

Bank of Jerusalem Ltd. (hereinafter: "the Bank") allows users to surf on the EASYWAY website (hereinafter: "the Website") subject to the conditions set forth in the website, and subject to any document and/or agreement the user has signed, including "application for issue of card" and/or "application to receive information and to give instructions via facsimile and on banking channels on social media" documents. The surfing and use of the website constitutes consent by the user to the conditions appearing therein and undertakings by him to act in accordance therewith.

Definitions:

**"Facsimile and banking channels on social media"** – fax, Internet, telephone, automatic teller machines.

1. All information contained in the website is the exclusive property of the Bank.
2. The marks appearing on the website are proprietary trademarks of the Bank and/or its partners and no use shall be made thereof which has the effect of impairing them.
3. The content on the website is correct at the time it is published. In places where information appears, including data and balances, the correctness thereof is valid at the time it is presented. Without derogating from the foregoing, in every case of a conflict or non-conformity between the information appearing on the website and the information recorded in the Bank's books or in official publications, the information recorded in the Bank's books and/or in the official publications, as the case may be, shall prevail.
4. The service is given to the cardholder in accordance with documents signed by him at the Bank.
5. The information on the website is subject to changes on which the Bank is entitled to decide from time to time, including the cancellation or alteration of content / services / products appearing on the website, without it giving advance notice and even before they have been updated on the website. In addition, the information on the website is subject to changes arising from regulatory provisions or from the law. It is the responsibility of the user to ensure that he keeps track of these changes.
6. No changes shall be made and it is prohibited to copy, distribute, broadcast, present, duplicate, publish or sell any of the items of information, the software or the services originating from this website.
7. What is stated on the website does not constitute an offer to enter into any agreement. Only a document that has been approved by the Bank *vis-à-vis* the customer shall be binding on the Bank.
8. Any instruction that is received via facsimile or through banking channels on the social media will be executed by the Bank subject to its discretion and in accordance with the conditions in force at such time and which relate to instructions of that sort, and will be subject to any law which applies to the action or operation at the relevant time.

9. The explanation appearing on the website regarding the use of the card is only a partial explanation and it does not serve as a substitute for reading the Bank documents. To obtain the full details that are relevant to the requested service, please refer to the telephone center at 072-2556655.
10. Despite the Bank's efforts to avoid this, faults are possible in proofreading, drafting, clerical errors and support on the website. In such cases, the Bank will not be liable for damage that may be caused, if any.
11. The Bank is not responsible for damage likely to be sustained due to a defect or fault in or incorrect operation of the software which operates the website or the access to the website.
12. Every computerized system and the Internet environment is exposed to breakdowns and to risks that are inherent in computer systems and in the Internet network. Bank of Jerusalem does everything in its power to keep the number of breakdowns to a minimum and to enable its customers to have ongoing use of the website according to their needs. It is the responsibility of the user of the website to read and apply the recommendations as are to be found on the following link  
<https://www.bankjerusalem.co.il/others/security>.  
since there is no possibility of completely avoiding and preventing the abovementioned breakdowns and risks, the Bank will be released from liability for any damage, loss or any expense and/or error in the information shown in the systems, which are likely to be caused to the customer as a result, *inter alia*, of the following factors: temporary stoppage in the providing of the services on communication lines and/or disruptions and other faults in communication lines, and/or disruptions in the operation of the website, the availability thereof and/or the response times of the computerized systems, and/or errors in the information and/or data and/or the transmission and/or reception of instructions for execution, as a result of faults or breakdowns arising from communications lines or other faults or breakdowns.
13. This website is likely to contain links to internet websites that are not operated by the Bank, but by other entities who are not connected with the Bank. In such cases the Bank will not bear responsibility for the content appearing on them.
14. Responsibility is imposed on the user of the website to cause a situation that no viruses will penetrate the system of which he makes use, and the Bank exempts itself from all responsibility for this. In addition, the user must take all the necessary steps to safeguard the password and the user name which enable him to obtain access to the system.
15. The information contained on the website and the use thereof are governed by the laws of the State of Israel. It is possible that the use of information, reliance thereon and acting pursuant thereto is likely to be restricted or prohibited in other countries. It is the responsibility of the user of the website to check the law in each case which applies in other places that are relevant to him before performing any act.
16. Conditions of service on the website:

- a. It will be possible to obtain information about balances and transactions on the cards that will be made part of this service.
- b. For purposes of obtaining the services, the user will receive an exclusive password (hereinafter: "the Password") and a specific user name (hereinafter: "the User Name"). The Password and the User Name will provide the customer with access to the system.
- c. The Bank does not have the ability to supervise or control the identity of the user of the user's Password. The user undertakes to keep the details and the use of this service by him secret and confidential.
- d. The information that is given in the scope of this service conforms with the information existing in the Bank's systems, where the balances and the movements appearing on the card include transactions that were approved online but have not yet been finally approved by the clearing house. Transactions which are not final will be cancelled within 10 days from the date of their online approval if they are not finally approved in files coming from the clearing house.
- e. It is necessary to change the Password at a frequency that will be decided from time to time by the Bank. Failure to change a password as aforesaid is likely to cause entry to the system being blocked to the user.
- f. It must be clarified that under no circumstances should the Password be given to another entity.

17. Preservation of information:

- a. Software systems which analyze the user's activities for purposes of better conformance of the service to the user's needs, are likely to operate on the website
- b. The information given by the user on the website is retained in the information bases of the Bank and serves for purposes of taking decisions regarding the providing of services in the future.
- c. Instructions and directives for contending with risks can be viewed on the data protection pages of the relevant services on the link <https://www.bankjerusalem.co.il/others/security>.

18. We are available to you in regard to any question at telephone number 072-2556655.

19. What is stated herein has been written in the masculine gender for the sake of convenience, but is directed at women and men alike.

The laws of the State of Israel shall apply to the use of the website and everything arising from it, and the courts for the district of Tel Aviv-Jaffa are vested with sole jurisdiction.

Nothing stated above shall derogate from the responsibility imposed on the user or on the Bank in connection with the use of the Internet website.

