



For Bank's use only – Transaction No _____

Date _____

Contact phone No _____

- Instructions:**
- Payment for import of goods** (complete sections 1-4)
 - Payment for import under collection No** _____ (complete sections 1,3)
 - Foreign currency transfer** (complete sections 1-5)

We the undersigned:

1.	Name of paying/transferring customer	Account No. for debiting	Branch No.
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hereby instruct you to make a payment/transfer according to the details which we are declaring to you below, and to debit our account for all the amounts, expenses, fees, taxes, levies and any other cost or payment connected with the execution of these instructions, in accordance with your standard rules and practices and current procedures as in effect from time to time and at any time, and *inter alia* in accordance with the General Terms and Conditions set out in the appendix hereto, as follows:

Amount of payment/transfer	Amount of payment/transfer in words	Currency	Value of payment/transfer
			<input type="checkbox"/> Cash <input type="checkbox"/> Deferred Value _____

2.	Name of beneficiary/supplier	Address of beneficiary/supplier
	Name of beneficiary's bank	Address of beneficiary's bank
	SWIFT code of beneficiary's bank	Beneficiary's account No. (type without spaces)
	Documents/reference <input type="checkbox"/> Attached hereto is invoice No _____ <input type="checkbox"/> According to previous transaction No _____	Mode of execution The payment will be made by SWIFT/transfer from account to account at the Bank. Otherwise, mark one of the following: <input type="checkbox"/> Bank check to be delivered to us <input type="checkbox"/> Bank check to be sent by the Bank to the beneficiary on our responsibility

3.	For the amount of the payment/transfer <input type="checkbox"/> Debit foreign currency in the currency of the transaction <input type="checkbox"/> Debit NIS <input type="checkbox"/> Debit foreign currency in currency	For SWIFT costs <input type="checkbox"/> Debit our account <input type="checkbox"/> Deduct from the payment to the beneficiary
	For your fees <input type="checkbox"/> Debit NIS <input type="checkbox"/> Debit foreign currency	Expenses of the settling/correspondent bank and the beneficiary's bank At the beneficiary's expense. Otherwise, mark the following: <input type="checkbox"/> Debit our account (debit at the time of execution of the transaction/at a future date)

In connection with the above transfer/payment, we hereby declare, warrant and undertake as follows:

4.	Status of beneficiary/supplier <input type="checkbox"/> Foreign resident <input type="checkbox"/> Israeli resident <input type="checkbox"/> Other _____	Nature of payment/transfer <input type="checkbox"/> Import of goods <input type="checkbox"/> Advance payment on import of goods <input type="checkbox"/> Foreign trade transactions in which the goods do not reach Israel. Specify _____ <input type="checkbox"/> Import of services; specify: _____ <input type="checkbox"/> Other; specify: _____
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5.	Kindly deduct income tax at source At a rate of _____% <input type="checkbox"/> of the payment due to the beneficiary <input type="checkbox"/> by debiting our above account with the grossed up amount <input type="checkbox"/> Attached hereto is a certificate of partial exemption from tax <input type="checkbox"/> Attached hereto is/you are in possession of a "special company" certificate – Appendix D; grounds for the reduction _____	Do not deduct income tax at source <input type="checkbox"/> Attached hereto is a certificate of full exemption from tax <input type="checkbox"/> In lieu of the above certificate, attached hereto is the form "Undertaking and Irrevocable Instruction to Debit the Account for Income Tax Payments" <input type="checkbox"/> Attached hereto is/you are in possession of a "special company" certificate – Appendix D; grounds for the exemption _____ <input type="checkbox"/> The payee or anyone on the payee's behalf was not present in Israel for the performance of the aforementioned services, and the payments transferred by us in the tax year in respect of those services do not exceed US\$ 250,000 <input type="checkbox"/> The above payment is exempt from deduction of income tax at source in accordance with the up-to-date list of exemptions of the Income Tax Commission. <input type="checkbox"/> The above payment is exempt, as it comprises a transfer to an overseas account in our name.
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Deduction of VAT <input type="checkbox"/> For the import of books / magazines / software products not cleared by Customs / services provided in Israel / other imports which are liable to VAT, kindly debit our above account in NIS with VAT at the current rate.	There is a special relationship between us and the beneficiary <input type="checkbox"/> No <input type="checkbox"/> Yes; specify: _____	
Payment was made to the payee in the tax year <input type="checkbox"/> No <input type="checkbox"/> Yes; specify: Date of payment _____ Nature _____ Amount (gross before tax deduction) _____ Currency _____ Tax paid _____ Currency _____	Assessing office (at which the file is maintained)	Deductions file No. (if any)

We hereby declare that we are in possession of / we received from you documents, certificates and references in support of the execution of the above payment, and we examined them and found them to our complete satisfaction.
 Our signature on this document, including all the details contained herein, also constitutes a "Declaration of Payment to a Foreign Resident and Request to Reduce Withholding Tax (Form SM/114 New Version of the Director of Income Tax and Property Tax), pursuant to sections 161-170 of the Income Tax Ordinance.
 We are aware that the above instruction will be executed subject to the declarations and the General Terms and Conditions which form an integral part of this form.

Approval of Bank's business entity

Customer's signature/s and stamp

Name/s of customer's authorized signatory



General Terms and Conditions

We hereby agree and acknowledge that:

1. For your attention! In order to verify the correctness of details and avoid as much as possible, fraud attempts, it is recommended, that in all new connection with a supplier and/or beneficiary and in all announcement regarding any change in his details and/or any change in his bank account details, you must also verify the details in a non-computerized channel, for example by making a phone conversation with your well known contact person at the supplier and/or beneficiary.
2. Execution of the instruction is subject, in any event, to the approval of the Bank's relevant business officers. It is emphasized that the instruction shall not be executed without such approval.
3. Execution of the transfer/payment is subject to the laws of the State of Israel/the relevant foreign countries and to the standard rules and practices and current procedures of the beneficiary's overseas bank. In addition, the transferred funds are liable to be confiscated or held by the correspondent bank/s, for reasons involving international sanctions, money laundering and terror financing.
4. We shall bear all costs and consequences due to problems arising in connection with the details of the transferor or the beneficiary as provided by us.
5. The import of goods under "documentary collection" terms is done subject to the Uniform Rules for Collection of the International Chamber of Commerce (ICC), as in effect at the time of the payment.
6. The payment/transfer shall be executed by you at your applicable standard rate/s as in effect on the date of execution.
7. You shall execute this instruction, wholly or partly, according to the possibilities available to you and at a time to be determined by you. In the event of non-execution, in whole or in part, you shall notify us to that effect.
8. The release of goods/merchandise by us prior to the arrival of the relevant documents and their proper examination by you and by us – is done on our sole and exclusive responsibility, and we alone shall bear, at our sole expense, all the costs and consequences in the event of discrepancies, defects, damages, differences, losses and so forth.
9. Our acceptance of the documents from you constitutes, in all respects, our declaration and irrevocable undertaking that the documents are in good order and absolute conformance with the terms of the transaction with the supplier, without any reservation on our part. Accordingly, it is hereby expressly agreed that in such event we shall be prohibited and precluded from performing and/or initiating any act and/or action and/or proceeding or any other thing that could prevent and/or disrupt and/or delay the payment to the overseas correspondent bank and/or to the overseas supplier and/or from making any change in the payment, unless we first received the prior written consent of all the parties involved, including the supplier, the correspondent bank, the Bank, etc. In this connection, we declare that we are aware that the execution of the payment involves generally accepted international rules, arrangements and practices between banks and in international trade, and accordingly we undertake towards the Bank to be responsible for examining the documents carefully and for transmitting our comments to the Bank prior to their delivery to and acceptance by us.
10. We undertake to indemnify and compensate you for any damages and/or losses and/or charges applying to you and/or borne and/or expected to be borne by you in connection with and pursuant to the execution of our above instructions, in any amount and at any time whatsoever, without any limitation, in respect of all events, occurrences, causes, claims, orders, restrictions, prohibitions, orders, statutes, judgments and/or directives in the State of Israel and/or in any foreign country, and so forth, such that we shall bear all costs and consequences caused to you in this regard, at our expense and on our responsibility, and we shall pay you in this connection any amount upon your first demand at any time. You may debit our above account with you for the amount of any such demand, by way of an offset in your favor, and the terms of our above account shall also apply to any such charges made by you as stated.
11. This document forms and shall always form an integral part of the General Conditions for Opening and Managing Accounts at the Bank, signed by us, and any other document signed by us in connection with our account at the Bank, including all the collaterals and guarantees in connection with our account at the Bank, according to their status on the date of the signing of this document and/or at any time in the future as per the Bank's records at any time, which bind and/or shall bind us in all respects, in such manner that they shall be read together, as a single whole and in one continuity, each forming a condition of and completing and supplementing the other (hereinafter, collectively and individually – "**General Terms and Conditions**"). It is emphasized, for the avoidance of doubt, that all expressions, terms and words in this document shall be construed, defined and interpreted in the manner specified in the General Terms and Conditions, and all terms and conditions, provisions, rules and things set out and provided for in the General Terms and Conditions as signed by us shall be deemed in all respects as if they were written and incorporated in this document as well, as an integral part of its terms, conditions and contents. It is emphasized that the General Terms and Conditions signed by us are in our possession and are held by us.
12. In accordance with the Prohibition of Money Laundering Order (Identification, Reporting and Record Keeping Obligations of Bank Corporations), 5762-2001, the Bank is required to report, *inter alia*, overseas transfers in an amount equivalent to one million shekels and up, if made through an account, or two hundred thousand shekels, if made by bank check. Section 10(2) of the Order exempts from such reporting any transfer made in respect of the temporary import of goods to Israel, if the bank corporation received documentation or a declaration as required in the Order.