/passport No. _____

☐ **In a corporate account**

Name of corporation _____ Registration No. _____

By the undersigned authorized signatories _____

B. When the declarant is not the account holder (check as appropriate):

☐ attorney ☐ guardian ☐ gift grantor ☐ other _____

Name of declarant _____ ID/passport No. _____

C. I hereby declare that in the account, the particulars of which are specified above: (check the appropriate section and complete where necessary)

☐ There is/are no Beneficiary/ies* of the rights under the account

☐ I am an advocate licensed to practice law in Israel/ rabbinical court of my clients. The balance in the account at the end of every transaction effected in the account shall exceed NIS 100,000; half no

☐ The account is managed by a person appointed by a court/ religious court/ the Chief Execution Officer/ the Inheritance Registrar or another governmental official body as specified by the Supervisor of Banks; A reference is attached. The account shall be used only for the benefit of the case presented during account opening, and not for other beneficiaries /cases.

☐ The account is managed for communal purposes for the benefit of a large or undefined group of Beneficiaries and the balance in the account at the end of every business day and each transaction in the account shall not exceed NIS 50,000. The purpose of the account is _____.

☐ The account is managed for communal purposes for the benefit of a large or undefined group of beneficiaries. The purpose of the account is (specify in detail)*** _____.

☐ The Beneficiaries in the account are:

ID/passport/corporate No.***	Country	First and surname/corporate name**	Date of birth/ incorporation	Passport validity	Gender

All of the fields must be filled (foreign residents must provide the passport validity date)

☐ There is/are a Beneficiary/ies of the rights under the account, but the identification particulars are not yet known. The reason for this is: _____

I undertake to provide the particulars of the Beneficiary/ies as soon as his/their identity becomes known.
(This option is subject to the approval of the Bank's Compliance Officer or the approval of the Bank's Legal Division)

D. I hereby undertake to promptly provide the Bank written notice of any change in the particulars I have given above. I am aware that providing false information, including the failure to provide an update of any particular that must be reported, with the intention of it not being reported or that the report be incorrect, constitutes a criminal offence.

As per usual, date, NAME, and signature

Date _____ Signature of the account holders/ the account opener/ corporate signature _____

- * **"Beneficiary"**: A person on whose behalf or in whose favor property is held or a transaction is effected in the property, or a person who has the ability to direct a transaction in the property, whether directly or indirectly. If the Beneficiary is a corporation – the corporation and its controlling persons shall be considered the Beneficiaries.
- ** In the event that the Beneficiary is a corporation, the individuals who are the controlling persons of such corporation must also be specified as Beneficiaries ("controlling holders": as defined in the Securities Law, 5728-1968).

*** The exemption from declaring beneficiaries under this field, is subject to the approval of the Bank's Compliance Officer responsible for the fulfilment of prevention of Money Laundering and Finance of Terrorism obligations.
Compliance Officer's approval _____ Compliance Officer's comments _____

Declaration of Tax Residency for Individuals

- This form is intended for individuals only (including an account holder¹, a controlling person of a passive entity², a borrower in a loan portfolio, a beneficiary and a holder of a power of attorney or a signatory with a connection to the US or Canada) If you are a corporation / entity, fill out a Declaration of a Corporation / Entity form.
- At the request of the financial institution, you may also be required to provide a W-8 / W-9 form.
- This form is intended to determine whether an Account Holder or Controlling Person in an Account Holder which is a Passive Entity, as the case may be, is a U.S. Person and/or is a Resident of a Foreign Country³. In the event such Account Holder or Controlling Person is a U.S. Person and/or a Resident of a Foreign Country, and such Foreign Country is a Reportable Jurisdiction and the Account was classified as a Reportable Account according to Applicable Law, information relating to such Account Holder or Controlling Person **Fill out your details below, make sure to use your address in Israel.**
- Please note - the financial institution's answers to be given to any question regarding the determination of your tax residency should be provided to your tax advisor or your local tax authority. **Tip: If you live on campus, use Max and Anna Webb 1, Ramat Gan, ZIP: 5290002**

Name of Individual		Date of birth		
ID/Passport number		Country of issuance of Passport		
Country	State/District	City	Street and number	Zip Code

1. U.S. Status (kindly mark the appropriate boxes with an X):

- ☐ **I am a non- U.S. Person** (I am not a citizen and I am not a resident of the United States and I don't hold a Green Card).
- ☐ **I am a U.S. Person** (A citizen or resident of the United States⁴, including a Green Card holder). Please provide a **W-9 form**.
- ☐ **I am a U.S. citizen that is not a resident.**
☐ **I am a U.S. citizen and a U.S. resident⁴.**
☐ **I am a U.S. resident (including a green card holder) that is not a U.S. citizen.**

2. Tax Residency (kindly mark the appropriate boxes with an X and fill out the necessary details)

- ☐ **Tax resident in Israel alone** – ID number: . I declare that I am a resident for tax purposes in the State of Israel alone, this is my only country of residence and I am not deemed a resident for tax purposes of any other country.
- ☐ **Tax resident in Israel and in other country/ies** (including United States)- I declare that I am a resident for tax purposes in the State of Israel and in the following countries, and I am not deemed a resident for tax purposes in any other country besides them:

Country	Local Tax Identification Number (TIN) ⁵	If there is no TIN - check one of the following:	
		The country does not issue a TIN	Other
a. Israel (ID number)	 		
b.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
c.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____

¹ "Account holder" – with respect to a Financial Account which is not an insurance contract with redemption value or an allowance or annuity contract - a person registered as the account holder or a person identified by the reporting Israeli Financial Institution as the account holder and if a person who is not a financial institution holds a Financial Account of another person or for the benefit of another person, the other person shall be deemed to be the account holder, **or** an individual "controlling person" who is a controlling person of the entity which is the account holder.

² "Controlling Person", as defined in Section 135B of the Income Tax Ordinance [New Version] (please note that in a trust which Chapter Four of Part D of the Income Tax Ordinance [New Version] applies to or of a non-Israeli trust / similar arrangement: a trustee, a settlor, a protector and a beneficiary) .

Resident of a Foreign Country - a resident of a foreign country in accordance to the tax laws of such country, or an estate of a deceased ³ which was a resident of a foreign country in such country.

⁴ A U.S. resident - including a person who holds a work permit and a person who is deemed as a resident pursuant to the governing laws in the United States.

⁵ TIN (Tax Identification Number) is the taxpayer's identification number for tax purposes, i.e., the taxpayer identification number at the relevant tax authority. There are countries which do not issue a TIN, but they may issue another identification number which serves as a TIN.

- >>> ☐ **Tax resident in other country/ies** (including United States)- I declare that I am a resident for tax purposes in the following countries, I am not a resident for tax purposes in the State of Israel and I am not deemed a resident for tax purposes in any other country besides them: **If you are not a tax resident in either Israel or US - fill out your tax details here**

Country	Local Tax Identification Number (TIN)	If there is no TIN - check one of the following:	
		The country does not issue a TIN	Other
a.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
b.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____
c.		<input type="checkbox"/>	<input type="checkbox"/> Please specify: _____

3. I hereby declare and confirm as follows:

- All the information provided in this form is correct and complete. In any event of a change in the information provided in this form, I undertake to submit to the Bank a new form within 30 days.
- I declare that I am not a resident for tax purposes in any country other than the countries stated in Sections 1 and/or 2 above.
- I am aware that this form and the information provided herein may be reported to the tax authorities in Israel and/or abroad.
- I am aware that giving a false declaration is an offence which is subject to the penalties prescribed by law.
- I declare and confirm that I have performed and shall perform, as required and in accordance with any law, including any foreign law relevant and applicable to me, all the reporting duties governing me with regard to the account and/or the monies deposited into it, including for the payment of a loan/s and any other account related to me at the Bank⁶. I have performed and shall perform all the reporting obligations relating to the account, including income, the account's details, funds that shall be transferred from the account and funds that shall be deposited into the account and/or for the payment of loan/s. I have paid and shall pay all the taxes applicable to me in the relevant countries in connection with the account, or that I have filed or am acting to file an application for voluntary disclosure in connection with the account and the above mentioned monies in the relevant countries⁷.
- In the event that I declare that I am a tax resident in a foreign country including the United States or a US citizen, I hereby agree and confirm that if the Bank is required to provide information about me or the Account and / or the loan (the "Information") by a competent authority in Israel or abroad, or by someone on their behalf, the Bank will be entitled to transfer the Information, including by means of transfer outside the borders of Israel, and I hereby release the Bank in advance from any duty of confidentiality and/or liability imposed on it by virtue of any law in connection with me, the Account and/or the loan or any other Related account, and I shall have no plea and/or demand and/or claim against the Bank or anyone acting on its behalf in connection with the delivery and transfer of the Information as aforesaid.
- My declarations in this form and my consent to the furnishing of information shall apply to any account and/or loan and/or Related account at the Bank, whether existing or opened in the future.
- I declare that this form has been signed after obtaining the acknowledgment and consent of all the other parties in the account.⁸

Again, signature and date

.....
Name of individual

.....
signature

.....
date

When the declarant is the guardian of the account holder - Name of guardian _____

In the account for the benefit of another person/ a nominee (agency) account⁹, the undersigned declares as follow:

- I am the trustee/holder for the benefit of the beneficiary identified above, the beneficiary filled out the details and signed the form, I have no contradictory information with respect to the of beneficiary's status.
- Chapter Four of Part D of the Income Tax Ordinance [New Version] does not apply to the trust relationship between the trustee and the beneficiary.

.....
Name of trustee

.....
signature and stamp

.....
date

If Chapter Four of Part D of the Income Tax Ordinance [New Version] applies to the trust relationship between the trustee and the beneficiary or the account is held by a non-Israeli trust / similar arrangement, fill out a Declaration of a Corporation / Entity form.

⁶ Related account - including an account in which I am a holder, joint holder, a beneficiary, a trustee, a settlor of a trust, a controlling shareholder, whether the account is an existing account or an account that will be opened in the future.

⁷ If a request for voluntary disclosure is submitted, a copy of the application submitted must be attached.

⁸ Other parties - including the other account holders, beneficiaries trustee, controlling shareholders.

⁹ See section 12.6 of the Income Tax Circular No. 3/2016 regarding Trust Taxation dated August 9, 2016.

To
Mizrahi Tefahot Bank Ltd.

Dear Sir/Madam,

**Bank of Israel (Information on Developments in the
Israeli Foreign Currency Market) Order, 5760-2010 (the "Order")**

NON-RESIDENT'S DECLARATION FOR PURPOSES OF THE ORDER

Private Account

I hereby declare that **I am not** an Israeli resident as the term is defined in the Order with respect to an individual:

An "Israeli resident" individual means an Israeli national or a person who is in Israel or a territory* pursuant to an immigrant's visa or immigrant's certificate or pursuant to a permanent residence permit, provided that in the 12 months preceding the transaction that is being effected, he has been in Israel or a territory* for a period exceeding 180 days, continuously or intermittently.

I am therefore defined in the Order as a foreign resident (A "non-Israeli resident").

I am aware that this declaration is applicable solely for purposes of the Order.

I undertake to notify the Bank, as soon as practicable, of any change in my residence status.

Account no.: _____ Name and signature: _____

Corporate Account

Above, fill out your name and signature

The corporation declares that **it is not** an "Israeli resident" as the term is defined in the Order with respect to a corporation:

An "Israeli resident" corporation means a corporation registered in a register maintained in accordance with the law in Israel or a territory* or which is obliged to be registered in such a register, and any entity which is not an individual whose principal activity is conducted in Israel or a territory*.

Therefore, we, the corporation, through the authorized signatories empowered to sign, declare that the corporation is defined in the Order as a foreign resident (A "non-Israeli resident").

The corporation is aware that this declaration is applicable solely for purposes of the Order.

The corporation undertakes to notify the Bank, as soon as practicable, of any change in the corporation's residence status.

Account no.: _____ Name and signature: _____

Trust Account - Trustee Declaration

I the trustee, have inspected and found that **all** of the account beneficiaries **are non-Israeli residents** (individual or corporation) as defined in the Order (see the definitions in this form). Therefore, all of the account beneficiaries are defined as foreign residents ("non-Israeli residents").

I am aware that this declaration is applicable solely for purposes of the Order.

I undertake to notify the Bank, as soon as practicable, of any change in any of the beneficiaries' residence status.

Account no.

Name of trustee

Signature and stamp

* Territory means Judea and Samaria, other than areas under Palestinian responsibility.

Branch: _____
Account Number: _____
Date: _____

Privacy Policy

I confirm my consent to the Bank's privacy policy, as has been presented to me. However, I request that the Bank not collect information about me for purposes of customized communication for marketing purposes, and that no bank information processing shall be carried out for these purposes.

Well, that's self-explanatory :-)

First name – surname	I.D. no	date	signature

BRANCH _____

Specimen Signature Form For Foreign Residents

1. Account No. _____ Account Name _____
 Will be filled out by the bank, naturally

Here, and in the following pages, fill out the details relevant for your status.

2. Postal Address:

Country _____ Street _____ No. _____ Town - Suburb _____ Zipcode _____
 Email address _____
 Fill out your details here, and use the Israeli address

3. Account Holders, Power of Attorney, Authorized Signatory

Use the guide below to make sure you fill out the relevant box(es)

* 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					
	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.

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

Make sure to read and confirm the way(s) in which you are allowing the bank to contact you.

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

If you want some more e-mails in your Inbox...

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

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: _____

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: _____								

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: _____

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.

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: _____

4.  Signature and declaration
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
----------------	---------------	--------------------------	-----------------------	---------------------------

Contact Person	Position	Address	Telephone No.	Facsimile No.
----------------	----------	---------	---------------	---------------

Name to be added to postal address Name for Forwarding Mail





Email address

6. Further Details:

<input type="checkbox"/>	Receipt of Mail	<input type="checkbox"/>	Type of Current Account
	1. Send Mail 2. Hold Mail		1. With cheques 2. Without cheques

TICK
ABOVE

7. SPECIMEN SIGNATURES BINDING THE ACCOUNT (INDIVIDUAL, JOINT OR CORPORATE)

1.		2.		3.		4.
<div> More signatures</div>	<div>and or</div>	<div></div>	<div>and or</div>	<div></div>	<div>and or</div>	<div></div>
Delete Inapplicable		Delete Inapplicable		Delete Inapplicable		
<hr/> Name		<hr/> Name		<hr/> Name		<hr/> Name
<hr/> Passport No.		<hr/> Passport No.		<hr/> Passport No.		<hr/> Passport No.

<div>If required, state the combination of signatures that are to bind the Account</div>	Comments:	<div>Specimen Corporate Seal Binding the Account Together with the Signatures</div>	
	<hr/>		<div></div>
	<hr/>		

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:

No need to fill out these pages now, do that at the bank with the account manager

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: _____