



Branch _____

Date _____

From:

Name of corporation/business in Hebrew _____

Name of corporation/business in English _____

Registration no. _____ Address _____

Company Cooperative Amuta other (details) _____ (hereinafter: "the Corporation"/"the Business")

**Notice regarding the corporation/business decision in the matter of
Joining the digital service "Business+"**

A separate form must be filled out for each P.C. or legal entity

We hereby inform you that on _____ the corporation/business has reached a legal decision to join the "Business+" service as detailed below, subject to your generally accepted conditions set forth in this letter, and which are and will always be an integral part of a letter of general conditions for the opening of bank accounts and their management, under our signature as well as from all other documents of our account at the Bank signed by us, and among other things, all the collateral and guarantees in connection with our account/accounts in the Bank, as they are at the time of signing this letter and/or as they will be in the future from time to time in accordance with the Bank's records at any time obligating and/or that will obligate us in all matters, in a way that should be read together, as a single unit, in continuation and in one sequence, as a condition of their conditions, supplementing each other and adding to each other (below and above, together and separately - "**Letter of General Conditions**"). It should be emphasized, for the avoidance of doubt, that the meaning, definition and signification of all expressions, terms and words in this letter are detailed in the letter of general conditions, and all the conditions, provisions, rules and the matters stated and detailed in the letter of general conditions will be considered for any matter as if they had been written and recorded in this letter as well as an integral part of its conditions and of that stated therein.

We are aware that the Bank may from time to time update the banking services within the framework of the selected service package and we will be able to benefit from these services without the need to update this protocol. In the event of a contradiction between the aforesaid and the protocol of the authorized signatory that was presented to the branch, we know that the contents of this Protocol prevail.

A user for whom a mobile number is not specified can not receive alerts in this medium regarding transactions that are pending his signature (a mobile number can be updated at any time via the website).

Customers who wish to cancel the "Business+" online service may do so at any time by filling out Form 17-048 To join the Cash Management service, please complete Form 17-075

A. Details of accounts to be added to the "Business+" service

	Account no.	Branch
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		





0117053

B. Details of authorized signatories and the service package

Each of the customers listed below will be entitled to use Business+ separately according to the services marked below, and can deposit checks in business accounts using the application, only with his or her signature.

Users who are not authorized signatories should be defined in Chapter C

Details of authorized signatories (*)

First name _____	Family name _____	ID no. _____	Mobile phone _____
------------------	-------------------	--------------	--------------------

Services for **all** accounts attached to Business+:

<input type="checkbox"/>	Information				
<input type="checkbox"/>	Information	Operations between our accounts			
<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries		
<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries		Third party transfers*

Customers who are interested in **foreign trade** services:

<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries	Third party transfers*	Foreign trade
--------------------------	-------------	---------------------------------	------------------------------------	------------------------	---------------

Do not allow activity in securities
 Not interested in information about personal pension products
 Without open banking permissions

*This includes open banking permissions, a request for third party financial data access and it's cancellation as described in the general terms and conditions.

Details of authorized signatories (*)

First name _____	Family name _____	ID no. _____	Mobile phone _____
------------------	-------------------	--------------	--------------------

Services for **all** accounts attached to Business+:

<input type="checkbox"/>	Information				
<input type="checkbox"/>	Information	Operations between our accounts			
<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries		
<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries		Third party transfers*

Customers who are interested in **foreign trade** services:

<input type="checkbox"/>	Information	Operations between our accounts	Transfer to frequent beneficiaries	Third party transfers*	Foreign trade
--------------------------	-------------	---------------------------------	------------------------------------	------------------------	---------------

Do not allow activity in securities
 Not interested in information about personal pension products
 Without open banking permissions

*This includes open banking permissions, a request for third party financial data access and it's cancellation as described in the general terms and conditions.

(*) To select different services for different accounts for an authorized signatory:





0117053

Appendix A has been attached to this form - no. 17-071

Define frequent beneficiaries – Tax form 01-421.1

Define first-party beneficiaries/intra-group beneficiaries – Tax form 01-345.1

**C. Details of users who are not authorized signatories
(Subscribers to information and/or data entry)**

Each of the customers listed below will be entitled to use Business+ separately *in order to obtain information and/or enter data, and can deposit checks in business accounts using the application, only with his or her signature.*

In the case of a user from the Meteor company, attach a "Power of Attorney for Meteor Services on the Internet" form, no. 17-067, signed by the company and approved by an attorney.

Details of a user who is not an authorized signatory^(*)

First name _____ Family name _____ ID no. _____ Mobile phone _____

Viewing of information in all accounts attached to Business+:

<input type="checkbox"/>	Basic information (Current account, foreign currency, credit, credits from credit cards, foreign trade)	
<input type="checkbox"/>	Basic information (Current account, foreign currency, credit, credits from credit cards, foreign trade)	Information regarding investments
<input type="checkbox"/>	Do not allow viewing of debits to credit cards in the business accounts	
<input type="checkbox"/>	Do not allow viewing of mail messages in the business accounts	
<input type="checkbox"/>	Not interested in information about personal pension products	

Data entry for all accounts attached to Business+ (sending the instructions to the Bank is conditional upon the signature of the authorized signatories on the website):

Transfers (ILS, Foreign currency), payments, checks annulment, deposits and credit

Foreign trade activity

Details of a user who is not an authorized signatory^(*)

First name _____ Family name _____ ID no. _____ Mobile phone _____

Viewing of information in all accounts attached to Business+:

<input type="checkbox"/>	Basic information (Current account, foreign currency, credit, credits from credit cards, foreign trade)	
<input type="checkbox"/>	Basic information (Current account, foreign currency, credit, credits from credit cards, foreign trade)	Information regarding investments
<input type="checkbox"/>	Do not allow viewing of debits to credit cards in the business accounts	
<input type="checkbox"/>	Do not allow viewing of mail messages in the business accounts	
<input type="checkbox"/>	Not interested in information about personal pension products	

Data entry for all accounts attached to Business+ (sending the instructions to the Bank is conditional upon the signature of the authorized signatories on the website):

Transfers (ILS, Foreign currency), payments, checks annulment, deposits and credit

Foreign trade activity

^(*) To select different definitions for different accounts for a user who is not an authorized signatory:

Appendix B has been attached to this form - no. 17-074





0117053

D. Definition of signature composition specifications for performing operations

Signature composition specifications should **only** be noted here if in Chapter B of this form at least one authorized signatory has been defined for an operation of any kind.
(If no authorized signatory has been defined to perform an operation - the signature composition specifications will not be reported in the system)

Attention! **In the event that the number of persons required to perform operations is not specified, each authorized signatory in the account will be able to perform them separately.**

Choose one option **only**:

<input type="checkbox"/>	Number of signatories required to perform all operations supported by workflow in Business+ (*)	[_____] (Please specify a number only)
<input type="checkbox"/>	To specify the number of signatories according to type of operation - please attach Appendix C to this form -	form no. 17-072
<input type="checkbox"/>	To specify Signature composition specifications including signatory groups - please attach Appendix D to this form	form no. 17-073

(*) The digital operation supported by workflow: Transfers (ILS, Foreign currency), payments, checks annulment, deposits and credit
In other operation (for example- capital market), each of the authorized signatories may act without additional signer (according to the authorizations defined in chapter B)

E. Authorization to receive a password and Discode for one user

Please note: The means of identification are used to access **all user-related accounts** (private and business).

The proxy Mr./Ms. _____ ID no. _____ has been authorized by us to receive the Discode installers and passwords for the users (authorized signatories, users who are not authorized signatories) listed below:

Name of User authorizing the above proxy to receive a Discode and password in his/her name	ID Number	User Signature
		↙
		↙
		↙
		↙
		↙
		↙
		↙
		↙
		↙
		↙
		↙



0117053



0117053

F. Signature of the authorized persons on behalf of the business/corporation

Type of Customer		Whose signature is required on the form
Non-corporation business		All account owners
Corporation	Single authorized signatory or Absolute identity between the signature rights protocol submitted to the bank (form no. 07-076) and the authorizations defined in this form. And - the corporation signed for banking operations through the media.	Whoever is authorized to sign on behalf of the corporation and the corporation stamp
	No absolute identity between the signature rights protocol submitted to the bank (form no. 07-076) and the authorizations defined in this document.	Company - Chairman of the Board of Directors / General Assembly and attorney Other corporation - Authorized signatory and attorney (It is not necessary to have the account's authorized signatories sign)

Signatures of the account owners / authorized signatories

(For a business that is not a corporation or a corporation with a single authorized signatory or absolute identity between the signature rights protocol in the bank and the authorizations defined in this form)

- 1. Date _____ Name _____ Signature _____ ↙ Signed before _____
Name and signature of branch party confirming signature
- 2. Date _____ Name _____ Signature _____ ↙ Signed before _____
Name and signature of branch party confirming signature
- 3. Date _____ Name _____ Signature _____ ↙ Signed before _____
Name and signature of branch party confirming signature
- 4. Date _____ Name _____ Signature _____ ↙ Signed before _____
Name and signature of branch party confirming signature
- 5. Date _____ Name _____ Signature _____ ↙ Signed before _____
Name and signature of branch party confirming signature

Corporation stamp _____

Signature of the Chairman of the Board of Directors / General Assembly and attorney

(Corporation - if there is not absolute identity between the signature rights protocol submitted to the bank and the signature composition specifications defined in Chapter D)

Signature of the Chairman of the Board of Directors / General Assembly (without the company stamp)

_____ ↙

I, the undersigned _____, Adv. from _____ do hereby acknowledge and certify that:

1. Mr./Ms. _____ was identified by me as the person who signed the notice that includes the aforementioned Sections A – E and appendices if attached to them, on behalf of the corporation by virtue of his/her authority under any law to do so.
2. The corporation:
 - A. Is entitled and authorized according to its founding documents and under any law to enter into an agreement with the Bank and to act as aforesaid in the above resolution.
 - B. The resolution described above was passed by the corporation through the persons authorized to accept it, it is legally passed and it binds the corporation for all intents and purposes.

Date _____ Signature of attorney _____ ↙





0117053

Please read carefully the terms listed below for the receipt of "SMS alerts for transaction management" (hereinafter: "**the Service**") at the Israel Discount Bank (hereinafter: "**the Bank**").

Request for "SMS alerts for transaction management"

The service

1. The Bank provides SMS alert delivery services for the management of transactions that are requested as part of the customer's activity on the "Business+" website (hereinafter: "**the Information**") by sending text messages ("**SMS**") (hereinafter: "**SMS messages**") to the cell phone number you have provided. (hereinafter: "**the cell phone**").
2. It is your responsibility to ensure that your device supports receipt of the service.
3. The customer is aware that the SMS message has a limited volume. Therefore, the information sent as part of the service is presented concisely only. For full details, please contact the bank.
4. In addition, the customer is aware that due to volume limitations, as stated in Section 3 above, the information may be sent in several text messages.
5. The customer is aware that it is possible to receive the service anywhere in Israel, subject to the device being within range of reception and broadcasting, and subject to the other limitations of the cellular operator's service. In addition, the service may be available outside the State of Israel, to the extent permitted by the cellular operator, including charges that may be imposed by the cellular operator for this option.
6. The Bank may change the scope of the service and stop the provision of the service at any time, temporarily or partially, and all in general and/or with respect to certain accounts and/or with respect to the customer.

Banking confidentiality

7. The Client hereby expressly waives any obligation of bank confidentiality and any other obligation of confidentiality, whether under the Protection of Privacy Law, 1981, and its regulations, or under any other provision of law or in accordance with a case law or agreement, as regards information that will be sent to the client via third parties, which are outside the Bank's control.

Date of engagement

8. The SMS message will be sent to the customer when the event occurs in a transaction and subject to the user choosing to approve the transaction
9. No notices will be sent on Saturdays and Jewish holidays, according to Israel time; the messages will be sent after the end of the Sabbath / Jewish holidays.

Bank's responsibility to transfer information

10. The customer is aware that the transfer of information within the framework of this service is conditional, among other things, on the existence of the Bank's actual ability to provide the service, and that the connection between the customer and the Bank within this service will be via telephone and/or cellular networks. Therefore, the Bank is not responsible for and will not be responsible for any disruption and/or disconnection and/or malfunctions in the service caused by malfunctions and disruptions in these networks and/or due to any malfunction in any communication component that is not under the Bank's control.
11. It is hereby agreed and declared that the Bank does not have any obligation and/or responsibility to verify and/or check the receipt of SMS messages transmitted to the customer as part of the service, including the failure to receive information and/or messages and/or receiving them partially and/or garbled.

Customer's responsibility

12. The customer undertakes to immediately update the Bank regarding any change in number of the cellular phone via "**Business+**" digitally and/or through the branch and/or through the TeleBank personal service in any case of termination of the engagement with the cellular operator and/or theft and/or loss and/or removal of the device from the customer's use, and/or in any case of replacement of the device.
The customer is aware that anyone who holds the device will be able to receive the service and the customer will bear full responsibility for this if he/she does not act as stated.

Cost of service

13. Currently, the Bank does not charge a fee for this service. If the decision is made to charge a fee, advance notice will be given before the actual debit.

General instructions

14. The section headings in this agreement are intended for convenience rather than interpretation.
15. In addition to the above, the terms of the document for joining the direct banking services will apply to the service, and all the terms and conditions signed between the customer and the bank will apply to the customer.





0117053

Digital information security in “Business+”

Dear Customer,

Discount Bank does its best to protect your privacy and the confidentiality of data and information.

“Multi-channel banking” using computerized channels, and the Internet network in particular, requires the use of means intended to ensure the privacy and confidentiality of your banking data. These measures are designed to ensure, as much as possible, that no one else can penetrate your accounts.

Following the instructions in this form will enable safe access to your accounts for information and to perform banking operations at any time and place more securely.

Identification mechanism

Upon joining Discount Bank's services and channels of communication, you were issued a means of identification to enter the communication channel.

Means of identification that are not used for a period of 30 days will be canceled, after which use of the channel will require receipt of a new means of identification.

Definition of the time period may vary from time to time depending on information security considerations.

The means of identification is personal and can not be transferred. Avoid keeping the means of identification in a place exposed to foreign elements.

The means of identification should not be given to anyone even if he identifies himself as an employee of Discount Bank.

Digital Password:

- The password you received upon registration is temporary and must be replaced at the first access.
- Your password must contain at least six letters and numbers (preferably also symbols), avoiding easily guessed passwords, sequences on the keyboard, use of visible identification information such as birth dates, and the use of common phrases.
- Each login must verify the last date and time of entry (this data is displayed immediately after identification).

Discode:

The “Discode” widget on the cell phone should be carefully installed from the authorized stores only (App Store/googlePlay)

- The application generates an identification code, which is as personal as any means of identification
- Before transferring a device for repairs or to a third party, remove the widget
- Report the loss of devices where the widget is installed without delay

Access control mechanism

In order to protect your account from unauthorized access, a block will be applied to the communication channel after a number of failed access attempts. In the event that the channel service is blocked, follow the instructions that will be provided through the communication channel or use another communication channel you have joined. After several minutes of inactivity the channel is disconnected mechanically. This is intended to prevent unauthorized use of the account. However, it is recommended that you regularly leave the channel service in an organized manner.

Instructions for changing means of identification

You can change the means of identification at any time. In addition, it is important to change them from time to time according to the period defined by the Bank, where the means of identification is permanent. The change will take place every 180 days or in any other period, all in accordance with the Bank's instructions that will be updated from time to time.

Maintaining Confidentiality and privacy protection

The information and operating authorizations are only available to you from the time you connect to the channel and until you exit. Information that is received concerning you within the framework of transactions executed via this communication channel shall be saved in the databases of Discount Bank and it shall be governed by the privacy provisions included in the letter of general terms and conditions and in the privacy policy of the Bank, which is available at www.discountbank.co.il, with the necessary changes.

Important!

In order to protect the information and to reduce fraud as much as possible as a result of impersonation of an official of Israel Discount Bank, the Bank does not send links, MMS messages and the sending of messages will only be carried out to the phone defined in the Bank's books.

In the event of suspicion or in the event that you are asked to provide your means of identification to the channels of communication with a party that presents itself as a representative of the Bank, refuse and immediately report to your branch or to Discount TeleBank.





0117053

----- לשימוש הבנק -----

סכומי העברות:

סמן לאיזו טבלת סכומי העברות ישוויך התאגיד/העסק:

- A - החטיבה הבנקאית
- B - החטיבה העסקית
- C - לקוח מיוחד החטיבה הבנקאית (באישור מנהל המרחב/מרכז העסקים)
- D - לקוח מיוחד החטיבה העסקית (באישור מנהל האגף)

אני הח"מ מאשר לצרף את התאגיד/העסק המפורט לעיל לשירות "עסקים+":



חתימת מורשה חתימה

תאריך

שם הפקיד המטפל

הסניף/היחידה
וחותמת

