

Assemblage of important forms and documents required upon opening an account for a new immigrant

Welcome to Israel!

Thank you for choosing to open a Discount account.

We want to make your life easier :)

Documents you need to carry with you to the branch for the purpose of opening a private account, over the age of 18:

- Identity card
- stub and an immigrant certificate.

If you still do not have an identity card and less than 30 days have passed since you have issued an immigrant certificate, you may present an immigrant certificate solely.

Among other things, you will need to sign important forms such as:

- Declaration of beneficiary in a private account hereby attached
- Application to open an account and/or determine areas of activity hereby attached
- Declaration on Tax Residency – Individual's Account hereby attached



At your service

**ISRAEL
DISCOUNT
BANK**



Branch

Declaration of Beneficial Owners of a Personal Account According to the Anti-Money Laundering Law, 5764-2000

Account holder information

Table with 4 columns: Given name and surname, ID/Passport Number, Address, Country of Issue. Rows 1-4.

Legal guardian's information (in case the Account is opened and managed for a minor / ward registered as the Account holder)

Table with 4 columns: Given name and surname, ID/Passport Number, Address, Country of Issue. Rows 1-2.

I/We the undersigned: [] Account holder/s [] Legal guardian(s) of the minor/ward registered as the account holder hereby declare/s that:

- a. This declaration applies to the account the details of which appear at the top of this form...
b. This declaration will only apply to the Accounts in which the ownership is identical to that of the Account.
c. [] There is/are no beneficiary/ies * in the rights inherent in the Accounts...
[] There is/are a beneficiary/ies * in the rights inherent in the Accounts...
[] There is/are a beneficiary/ies * in the rights inherent in the Accounts...

The following are the details of the ultimate beneficial owner(s):

In case the beneficiary is a registered corporation (in Israel or abroad) all beneficiaries who have control ** in the beneficiary corporation must also be added as beneficiaries.

Table with 6 columns: Surname / corporation, Given name, ID / Passport / P.C. Number, Country of Issue, Date of birth / Incorporation, Sex. Rows 1-3.

- d.*** [] The Account is managed by me as an attorney licensed to practice law in Israel/a rabbinical lawyer /accountant for my clients...
e. [] The Account is managed by me/us by appointment of the courts/ religious tribunal / head of execution / registrar of inheritance matters / another official body of the State...
f.*** [] The Account is managed by me/us for community purposes for the benefit of a large group / undefined group of beneficiaries...
g.*** [] The Account is managed by me/us for community purposes for the benefit of a large group / undefined group of beneficiaries...

I/we know that the opening and management of the account is subject to the approval of the person responsible for fulfilling the obligations under section 8 of the law.

- h. [] The Account is managed by me/us for a public endowment registered by the Registrar of Public Endowments / an account for a rabbinical public endowment...
i. [] I am among the entities specified in the directive "Management of Risks of Prohibition of Money Laundering and Prohibition of Terrorist Financing...
j. I/we am/are aware that the conditions specified in the account opening documents will apply to the account holder...
k. I/we undertake to notify the Bank in writing, as soon as possible, of any change in the details I/we have provided above...

Table with 3 columns: Surname and given name, Signature, Date. Rows 1-4.

* "Beneficiary" for the purposes of the Anti-Money Laundering Law, is a person for whom or for whose benefit the property (rights) is held, or an action is taken on the property (in the Account) or who can direct an action in the property (in the Account), all directly or indirectly, and in the case of a corporation - also a controlling shareholder in the corporation.



- ** "Controlling person" in a corporation (as defined in the Anti Money-Laundering Law, 5770-2000): a. an individual with the ability to direct the activity of the corporation either by himself or with or by means of others, whether directly or indirectly including an ability arising by virtue of: the articles of association, written contract, oral contract or otherwise (by virtue of being an executive or officer does not guarantee being a controlling shareholder by virtue of this section), and/or b. an individual holding 25% or more of any type of means of control, while no other person holds the same type of the means of control in an amount exceeding the amount of his holdings (two cumulative conditions). c. In cases where there is no individual who meets the conditions in either section a or b above, a controlling person is deemed to be: the chairman of the Board or equivalent, as well as the CEO. d. If there is no controlling person as stated in sections a-c above, a controlling person is deemed to be: the officer having effective control.
- *** Upon a second violation, after a written warning, the Bank will not execute transactions in the Account, other than the withdrawal of the existing balance, payment of debts and closure of the Account.





To:



Israel Discount Bank Ltd.



0199201

Branch _____

Main account no. _____ Branch no. _____

Previous account no.* _____ Branch no. _____

Date _____

Application to Open an Account and/or to Determine Areas of Activities

1. Name of customer _____ I.D./Registration/Passport No. _____
 2. Name of customer _____ I.D./Registration/Passport No. _____
 3. Name of customer _____ I.D./Registration/Passport No. _____
 4. Name of customer _____ I.D./Registration/Passport No. _____

Account name _____ **Mailing Address** _____ **Phone No.** _____

The Customers whose details are written at the top of this document (hereinafter jointly and separately - the "Customers"), hereby request Israel Discount Bank Ltd. (hereinafter - the "Bank") to open an account which will be a principal account for them and its number is indicated at the top of this document or the Bank is requested to determine areas of activity in this account, all according to and in accordance with the General Terms and Conditions for Opening and Managing Accounts in the Bank (hereinafter - the "General Terms and Conditions Agreement"), which is attached as an appendix to this application and which is considered for all intents and purposes as signed by the Customers and the Bank - and therefore it constitutes an integral part of this application, and it must be read together, as one, in sequence and in one continuation as terms of its terms.

The General Terms and Conditions Agreement will serve as a basis and as a basic and main foundation for their activities in the framework of their relationship with the Bank. The General Terms and Conditions Agreement is also published on the Bank's website, so that Customers can read it at any time before receiving the services and performing the actions as set forth hereafter. The Bank will always be at the Customer's service to provide explanations and clarifications, which will be requested in connection with the General Terms and Conditions Agreement in their possession.

The main account, the number of which is indicated above, is opened in the name of or it is managed by the clients, jointly and separately, and the General Terms and Conditions Agreement allows Customers and regulates the receipt of a wide range of banking services in various channels (hereinafter - "Areas of Activity").

Services can be obtained and actions can be performed in all areas of the activity set forth in the General Terms and Conditions Agreement (hereinafter - the "Services") or only in some of them - all according to the choice of the Customers.

Therefore, the Customers hereby announce that they wish the General Terms and Conditions Agreement to apply to the areas of activity and services set forth hereafter:

Part Description

- A** **General**
 A'1 – Payment account
 A'2 – Various provisions
 The general section will apply to the Customers at all times and under any circumstances and the Customers confirm this by their signature at the foot of this document.
- B** **Arrangement for providing banking services by way of direct banking and communications channels**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- C** **Deposits**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- D** **Foreign Currency**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- E** **Securities and transactions in financial instruments, options and futures contracts**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- F** **Loans and credit facilities in Israeli currency or foreign currency**
 1. _____ 2. _____ 3. _____ 4. _____
- G** **Receipt of a credit card/debit card/ATM card/information card/feedback card/deposit machine card**
 G'1 - Payment services;
 G'2 - Various instructions;
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- H** **Bank guarantees**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙
- I** **Documentary credit**
 1. _____ ↙ 2. _____ ↙ 3. _____ ↙ 4. _____ ↙



To:



Israel Discount Bank Ltd.



0199201

Cancellation of Survivorship clause:

We hereby request to cancel clause 13 of Part A, titled "the Survivorship clause" in the General Terms and Conditions Agreement and the provisions of this clause will not apply to the account.

Customers' signature 1 _____ ↙ 2 _____ ↙ 3 _____ ↙ 4 _____ ↙

We hereby seek to receive the general terms agreement in the following manner:

We agree to receive a copy of the general terms agreement version _____, and the accompanying documents, and instruct the Bank to send us a copy of the general terms agreement and the accompanying documents by displaying the documents on the personal information page on the Bank's website, or through electronic mail delivery

The Bank delivered to us a physical copy of the general terms agreement version _____, and the accompanying documents.

Customers' signature 1 _____ ↙ 2 _____ ↙ 3 _____ ↙ 4 _____ ↙

We agree that the Bank will keep and use the information which is incorporated in attachment orders which the Bank will receive from various parties, including attachment orders received by the Bank by virtue of the provisions of the Execution Law, 5727-1967, the Tax Ordinance (Collections) and the Civil Procedure Regulations, 5744-1984, whether or not the attachment order seized an asset in the account. The use of the said information will be for the purpose of making decisions regarding the management of our accounts at the Bank, this whether the accounts are only in our names or jointly with others, and including decisions regarding granting credit or demanding immediate repayment of credit, and our granting guarantees, and that for this purpose the Bank will allow access to the information to its employees and/or anyone on its behalf, who handle such matters. At the end of five years from the date that the Bank terminated its handling of the attachment order, including managing proceedings related to the execution of the attachment order, the Bank shall cease to use the information for the purpose of making the said decisions.

We will be entitled to contact in writing, at any time, the branch in which the accounts are managed, and give notice of our refusal regard the use of the said information. We are aware that our refusal or the cancelling of our consent to the use of the information as aforesaid, may form the basis for the bank's refusal to grant to us, or to another, various services, including granting credit, and will also constitute cause, in addition to the causes listed in the account opening documents and other documents which we signed, to demand immediate repayment of existing credit.

Information incorporated in the attachment orders shall continue to be used to manage proceedings related to the execution of the attachment order, to back-up the Bank's records in information systems, to defend against demands and actions and for any purpose required by regulatory provisions or according to law, and will be backed-up in information systems. For this purpose, that Bank will allow access to the information to its employees and/or anyone on its behalf, who handle such matters.

The Bank is entitled to sent you through the means of communications advertising material and personalized notices likely to be considered a direct mailing.

If you do not wish to receive advertising material or direct mailing notices, you can notify the Bank by sending your ID number to the Removeme@dbank.co.il email address with the words "removal request" in the address line, or by notifying a banker. If you choose to send a message by electronic mail, we ask you to refrain from sending additional personal particulars in the message.

Please note that such removal does not apply to legally required notices and notices that are not advertisements or direct mailing.

Customers' signature

1. Name of Customer _____ Signature _____ ↙
2. Name of Customer _____ Signature _____ ↙
3. Name of Customer _____ Signature _____ ↙
4. Name of Customer _____ Signature _____ ↙

Signed in the presence of: Name of bank clerk _____ Signature of bank clerk _____ ↙

* The number of the main account has been mentioned solely for purposes of identification, without derogating from the broad application of the terms and conditions of the General Terms and Conditions for Opening and Maintaining Accounts at the Bank, to all the accounts and operations of the Customers at the Bank, as applicable at present and as may apply from time to time and at any time, which are connected or may be connected, in accordance with the Bank's records, to the abovementioned main account.



To:

Israel Discount
Bank Ltd.

0199201

The following is the list of services at your disposal upon opening the account, we would be happy to offer you additional services specific to your needs:

In an account with a positive balance, account transactions will be performed subject to the existence of a positive balance.

Service	Description	Costs
Charges according to authorization	Making payments to beneficiaries (third parties) such as municipalities, the Electric Company, Bezeq, communications companies and so on. With this method, the beneficiary debits your account subject to signing a form authorizing the charges to the account.	No commission is charged for establishing the authorization for the account
Card for immediate charges: "Money Key"	A card that allows you to receive information on your accounts at the bank and perform various actions using the automated devices and other similar devices including cash withdrawals and purchases from businesses. Stipulated on a credit balance equal to the withdrawal/purchase	Involves a monthly cost
Card for cash withdrawal: ATM	A card that allows you to perform various actions using the automated machines and similar devices including cash withdrawals and information on your bank account.	The card is given free of charge
Information card	Card used to receive information from the automated information terminals located at bank branches	The card is given free of charge
Receipt of information from information terminals	Receiving information on account activity	Commissions are charged for a small number of services subject to the terms of the account
Subscription to receive information online	Receiving information on account activity	Most of the information can be retrieved free of charge.





Statement of Tax Residency – Individual Account

Table with 4 columns: Name of Account Owner/Beneficiary in trustee account, Date of Birth, Residential Address (Country, U.S. State/County, City), Street and Number

I am the ultimate beneficiary of the bank account/s and I hereby declare and confirm as follows:

1. American Status (Mandatory question - Check X in the appropriate box):

- I am a non-U.S. Person.
I am a U.S. Person. Attached is an IRS Form W-9 (if not already provided to the Bank).

2. Tax Residency (Check X in the appropriate box and fill-out the following table):

I hereby declare that I am a tax resident of the following countries:

Table for tax residency declaration with columns for Country, Identity Number/SSN, Local Taxpayer Number (TIN), and reasons for not having a TIN.

Reasons: a: The country does not issue TINs. b: The country does not require the TIN to be disclosed. c: Unable to obtain a TIN.

If reason "c" - please explain why you are unable to obtain a TIN:

3. I hereby declare and agree as follows:

- I have complied and will continue to comply on the date required therefore with the tax payment and reporting obligations...
Upon the Bank's demand, I undertake to provide the Bank with copies of the relevant portions...
If the Bank, under applicable law, judicial order, intergovernmental agreement, agreement between authorities or tax treaty, is required to prove to a competent authority in Israel or in a country in which I am, or was, a tax resident...
My consent herein and my undertakings as specified in this declaration are irreversible and irrevocable until the date on which the Bank completes all of the reporting duties...
I am aware that this declaration supplements, and does not derogate from, any other statement I have provided or will provide to the Bank.
I undertake to inform the Bank promptly and in any event within 30 days of the date of change, of any change in my status as specified in Sections 1-2 above.

Name of Customer / Beneficiary Signature Date

Trustee/Nominee Account:

The undersigned hereby declares as follows: I am the trustee/nominee of the account beneficiary identified above, the beneficiary completed and executed the form, I have no contradicting information with respect to the status of the beneficiary.

Name of Trustee/Nominee Signature Date

1 "Beneficiary" Within the meaning thereof in the Prohibition of Money Laundering Law, 5760-2000. In a Trustee/Nominee account, the ultimate beneficiary should complete and execute the form, and in addition the Trustee/Nominee should fill out the related declaration at the bottom of the form.

2 "U.S. Person" means a citizen or resident of the United States, including the holder of a Green Card or work permit. If a person is a U.S. Person, the U.S. should be specified as one of the tax residency countries in Section 2 countries in Section 2 and a W-9 Form should be filled-out (if not yet provided to the Bank).