Appendix 1 – Interest Rates with Respect to Types of Customary Shekel Deposits and with Respect to Credit Balances in Accounts

Type of Product (by Period)	Type of Interest	Type of Linkage	Range of Amount for Linkage	Possibility of Breaking a Deposit	Terms of Renewal		Exit Stations		Average Interest Rate (Annual Nominal) (1)	Interest Rate for a Common Deposit (Annual Nominal) (2)
					Possibility of Automatic Renewal at the End of the Deposit Period	Possible No. of Renewal Periods	Possibility of an Exit Station	Frequency of Exit Stations		
Daily Deposit	Fixed		10,000-1,000,000+	Exists – with payment of breaking cost, where applicable – details of breaking cost mechanism below**	Exists	365			2.5%	3.68%
Weekly Deposit			10,000-1,000,000+			52			2.62%	3.70%
Monthly Deposit			10,000-1,000,000+			12			2.59%	3.55%
3 Month Deposit			10,000-1,000,000+			4			2.53%	3.52%
6 Month Deposit			10,000-1,000,000+			2			2.38%	3.74%
1 Year Deposit		Not Linked the Consumer Price Index	10,000-1,000,000+				Exists	1	2.26%	3.26%
2 Year Deposit			N/A					N/A	N/A	N/A
3 Year Deposit			N/A					N/A	N/A	N/A

	Type of Interest	Ways of Signing on and Terms and Conditions for Obtaining the Interest	The Average Annual Nominal Interest Rate
Credit Balance in the Account	No interest is offered on the account balance		

** Breaking of the term deposit before the end of the maturity date is subject to the prior consent of the bank and payment of breaking cost, the amount of which will be notified to the customer before withdrawing the term deposit. The bank will assess the cost of replacing the deposit with a new deposit of a kind for the same amount and maturity based of the outcome will assess the breaking cost applicable.

Notes:

- On the maturity date, the deposit will bear profits that will be calculated gross, before withholding tax. In the event of withdrawal of funds before the end of the deposit period, if permitted according to the deposit terms and subject to such terms (including payment of breaking cost, where applicable) ,only the deposit principal amount will be paid, without any interest.The binding details of the offer for deposit are in accordance with and subject to the General Terms and Condition for the Management of an Account. Tax will be deducted as required by law. The bank may change the terms at any time without prior notice. The above is for information purpose only and does not constitute an offer for deposits.