



Annex B to Account Opening Request **– Privacy Protection**

Without derogating from the other sections of this agreement, the account opening agreement you have signed, and the Bank's full Privacy Policy detailed on the Bank's website and app, the following outlines the Bank's practices regarding its customers' Personal Information:

1. Definitions:

"Personal Information" – includes any data relating to an identified or reasonably identifiable individual, whether directly or indirectly, including through an identifying detail such as name, I.D. number, online identifier, location data, biometric identification details, health status, education, financial status, employment information, etc. (hereinafter: **"Information"**, **"Personal Information"**).

2. The legal basis on which we rely for data processing:

2.1. As a rule, the provision of the Information depends on your will and consent. There may be cases where provision of the Information is necessary and according to applicable legal or statutory requirements, such as in processes under the Prohibition of Money Laundering and Financing of Terrorism Order.

2.2. Should you choose not to consent to provision of the Information, we may be unable to provide you with the service in full, including proper handling of your inquiries and various requests to receive and/or review the Bank's various products and services for you.

3. Collection of the Information about you:

3.1. We collect Personal Information about you in a variety of ways, including directly from you, automatically through the Bank's various platforms, and via third parties. Personal Information that we collect includes data such as: first name, surname, marital status, phone number, demographic information, information about your personality, economic information, credit data, biometric data, photographs, actions you take, information about people related to you, information about criminal charges (insofar as we are entitled to do so by law), actions you take when using the Bank's website and app.

3.2. Personal Information collected directly from you: We collect Personal Information about you in the context of your use of the Bank's various services that are provided in a variety of ways, including: in the context of provision of the services by us to you and operation of the service; during a review you make for receipt of the Bank's services; during your visit to the Bank's premises; during your use of the Bank's ATMs; during use of in-person services, phone services, and services on digital platforms of the Bank; when you browse the Bank's websites and the Bank's app.

3.3. Personal Information about you that is collected and provided to the Bank by third parties – in the context of the Bank's activities, we may receive Personal Information through third parties, including suppliers and other service providers. We ensure that receipt of Information from third parties is subject to your consent, or that it is provided to us in accordance with a legal obligation, regulatory directives, and laws applicable to the Bank. In this context, we receive Personal Information on attachments, anti-money laundering (AML) and financing of terrorism (CFT) issues, etc.

3.4. If a specific service is intended for a minor under the age of 18, the user must obtain the consent of one of their parents or their legal guardian before using the services and providing personal details in the context thereof.

4. Purposes of the use of the Personal Information about you:

The Bank uses, receives, collects, processes, and stores the Personal Information for the following purposes:

4.1. To contact you, including when you are interested in the Bank's services, browse the Bank's website, or contact the Bank via one of the communication channels; make decisions relating to engagement with you, including risk management and fraud prevention; provide the Bank's services, streamline the service, and manage the account; manage and improve the Bank's business, including improving the Bank's services, researching and developing new services, upgrading content on the Bank's website and app, collaborating with business entities for the provision of services and creation of new services.

4.2. Security and information security – including protection of the Bank's websites and the services offered thereon, detection and prevention of cyberattacks, fraud, phishing, identity theft, and data leaks, verification of software licenses and their authenticity. Full information regarding the uses that pertain to information security may be found on the website at: <https://www.bankjerusalem.co.il/others/security>.

4.3. Marketing and advertising – The Bank may use Personal Information to make contact for marketing and advertising purposes, including by digital means and direct mail activities. For example, but not limited to, sending messages or digital exposure regarding a new service or product that may interest you. If you have received advertisements without your consent or wish to stop receiving marketing communications, you may request to be removed from the mailing list via the link included in the promotional material.

4.4. Compliance with regulatory and legal provisions imposed thereon: Data retention and archiving – the Bank retains and/or stores Personal Information so long as it is required for business management and provision of the services and/or for fulfillment of undertakings according to any law, regulation, regulatory provision or contract, and subject to this privacy Policy; law

enforcement and protection of legitimate interests – the Bank may use Personal Information in response to any court order, directive of a government authority or law enforcement agency (regulator) (including in response to a requirement of the authorities with respect to law enforcement or national security needs), or out of a good faith belief that the action is necessary for: (a) compliance with a legal undertaking; (b) protection of the Bank's rights and interests or those of third parties; (c) prevention or investigation of service failures; (d) urgent action to protect the security of the website's users and the services or the public; or (e) defense against legal claims or legal liability.

- 4.5. If the Bank uses Personal Information in a manner not specified and defined in this privacy policy, you will be notified of this intention, either in advance or during the use of the Information.
- 4.6. If you have reasonable grounds to assume that any of the above-mentioned provisions have not been fulfilled, please inform the Bank as soon as possible via the customer service center or via the website, or by sending an e-mail directly to the Bank's Data Protection Officer. The Bank's contact details may change from time to time, and you should therefore check the Bank's website for the relevant contact information.

5. Transfer of Information to third parties, and purposes of transfer of the Information:

- 5.1. The Bank may share Personal Information with its partners, contractors, suppliers, and third parties which process Personal Information for it for purposes of its business activity, provision of the services thereby, marketing and advertising, including direct mail, as well as performance of all the actions specified above in Section 4 for the Bank. These entities are selected, checked, and approved by the Bank, and before transfer of the Personal Information thereto, the Bank verifies that they meet the information security and privacy protection standard relevant to the requested data and processing. The Information that is transferred will be the minimum relevant information necessary for the performance of their duties and/or for the purpose for which it is transferred only.
- 5.2. In addition, the Bank transfers Personal Information to regulators, law enforcement agencies, and the other state authorities according to its legal and/or regulatory obligations. The Bank ensures that only the Information required by law and regulation is transferred and also secures its transfer to the relevant entity.
- 5.3. The Bank may transfer Personal Information to the Bank's subsidiaries as part of management of its business and/or for the purpose of offering you additional services that it believes constitute complementary and/or related products and/or products which it believes may interest you (subject to your consent to advertisements). The Bank ensures that the subsidiaries meet the privacy standard stated in this policy insofar as applicable thereto and/or comply with any and all requirements of the Protection of Privacy Law and the

regulations promulgated thereunder and/or any other regulation applicable thereto.

- 5.4. Personal Information about you may be transferred to third parties according to actions taken by you in order to complete and execute the action, such as when transferring funds, the account name and account number will be delivered, or when depositing a check, an image/details of the check will appear for the transferee and/or service providers for the purpose of fulfilling your requests; in any event, the Bank requires third parties to maintain a level of confidentiality and information security that is not lower than the level required of the Bank and/or the level required by law.
- 5.5. Cloud services: The Bank uses cloud technologies in the context of which the cloud service provider may have access to Personal Information, for example, but not limited to, in cases where the cloud service provider requires access to Personal Information for purposes of information security or securing the Bank's website. In such cases, the cloud service provider is obligated to comply with the Bank's privacy protection and information security policies and secrecy at such level as the Bank is committed to you, and may not make any use of the Information transferred thereto other than for the purpose for which it was transferred.
- 5.6. Sale, merger, reorganization, liquidation, etc.: Personal Information may be included among the assets transferred in such events. The successor or acquirer of the Bank will continue to hold the right to use Personal Information in accordance with and subject to this privacy policy.
- 5.7. Without derogating from the uses specified above, when using the Bank's digital platforms, and insofar as your device/computer settings so allow, the Bank is entitled to and may deliver statistical and/or aggregated data that is not personal and does not identify you personally to third parties, *inter alia* to improve, enhance or streamline the service and related or ancillary services, as well as to tailor content focused on your needs and preferences.
6. Additional actions in the Information:
 - 6.1. Use of security cameras – Use is made of security cameras on the Bank's premises and at its ATMs for purposes of the Bank's security and protection, including investigating incidents and examining reports, protecting people and property, maintaining safety, preventing and detecting offenses, maintaining public peace, public order, and protecting the public interest, supervision, identifying operational needs, activity vis-à-vis insurance companies, and complying with the provisions of any law. In achieving these objectives, the Bank operates in accordance with all legal obligations while carefully protecting the privacy of the persons being filmed.
7. Your rights:

- 7.1. We respect your right to privacy and wish to retain only required, up-to-date, and accurate Information. It is important to us that you know that you are entitled to review Personal Information about you that is stored in the Bank's databases, and if you find that the Information is incomplete, incorrect, unclear, or outdated, you have the right to contact us requesting to correct or delete it – all pursuant to the provisions of the Protection of Privacy Law.
- 7.2. Should you wish to exercise these rights, you can easily contact us via one of the contact methods specified on the Bank's website, which are updated from time to time.
- 7.3. As of your signing of this agreement, these are the methods for contacting the Bank on issues of Personal Information and privacy protection:
 - The 'Contact Us' page on the Bank's website: <https://www.bankjerusalem.co.il/support/>.
 - Calling the customer service center at *5727.
 - Directly contacting the Bank's Data Protection Officer by sending an e-mail to Privacy@bankjerusalem.co.il.
- 7.4. Upon receiving your request, we will check whether the right may be exercised and to what extent. The right may not be exercised or its scope will be limited if you are not the owner of the Information, the Information provided does not match the information in the official state authorities' databases on which the Bank relies (such as the Population and Immigration Register), and/or the request is not clear and specific, violates the privacy of others, and/or exercise of the right is not in good faith. In addition, the right of review does not apply to a database established under Section 28 of the Prohibition of Money Laundering Law.

8. Miscellaneous:

- 8.1. This privacy policy does not apply to any Personal Information of yours that you have delivered to third parties.
- 8.2. It is clarified that, in addition to this Privacy Policy, the services and/or products shall also be subject to the legal aspects and any other terms of use – if any – as well as any and all documents that you have signed in connection with the bank account maintained in your name, if any. These terms and conditions are intended to supplement any other agreement between you and the Bank.

9. Changes and updates to the Privacy Policy:

- 9.1. The Bank's services, as well as the legal provisions in connection with the processing of Personal Information, may change from time to time. Consequently, this Privacy Policy will also be updated. The Bank reserves the

right to update, modify, or make adjustments to the Privacy Policy at its discretion at any time .

- 9.2. You may review the Privacy Policy from time to time, and particularly before providing any Personal Information.
- 9.3. This Privacy Policy was last updated on the date stated below, and continued use of the services after implementation of changes to the Policy attests to acceptance thereof. If you do not accept any change, you must stop browsing the Bank's websites and stop receiving any services from the Bank insofar as possible.

Date of last update: August 2025.