



**Rates for principal services
(Fees are in NIS unless mentioned differently)
August 27th, 2009**

Name of Item	Name of sub-item	Value (NIS)	Nature	Currency	Calculation unit	Type of fee	Collection date	Bank's comments
Real-time transfers system (RTGS)		40	Amount	NIS	Per request	Regular	Immediate - upon the execution of the transaction	
Production or printout of documents from the computerized database at the customer's request	Production or printout of documents - available at the branch	20	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	Starting from h page
Production or printout of documents from the computerized database at the customer's request	Production or printout of documents - not available at the branch	100	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	
Reports at the customer's request	Reports at the customer's request - standard reports	20	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	
Reports at the customer's request	Reports at the customer's request - reports involving the gathering of information	100	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	
Locating documents		100	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	
Production and sending of a statement at a nonstandard time interval at the customer's request		20	Amount	NIS	Per request	Regular	On the first debit date after the execution of the transaction	
Handling of credit and collateral	Handling of credit and collateral - nonhousing loans and discounting of checks above NIS 50,000	0.7	Rate	NIS	From the value of the transaction	Regular	After completion of the main processes for receiving the loan	
Handling of credit and collateral	Handling of credit and collateral - housing loans	0.25	Rate	NIS	Per loan	Regular	After completion of the main processes for receiving the loan	
Bank guarantee	Any kind of bank guarantee (except for a Sale Law guarantee)	5	Rate	NIS	From the amount of the transaction	Regular	On the first debit date after the execution of the transaction	
Bank guarantee	Any kind of bank guarantee (except for a Sale Law guarantee)	500	Amount	NIS	Per transaction	Minimum	On the first debit date after the execution of the transaction	
Assignment of a guarantee under the Sale Law	Assignment of a guarantee under the Sale Law	200	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Registration of liens by the Bank's representative at the Registrar	Registration of liens by the Bank's representative at the Registrar	100	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Change in liens	Change in liens at the Bank	300	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Change in liens	Change in liens at the Registrar	100	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Agreement to create a lien in favor of another bank		150	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Changes in a loan agreement or in the terms of a guarantee at the request of the borrower or the guarantor		700	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Transfer of a housing loan		700	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Transfer of a housing loan	Guarantee or interim deposit	200	Amount	NIS	Per transaction	Regular	On the first debit date after the execution of the transaction	
Early repayment		60	Amount	NIS	Per transaction	Regular	Immediate - upon the execution of the transaction	
Exchange commission	Local currency - foreign currency	0.175	Rate	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Exchange commission	Local currency - foreign currency	5	Amount	Dollar	Per transaction	Minimum	Immediate - upon the execution of the transaction	
Exchange commission	Local currency - foreign currency	2000	Amount	Dollar	Per transaction	Maximum	Immediate - upon the execution of the transaction	
Exchange commission	Foreign currency - foreign currency	0.3	Rate	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Exchange commission	Foreign currency - foreign currency	10	Amount	Dollar	Per transaction	Minimum	Immediate - on the execution of the transaction	
Exchange commission	Foreign currency - foreign currency	3500	Amount	Dollar	Per transaction	Maximum	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - onetime	0.175	Rate	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - onetime	40	Amount	Dollar	Per transaction	Minimum	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - onetime	250	Amount	Dollar	Per transaction	Maximum	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - regular	0.5	Rate	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - regular	20	Amount	Dollar	Per transaction	Minimum	Immediate - upon the execution of the transaction	
Transfer of foreign currency from or to Israel	Transfer of foreign currency from or to Israel - regular	250	Amount	Dollar	Per transaction	Maximum	Immediate - upon the execution of the transaction	
Transfer of foreign currency inside Israel and from another bank in Israel	Transfer of foreign currency from or to Israel - from or to the account of the same customer	10	Amount	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Transfer of foreign currency inside Israel and from another bank in Israel	Transfer of foreign currency inside Israel and from another bank in Israel - another transfer	0.125	Rate	Dollar	Per transaction	Regular	Immediate - upon the execution of the transaction	
Transfer of foreign currency inside Israel and from another bank in Israel	Transfer of foreign currency inside Israel and from another bank in Israel - another transfer	5.5	Amount	Dollar	Per transaction	Minimum	Immediate - upon the execution of the transaction	
Transfer of foreign currency inside Israel and from another bank in Israel	Transfer of foreign currency inside Israel and from another bank in Israel - another transfer	58	Amount	Dollar	Per transaction	Maximum	Immediate - upon the execution of the transaction	

ILS Interest Rates

	Base Rate	Effective Interest Rate
Overdraft Facility		
Prime Interest Rate	2.25%	2.27%
Maximum additional Interest Rate	3.00%	
Maximum Interest Rate on approved Credit	5.25%	5.35%
Maximum excess Rate	3.00%	
Total Maximum Interest Rate on unapproved Credit	8.00%	8.51%

Dear Customers,

If you have any comments or inquiries regarding our service, please contact Miri Waldner at our Customer Service Department:

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