

Annex B - Declaration

Whereas I am a resident of a country which is a member of the European Union and/or of Switzerland and/or of Canada (a "Reporting Country") or an immigrant (having an "Oleh Chadash" status in Israel) and/or a returning resident ("Toshav Hozer") and/or a corporation controlled or held by any of the aforesaid ;

Whereas I have requested you to open account(s) in my name or you maintain account(s) in my name and/or an account in which I am a beneficiary and/or an account for a corporation in which I am a controlling shareholder or the holder of 10% or more of its share capital at Bank Hapoalim B.M. (the "Bank"), and/or any such account shall be opened at any time in the future (the "Accounts"); and

Whereas I understand that I may be obligated to provide certain reports to the applicable tax and/or other authorities in the Reporting Country, and to pay taxes due in the Reporting Country, all in accordance with and pursuant to applicable direct and/or indirect tax and/or anti money laundering and/or terror financing laws and regulations.

Now, therefore, I hereby declare that I shall fully comply with any and all applicable reporting obligations which apply with respect to the Accounts, at any time in the future, and shall pay any and all taxes due in the Reporting Country with respect to such Accounts.

I confirm that the aforesaid in my Declaration above shall apply with respect to any existing Account and any future Account, if relevant.

| | | | |
|------------------|-----------------|-------|-----------------------|
| _____ | _____ | _____ | □□ _____ |
| Name of Customer | Identity Number | Date | Signature of Customer |

Annex C – Waiver

Whereas I am²:

- a resident of a country which is a member of the European Union and/or of Switzerland and/or of Canada (a "Reporting Country").
- an immigrant (having an "Oleh Chadash" status in Israel) or a returning resident ("Toshav Hozer") from a Reporting Country.
- a controlling shareholder or a shareholder holding 10% or more in an EU\Canadian Corporation (as herein defined).
- the beneficiary in an account managed for the benefit of any of the above. (each of the above mentioned, herein, an "EU\Canadian Person").
- a corporation in which one or more of its controlling shareholders or one or more of its shareholders holding 10% or more is an EU\Canadian Person (herein, an "EU\Canadian Corporation").
- a trustee in a bank account managed for the benefit of an EU\Canadian Person or an EU\Canadian Corporation (herein, "EU\Canadian Trustee").
- the joint owner of an account together with an EU\Canadian Person and/or an EU\Canadian Corporation (herein, "Joint Owner").

Whereas You have been requested to open account(s) in my name or you maintain account(s) in my name and/or in which I am a beneficiary and/or in the name of an EU\Canadian Corporation in which I am a shareholder as aforesaid, at Bank Hapoalim B.M. (the "Bank") and/or any such account shall be opened at any time in the future; and

Whereas I understand that there may be an obligation to provide certain reports to the applicable tax and/or other authorities in the Reporting Country, and to pay taxes due in the Reporting Country, all in accordance with and pursuant to applicable direct and/or indirect tax and/or anti money laundering and/or terror financing laws and regulations in the Reporting Country.

Now, therefore, I hereby agree that the Bank shall be permitted, upon the request of a competent authority in Israel or abroad, to disclose to the applicable tax and/or other relevant authorities in the relevant Reporting Country:

- o In case the undersigned is an EU\Canadian Person or an EU\Canadian Corporation - any and all documents or information that are held or maintained by the Bank, pertaining to my bank accounts which are maintained and/or shall be maintained at any time in the

² Kindly mark the correct box.

future in the Bank, or accounts in which I am or shall be a beneficiary, or accounts maintained or shall be maintained by a corporation in which I am a controlling shareholder or the holder of 10% or more of its issued and outstanding share capital, and in this regard I hereby waive any right, pursuant to any agreement and/or laws and/or otherwise, to have such information and/or documents kept in confidence by the Bank.

- **In case the undersigned is an EU\Canadian Trustee** - any and all documents or information that are held or maintained by the Bank, pertaining to my bank accounts which are maintained and/or shall be maintained at any time in the future in the Bank for the benefit of an EU\Canadian Person or an EU\Canadian Corporation, and in this regard I hereby waive any right, pursuant to any agreement and/or laws and/or otherwise, to have such information and/or documents kept in confidence by the Bank.
- **In case the undersigned is a Joint Owner** - any and all documents or information that are held or maintained by the Bank, pertaining to my bank accounts which are maintained and/or shall be maintained at any time in the future in the Bank together with an EU\Canadian Person and/or an EU\Canadian Corporation, and in this regard I hereby waive any right, pursuant to any agreement and/or laws and/or otherwise, to have such information and/or documents kept in confidence by the Bank.

I further declare that I shall have no claim and/or demand and/or cause of action against the Bank as a result of, or in connection with, such disclosure.

I understand and agree that such disclosure may necessitate the transfer of information beyond the borders of the State of Israel and I hereby waive any claim in such regard.

I confirm that the aforesaid in my Waiver above shall apply with respect to any existing Account and any future Account, if relevant

In case of an individual:

| | | | |
|------------------|-----------------|-------|--------------------------------|
| _____ | _____ | _____ | <input type="checkbox"/> _____ |
| Name of Customer | Identity Number | Date | Signature of Customer |

In case of a company:

| | | | | |
|--------------|----------------|-------|----------------|--------------------------------|
| _____ | _____ | _____ | _____ | <input type="checkbox"/> _____ |
| Company Name | Company Number | Date | Name and Title | Signature |