

Bank of Jerusalem Ltd. (hereinafter: "the Bank") permits users to access its website (hereinafter: "the Website") subject to the terms and conditions specified therein, and subject to any related document or agreement signed by the user, including card issuance requests and/or requests for information, and instructions sent via facsimile or banking communication channels. By accessing the Website, the user acknowledges and accepts the Website's terms and conditions, and undertakes to act in accordance with such terms and conditions.

## Definition

Banking communication channels include internet and telephone services, as well as automatic teller machines.

All information found on this website is the sole and exclusive property of the Bank. The symbols that appear on the website are proprietary trademarks of the Bank and/or its affiliates and may not be used in any way that could cause harm or damage to them. All content that appears on the Website is correct at the time of its publication. Where information appears that includes data and balances, such information is correct and valid upon the date of its presentation, without derogating from the aforesaid. I Service is provided to cardholders in accordance with the signed documentation at the Bank.

Information on the Website is subject to changes that the Bank may make periodically at its own discretion, including cancellations or alterations related to the service plans for the products presented on this website, without giving prior notice and eve It is strictly prohibited to alter, copy, distribute, broadcast, display, reproduce, publish, or sell any information, software, or services, or part thereof, originating from this Website. The content presented on the Website does not constitute an offer to sign an agreement of any kind. Only a document approved by the Bank shall be binding upon the Bank.

Any instruction received via facsimile or via banking communication channels shall be implemented by the Bank, subject to its discretion, and in accordance with the conditions in force at that time, which relate to instructions of the same kind, and shall The explanation that appears on the Website regarding card usage is a partial explanation only, and should not be regarded as a substitute for reviewing Bank documents that specify complete details that are relevant to the requested service. Please contac

The Bank makes every effort to avoid errors. However, errors may still appear on the Website in relation to proofreading, formulation, calculations, and so forth. In such cases, the Bank will not be held liable for any damage that may be caused.

The Bank will not be held liable for any damage caused due to an error or malfunction or improper use of the Website software, or due to issues related to Website access. All computer systems connected to the internet environment are exposed to the various



malfunctions and risks inherent in such computerized systems and the internet as a whole. The Bank of Jerusalem is doing its utmost to reduce downtime and permit its cli That said, as it is not possible to completely eliminate the aforementioned malfunctions and risks, the Bank shall not be held liable for any damage, loss, or expense of any kind and/or for any disruption of the information presented in the systems, which This Website may contain links to websites that are not operated by the Bank, but rather by other parties that are not affiliated with the Bank. In such cases, the Bank shall not be held liable for the content that appears on such websites.

The Website user is responsible for preventing viruses from penetrating his/her system, and the Bank absolves itself of any responsibility related to this issue. The user is obliged to take all measures to protect the password and username that permit acc The information contained in the Website, and the use thereof, shall be governed by the laws of the State of Israel. Use of, reliance on, and/or the application of such information may be restricted or prohibited in other countries. It is the responsibili Balance and transaction information can be viewed for cards that are added to this service.

In order to receive services, each user will receive an exclusive password (hereinafter: "the Password") and a unique username (hereinafter: "the Username"). The Password and Username will permit the user to access the system.

The Bank is not able to associate the identity of the user with the user's password. It is the responsibility of the user to maintain the confidentiality of his/her personal information and the use of this service.

The information provided by this service is synced to the information within the bank's systems, which include card balances and transactions, as well as actions that have been approved online, but have not yet received final approval from the clearing h The password must be changed at a frequency that is periodically determined by the bank. Failure to change the password may result in the user being locked out of the system.

The Website may run software that analyzes the user's activities in order to better adapt the service to the user's needs.

Information provided on the Website by the user may be stored in the Bank's databases and used during the decision-making process regarding the future provision of services. Guidelines for dealing with such risks can be viewed on the information security pages of the relevant services.

Use of the Website and all actions derived from such use are governed by the laws of the State of Israel.

The above text is written in the masculine form solely for the sake of convenience, and applies equally to both men and women.

In order to receive services, each user will receive an exclusive password (hereinafter: "the Password") and a unique username (hereinafter: "the Username"). The Password and Username will permit the user to access the system.

The above does not detract from the obligations imposed on the user or the Bank regarding the use of the Website.

