

Cut-off Time table - the last date/hour for receiving instructions on foreign currency receipts and payments

As set forth in the table below, the end of the foreign currency business day will be set in accordance with the type of currency as determined by the Bank. Any instruction received after the specified hour will be given the value of the following business day.

Foreign Currency Receipts

Currency	Acceptance of Receipt Instruction in System		Value Date
	<u>Weekdays</u>	<u>Fridays and eves of religious holidays</u>	
USD	Up to 15:00	Up to 11:00	Value date of receipt in Bank but no later than the specified hour. Subject to the business days in Israel and abroad and receipt of absolute credit from the foreign bank
EUR	Up to 15:00	Up to 11:00	
GBP	Up to 15:00	Up to 11:00	
ILS	Up to 15:00	Up to 11:00	
CAD	Up to 14:30	Up to 11:00	
CHF	Up to 15:00	Up to 11:00	
DKK	Up to 14:30	Up to 11:00	
NOK	Up to 14:30	Up to 11:00	
SEK	Up to 14:30	Up to 11:00	
AUD	Up to 14:30	Up to 11:00	2 business days from receipt by Bank but no later than the specified hour. Subject to business days in Israel and abroad and receipt of absolute credit from the foreign bank
ZAR			
JPY			
NZD			
HKD			

* Notwithstanding the contents of the above table, the client will be credited in accordance with the Bank's procedures and subject to client's completion of documents and signatures.



Foreign Currency Payments

<u>Currency</u>	<u>Acceptance of Payment Instruction in System</u>		<u>Value Date</u>
	<u>Weekdays</u>	<u>Fridays and eves of religious holidays</u>	
USD	Up to 15:30	Up to 11:30	Value date of receipt in Bank but no later than the specified hour. Subject to the business days in Israel and abroad and compliance with Bank's procedures
EUR GBP CAD CHF DKK SEK NOK ILS	Up to 14:30	Up to 11:30	Value date of business day after receipt in Bank but no later than the specified hour. Subject to the business days in Israel and abroad and compliance with Bank's procedures
AUD ZAR JPY NZD HKD	Up to 11:30	Up to 11:30	Value date of 2 business days after receipt in Bank but no later than the specified hour. Subject to the business days in Israel and abroad and compliance with Bank's procedures