

**Benefits to holders of a prepaid card issued by Bank of Jerusalem – which is loaded with salary by an employer entered into an arrangement with Bank of Jerusalem**

	<b>Service</b>	<b>Amount / percentage commission</b>	<b>Amount / percentage commission after benefit given</b>
<b>Card fees</b>	Card fees	NIS 32.90	A commission charged each month in respect of preceding month. If the card is active (a purchase/withdrawal was made by means thereof during the last 3 months) a benefit will be given pursuant to which the amount of the commission will be NIS 22.90 instead of NIS 32.90
<b>Reloading fees (for prepaid cards only)</b>	Fees for reloading	NIS 55	Exempt
<b>Transactions in foreign currency</b>	Transactions in a currency that is not the currency of the card	3.00% (1)	2.2% (1)
<b>Withdrawal of foreign currency abroad</b>	Withdrawal of cash from an ATM abroad which is not in the currency of the card	3.90% (1)	3% (1)

(1) The commission will be calculated according to the representative rate of the amount converted, in the original currency in which the transaction was executed;  
 In the absence of a representative rate the commission will be calculated according to the amount of the debit in the conversion currency of the international clearinghouse

**Benefits to holders of a prepaid card issued by Bank of Jerusalem – which is loaded with amounts in respect of per diem expenses / petty cash by an employer who entered into an arrangement with Bank of Jerusalem**

	<b>Service</b>	<b>Amount / percentage commission</b>	<b>Amount / percentage commission after benefit given</b>
<b>Card fees</b>	Card fees	NIS 32.90	A commission charged each month in respect of preceding month. If the card is active (a purchase/withdrawal was made by means thereof during the last 3 months) a benefit will be given pursuant to which the amount of the commission will be NIS 12.90 instead of NIS 32.90
<b>Reloading fees (for prepaid cards only)</b>	Fees for reloading	NIS 55	Exempt
<b>Transactions in foreign currency</b>	Transactions in a currency that is not the currency of the card	3.00% (1)	1.1% (1)
<b>Withdrawal of foreign currency abroad</b>	Withdrawal of cash from an ATM abroad which is not in the currency of the card	3.90% (1)	2% (1)

(1) The commission will be calculated according to the representative rate of the amount converted, in the original currency in which the transaction was executed;  
In the absence of a representative rate the commission will be calculated according to the amount of the debit in the conversion currency of the international clearinghouse.

**Benefits to holders of a prepaid card issued by Bank of Jerusalem – which is loaded with salary by an employer who was referred by Bank Hapoalim B.M. or Leumi Bank and entered into an arrangement with Bank of Jerusalem**

	<b>Service</b>	<b>Amount / percentage commission</b>	<b>Amount / percentage commission after benefit given</b>
<b>Card fees</b>	Card fees	NIS 32.90	A commission charged each month in respect of preceding month. If the card is active (a purchase/withdrawal was made by means thereof during the last 3 months) a benefit will be given pursuant to which the amount of the commission will be NIS 19.90 instead of NIS 32.90
<b>Reloading fees (for prepaid cards only)</b>	Fees for reloading	NIS 55	Exempt
<b>Transactions in foreign currency</b>	Transactions in a currency that is not the currency of the card	3.00% (1)	2.2% (1)
<b>Withdrawal of foreign currency abroad</b>	Withdrawal of cash from an ATM abroad which is not in the currency of the card	3.90% (1)	3% (1)

(1) The commission will be calculated according to the representative rate of the amount converted, in the original currency in which the transaction was executed;  
In the absence of a representative rate the commission will be calculated according to the amount of the debit in the conversion currency of the international clearinghouse.

**Benefits to holders of a prepaid card issued by Bank of Jerusalem – which is loaded with salary by an employer who did NOT enter into an arrangement with Bank of Jerusalem**

	<b>Service</b>	<b>Amount / percentage commission</b>	<b>Amount / percentage commission after benefit given</b>
<b>Card fees</b>	Card fees	NIS 32.90	A commission charged each month in respect of preceding month. If the card is active (a purchase/withdrawal was made by means thereof during the last 3 months) a benefit will be given pursuant to which the amount of the commission will be NIS 25.90 instead of NIS 32.90
<b>Reloading fees (for prepaid cards only)</b>	Fees for reloading	NIS 55	Exempt
<b>Transactions in foreign currency</b>	Transactions in a currency that is not the currency of the card	3.00% (1)	2.2% (1)
<b>Withdrawal of foreign currency abroad</b>	Withdrawal of cash from an ATM abroad which is not in the currency of the card	3.90% (1)	3% (1)

(1) The commission will be calculated according to the representative rate of the amount converted, in the original currency in which the transaction was executed;  
In the absence of a representative rate the commission will be calculated according to the amount of the debit in the conversion currency of the international clearinghouse