

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

	Service	Amount / percentage commission	Amount / percentage commission after benefit given
Card fees	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
Reloading fees (for prepaid cards only)	Fees for reloading	NIS 55	Exempt
Transactions in foreign currency	Transactions in a currency that is not the currency of the card	3.00% (1)	2.2% (1)
Withdrawal of foreign currency abroad	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