

Dear Sir/Madam,

Re: **New Banking Activity Terms and Conditions**

In accordance with Section 30 of the 'General Account Management Terms' which you signed, which allows the Bank to modify, from time to time, the terms and conditions that regulate the customer's activity at the bank, we hereby notify you of the following changes:

**General Account Management Terms – 1.2026**

**Section 7:**

Old language:

So long as no credit facility shall have been approved for me, in my Account in Israeli currency or in any foreign currency, I will not perform any transaction that will result in an overdraft in the Account in the same currency. To this end, I shall regularly check the balances in my Account and the expected withdrawals.

A withdrawal, charge or check that will cause an overdraft as aforesaid will be returned without prior notice.

I am aware of the grave significance of the return of a charge, withdrawal or check and the consequences thereof, including restriction of the Account pursuant to the Dishonored Checks Law, 5741-1981.

If, on a certain day, charges or withdrawals are presented to the Bank whose sum total results in an overdraft in the Account, the Bank shall first act to honor charges that were performed thereby, and only subsequently, if possible, will pay other charges. If I do not notify the Bank on the same day by 10:00 in the morning in writing which of the charges or the withdrawals that were performed thereby shall be honored, the Bank shall act at its discretion and I shall entertain no claims or demands against the Bank due thereto.

Bank having had the possibility of Account without the If a negative balance is created in my Bank authorizes, at its sole discretion, a negative preventing the same, or if and when the checking a for interest overdraft“ Account will be charged in respect thereof with balance, my by permitted rate the exceed not shall which ,time to time from being as ,”facility no with account law.

For this purpose –

Overdraft interest for a checking account with no facility” means (in the case of customers to “ whom the Fair Lending Law, 5753-1993, applies) the Bank of Israel interest rate plus 15%, (i.e. currency, “overdraft foreign of case the in and law), by permitted rate interest maximum the the Foreign Currency Benchmark Interest facility” means no with account checking a for interest + 15%. Rate

“Overdraft interest for a checking account with no facility” means (in the case of customers to whom the Fair Lending Law, 5753-1993, does not apply) interest as the Bank shall determine in this regard from time to time.

Bank on the daily negative balances and will be paid by The interest shall be calculated by the Bank to the principal, at the end of each period, as shall be me or will be added by the law. any to time, subject to time from Bank determined by the

Account, I will be required to cover So long as no credit facility has been approved for me in my Bank's first demand in a regular the negative balance within seven days from the date of the

Bank's right to demand payment without letter. However, nothing stated herein prejudices the Bank the right to payment on demand, any prior notice in any case which confers on the payment collect to ability Bank's including if there is a substantial concern of impairment of the :following the of one to due

- (1) An adverse change in my solvency;
- (2) Other conditions which require the immediate performance of an action with respect to the debt.

The Bank will be entitled to cover any overdraft by the sale of financial assets in my Account. Any conversion from foreign currency to Israeli currency or vice versa, insofar as necessary, shall be performed according to the uniform rate. A conversion from one foreign currency to another foreign currency shall be performed in two stages: conversion from the first foreign currency into Israeli currency and from Israeli currency into the other foreign currency, all according to the relevant uniform rate (sale/purchase).

"Uniform Rate" – An exchange rate between a foreign currency and Israeli currency that is published by the Bank at the end of the Business Day for any negotiable currency and constitutes an official rate of the Bank for such day

New language:

So long as no credit facility shall have been approved for me, in my Account in Israeli currency or in any foreign currency, I will not perform any transaction that will result in an overdraft in the Account in the same currency. To this end, I shall regularly check the balances in my Account and the expected withdrawals.

A withdrawal, charge or check that will cause an overdraft as aforesaid will be returned without prior notice.

I am aware of the grave significance of the return of a charge, withdrawal or check and the consequences thereof, including restriction of the Account pursuant to the Dishonored Checks Law, 5741-1981.

If, on a certain day, charges or withdrawals are presented to the Bank whose sum total results in an overdraft in the Account, the Bank shall first act to honor charges that were performed thereby, and only subsequently, if possible, will pay other charges. If I do not notify the Bank on the same day by 10:00 in the morning in writing which of the charges or the withdrawals that were performed thereby shall be honored, the Bank shall act at its discretion and I shall entertain no claims or demands against the Bank due thereto.

Bank having had the possibility of Account without the If a negative balance is created in my Bank authorizes, at its sole discretion, a negative preventing the same, or if and when the checking a for interest overdraft" Account will be charged in respect thereof with balance, my exceed not shall which ,time to time from being facility" / "maximum interest", as no with account law. by permitted rate the

For this purpose –

Overdraft interest for a checking account with no facility" / "maximum interest": the highest " interest rate prevailing at the Bank from time to time on negative balances in current accounts in Israeli currency for which no credit facility has been determined (in the case of customers to whom the Fair Lending Law, 5753-1993, applies, no more than the maximum default interest currency, the Foreign Currency Benchmark foreign of case the in and permitted under this law), Interest Rate according to the currency of the loan, as defined above, plus 8% (in the case of customers to whom the Fair Lending Law, 5753-1993, applies, no more than the maximum default interest permitted under this law).

Bank on the daily negative balances and will be paid by The interest shall be calculated by the Bank to the principal, at the end of each period, as shall be me or will be added by the law. any to time, subject to time from Bank determined by the

Account, I will be required to cover So long as no credit facility has been approved for me in my Bank's first demand in a regular the negative balance within seven days from the date of the Bank's right to demand payment without letter. However, nothing stated herein prejudices the Bank the right to payment on demand, any prior notice in any case which confers on the payment collect to ability Bank's including if there is a substantial concern of impairment of the :following the of one to due

- (1) An adverse change in my solvency;
- (2) Other conditions which require the immediate performance of an action with respect to the debt.

The Bank will be entitled to cover any overdraft by the sale of financial assets in my Account. Any conversion from foreign currency to Israeli currency or vice versa, insofar as necessary, shall be performed according to the uniform rate. A conversion from one foreign currency to another foreign currency shall be performed in two stages: conversion from the first foreign currency into Israeli currency and from Israeli currency into the other foreign currency, all according to the relevant uniform rate (sale/purchase).

"Uniform Rate" – An exchange rate between a foreign currency and Israeli currency that is published by the Bank at the end of the Business Day for any negotiable currency and constitutes an official rate of the Bank for such day

### **Section 13:**

#### Old language:

The interest shall be calculated based on the actual number of days for the interest period, divided by:

- 365 days in a regular year and 366 days in a leap year (for credit in Israeli currency).
- 360 days in a year (for credit in foreign currency).

#### New language:

The interest shall be calculated based on the actual number of days for the interest period, divided by:

- 365 days in a regular year and 366 days in a leap year (for credit in Israeli currency). The aforesaid notwithstanding, for credit where the principal and interest are repaid using the 'Spitzer amortization table' method, the interest for the period commencing on the date the credit is provided until actual settlement thereof, shall be calculated on the daily balances of the credit, based on the actual number of days that have lapsed divided by 360 days per year and 30 days per month.
- 360 days in a year (for credit in foreign currency).

### **Annex A, Introduction:**

#### Old language:

If I requested, and the Bank agreed that I give a banker an instruction, from time to time, for the performance of a banking service as specified below via telephone, facsimile, secure e-mail on

the website / on the app of the Bank or other accepted means of communication that are used by the Bank (the "Above Instructions"), the following terms and conditions shall apply:

New language:

If I requested, and the Bank agreed that I give a banker an instruction, from time to time, for the performance of a banking service as specified below via telephone, facsimile, unsecured e-mail, WhatsApp, secure e-mail, on the website / on the app of the Bank or other accepted means of communication that are used by the Bank (the "Above Instructions"), the following terms and conditions shall apply:

**Annex A, Section 3.2.11 – new section**

Transactions in derivative financial instruments – i.e., the performance of a future transaction in a financial contract or goods (commodity – forward) or in another right, as are commonly performed through the Bank.

**Annex A, Section 3.2.12 – new section**

Any banking or other transaction, at the Bank's discretion.

**Annex A, End of Section 3.2:**

Old language:

It is emphasized that the provisions of Section 3.2, including all of the sections thereof, shall not be interpreted as including the transactions specified in Sections 3.3 and 3.4.

New language:

It is emphasized that the provisions of Section 3.2, including all of the sections thereof, shall not be interpreted as including the transactions specified in Section 3.3.

**Annex A, Section 3.4:**

Intentionally omitted

**General Terms and Conditions for Credit Activity in Israeli Currency and Foreign Currency – Private Customer – 1.2026**

**Section 5.1.2:**

Old language:

The Customer is aware that he must take care not to exceed the Credit Facility in a Current Account/RDA, and that pursuant to the provisions of the Supervisor of Banks (Proper Conduct of Banking Business – Directive 325), which shall be applicable as soon as they become effective, the Bank must act in such manner that no debit balance shall be created in the current account/RDA that exceeds the Credit Facility in a Current Account/RDA that has been approved and agreed upon between the Bank and the Customer, except in the following cases and subject to the following terms:

- A request of the Customer to honour a specific debit – If the Customer shall have requested that the Bank honour a specific debit that shall be expected in due course to cause a deviation from the credit facility and the Bank shall be willing to honour the request, then an additional facility – albeit temporary – may be determined and agreed upon in advance in writing.

- A unilateral creation of a Credit Facility in a Current Account/RDA – in exceptional cases, the Bank may unilaterally provide a Customer who has a Credit Facility in a Current Account/RDA agreement, a Credit Facility in a Current Account/RDA in a larger amount, including a temporary facility, provided that the Bank shall not obligate the Customer to pay a fee for the provision of the additional facility. The Bank shall give the Customer notice of the credit facility and its terms, including its expiration date, shortly after it shall have been determined. The interest charged for the debit balances created within this unilateral facility shall not exceed the highest interest rate determined for credit facilities that have been approved and agreed upon in writing with the Customer.
- In cases where the Bank shall be unable to prevent a deviation.

New language:

The Customer is aware that he must take care not to exceed the Credit Facility in a Current Account/RDA, and that pursuant to the provisions of the Supervisor of Banks (Proper Conduct of Banking Business – Directive 325), which shall be applicable as soon as they become effective, the Bank must act in such manner that no debit balance shall be created in the current account/RDA that exceeds the Credit Facility in a Current Account/RDA that has been approved and agreed upon between the Bank and the Customer, except in the following cases and subject to the following terms:

- A request of the Customer to honour a specific debit – If the Customer shall have requested that the Bank honour a specific debit that shall be expected in due course to cause a deviation from the credit facility and the Bank shall be willing to honour the request, then an additional facility – albeit temporary – may be determined and agreed upon in advance in writing.
- A unilateral creation of a Credit Facility in a Current Account/RDA – in exceptional cases, the Bank may unilaterally provide a Customer who has a Credit Facility in a Current Account/RDA agreement, a Credit Facility in a Current Account/RDA in a larger amount, including a temporary facility, provided that the Bank shall not obligate the Customer to pay a fee for the provision of the additional facility. The Bank shall give the Customer notice of the credit facility and its terms, including its expiration date, shortly after it shall have been determined.
- In cases where the Bank shall be unable to prevent a deviation.

**Section 5.1.3:**

Old language:

The Customer hereby undertakes not to effect any withdrawals, whether by cheque or in cash, and/or transfers and/or any other transaction that shall cause the debit balance in the account to exceed the credit facility that shall have been, approved as stated above.

For purposes of the foregoing, the Customer undertakes to continuously monitor the balances in the account of the Customer and the anticipated withdrawals.

The Customer is aware of the serious consequences of the return of debits, withdrawals and/or cheques and their results, including the placing of a restriction on the account in accordance with the Cheques without Coverage Law, 5741-1981.

In any event that on a particular day a number of withdrawals and/or debits and/or cheques shall reach the Bank the total amount of which shall result in the debit balance exceeding the Credit Facility in a Current Account/RDA, the Bank shall first honour debits that the Bank shall have effected, including interest debits, loan payments, fees, etc., and only thereafter, if it shall be able

to, the Bank shall honour other withdrawals. In such an event, the Customer shall be obliged to notify the Bank in writing no later than on the same day at 10:00 am as to which of the debits/withdrawals that the Customer shall have made the Customer wishes to be honoured and which ones should be returned.

If such a notice in writing shall not be given by the Customer, the Bank shall act at its absolute discretion and the Customer shall have no claims and/or demands against the Bank as a result thereof.

New language:

The Customer hereby undertakes not to effect any withdrawals, whether by cheque or in cash, and/or transfers and/or any other transaction that shall cause the debit balance in the account to exceed the credit facility that shall have been, approved as stated above.

For purposes of the foregoing, the Customer undertakes to continuously monitor the balances in the account of the Customer and the anticipated withdrawals.

The Customer is aware of the serious consequences of the return of debits, withdrawals and/or cheques and their results, including the placing of a restriction on the account in accordance with the Cheques without Coverage Law, 5741-1981.

The Customer undertakes to settle any debit balance created in the account, whether due to unavoidable charges or due to any other charges, immediately upon their creation. In addition, the Customer undertakes to settle any debit balance created in the account as a result of the expiry, cancellation, or reduction of the credit facility.

In any event that on a particular day a number of withdrawals and/or debits and/or cheques shall reach the Bank the total amount of which shall result in the debit balance exceeding the Credit Facility in a Current Account/RDA, the Bank shall first honour debits that the Bank shall have effected, including interest debits, loan payments, fees, etc., and only thereafter, if it shall be able to, the Bank shall honour other withdrawals. In such an event, the Customer shall be obliged to notify the Bank in writing no later than on the same day at 10:00 am as to which of the debits/withdrawals that the Customer shall have made the Customer wishes to be honoured and which ones should be returned.

If such a notice in writing shall not be given by the Customer, the Bank shall act at its absolute discretion and the Customer shall have no claims and/or demands against the Bank as a result thereof.

**Section 5.2.2:**

Old language:

In the event that there shall be no credit facility in a current account/RDA, or in the event that the credit facility in a current account/RDA shall have expired or been revoked, the entire debt in the account shall be charged with the Maximum Interest, as defined in Section 8.2.

New language:

In the event that there shall be no credit facility in a current account/RDA, or in the event that the credit facility in a current account/RDA shall have expired or been revoked, the entire debt in the account shall be charged with Maximum Interest, as defined in this section below.

Maximum Interest (as defined below) shall be calculated from the date of the demand to pay the amounts, or from the date of cancellation of the current account/RDA facility, or from the date of termination of the Credit (as the case may be), until actual repayment of all of the said amounts.

In this document, "Maximum Interest" means interest at the highest interest rate prevailing at the Bank from time to time on debit balances in current accounts in Israeli currency for which no credit facility has been determined, and in the case of foreign currency, "Maximum Interest" means maximum foreign currency interest, as defined in Section 38 below. The Maximum Interest shall be calculated by the Bank as stipulated in Section 5.2.3 below.

#### **Section 5.2.4:**

##### Old language:

The Bank shall be entitled at any time to alter the interest rates (including the Maximum Interest), the date for the payment of the interest, the manner in which the interest shall be determined or the manner of computing the accrual of the interest by giving prior notification to the Customer of an increase in the interest rate on a notice board at the branches of the Bank and by way of publication in two daily newspapers, or in any other legal form, at least 3 business days prior to the new interest rate entering into force – and in the case of a reduction in the interest rate, the Bank shall publish such notice as aforesaid no later than 3 business days after the reduction in the interest rate.

##### New language:

The Bank shall be entitled to alter, at any time, subject to any law, the interest rates (including the Maximum Interest), the date for the payment of the interest, the manner in which the interest shall be determined or the manner of computing the accrual of the interest by giving prior notification to the Customer of an increase in the interest rate on a notice board at the branches of the Bank and by way of publication in two daily newspapers, or in any other legal form, at least 3 business days prior to the new interest rate entering into force – and in the case of a reduction in the interest rate, the Bank shall publish such notice as aforesaid no later than 3 business days after the reduction in the interest rate.

#### **Section 5.2.6:**

##### Old language:

In any event that the Customer shall be granted a unilateral credit facility in the current account/RDA, the Customer shall pay such interest to the Bank for the overdraft as shall be determined from time to time by the Bank for the Customer, and if no such interest shall be determined for the Customer as above, then the Customer shall pay to the Bank, the Maximum Interest as defined in Section 8.2 below, on the overdraft.

##### New language:

Cancelled.

#### **Section 7.2:**

##### Old language:

Any amount that shall be paid to the Bank as repayment on account of Credit and/or any amount with which the Bank shall debit the account of the Customer in respect of Credit granted to the Customer by the Bank, shall be credited to the account in the following order: first, on account of expenses, thereafter on account of default interest, thereafter for the repayment of ordinary interest

and/or linkage differentials and finally, on account of the Credit principal in respect of amounts payable that shall have reached maturity.

New language:

Any amount that shall be paid to the Bank as repayment on account of Credit and/or any amount with which the Bank shall debit the account of the Customer in respect of Credit granted to the Customer by the Bank, shall be credited to the account in the following order: first, on account of non-legal expenses, thereafter on account of default interest, thereafter for the repayment of ordinary interest and/or linkage differentials, thereafter on account of the Credit principal in respect of amounts payable that shall have reached maturity, and thereafter on account of legal expenses and legal fees.

**Section 8.1:**

Old language:

The Customer hereby undertakes to pay to the Bank or to the order of the Bank, from time to time, all the amounts that shall be due from the Customer to the Bank, within seven days of the first demand made by the Bank by ordinary letter. However, nothing mentioned herein shall affect the right of the Bank to demand payment without prior notice, in the case of the failure by the Customer to effect the payment of an obligation, or in any other case vesting the Bank with the right to receive payment pursuant to a demand in reliance upon this document or any other document or in accordance with any Law.

New language:

Cancelled.

**Section 8.2:**

Old language:

In this document, "Maximum Interest" shall mean, interest at the highest interest rate prevailing at the Bank from time to time on debit balances in Israeli currency current accounts for which a credit facility has not been determined, and in the case of foreign currency, "Maximum Interest" shall mean maximum foreign currency interest, as stipulated in Section 38 below, and shall be computed by the Bank as stipulated in Section 5.2.3 above.

New language:

Cancelled.

**Section 17.1:**

Old language:

In the event that the Customer fails to timely and fully pay any amount undertaken by the Customer in respect of Credit provided and/or to be provided to the Customer by the Bank pursuant to the terms and conditions hereof, and/or fails to perform and/or breaches any other provision hereof, or upon the occurrence of a Material Breach Event (as defined in Section 24.3 below), the Bank shall be entitled at any time to realize the Collateral, fully or in part, by itself or in any legal manner, including by a trustee in bankruptcy and/or in accordance with the Insolvency Law and/or a receiver and/or a guardian and/or the executor and/or administrator of an estate, or through the execution office or in any other manner, and the proceeds realized

thereby shall be credited on account of the debt that shall be owed by the Customer pursuant to this document, after deduction of the expenses relating to such realization.

New language:

In the event that the Customer fails to timely and fully pay any amount undertaken by the Customer in respect of Credit provided and/or to be provided to the Customer by the Bank pursuant to the terms and conditions hereof, and/or fails to perform and/or breaches any other provision hereof, or upon the occurrence of a Material Breach Event (as defined in Section 24.3 below), the Bank shall be entitled at any time to realize the Collateral, fully or in part, by itself or in any legal manner, including by a trustee in bankruptcy and/or in accordance with the Insolvency Law and/or a receiver and/or a guardian and/or the executor and/or administrator of an estate, or through the execution office or in any other manner, and the proceeds realized thereby shall be credited on account of the debt that shall be owed by the Customer pursuant to this document.

**Section 17.2:**

Old language:

The Bank shall be entitled at any time to adopt all legal or other measures necessary or desirable in the opinion of the Bank to collect any amount payable which shall be pledged and charged within the framework of the Collateral; however, the Bank shall not be obliged to commence or continue such actions and shall not be liable for the success of the actions that have been or shall be taken by the Bank. All the expenses involved in the said actions shall be debited against the account of the Customer and shall bear interest at the rate stipulated in Section 5 above, from the date the said expenses shall have been incurred by the Bank until the full repayment thereof by the Customer.

New language:

The Bank shall be entitled at any time to adopt all legal or other measures necessary or desirable in the opinion of the Bank to collect any amount payable which shall be pledged and charged within the framework of the Collateral; however, the Bank shall not be obliged to commence or continue such actions and shall not be liable for the success of the actions that have been or shall be taken by the Bank. All the expenses involved in the said actions shall be debited against the account of the Customer and shall bear interest at the rate stipulated in Section 5 above, or the interest rate determined by the competent judicial authority, if determined, from the date the said expenses shall have been incurred by the Bank until the full repayment thereof by the Customer.

**Section 18.1.3.7:**

Old language:

The Bank shall be entitled at any time to adopt all legal or other measures necessary or desirable in the opinion of the Bank to collect any amount payable which shall be pledged and charged within the framework of the Collateral; however, the Bank shall not be obliged to commence or continue such actions and shall not be liable for the success of the actions that have been or shall be taken by the Bank. All the expenses involved in the said actions shall be debited against the account of the Customer and shall bear interest at the rate stipulated in Section 5 above, or the interest rate determined by the competent judicial authority, if determined, from the date the said expenses shall have been incurred by the Bank until the full repayment thereof by the Customer.

New language:

In the event that at the time of collection of the security bills, the Secured Amounts (or any part of them) shall not yet be payable, or they (or some of them) shall only be due to the Bank conditionally, the Bank shall be entitled to collect from the amount that shall have been collected, an amount sufficient to cover the said amounts, including legal fees and expenses, and the amount so collected shall be pledged and charged to the Bank as collateral therefor, and shall remain with the Bank until the repayment thereof.

#### **Section 18.2:**

##### Old language:

In any event that the Bank shall hold bills and/or other transferable and/or negotiable instruments and/or Import and/or export documents (hereinafter: in this document the "Negotiable Instruments") signed, endorsed or guaranteed by the Customer, they shall be and shall be deemed to be pledged and charged to the Bank by way of a first-ranking pledge and charge. The Bank shall be entitled to realize the Negotiable Instruments and credit their proceeds, after deducting the collection costs, to the credit of the debt of the Customer pursuant to this document.

The Customer releases the Bank of any duties of a holder of a bill pursuant to Law in connection with the said bill/s.

##### New language:

In any event that the Bank shall hold bills and/or other transferable and/or negotiable instruments and/or Import and/or export documents (hereinafter: in this document the "Negotiable Instruments") signed, endorsed or guaranteed by the Customer, they shall be and shall be deemed to be pledged and charged to the Bank by way of a first-ranking pledge and charge. The Bank shall be entitled to realize the Negotiable Instruments and credit their proceeds, to the credit of the debt of the Customer pursuant to this document, including legal fees and expenses.

The Customer releases the Bank of any duties of a holder of a bill pursuant to Law in connection with the said bill/s.

#### **Section 19.11:**

##### Old language:

In the event that at the time of realizing the rights to collect monies, the Secured Amounts (or any part of them) shall not as yet be due or they (or any part of them) shall only be due to the Bank conditionally, the Bank shall be entitled to deduct from the amount collected (after deducting all the expenses and advocates' professional fees of the Bank) an amount adequate to cover the Secured Amounts, and the amount deducted shall be pledged and charged to the Bank as collateral therefor and shall remain with the Bank for the repayment of the Secured Amounts. At the request of the Customer, the Bank shall agree to transfer the amounts deducted as aforesaid to short-term shekel deposits, provided that such deposits shall be pledged and charged to the Bank.

##### New language:

In the event that at the time of realizing the rights to collect monies, the Secured Amounts (or any part of them) shall not as yet be due or they (or any part of them) shall only be due to the Bank conditionally, the Bank shall be entitled to deduct from the amount collected, an amount adequate to cover the Secured Amounts, including legal fees and expenses, and the amount deducted shall be pledged and charged to the Bank as collateral therefor and shall remain with the Bank for the repayment of the Secured Amounts. At the request of the Customer, the Bank shall agree to transfer the amounts deducted as aforesaid to short-term shekel deposits, provided that such deposits shall be pledged and charged to the Bank.

## **Section 22.1:**

### Old language:

The Customer undertakes to compensate and indemnify the Bank at any time in respect of legal proceedings and other legal steps, claims and demands, damages, expenses (including advocates' professional fees) and other payments deriving from the guarantee or relating thereto, and to pay to the Bank, upon the first demand of the Bank, any amount that shall be demanded by the Bank or shall be paid by the Bank by virtue of the guarantee or in connection therewith and to repay the Bank all the amounts, expenses and payments as aforesaid, together with Maximum Interest within the meaning thereof in Section 8.2 above, from the date of the payment by the Bank until actual payment by the Customer.

### New language:

The Customer undertakes to compensate and indemnify the Bank at any time in respect of legal proceedings and other legal steps, claims and demands, damages, expenses (including advocates' professional fees) and other payments deriving from the guarantee or relating thereto, and to pay to the Bank, upon the first demand of the Bank, any amount that shall be demanded by the Bank or shall be paid by the Bank by virtue of the guarantee or in connection therewith and to repay the Bank all the amounts, expenses and payments as aforesaid, together with Maximum Interest within the meaning thereof in Section 5.2.2 above, or the interest rate determined by the competent judicial authority, if determined, from the date of the payment by the Bank until actual payment by the Customer.

## **Section 22.4:**

### Old language:

The Customer hereby revokes, in advance and knowingly, the right at any time and in any circumstances, to demand of the Bank not to fulfil any guarantee in favor of the Creditor, and it is hereby declared that the Bank shall be entitled in any event, at the exclusive discretion of the Bank, to pay any amount in accordance with the guarantee of the Bank.

### New language:

The Customer hereby revokes, in advance and knowingly, the right at any time and in any circumstances, to demand of the Bank not to fulfil any guarantee in favor of the Creditor, and it is hereby declared that the Bank shall be entitled in any event, at the exclusive discretion of the Bank, to pay any amount in accordance with the guarantee of the Bank.

If the Customer asks the Bank to remove from the Bank's books a bank guarantee that was issued at the Customer's request, prior to its maturity date, whether due to it not yet having delivered the bank guarantee to the beneficiary, due to the beneficiary having agreed to return the bank guarantee to the Bank, or for any other reason, the Bank shall agree to do so if the Customer fulfills all of the following cumulative conditions: (1) the Customer sends the Bank a written letter requesting revocation of the guarantee for the reason specified therein; (2) the Customer attaches the original deed of guarantee to their letter (including the last original letter of extension – in the case of a guarantee that was extended); (3) the Customer attaches a letter signed by the beneficiary, whereby the beneficiary agrees to revocation of the guarantee, even though the date for claiming payment thereunder has not yet passed. Alternatively, and at the Bank's discretion, the beneficiary shall authorize the Bank, by means of telephone conversation, to revoke the guarantee, even though the date for claiming payment thereunder has not yet passed (in which case the conversation shall be documented in writing) – all on the precondition that there is no legal impediment to so doing.

**Section 24.1.22:**

Old language:

If the Customer and/or a guarantor of the Customer's debt is about to leave Israel.

New language:

If the Customer and/or a guarantor for the Customer's debt is about to leave or has left Israel.

**Section 24.2.1:**

Old language:

If the Bank exercises the Bank's right under Section 24.1 above, pursuant to any of the subsections thereof, the Secured Amounts shall bear Maximum Interest as provided in Section 8.2 above, from the acceleration date until the actual full repayment thereof.

New language:

If the Bank exercises the Bank's right under Section 24.1 above, pursuant to any of the subsections thereof, the Secured Amounts shall bear default interest as specified in Section 37 and/or 38 below, from the acceleration date until the actual full repayment thereof.

**Section 24.3:**

Old language:

In each of the cases listed in Section 24.1 above, the Bank may take any and all legal measures deemed fit thereby to enforce the Collateral and/or collect the balance of the Secured Amounts and the expenses, plus Maximum Interest as stipulated in Section 8.2 above, in any manner deemed fit thereby, and in particular and without prejudice to the generality of its rights, the Bank may sell or otherwise transfer the Collateral and/or enforce the Collateral using all other ways permitted by the law. Any and all expenses (including legal fees) entailed thereby shall be borne by the Customer and bear Maximum Interest as specified in Section 8.2 above, from the date incurred until fully repaid. Until such time, the expenses shall be secured by the Collateral and the consideration for the Collateral. Nothing stipulated herein shall be deemed as derogating from the Bank's right to sue the Customer, alone or together with others, pursuant to any deed, contract, undertaking, guarantee or collateral or other document, and any such suit shall not derogate from the Bank's right to claim anything due to the Bank from the Customer pursuant to this document, at any time the Bank shall deem fit.

Furthermore, each of the events stipulated in Section 24.1 above and each of the events entitling the Bank to accelerate Credit (in accordance with the Terms and Conditions of Engagement as defined in Section 33.3 below) shall be deemed a material breach event (in this document: "Material Breach Event") by the Customer and the Bank may, according to the Bank's discretion, seek any remedy conferred upon the Bank pursuant to any agreement or Law, including the full or partial enforcement or revocation of any agreement between the Bank and the Customer.

New language:

In each of the cases listed in Section 24.1 above, the Bank may take any and all legal measures deemed fit thereby to enforce the Collateral and/or collect the balance of the Secured Amounts, plus Maximum Interest as stipulated in Section 5.2.2 above, or default interest, to be calculated according to the provisions of Sections 37 and/or 38 below, as the case may be, in any manner deemed fit thereby, and in particular and without prejudice to the generality of its rights, the Bank may sell or otherwise transfer the Collateral and/or enforce the Collateral using all other ways

permitted by the law. Any and all expenses (including legal fees) entailed thereby shall be borne by the Customer and bear Maximum Interest as specified in Section 5.2.2 above or the interest rate determined by the competent judicial authority, if determined, from the date incurred until fully repaid. Until such time, the expenses shall be secured by the Collateral and the consideration for the Collateral. Nothing stipulated herein shall be deemed as derogating from the Bank's right to make claims from the Customer, alone or together with others, pursuant to any deed, contract, undertaking, guarantee or collateral or other document, and any such suit shall not derogate from the Bank's right to claim anything due to the Bank from the Customer pursuant to this document, at any time the Bank shall deem fit.

Furthermore, each of the events stipulated in Section 24.1 above and each of the events entitling the Bank to accelerate Credit (in accordance with the Terms and Conditions of Engagement as defined in Section 33.3 below) shall be deemed a material breach event (in this document: "Material Breach Event") by the Customer and the Bank may, according to the Bank's discretion, seek any remedy conferred upon the Bank pursuant to any agreement or Law, including the full or partial enforcement or revocation of any agreement between the Bank and the Customer.

### **Section 30:**

#### **Old language:**

All the payments and expenses that shall arise in in connection with the preparation of and/or the entering into the obligations pursuant to this document and/or the enforcement thereof against the Customer and/or the guarantors, including the preparation and receipt of the Collateral pursuant hereto, including the legal and/or other expenses which the Bank shall not be able to avoid by reasonable means, the fees that shall have been approved from time to time by the Bank of Israel, governmental and official fees, stamp taxes, taxes and levies connected with the granting of the Credit, and including the creation, registration, cancellation (at the appointed time) of the Collateral and/or realization of the Collateral, including advocates' professional fees, shall be borne and paid by the Customer to the Bank immediately upon their payment or immediately upon the first demand of the Bank. In the event that the Customer shall not pay the amounts deriving from the said payments on time, all the said amounts shall bear Maximum Interest as provided in Section 8.2 above, from the date of the disbursement until the payment thereof by the Customer to the Bank. Such amounts shall constitute part of the debt of the Customer to the Bank pursuant hereto and such amounts shall also be secured by the above mentioned collateral.

#### **New language:**

All the payments and expenses that shall arise in in connection with the preparation of and/or the entering into the obligations pursuant to this document and/or the enforcement thereof against the Customer and/or the guarantors, including the preparation and receipt of the Collateral pursuant hereto, including the legal and/or other expenses which the Bank shall not be able to avoid by reasonable means, the fees that shall have been approved from time to time by the Bank of Israel, governmental and official fees, stamp taxes, taxes and levies connected with the granting of the Credit, and including the creation, registration, cancellation (at the appointed time) of the Collateral and/or realization of the Collateral, including advocates' professional fees, shall be borne and paid by the Customer to the Bank immediately upon their payment or immediately upon the first demand of the Bank. In the event that the Customer shall not pay the amounts deriving from the said payments on time, all the said amounts shall bear Maximum Interest as provided in Section 5.2.2 above, or the interest rate determined by the competent judicial authority, if determined, from the date of the disbursement until the payment thereof by the Customer to the Bank. Such amounts shall constitute part of the debt of the Customer to the Bank pursuant hereto and such amounts shall also be secured by the above mentioned collateral.

**Section 34.5.3:**

Old language:

The Customer acknowledges that pursuant to the relationship between the parties in accordance with this Agreement, the Bank shall have expressly made it known to the Customer that on every occasion that the Credit shall be granted by debiting the current account and/or another account of the Customer at the Bank replacing it (hereinafter in this document: the "Debited Account") and the Debited Account shall have a debit balance at such time or a debit balance shall result as a consequence of such debit, the interest payable by the Customer in the Debited Account may exceed the legal default interest in respect of the Credit.

New language:

Cancelled.

**Section 35.2:**

Old language:

In the event that the Credit shall not have been finally and absolutely repaid as provided above, the Bank shall be entitled to cancel the said Credit and debit the credit account in such amount. In such event, the liability of the Customer pursuant to this document shall also apply to such debit, together with maximum foreign currency interest in respect thereof in accordance with Section 38 below.

New language:

In the event that the Credit shall not have been finally and absolutely repaid as provided above, the Bank shall be entitled to cancel the said Credit and debit the credit account in such amount. In such event, the liability of the Customer pursuant to this document shall also apply to such debit, together with Foreign Currency Default Interest in respect thereof in accordance with Section 38 below.

**Section 35.3:**

Old language:

The Customer acknowledges that pursuant to the relationship between the parties in accordance with this Agreement, the Bank shall have expressly made it known to the Customer that on every occasion that the Credit shall be granted by debiting the current account and/or another account of the Customer at the Bank, that shall replace it which shall be managed in Israeli currency, and the said Debited Account, shall have a debit balance at such time or a debit balance shall result as a consequence of such debit, the interest payable by the Customer in the Debited Account may exceed the foreign currency default interest.

New language:

Cancelled.

**Section 37:** (Amendments entered into force as of March 15, 2026)

Old language:

If the Customer fails to timely repay the Bank all or any part of the amounts the Customer shall be obliged to repay in respect of any Israeli currency loan , all such unpaid amounts and/or all accelerated amounts shall then bear Default Interest as defined below:

“Default Interest”: The Bank of Israel interest rate plus 1.5% plus the maximum risk premium in the third interest bracket in a Credit Facility in corporate RDA, as published on the Fair Disclosure Board posted at the Bank’s branches and on its website, under the Credit Interest Rates section.

In the event that a maximum statutory default interest rate exists (presently: index-linked loans), the Default Interest shall be at the rate of the statutory default interest.

The Default Interest shall apply to all amounts in default, in respect of the period between the date determined for such payment and the actual repayment thereof, and to all accelerated amounts, in respect of the period between the acceleration date and the actual repayment thereof.

Written confirmation by the Bank regarding the Default Interest rates shall serve as prima facie proof of the rate thereof. Default Interest according to the Bank’s computations for the purpose of this section shall mean the interest computed by the Bank on the daily balance and shall be added by the Bank to the amount in default, at the end of every calendar quarter, subject to any Law.

New language:

If the Customer fails to timely repay the Bank all or any part of the amounts the Customer shall be obliged to repay in respect of any Israeli currency loan , all such unpaid amounts and/or all accelerated amounts shall then bear default interest, as determined in documents regulating the terms and conditions of the loan.

In the event that a maximum statutory default interest rate exists, the default interest shall be at the rate of the maximum statutory default interest.

The default interest shall apply to all amounts in default, in respect of the period between the date determined for such payment and the actual repayment thereof, and to all accelerated amounts, in respect of the period between the acceleration date and the actual repayment thereof.

Written confirmation by the Bank regarding the default interest rates shall serve as prima facie proof of the rate thereof. Default interest according to the Bank’s computations for the purpose of this section shall mean the interest computed by the Bank on the daily balance and shall be added by the Bank to the amount in default, at the end of each month or longer period, according to the maturity dates of the specific loan, subject to any Law.

**Section 38:** (Amendments entered into force as of March 15, 2026)

Old language:

If the Customer fails to timely repay the Bank all or any part of the amounts the Customer is required to repay in respect of a foreign currency loan, all such unpaid amounts and/or all Foreign Currency Default Interest as defined below: accelerated amounts shall then bear

“Foreign Currency Default Interest”: The daily Foreign Currency Benchmark Interest Rate in the currency of the loan plus the maximum risk premium on debit balance in foreign

currency checking accounts as published on the Fair Disclosure Board posted at the Bank's branches and on its website, under the Credit Interest Rates section.

In any event, such default interest shall not exceed the statutory default interest rate applicable at such time to credit of the type of credit concerned, if a statutory limit applies to the rate of the default interest.

Such default interest shall apply to all amounts in default, in respect of the period between the date determined for such payment and the actual repayment thereof, and to all accelerated amounts, in respect of the period between the acceleration date and the actual repayment thereof.

The Foreign Currency Default Interest shall be computed by the Bank on the daily balance and shall be added by the Bank to the amount in default, at the end of every calendar quarter, subject to any Law, and shall be paid by the Customer on the dates determined by the Bank. Written confirmation by the Bank regarding the Foreign Currency Default Interest rates shall serve as prima facie proof of the rate thereof.

New language:

If the Customer fails to timely repay the Bank all or any part of the amounts the Customer is required to repay in respect of a foreign currency loan, all such unpaid amounts and/or all Foreign Currency Default Interest as defined below: accelerated amounts shall then bear

"Foreign Currency Default Interest": The Foreign Currency Benchmark Interest Rate in the currency of the loan, as defined in the General Account Management Terms, plus 8%.

In any event, such default interest shall not exceed the statutory default interest rate applicable at such time to credit of the type of credit concerned, if a statutory limit applies to the rate of the default interest.

Such default interest shall apply to all amounts in default, in respect of the period between the date determined for such payment and the actual repayment thereof, and to all accelerated amounts, in respect of the period between the acceleration date and the actual repayment thereof.

The Foreign Currency Default Interest shall be computed by the Bank on the daily balance and shall be added by the Bank to the amount in default, at the end of each month or longer period, according to the maturity dates of the specific loan, subject to any Law, and shall be paid by the Customer on the dates determined by the Bank. Written confirmation by the Bank regarding the Foreign Currency Default Interest rates shall serve as prima facie proof of the rate thereof.

**Section 44.3:**

Old language:

For the avoidance of doubt, the Customer hereby agrees that he shall be released from his obligation only after he shall have paid to the Bank in foreign currency all the Foreign Currency Transaction Amounts, or in the case mentioned in Section 44.2 above - after the Customer shall have paid to the Bank such amount in Israeli currency as shall be adequate on the date of actual payment to purchase the required amount in foreign currency to cover the Foreign Currency Transaction Amounts due from the Customer to the Bank at such time, as provided above. The Bank shall be entitled, but shall not be obliged, at the exclusive discretion of the Bank, from time to time, after the payment time of any Foreign Currency Transaction Amounts, to credit the Foreign Currency Account of the Customer in order to repay the Foreign Currency Transaction Amounts or any of them by debiting the Israeli currency account of the Customer, and in such case, the Customer undertakes to pay the Bank all the Israeli currency amounts with which the account of the Customer shall be debited as aforesaid, and such debiting in Israeli currency shall

be deemed to be the granting of Credit in Israeli currency to the Customer pursuant to the provisions of this document, commencing from the date on which the account of the Customer shall be debited in Israeli currency as aforesaid, and thereafter.

For the further avoidance of doubt, the foregoing shall not prejudice the rights of the Bank to collect foreign currency Maximum Interest as stipulated in Section 38 above and/or shall not derogate from the provisions of Section 35.3 above.

New language:

For the avoidance of doubt, the Customer hereby agrees that he shall be released from his obligation only after he shall have paid to the Bank in foreign currency all the Foreign Currency Transaction Amounts, or in the case mentioned in Section 44.2 above - after the Customer shall have paid to the Bank such amount in Israeli currency as shall be adequate on the date of actual payment to purchase the required amount in foreign currency to cover the Foreign Currency Transaction Amounts due from the Customer to the Bank at such time, as provided above. The Bank shall be entitled, but shall not be obliged, at the exclusive discretion of the Bank, from time to time, after the payment time of any Foreign Currency Transaction Amounts, to credit the Foreign Currency Account of the Customer in order to repay the Foreign Currency Transaction Amounts or any of them by debiting the Israeli currency account of the Customer, and in such case, the Customer undertakes to pay the Bank all the Israeli currency amounts with which the account of the Customer shall be debited as aforesaid, and such debiting in Israeli currency shall be deemed to be the granting of Credit in Israeli currency to the Customer pursuant to the provisions of this document, commencing from the date on which the account of the Customer shall be debited in Israeli currency as aforesaid, and thereafter.

For the further avoidance of doubt, the foregoing shall not prejudice the rights of the Bank to collect Foreign Currency Default Interest as stipulated in Section 38 above.

## **General Conditions for Credit Activity – Business Customer – 1.2026**

### **Section 5.1.2:**

Old language:

The Customer is aware that he must take care not to exceed the Credit Facility in a Current Account/RDA, and that pursuant to the provisions of the Supervisor of Banks (Proper Conduct of Banking Business – Directive 325), which shall be applicable as soon as they become effective, the Bank must act in such manner that no debit balance shall be created in the current account/RDA that exceeds the Credit Facility in a Current Account/RDA that has been approved and agreed upon between the Bank and the Customer, except in the following cases and subject to the following terms:

- A request of the Customer to honour a specific debit – If the Customer shall have requested that the Bank honour a specific debit that shall be expected in due course to cause a deviation from the credit facility and the Bank shall be willing to honour the request, then an additional facility – albeit temporary – may be determined and agreed upon in advance in writing.
- A unilateral creation of a Credit Facility in a Current Account/RDA – in exceptional cases, the Bank may unilaterally provide a Customer who has a Credit Facility in a Current Account/RDA agreement, a Credit Facility in a Current Account/RDA in a larger amount, including a temporary facility, provided that the Bank shall not obligate the Customer to pay

a fee for the provision of the additional facility. The Bank shall give the Customer notice of the credit facility and its terms, including its expiration date, shortly after it shall have been determined. The interest charged for the debit balances created within this unilateral facility shall not exceed the highest interest rate determined for credit facilities that have been approved and agreed upon in writing with the Customer.

- In cases where the Bank shall be unable to prevent a deviation.

New language:

The Customer is aware that he must take care not to exceed the Credit Facility in a Current Account/RDA, and that pursuant to the provisions of the Supervisor of Banks (Proper Conduct of Banking Business – Directive 325), which shall be applicable as soon as they become effective, the Bank must act in such manner that no debit balance shall be created in the current account/RDA that exceeds the Credit Facility in a Current Account/RDA that has been approved and agreed upon between the Bank and the Customer, except in the following cases and subject to the following terms:

- A request of the Customer to honour a specific debit – If the Customer shall have requested that the Bank honour a specific debit that shall be expected in due course to cause a deviation from the credit facility and the Bank shall be willing to honour the request, then an additional facility – albeit temporary – may be determined and agreed upon in advance in writing.
- A unilateral creation of a Credit Facility in a Current Account/RDA – in exceptional cases, the Bank may unilaterally provide a Customer who has a Credit Facility in a Current Account/RDA agreement, a Credit Facility in a Current Account/RDA in a larger amount, including a temporary facility, provided that the Bank shall not obligate the Customer to pay a fee for the provision of the additional facility. The Bank shall give the Customer notice of the credit facility and its terms, including its expiration date, shortly after it shall have been determined.
- In cases where the Bank shall be unable to prevent a deviation.

**Section 5.1.3:**

Old language:

The Customer hereby undertakes not to effect any withdrawals, whether by cheque or in cash, and/or transfers and/or any other transaction that shall cause the debit balance in the account to exceed the credit facility that shall have been, approved as stated above.

For purposes of the foregoing, the Customer undertakes to continuously monitor the balances in the account of the Customer and the anticipated withdrawals.

The Customer is aware of the serious consequences of the return of debits, withdrawals and/or cheques and their results, including the placing of a restriction on the account in accordance with the Cheques without Coverage Law, 5741-1981.

In any event that on a particular day a number of withdrawals and/or debits and/or cheques shall reach the Bank the total amount of which shall result in the debit balance exceeding the Credit Facility in a Current Account/RDA, the Bank shall first honour debits that the Bank shall have effected, including interest debits, loan payments, fees, etc., and only thereafter, if it shall be able to, the Bank shall honour other withdrawals. In such an event, the Customer shall be obliged to notify the Bank in writing no later than on the same day at 10:00 am as to which of the debits/withdrawals that the Customer shall have made the Customer wishes to be honoured and which ones should be returned.

If such a notice in writing shall not be given by the Customer, the Bank shall act at its absolute discretion and the Customer shall have no claims and/or demands against the Bank as a result thereof.

New language:

The Customer hereby undertakes not to effect any withdrawals, whether by cheque or in cash, and/or transfers and/or any other transaction that shall cause the debit balance in the account to exceed the credit facility that shall have been, approved as stated above.

For purposes of the foregoing, the Customer undertakes to continuously monitor the balances in the account of the Customer and the anticipated withdrawals.

The Customer is aware of the serious consequences of the return of debits, withdrawals and/or cheques and their results, including the placing of a restriction on the account in accordance with the Cheques without Coverage Law, 5741-1981.

The Customer undertakes to settle any debit balance created in the account, whether due to unavoidable charges or due to any other charges, immediately upon their creation. In addition, the Customer undertakes to settle any debit balance created in the account as a result of the expiry, cancellation, or reduction of the credit facility.

In any event that on a particular day a number of withdrawals and/or debits and/or cheques shall reach the Bank the total amount of which shall result in the debit balance exceeding the Credit Facility in a Current Account/RDA, the Bank shall first honour debits that the Bank shall have effected, including interest debits, loan payments, fees, etc., and only thereafter, if it shall be able to, the Bank shall honour other withdrawals. In such an event, the Customer shall be obliged to notify the Bank in writing no later than on the same day at 10:00 am as to which of the debits/withdrawals that the Customer shall have made the Customer wishes to be honoured and which ones should be returned.

If such a notice in writing shall not be given by the Customer, the Bank shall act at its absolute discretion and the Customer shall have no claims and/or demands against the Bank as a result thereof.

**Section 5.2.2:**

Old language:

In the event that there shall be no credit facility in a current account/RDA, or in the event that the credit facility in a current account/RDA shall have expired or been revoked, the entire debt in the account shall be charged with the Maximum Interest, as defined in Section 8.2.

New language:

In the event that there shall be no credit facility in a current account/RDA, or in the event that the credit facility in a current account/RDA shall have expired or been revoked, the entire debt in the account shall be charged with Maximum Interest, as defined in this section below.

Maximum Interest (as defined below) shall be calculated from the date of the demand to pay the amounts, or from the date of cancellation of the current account/RDA facility, or from the date of termination of the Credit (as the case may be), until actual repayment of all of the said amounts.

In this document, "Maximum Interest" means interest at the highest interest rate prevailing at the Bank from time to time on debit balances in current accounts in Israeli currency for which no credit facility has been determined, and in the case of foreign currency, "Maximum Interest" means maximum foreign currency interest, as defined in Section 38 below. The Maximum Interest shall be calculated by the Bank as stipulated in Section 5.2.3 below.

#### **Section 5.2.4:**

##### Old language:

The Bank shall be entitled at any time to alter the interest rates (including the Maximum Interest), the date for the payment of the interest, the manner in which the interest shall be determined or the manner of computing the accrual of the interest by giving prior notification to the Customer of an increase in the interest rate on a notice board at the branches of the Bank and by way of publication in two daily newspapers, or in any other legal form, at least 3 business days prior to the new interest rate entering into force – and in the case of a reduction in the interest rate, the Bank shall publish such notice as aforesaid no later than 3 business days after the reduction in the interest rate.

##### New language:

The Bank shall be entitled to alter, at any time, subject to any law, the interest rates (including the Maximum Interest), the date for the payment of the interest, the manner in which the interest shall be determined or the manner of computing the accrual of the interest by giving prior notification to the Customer of an increase in the interest rate on a notice board at the branches of the Bank and by way of publication in two daily newspapers, or in any other legal form, at least 3 business days prior to the new interest rate entering into force – and in the case of a reduction in the interest rate, the Bank shall publish such notice as aforesaid no later than 3 business days after the reduction in the interest rate.

#### **Section 5.2.6:**

##### Old language:

In any event that the Customer shall be granted a unilateral credit facility in the current account/RDA, the Customer shall pay such interest to the Bank for the overdraft as shall be determined from time to time by the Bank for the Customer, and if no such interest shall be determined for the Customer as above, then the Customer shall pay to the Bank, the Maximum Interest as defined in Section 8.2 below, on the overdraft.

##### New language:

Cancelled.

#### **Section 7.2:**

##### Old language:

Any amount that shall be paid to the Bank as repayment on account of Credit and/or any amount with which the Bank shall debit the account of the Customer in respect of Credit granted to the Customer by the Bank, shall be credited to the account in the following order: first, on account of expenses, thereafter on account of default interest, thereafter for the repayment of ordinary interest and/or linkage differentials and finally, on account of the Credit principal in respect of amounts payable that shall have reached maturity.

##### New language:

Any amount that shall be paid to the Bank as repayment on account of Credit and/or any amount with which the Bank shall debit the account of the Customer in respect of Credit granted to the Customer by the Bank, shall be credited to the account in the following order: first, on account of non-legal expenses, thereafter on account of default interest, thereafter for the repayment of ordinary interest and/or linkage differentials, thereafter on account of the Credit principal in respect of amounts payable that shall have reached maturity, and thereafter on account of legal expenses and legal fees.

### **Section 8.1:**

#### Old language:

The Customer hereby undertakes to pay to the Bank or to the order of the Bank, from time to time, all the amounts that shall be due from the Customer to the Bank, within seven days of the first demand made by the Bank by ordinary letter. However, nothing mentioned herein shall affect the right of the Bank to demand payment without prior notice, in the case of the failure by the Customer to effect the payment of an obligation, or in any other case vesting the Bank with the right to receive payment pursuant to a demand in reliance upon this document or any other document or in accordance with any Law.

#### New language:

Cancelled.

### **Section 8.2:**

#### Old language:

If the Customer shall not pay the Bank all amounts due to the Bank as stipulated in Section 8.1 above, or if the Bank shall notify the Customer of the cancellation of the RDA or the termination of the Credit, all the amounts the Customer shall owe to the Bank and any other amount with which the account of the Customer shall be debited, shall bear Maximum Interest (as defined below) which shall be computed from the date of the demand of the payment of the amounts, or from the date of the cancellation of the RDA, or from the date of the termination of the Credit (as the case may be), until actual repayment of all the above mentioned amounts.

In this document, "Maximum Interest" shall mean, interest at the highest interest rate prevailing at the Bank from time to time on debit balances in Israeli currency current accounts for which a credit facility has not been determined, and in the case of foreign currency, "Maximum Interest" shall mean maximum foreign currency interest, as stipulated in Section 38 below, and shall be computed by the Bank as stipulated in Section 5.2.3 above.

#### New language:

Cancelled.

### **Section 17.1:**

#### Old language:

In the event that the Customer fails to timely and fully pay any amount undertaken by the Customer in respect of Credit provided and/or to be provided to the Customer by the Bank pursuant to the terms and conditions hereof, and/or fails to perform and/or breaches any other provision hereof, or upon the occurrence of a Material Breach Event (as defined in Section 24.3 below), the Bank shall be entitled at any time to realize the Collateral, fully or in part, by itself or in any legal manner, including by a trustee in bankruptcy and/or in accordance with the Insolvency Law, and/or a receiver and/or a guardian and/or the executor and/or administrator of an estate, or through the execution office or in any other manner, and the proceeds realized thereby shall be credited on account of the debt that shall be owed by the Customer pursuant to this document, after deduction of the expenses relating to such realization.

#### New language:

In the event that the Customer fails to timely and fully pay any amount undertaken by the Customer in respect of Credit provided and/or to be provided to the Customer by the Bank pursuant to the terms and conditions hereof, and/or fails to perform and/or breaches any other

provision hereof, or upon the occurrence of a Material Breach Event (as defined in Section 24.3 below), the Bank shall be entitled at any time to realize the Collateral, fully or in part, by itself or in any legal manner, including by a trustee in bankruptcy and/or in accordance with the Insolvency Law, and/or a receiver and/or a guardian and/or the executor and/or administrator of an estate, or through the execution office or in any other manner, and the proceeds realized thereby shall be credited on account of the debt that shall be owed by the Customer pursuant to this document.

#### **Section 17.2:**

##### Old language:

The Bank shall be entitled at any time to adopt all legal or other measures necessary or desirable in the opinion of the Bank to collect any amount payable which shall be pledged and charged within the framework of the Collateral; however, the Bank shall not be obliged to commence or continue such actions and shall not be liable for the success of the actions that have been or shall be taken by the Bank. All the expenses involved in the said actions shall be debited against the account of the Customer and shall bear interest at the rate stipulated in Section 5 above, from the date the said expenses shall have been incurred by the Bank until the full repayment thereof by the Customer.

##### New language:

The Bank shall be entitled at any time to adopt all legal or other measures necessary or desirable in the opinion of the Bank to collect any amount payable which shall be pledged and charged within the framework of the Collateral; however, the Bank shall not be obliged to commence or continue such actions and shall not be liable for the success of the actions that have been or shall be taken by the Bank. All the expenses involved in the said actions shall be debited against the account of the Customer and shall bear interest at the rate stipulated in Section 5 above or the interest rate determined by the competent judicial authority, if determined, from the date the said expenses shall have been incurred by the Bank until the full repayment thereof by the Customer.

#### **Section 18.1.3.7:**

##### Old language:

In the event that at the time of collection of the security bills, the Secured Amounts (or any part of them) shall not yet be payable, or they (or some of them) shall only be due to the Bank conditionally, the Bank shall be entitled to collect from the amount that shall have been collected (after deducting all the expenses and advocates' professional fees of the Bank) an amount sufficient to cover the said amounts, and the amount so collected shall be pledged and charged to the Bank as collateral therefor, and shall remain with the Bank until the repayment thereof.

##### New language:

In the event that at the time of collection of the security bills, the Secured Amounts (or any part of them) shall not yet be payable, or they (or some of them) shall only be due to the Bank conditionally, the Bank shall be entitled to collect from the amount that shall have been collected, an amount sufficient to cover the said amounts, including legal fees and expenses, and the amount so collected shall be pledged and charged to the Bank as collateral therefor, and shall remain with the Bank until the repayment thereof.

#### **Section 18.2:**

##### Old language:

In any event that the Bank shall hold bills and/or other transferable and/or negotiable instruments and/or Import and/or export documents (hereinafter in this document: the "Negotiable Instruments") signed, endorsed or guaranteed by the Customer, they shall be and shall be deemed to be pledged and charged to the Bank by way of a first-ranking pledge and charge. The Bank shall be entitled to realize the Negotiable Instruments and credit their proceeds, after deducting the collection costs, to the credit of the debt of the Customer pursuant to this document.

The Customer releases the Bank of any duties of a holder of a bill pursuant to Law in connection with the said bill/s.

New language:

In any event that the Bank shall hold bills and/or other transferable and/or negotiable instruments and/or Import and/or export documents (hereinafter in this document: the "Negotiable Instruments") signed, endorsed or guaranteed by the Customer, they shall be and shall be deemed to be pledged and charged to the Bank by way of a first-ranking pledge and charge. The Bank shall be entitled to realize the Negotiable Instruments and credit their proceeds to the credit of the debt of the Customer pursuant to this document, including legal fees and expenses. 18.2

The Customer releases the Bank of any duties of a holder of a bill pursuant to Law in connection with the said bill/s.

**Section 19.11:**

Old language:

In the event that at the time of realizing the rights to collect monies, the Secured Amounts (or any part of them) shall not as yet be due or they (or any part of them) shall only be due to the Bank conditionally, the Bank shall be entitled to deduct from the amount collected (after deducting all the expenses and advocates' professional fees of the Bank) an amount adequate to cover the Secured Amounts, and the amount deducted shall be pledged and charged to the Bank as collateral therefor and shall remain with the Bank for the repayment of the Secured Amounts. At the request of the Customer, the Bank shall agree to transfer the amounts deducted as aforesaid to short-term shekel deposits, provided that such deposits shall be pledged and charged to the Bank.

New language:

In the event that at the time of realizing the rights to collect monies, the Secured Amounts (or any part of them) shall not as yet be due or they (or any part of them) shall only be due to the Bank conditionally, the Bank shall be entitled to deduct from the amount collected, an amount adequate to cover the Secured Amounts, including legal fees and expenses, and the amount deducted shall be pledged and charged to the Bank as collateral therefor and shall remain with the Bank for the repayment of the Secured Amounts. At the request of the Customer, the Bank shall agree to transfer the amounts deducted as aforesaid to short-term shekel deposits, provided that such deposits shall be pledged and charged to the Bank.

**Section 22.1:**

Old language:

The Customer undertakes to compensate and indemnify the Bank at any time in respect of legal proceedings and other legal steps, claims and demands, damages, expenses (including advocates' professional fees) and other payments deriving from the guarantee or relating thereto, and to pay to the Bank, upon the first demand of the Bank, any amount that shall be demanded by the Bank or shall be paid by the Bank by virtue of the guarantee or in connection therewith

and to repay the Bank all the amounts, expenses and payments as aforesaid, together with Maximum Interest within the meaning thereof in Section 8.2 above, from the date of the payment by the Bank until actual payment by the Customer.

New language:

The Customer undertakes to compensate and indemnify the Bank at any time in respect of legal proceedings and other legal steps, claims and demands, damages, expenses (including advocates' professional fees) and other payments deriving from the guarantee or relating thereto, and to pay to the Bank, upon the first demand of the Bank, any amount that shall be demanded by the Bank or shall be paid by the Bank by virtue of the guarantee or in connection therewith and to repay the Bank all the amounts, expenses and payments as aforesaid, together with Maximum Interest within the meaning thereof in Section 5.2.2 above or the interest rate determined by the competent judicial authority, if determined, from the date of the payment by the Bank until actual payment by the Customer.

**Section 24.1.22:**

Old language:

If the Customer is about to leave or shall have left Israel.

New language:

If the Customer and/or a guarantor for the Customer's debt is about to leave or shall have left Israel.

**Section 24.2.1:**

Old language:

If the Bank exercises the right of the Bank in accordance with Section 24.1 above, pursuant to each of its alternatives, the Secured Amounts shall bear Maximum Interest as provided in Section 8.2 above, from the acceleration date until the actual full repayment thereof.

New language:

If the Bank exercises the right of the Bank in accordance with Section 24.1 above, pursuant to each of its alternatives, the Secured Amounts shall bear default interest as specified in Section 37 and/or 38 below, from the acceleration date until the actual full repayment thereof.

**Section 24.3:**

Old language:

In each of the circumstances stipulated in Section 24.1 above, the Bank shall be entitled to take all the legal steps that the Bank shall deem fit to realize the Collateral and/or collect the balance of the Secured Amounts and the expenses, together with Maximum Interest as stipulated in Section 8.2 above, in any manner that the Bank shall deem fit, and in particular and without prejudice to the generality of the rights of the Bank, the Bank shall be entitled to sell or otherwise transfer the Collateral and/or realize the Collateral in all the other ways that shall be permitted by the law. All the expenses (including advocates' professional fees) so incurred shall be borne by the Customer and shall bear Maximum Interest as specified in Section 8.2 above, from the date they shall be incurred until their repayment in full. Until such time, the expenses shall be secured by the Collateral and the consideration therefor. Nothing stipulated herein shall be deemed as derogating from the rights of the Bank to sue the Customer, alone or together with others, pursuant to any bill, contract, undertaking, collateral or other document, and any such claim as

aforesaid shall not impair the right of the Bank to claim any amount due to the Bank from the Customer pursuant to this document, at any time the Bank shall deem fit.

Likewise, each of the events stipulated in Section 24.1 above, and each of the events entitling the Bank to accelerate Credit (in accordance with the Terms and Conditions of Engagement (as such term is defined in Section 33.3 below) shall be deemed a material breach (in this document "Material Breach Event") by the Customer and the Bank shall be entitled, at the discretion of the Bank, to seek any remedy conferred upon the Bank pursuant to any agreement or Law, including, the full or partial enforcement or revocation of any agreement between the Bank and the Customer.

New language:

In each of the circumstances stipulated in Section 24.1 above, the Bank shall be entitled to take all the legal steps that the Bank shall deem fit to realize the Collateral and/or collect the balance of the Secured Amounts, together with Maximum Interest as stipulated in Section 5.2.2 above or default interest, to be calculated according to the provisions of Sections 37 and/or 38 below, as the case may be, in any manner that the Bank shall deem fit, and in particular and without prejudice to the generality of the rights of the Bank, the Bank shall be entitled to sell or otherwise transfer the Collateral and/or realize the Collateral in all the other ways that shall be permitted by the law. All the expenses (including advocates' professional fees) so incurred shall be borne by the Customer and shall bear Maximum Interest as specified in Section 5.2.2 above or the interest rate determined by the competent judicial authority, if determined, from the date they shall be incurred until their repayment in full. Until such time, the expenses shall be secured by the Collateral and the consideration therefor. Nothing stipulated herein shall be deemed as derogating from the rights of the Bank to sue the Customer, alone or together with others, pursuant to any bill, contract, undertaking, collateral or other document, and any such claim as aforesaid shall not impair the right of the Bank to claim any amount due to the Bank from the Customer pursuant to this document, at any time the Bank shall deem fit.

Likewise, each of the events stipulated in Section 24.1 above, and each of the events entitling the Bank to accelerate Credit (in accordance with the Terms and Conditions of Engagement (as such term is defined in Section 33.3 below) shall be deemed a material breach (in this document "Material Breach Event") by the Customer and the Bank shall be entitled, at the discretion of the Bank, to seek any remedy conferred upon the Bank pursuant to any agreement or Law, including, the full or partial enforcement or revocation of any agreement between the Bank and the Customer.

**Section 30:**

Old language:

All the payments and expenses that shall arise in connection with the preparation of and/or the entering into the obligations pursuant to this document and/or the enforcement thereof against the Customer and/or the guarantors, as well as the preparation and receipt of the Collateral pursuant hereto, including the legal and/or other expenses which the Bank shall not be able to avoid by reasonable means, the fees that shall have been approved from time to time by the Bank of Israel, governmental and official fees, stamp taxes, taxes and levies connected with the granting of the Credit, and including the creation, registration, cancellation (at the appointed time) of the Collateral and/or realization of the Collateral, including advocates' professional fees, shall be borne and paid by the Customer to the Bank immediately upon their payment or immediately upon the first demand of the Bank. In the event that the Customer shall not pay the amounts deriving from the said payments on time, all the said amounts shall bear Maximum Interest as provided in Section 8.2 above, from the date of the disbursement until the payment thereof by the Customer to the Bank. Such amounts shall constitute part of the debt of the Customer to the Bank pursuant hereto and such amounts shall also be secured by the above mentioned collateral.

New language:

All the payments and expenses that shall arise in connection with the preparation of and/or the entering into the obligations pursuant to this document and/or the enforcement thereof against the Customer and/or the guarantors, as well as the preparation and receipt of the Collateral pursuant hereto, including the legal and/or other expenses which the Bank shall not be able to avoid by reasonable means, the fees that shall have been approved from time to time by the Bank of Israel, governmental and official fees, stamp taxes, taxes and levies connected with the granting of the Credit, and including the creation, registration, cancellation (at the appointed time) of the Collateral and/or realization of the Collateral, including advocates' professional fees, shall be borne and paid by the Customer to the Bank immediately upon their payment or immediately upon the first demand of the Bank. In the event that the Customer shall not pay the amounts deriving from the said payments on time, all the said amounts shall bear Maximum Interest as provided in Section 5.2.2 above or the interest rate determined by the competent judicial authority, if determined, from the date of the disbursement until the payment thereof by the Customer to the Bank. Such amounts shall constitute part of the debt of the Customer to the Bank pursuant hereto and such amounts shall also be secured by the above mentioned collateral.

**Section 34.5.3:**

Old language:

The Customer acknowledges that pursuant to the relationship between the parties in accordance with this Agreement, the Bank shall have expressly made it known to the Customer that on every occasion that the Credit shall be granted by debiting the current account and/or another account of the Customer at the Bank replacing it (hereinafter in this document: the "Debited Account") and the Debited Account shall have a debit balance at such time or a debit balance shall result as a consequence of such debit, the interest payable by the Customer in the Debited Account may exceed the legal default interest in respect of the Credit.

New language:

Cancelled.

**Section 35.2:**

Old language:

In the event that the Credit shall not have been finally and absolutely repaid as provided above, the Bank shall be entitled to cancel the said Credit and debit the credit account in such amount. In such event, the liability of the Customer pursuant to this document shall also apply to such debit, together with maximum foreign currency interest in respect thereof in accordance with Section 38 below.

New language:

In the event that the Credit shall not have been finally and absolutely repaid as provided above, the Bank shall be entitled to cancel the said Credit and debit the credit account in such amount. In such event, the liability of the Customer pursuant to this document shall also apply to such debit, together with Foreign Currency Default Interest in respect thereof in accordance with Section 38 below.

**Section 35.3:**

Old language:

The Customer acknowledges that pursuant to the relationship between the parties in accordance with this Agreement, the Bank shall have expressly made it known to the Customer that on every occasion that the credit shall be granted by debiting the current account and/or another account of the Customer at the Bank that shall replace it which shall be managed in Israeli currency, and , shall have a debit balance at such time or a debit balance shall result the said Debited Account as a consequence of such debit, the interest payable by the Customer in the Debited Account may exceed the foreign currency default interest .

New language:

Cancelled.

**Section 37:** (Amendments entered into force as of March 15, 2026).

Old language:

In the event that the Customer fails to repay the Bank all or any part of the amounts that the Customer shall be obligated to repay in respect of an Israeli currency loan at the appointed time, all the amounts not repaid as aforesaid and/or the amounts accelerated shall bear Default Interest as defined below:

“Default interest”: The Bank of Israel interest rate plus 1.5% plus the maximum risk premium in the third interest bracket in a Credit Facility in a Corporate Revolving Debit Account, as published on the Fair Disclosure Board posted at the Bank’s branches and on its website, under the credit interest rates section.

If a maximum statutory default interest rate shall exist (as of now: index-linked loans), the default interest shall be at the statutory default interest rate.

The default interest shall apply to all amounts in default, in respect of the period commencing on the date determined for payment as aforesaid, until the actual repayment thereof, and to all amounts accelerated in respect of the period commencing on the acceleration date until the actual repayment thereof.

Written confirmation by the Bank regarding the default interest rates shall serve as prima facie proof of the rate thereof. Default interest pursuant to the computations of the Bank for the purpose of this section shall mean the interest computed by the Bank on the daily balances and shall be added by the Bank to the amount in default, at the end of every calendar quarter, subject to any law.

New language:

In the event that the Customer fails to repay the Bank all or any part of the amounts that the Customer shall be obligated to repay in respect of an Israeli currency loan at the appointed time, all the amounts not repaid as aforesaid and/or the amounts accelerated shall bear default interest, as determined in documents regulating the terms and conditions of the loan.

If a maximum statutory default interest rate shall exist, the default interest shall be at the maximum statutory default interest rate.

The default interest shall apply to all amounts in default, in respect of the period commencing on the date determined for payment as aforesaid, until the actual repayment thereof, and to all amounts accelerated in respect of the period commencing on the acceleration date until the actual repayment thereof.

Written confirmation by the Bank regarding the default interest rates shall serve as prima facie proof of the rate thereof. Default interest pursuant to the computations of the Bank for the purpose of this section shall mean the interest computed by the Bank on the daily balances and

shall be added by the Bank to the amount in default, at the end of each month or longer period, according to the maturity dates of the specific loan, subject to any law.

**Section 38:** (Amendments entered into force as of March 15, 2026)

Old language:

If the Customer fails to timely repay to the Bank all or any part of the amounts that the Customer is required to repay in respect of a foreign currency loan, all the amounts not repaid as aforesaid and/or all of the accelerated amounts, shall bear foreign currency default interest as defined below:

“Foreign Currency Default Interest”: The daily Foreign Currency Benchmark Interest Rate in the currency of the loan plus the maximum risk premium in a Current Account RDA in Foreign Currency as published on the Fair Disclosure Board posted at the Bank’s branches and on its website, under the credit interest rates section.

In any event, the said default interest shall not exceed the statutory default interest rate applicable at such time to credit of the type of credit concerned, if a statutory limit applies to the rate of the default interest.

The said default interest shall apply to all amounts in default, in respect of the period commencing on the date determined for payment as aforesaid, until the actual repayment thereof, and to all amounts accelerated, in respect of the period commencing on the acceleration date until the actual repayment thereof.

The foreign Currency Default Interest shall be computed by the Bank on the daily balances and shall be added by the Bank to the amount in default, at the end of every calendar quarter, subject to any law, and shall be paid by the Customer on the dates determined by the Bank. Written confirmation by the Bank regarding the foreign currency default interest rates shall serve as prima facie proof of the rate thereof.

New language:

If the Customer fails to timely repay to the Bank all or any part of the amounts that the Customer is required to repay in respect of a foreign currency loan, all the amounts not repaid as aforesaid and/or all of the accelerated amounts, shall bear foreign currency default interest as defined below:

“Foreign Currency Default Interest”: The Foreign Currency Benchmark Interest Rate in the currency of the loan, as defined in the General Account Management Terms, plus 8%.

In any event, the said default interest shall not exceed the statutory default interest rate applicable at such time to credit of the type of credit concerned, if a statutory limit applies to the rate of the default interest.

The said default interest shall apply to all amounts in default, in respect of the period commencing on the date determined for payment as aforesaid, until the actual repayment thereof, and to all amounts accelerated, in respect of the period commencing on the acceleration date until the actual repayment thereof.

The Foreign Currency Default Interest shall be computed by the Bank on the daily balances and shall be added by the Bank to the amount in default, at the end of each month or longer period, according to the maturity dates of the specific loan, subject to any law, and shall be paid by the Customer on the dates determined by the Bank. Written confirmation by the Bank regarding the Foreign Currency Default Interest rates shall serve as prima facie proof of the rate thereof.

**Section 44.3:**

Old language:

For the avoidance of doubt, the Customer hereby agrees that he shall be released from his obligation only after he shall have paid to the Bank in foreign currency all the Foreign Currency Transaction Amounts, or in the case referred to in Section 44.2 above - after the Customer shall have paid to the Bank such amount in Israeli currency as shall be adequate on the date of actual payment, to purchase the required amount in foreign currency to cover the Foreign Currency Transaction Amounts due from the Customer to the Bank at such time, as provided above. The Bank shall be entitled, but shall not be obliged, at the exclusive discretion of the Bank, from time to time, after the payment time of any Foreign Currency Transaction Amounts, to credit the Foreign Currency Account of the Customer in order to repay any Foreign Currency Transaction Amounts or any part of them by debiting the Israeli currency account of the Customer, and in such case, the Customer undertakes to pay the Bank all the Israeli currency amounts with which the account of the Customer shall be debited as aforesaid, and such debiting in Israeli currency shall be deemed to be the granting of credit in Israeli currency to the Customer pursuant to the provisions of this document, commencing from the date on which the account of the Customer shall be debited in Israeli currency as aforesaid, and thereafter.

For the further avoidance of doubt, the foregoing shall not prejudice the rights of the Bank to collect foreign currency Maximum Interest as stipulated in Section 38 above and/or shall not derogate from the provisions of Section 35.3 above.

New language:

For the avoidance of doubt, the Customer hereby agrees that he shall be released from his obligation only after he shall have paid to the Bank in foreign currency all the Foreign Currency Transaction Amounts, or in the case referred to in Section 44.2 above - after the Customer shall have paid to the Bank such amount in Israeli currency as shall be adequate on the date of actual payment, to purchase the required amount in foreign currency to cover the Foreign Currency Transaction Amounts due from the Customer to the Bank at such time, as provided above. The Bank shall be entitled, but shall not be obliged, at the exclusive discretion of the Bank, from time to time, after the payment time of any Foreign Currency Transaction Amounts, to credit the Foreign Currency Account of the Customer in order to repay any Foreign Currency Transaction Amounts or any part of them by debiting the Israeli currency account of the Customer, and in such case, the Customer undertakes to pay the Bank all the Israeli currency amounts with which the account of the Customer shall be debited as aforesaid, and such debiting in Israeli currency shall be deemed to be the granting of credit in Israeli currency to the Customer pursuant to the provisions of this document, commencing from the date on which the account of the Customer shall be debited in Israeli currency as aforesaid, and thereafter.

For the further avoidance of doubt, the foregoing shall not prejudice the rights of the Bank to collect Foreign Currency Default Interest as stipulated in Section 38 above.

**Section 52.2:**

Old language:

Notwithstanding the provisions of Section 48 above, and regardless of any interest rate agreed upon as aforesaid in relation to the first Interim Period, the Bank shall change the interest rate prevailing on the unpaid balance of the loan at the termination of every two year, three year, four year or five year period from the Loan Provision Date, as shall be agreed upon between the Bank and the Customer (every such period shall be referred to in this part as: an "Interim Period", and the termination of every such period shall be referred to in this part as: a "station").

New language:

Notwithstanding the provisions of Section 48 above, and regardless of any interest rate agreed upon as aforesaid in relation to the first Interim Period, the Bank shall change the interest

rate prevailing on the unpaid balance of the loan at the end of every two-year, three-year, four-year or five-year period from the Loan Provision Date, as shall be agreed upon between the Bank and the Customer (every such period shall be referred to in this part as: an "Interim Period", and the termination of every such period shall be referred to in this part as: a "station").

**Section 72:**

Old language:

Any of the above amounts that shall not be paid by the Customer when due shall bear maximum default interest at the rate equal to the "maximum interest", within the meaning stipulated in Section 8.2 above, as such wording shall be in force at the time of the computing of the maximum interest.

New language:

Any of the above amounts that shall not be paid by the Customer when due shall bear default interest as specified in Sections 37 and/or 38 above.

If the above changes are not acceptable to you, contact your banker at the branch.

**Sincerely,**

**Mizrahi Tefahot Bank Ltd.**