

Agreement and Terms for Opening an Account with a Stock Exchange Member Meitav Dash Trade

Client name: 1.  _____

2. _____

Meitav Dash Trade Account number:  _____

Date:  _____

For additional details: 972-3-7903555

en.meitavdash.co.il

www.meitavtrade.co.il (Hebrew)

Meitav Dash Trade Ltd.

Made and sign on- Day	Month	Year

Between:

Meitav Dash Trade Ltd. Company number 510528276

30 Sheshet Hayamim street, Bnei-Brak, Israel

(Hereinafter: "**Meitav Dash Trade**" or "**the Stock Exchange Member**")

On the one hand;

And between:

(Hereinafter together and individually: "**the Client**" or "**account holders**")

On the other hand;

Part A – details of account holders					
First and last name	ID/Passport/Company no.	Country of birth	r of birth	M/F	Natiities
1.					
2.					
3.					
Full residential address	Zip code	Home phone	Work phone	Mobile phone	
1.					
2.					
Electronic Mail address (email)					
Part B – (check the appropriate)					
<input type="checkbox"/> Self-management by the Client					
<input type="checkbox"/> Management by a proxy/external portfolio manager other than an employee of Meitav Dash Trade (mark), name: _____					
Part C - Bank account details to transfer funds					
Account number: _____, Bank: _____, branch number (if applicable): _____					
IBAN: _____, Routing Number: _____, SWIFT: _____					
Part D – Authorized signatories / proxies (circle the appropriate)					
First and last name	ID/Passport/Company no.	Address	Mobile phone	Signature	

An instruction delivered to the Stock Exchange Member by one of the aforementioned authorized signatories shall bind all the partners in the account for all purposes.

Phone Identification code

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- Whereas** Meitav Dash Trade is a member of the Tel-Aviv Stock Exchange Ltd. (hereinafter: the "**Stock Exchange**") and holder of investment marketing license, as the term is defined in the Regulation of Investment Advice, Investment Marketing and Investment Portfolio Management Law, 5755-1995 (hereinafter: the "**Investment Advice Law**" or the "**Law**");
- And whereas** the Client applied to the Stock Exchange Member to open a self-managed account to be managed by himself, or by a legal representative on his behalf, in the framework of which the Client may execute, *inter alia*, investments in securities and other financial assets, including by means of a trading system on the website of Meitav Dash Trade and/or related companies and/or the external system provider (hereinafter: the "**Account**");
- And whereas** the Stock Exchange Member agreed to open an Account for the Client and provide him (*i.e.* him, her, them or the legal entity mentioned above shall hereinafter be referred to as: the "**Client**") with the services listed above and below, subject to the terms set out in this Agreement;

1. Preamble and Appendices

The introduction to this Agreement constitutes an integral part of the Agreement and the Appendices thereto.

- 1.1. The appendices to this Agreement, as shall be from time to time, constitute an integral part thereof.
- 1.2. All terms contained in this Agreement shall have the meaning ascribed to them in the Law, unless otherwise provided in this Agreement.

2. Client Representations and Warranties

The Client hereby represents and acknowledges that, it was brought to his attention, and he accepts and/or undertakes as follows:

- 2.1. The Client is aware that by signing this Agreement, he will be opening, with Meitav Dash Trade, a:
"Securities Account" – an account used for executing instructions for purchase, sale and holding of securities and financial assets as well as for the management of monetary deposits by the Client.
- 2.2. Meitav Dash shall not provide the Client with Investment Marketing Services, within the meaning thereof in the Investment Advice Law. Should the Client be interested in receiving Investment Marketing Services from Meitav Dash, he shall execute all required documents, including a separate agreement for this purpose.
- 2.3. The Client shall execute all documents that are currently required, or will be required in the future, by the Stock Exchange and/or any other competent body as a condition for carrying out transactions in the Account, including options and futures transactions, to the extent required. The absence of the Client's signature on such documents shall be deemed to be the cancellation of instructions given by the Client to the Stock Exchange member for carrying out such transactions.
- 2.4. Meitav Dash Trade shall not be responsible for any considerations underlying the Client's instructions and the results of their execution. Meitav Dash Trade, its employees or agents do not undertake to achieve a minimum profit nor will they be responsible for any loss and/or loss prevention or any damage incurred by the Client due to a failure to carry out transactions of any

kind whatsoever, provided that Meitav Dash Trade, its employees and agents have acted in good faith and have not violated the fiduciary duty to the Client. Without derogating from other provisions of this Agreement and the Appendices hereto, the Client releases Meitav Dash Trade from any liability for damages incurred by the Client under circumstances beyond the control of Meitav Dash Trade, such as: strike, lockout, computer, mail or telecommunication malfunctions, hostilities, *etc.* as well as expected and unexpected faults.

- 2.5. The Client shall have no claim due to any action or inaction that Meitav Dash Trade had taken, or refrained from taking, as applicable, in accordance with the provisions of any law, including the Stock Exchange Rules and Regulations.
- 2.6. The services to be provided by the Stock Exchange Member shall only be as set forth in this Agreement (hereinafter: the "**Services**"). The Services do not include other services and/or professional advice such as tax or legal advice, and so on, which relates to and/or arises from transactions in the Client's Account. It should be clarified that the Client is responsible for seeking professional advice in matters other than those included in the Services. The Client shall pay all taxes, levies, fees or mandatory payments of any kind whatsoever in respect of the Client's activities and income in the Account.
- 2.7. The Stock Exchange Member shall deduct from the account any taxes and other mandatory payments which the Stock Exchange Member is obligated to deduct by law, unless the Client has obtained an exemption from such deduction. The Client hereby declares that he is aware that the Stock Exchange Member will not be held liable for any payment, *inter alia*, taxes, levies, fees or any other mandatory payment, including payments for realization and/or conversion of securities, to be imposed due to activities performed in the Account or securities held or to be held in the Account.
- 2.8. The Client is aware that this Agreement is subject to the obligations of the Stock Exchange Member pursuant to the Stock Exchange Rules, and that the Stock Exchange Member is subject to the supervision and instructions of the Israel Securities Authority (hereinafter: the "**Securities Authority**"), the Stock Exchange, the Israel Money Laundering Prohibition Authority or any other competent body, and as such, the Stock Exchange Member is required to provide them with reports concerning its affairs and the transactions it performs, as well as information regarding the activity in the Account .
- 2.9. The Client shall immediately notify the Stock Exchange Member should a provisional or permanent court order be issued against him due to the appointment of a receiver and/or special administrator and/or trustee and/or a stay of proceedings order and/or liquidation order and/or bankruptcy order, even if such decision is subject to appeal and/or cancellation and/or change, and he further represents and warrants that the assets maintained in the Account are free of any lien, attachment or any third party right, and that it is his obligation to notify of any attachment, lien or pledge of any kind over the Account or the assets in the Account.
- 2.10. The Client is aware that financial assets deposited into the Account, in a closed system, including non-marketable securities and derivatives, would not be encumbered or offset, other than a pledge for the benefit of Meitav Dash Trade, given against a guarantee to the Client, or credit to finance the Client's Activity with such financial assets, as provided for in the Stock Exchange Rules.

3. Stock Exchange Member Representations and Warranties

The Stock Exchange Member hereby represents and warrants as follows:

- 3.1. The Stock Exchange Member undertakes to keep confidential any information provided to it by the Client, including documents delivered to the Stock Exchange Member and the content thereof, as well as any other detail relating to activities in the Client's Account, subject to its duty to provide information under the Stock Exchange Rules and/or any law.
- 3.2. The Stock Exchange Member undertakes to abide by the provisions of the Law relating to the Client's Account, including the Stock Exchange Rules, and will be prohibited from carrying out activities in the Account in violation of the provisions of any law and/or the Company's policy. In this regard, the Stock Exchange Member shall not be held responsible for any damage incurred as a result of a failure to carry out such activities, even if the Client had given instructions for such activities. Nothing in this Agreement shall impose any liability on the Stock Exchange Member for carrying out activities in violation of the provisions of the Law.
- 3.3. The Stock Exchange Member declares that, should the cash balance in the Account, all or part thereof, will be invested in deposits held in trust account/s for the benefit of the Stock Exchange clients, with Israeli banks and/or overseas banks and/or overseas brokers through which the Stock Exchange Member operates. Therefore, the Stock Exchange Member manages its clients' accounts as trustee and has no employer-employee relationship with its clients. In return for depositing these funds, the Stock Exchange Member is entitled to charge the Client's Account with handling fees for handling his account as aforementioned, in accordance with the rates charged by the Stock Exchange Member, as updated from time to time.

4. Term and Cancellation of the Agreement

- 4.1. This Agreement shall enter into force on the date of the Client's funds being credited to his account with the Stock Exchange Member and the completion of all required documents. It is agreed between the parties that the Account was opened and will remain effective until the Account is closed in the manner provided below or until cancellation thereof in any other manner.
- 4.2. The Client may cancel this Agreement at any time, subject to the following provisions:
 - 4.2.1. The Client shall give Meitav Dash Trade written notice of cancellation of the Agreement.
 - 4.2.2. The Client will attach to the cancellation notice delivered to the Stock Exchange Member, detailed transfer instructions with respect to the funds and assets held in the Account.
 - 4.2.3. Shortly after receipt of the said cancellation notice, Meitav Dash Trade will transfer the assets held in the Account to the Client's permanent bank account / source account, the details of which have been **provided by the Client** upon opening the Account, as specified in the Account Opening Form, or on a later date, subject to the provisions of the Law. The Client is responsible for liquidating assets that cannot be transferred unless realized, and Meitav Dash Trade shall transfer the balance of the proceeds from the liquidated assets shortly after receipt of the realization proceeds.
 - 4.2.4. All charges due to Meitav Dash Trade from the Client shall be deducted from the assets in the Account, prior to the transfer thereof as provided in Section 4.3.2.
- 4.3. **Meitav Dash Trade may cancel this Agreement, at any time, at its sole discretion, subject to the following provisions:**
 - 4.3.1. Meitav Dash Trade shall give the Client written notice and the cancellation shall be effective at least 7 days after the delivery of the notice, except in exceptional cases where shorter notice is required, all as specified in the cancellation notice. After notifying the Client of the cancellation of

the Agreement, Meitav Dash Trade shall transfer the Account assets to the Client's source account / permanent account, the details of which **were provided by the Client** upon opening the Account or at a later date, subject to the provisions of the Law. Generally, if the Account contains assets that cannot be transferred unless realized, Meitav Dash Trade shall realize the assets as soon as possible after giving the notice, and the proceeds therefrom shall be transferred shortly after receipt of the realization proceeds.

4.3.2. Should the Client fail to provide the Stock Exchange Member with instructions for the transfer of the securities, financial assets and cash, within seven days of receipt of said notice as well as, the Stock Exchange Member shall transfer them to the Client's account with the bank, as specified in the Account Opening Form ("**Appendix A**").

4.3.3. The provisions of the Agreement relating to the manner of giving instructions, the delivery of notices and the securities furnished to Meitav Dash Trade shall remain in force even after the Agreement has been cancelled, until all the Client's obligations to Meitav Dash Trade have been fully met.

5. Services

Subject to the signing of this Agreement by the Client, Meitav Dash Trade shall provide Stock Exchange Member Services, as defined in the Stock Exchange Rules, and as per the Client's choice.

6. Account Management Methods

6.1. The Client and/or the Stock Exchange, on behalf the Client, shall carry out any activity in the Client's Account which is permitted by law and the rules of any stock exchange or regulated market on which securities and/or financial assets are traded, solely according to the instructions of the Client or his legal representative, subject to the provisions of this Agreement and the Appendices thereto. Without derogating from the generality of the foregoing, the Stock Exchange Member may deduct, for the Account, any amount of interest, principal and dividend upon redemption, and credit the Account with other earnings due to the Client. The Stock Exchange Member may return securities and/or financial assets included in the Account, the repayment or redemption date of which has arrived, against payment of consideration thereof. **Notwithstanding anything stated in this Agreement, Meitav Dash Trade may receive, or refuse to receive, for the Account, funds and/or securities and/or other financial assets without incurring any responsibility or liability therefor.**

6.2. Pursuant to the Stock Exchange Rules and the provisions of any law, withdrawal and transfer of funds, securities and financial assets from the Account shall be made according to an explicit written instruction provided to the Stock Exchange Member by the Client or his legal representative, in accordance with the provisions of this Agreement and the Appendices thereto, solely to the Client's source/permanent account.

6.3. Without derogating from the foregoing, **the Stock Exchange Member may, at its absolute discretion, not carry out a certain activity or implement a certain instruction without incurring any responsibility or liability therefor.** Without derogating from the generality of this Section above, Meitav Dash Trade may refuse to perform any activity in the Account as per the Client's instruction, if to the best knowledge of Meitav Dash Trade and according to its sole discretion, such activity may involve the provision of credit to the Client by Meitav Dash Trade, as specified in Section 9 below, or if the execution of the activity may result in an insufficient amount in the Account to cover expenses incurred by Meitav Dash Trade due to fulfillment of obligations

assumed by Meitav Dash Trade in respect of such instruction, unless the Client has provided in advance sufficient securities for the satisfaction of Meitav Dash Trade. Notwithstanding the provisions of this subsection, should Meitav Dash Trade and/or the Client perform an activity that may result in a deviation from the credit limit and/or a situation where there is no sufficient amount in the Account to cover expenses incurred by Meitav Dash Trade or, if it turns out that such activity is contrary to the provisions of any law and/or the Stock Exchange Rules and Directives, the Client hereby grants Meitav Dash Trade an irrevocable authorization to carry out any activity, at its sole discretion, including the sale and/or realization of assets or funds in the Account, for the purpose of closing debit balances and/or covering any expense incurred as aforesaid.

- 6.4. It should be clarified that even where no credit has been granted to the Client by Meitav Dash Trade, there may be from time to time temporary incidental debit balances in the Account as a result of the Client's instructions and/or other activities. In the event where such temporary incidental debit balance is created, the Client undertakes to close the debit balance by the end of the trading day on which it was created. Should the debit balance not be closed by the Client within one trading day as aforesaid, Meitav Dash Trade shall be entitled to close it and take any action required for this purpose. Such debit balance will be charged interest at the overdraft rate then acceptable to the Company.
- 6.5. Securities deposited into the Client's Account may not be borrowed by other clients of the Stock Exchange Member and/or by the Stock Exchange Member itself for the purpose of short sales, unless the Client has signed general and specific lending agreements available with the Stock Exchange Member, which include the provisions of the Stock Exchange Rules relating thereto and in accordance therewith. If the Client signed such lending agreements, he shall receive and/or pay lending fees, as applicable, at the rates prescribed in the lending agreements executed by the Client.
- 6.6. **MAOF Transactions** – should the Client request to perform MAOF transactions in the Account, including writing of options and/or future contracts (as defined in the Stock Exchange Clearing House Rules and/or the Joint Trust Investments Law, 5754-1994, and the regulations promulgated thereunder), the Client will sign an Application to Perform MAOF Transactions, **a Letter of Authorization and an Irrevocable Power of Attorney** as well as the list of events. Without derogating from the provisions of this Agreement, the Client declares that he releases the Stock Exchange Member from any liability for any damage, loss, expenses and payment, which may be, directly or indirectly, incurred by the Client as a result of executing transactions in options and/or futures and/or derivatives or any other activity under the provisions of this Agreement, whether or not the transaction was carried out at the Client's request or by the Stock Exchange Member and not at the Client's request, or as a result of the failure to carry out said transaction. The Client acknowledges and understands that he will receive a permit to conduct MAOF transactions based on his statements and understanding of the Application to Perform MAOF Transactions, **which are extremely high-risk.**

7. Instructions by the Client

- 7.1. **The Stock Exchange Member shall carry out transactions in the Account solely in accordance with the instructions of the Client or his legal representative, to be delivered to the Stock Exchange Member in accordance with the provisions of this Agreement.** The Client is entitled to change the names of those authorized to operate the Account on his behalf and/or their powers, by written

notice only, and subject to the execution of the documents used from time to time by the Stock Exchange Member.

7.2. Instructions for transactions in clients' accounts shall be delivered in accordance with the dates and hours of operation of the relevant stock exchange (hereinafter: the "**Date for Giving Instructions**" or the "**Instruction Date**").

7.3. Transactions at the Client's requests / instructions, submitted by phone and/or fax and/or email

7.3.1. Whereas the Client may, from time to time, provide Meitav Dash Trade with requests and/or instructions via phone and/or fax and/or email (hereinafter: "**Means of Communication**") to carry out transactions in the Account or in connection therewith, *inter alia*, any of the transactions/activities mentioned in the Agreement, and/or receive information and/or Investment Marketing Services (provided the Client executes a separate agreement for this purpose) in connection with any investment and/or realization of investments and/or failure to perform investments, in all types of assets, including securities, derivatives, fixed-term deposits, foreign currency deposits, provident funds, pension plans, future transactions, commodities, or rights to any of the foregoing as well as extremely high risk transactions. Therefore, the Client agrees that upon receipt of instructions via phone and/or fax and/or email (hereinafter: "**Instruction**") by the Stock Exchange Member, the following provisions shall apply:

7.3.2. In the event of giving an Instruction via Means of Communication, Meitav Dash Trade may take all actions required, and any such action shall be binding upon the Client.

7.3.3. All records of the Stock Exchange Member relating to the content of such Instruction, and the date on which it was made, shall serve as conclusive proof that application request has been made to Meitav Dash Trade by phone and/or fax and/or email, containing the above Instruction, both with respect to the content of the Instruction, the details provided therein and the date on which it was executed.

7.3.4. In any event where Meitav Dash Trade, at its discretion, there is a legal impediment to carrying out any Instruction, such Instruction shall be deemed cancelled and Meitav Dash Trade shall not be obliged to notify the Client thereof.

7.3.5. The Client assumes all risks involved in the transfer of Instructions by Means of Communications. The Stock Exchange Member shall be exempt from any liability for any damage, loss or expense that may be incurred by the Client, directly or indirectly, as a result of carrying out and/or failure to carry out any Instruction received by Means of Communication, *inter alia*, due to the lack of clarity of the Instruction or failure of the means of communication. If it turns out that such Instruction was directed to the Stock Exchange Member on behalf of the Client, or signed, by anyone not authorized to do so and/or if the Client's signature on the Instruction has been forged. The Client releases the Stock Exchange Member from any liability for damages incurred by it, if any, as a result of carrying out, or failure to carry out, the Instruction, as aforesaid. In addition, the Stock Exchange Member shall be exempt from any liability for any damage, loss or expense that may be directly or indirectly incurred by the Client as a result of a failure to carry out an Instruction delivered by Means of Communication due to any legal impediment to carrying out such Instruction, or if the Instruction is contrary to the internal procedures of the Company.

7.3.6. The Stock Exchange Member may at any time condition the execution of any Instruction provided by phone and/or fax and/or email of the Client performing a certain activity required at the Stock Exchange Member's discretion in order to enable the execution of said Instruction.

- 7.3.7. The Stock Exchange Member may, at any time, ignore any Instruction sent to it by the Client rather than act upon it, or only partially accept it, at its sole discretion, according to the circumstances and without prior notice obligation.
- 7.3.8. For the avoidance of doubt, it should be clarified that, in the event the Client notifies that he gave a power of attorney or permission to a person to operate the Account on his behalf (hereinafter: "**Authorized Person**"), such Authorized Person may provide the Stock Exchange Member with Instructions by Means of Communication and the provisions of this Agreement shall apply to any Instruction provided by the Authorized Person.
- 7.3.9. The Client acknowledges and agrees that the Stock Exchange Member's acceptance and activities based on the Client's Instruction in a certain case shall not be used as precedent nor evidence for the Stock Exchange obligation to act upon similar Instructions in other cases, regardless of the special circumstances of each case, and the Stock Exchange Member shall be entitled to choose at any time not to act upon such Instructions.
- 7.4. Instructions by Means of Communication shall be delivered to the Stock Exchange Member in accordance with its internal procedures as are from time to time in effect.
- 7.5. Notwithstanding the provisions of this Agreement, if the Account has a debit balance in excess of the Client's approved credit limit, if approved, or a debit balance of securities, or violation of the provisions of the law, the Stock Exchange Member may carry out transactions in the Account designated to minimize or revoke the violation, at its sole discretion and without being required to obtain the consent of the Client. Should the Stock Exchange Member act in accordance with this Section, the Client shall have no claim and/or action against the Stock Exchange Member in connection with such transactions.
- 7.6. Instructions through Meitav Dash Trade Online Trading Systems (hereinafter: the "**Trading System**"). The Client assumes full responsibility in connection with the risks involved in the use of the Trading System, and waives any claim and/or demand and/or action against the Stock Exchange Member in respect thereof.

Upon signing this Agreement, the Client shall receive a username and password from Meitav Dash Trade and be entitled to deliver Instructions for transactions in the Account through the Trading System and use the Trading System to obtain information on exchange rates and other information published by Meitav Dash Trade from time to time, all subject to this Agreement. The Client is aware that the information presented on the Trading System, including exchange rates and as provided in the Section regarding the Use of the Trading System, are designated only for the private use of the Client, and that the use thereof and/or reliance thereon in carrying out securities activities shall be the sole responsibility of the Client. Furthermore, the Client acknowledges that Meitav Dash Trade may publish, from time to time, on its Trading System, analysis and overviews concerning the securities market in Israel or abroad and/or specific securities and financial assets, in return for the consideration specified in the Fees Appendix, or free of charge, at its sole discretion.

7.7. Use of the Trading System

In this Section, "**Trading System**" means, any system that enables trading, including online trading system and trading system applications.

- 7.7.1. Whereas the Client wishes to use the System to carry out online transactions on the Stock Exchange, for the purpose of executing transactions in his account with the Stock Exchange Member; and whereas the Client desires to use the online system to keep track of his Account for the purpose of keeping up-to-date with the condition of the financial market; the Stock Exchange Member agrees to provide the Client with a system for executing transactions, as aforementioned, subject to the Client's representations and warranties pursuant to Section 7.7 above and below.
- 7.7.2. The Client hereby undertakes to become familiar with the systems and their methods of operation as well as possible functions thereof prior to commencing the use of the Trading System. The Service, as defined in Section 7.7.4 below, shall be obtained by the Client in accordance with guidelines and procedures, arrangements and directives, adopted or to be adopted from time to time by the Stock Exchange Member, subject to any law.
- 7.7.3. The Client acknowledges, agrees and understands that the Trading System was developed by third parties, in reliance on sources of information and systems of third parties beyond the Stock Exchange Member's Control and/or responsibility. The Client acknowledges, agrees and understands that the Stock Exchange Member and/or the software provider shall not be held responsible for computer or software malfunctions or any other fault in the Trading System, nor for the ways of connecting to the System and the transmission of Instructions and results through the Trading Systems.**
- 7.7.4. The Stock Exchange Member shall give authorization to the Client in order to connect to the Trading System, for one or more of the following services (1) receipt of updates on stock market trading, reviews of stock exchange trading activity and updates on the status of the Account; (2) delivery of trading instructions (hereinafter in this Section 7: the "**Service**").
- 7.7.5. The Client acknowledges that his Instructions are limited in relation to the maximum amount of each Instruction which can be sent through the System, as updated from time to time by the Stock Exchange Member. The Client is aware that the Stock Exchange Member may cause the execution, or non-execution, of any activity beyond the maximum amount permitted, and the Client shall have no claim, demand and/or action against the Stock Exchange Member and/or the software provider with respect to the execution or non-execution of any Instruction so given.
- 7.7.6. The Client hereby declares that he is aware that Meitav Dash Trade may, at any time, at its sole discretion, without having to give reason, cancel the delivery of the System to the Client.
- 7.7.7. Instructions given by the Client contrary to the provisions contained in the authorizations to receive the Services pursuant to this Section, constitutes a fundamental breach of the Services Agreement, and the Client shall be held solely responsible for the execution and/or non-execution of such Instruction by the Stock Exchange Member and/or the software provider.
- 7.7.8. The Client acknowledges that, prior to giving an Instruction through the Trading System, it shall be his responsibility to ensure that there is sufficient balance to cover such Instruction, or appropriate and sufficient securities. Any breach of this provision shall be a fundamental breach of the Agreement, and the Stock Exchange Member shall be entitled, without derogating from the following, to immediately terminate the provision of the Service. In addition and without derogating from the foregoing, the Stock Exchange Member may prevent the transfer of the Client's Instructions for carrying out transactions resulting in an overdraft in the Account. The Client shall repay any such overdraft immediately upon receipt of demand from the Stock Exchange Member. For purposes of this Section, "**overdraft**" – any debt in the Account except for overdraft

approved by the Stock Exchange Member. Without derogating from the above, all other provisions of the agreement between the Client and the Stock Exchange Member shall apply to all matters pertaining to the overdraft approved by the Stock Exchange Member.

7.7.9. The Client acknowledges that certain securities entitle the holders thereof to rights that may expire unless exercised by the holders, such as, but not limited to, convertible securities, bonds, rights, warrants and securities that are subject to tender offers. The Client assumes absolute responsibility to be familiar with the composition of the securities account held by the Client and all the rights attached to the different securities, and the terms thereof. The Client shall be held fully responsible for giving, or not giving, an Instruction with respect to the securities and the exercise and expiration dates thereof, *etc.* and releases the Stock Exchange Member from any liability for activities carried out with respect to any such securities. The Client understands and affirms that the Stock Exchange Member is not subject to the obligation to notify him of the terms attached to the securities, *inter alia*, terms relating to expiration dates, conversion and exercise, *etc.*

7.7.10. The Client is aware that the Trading System shall be available to him solely for the purpose of the Services defined in this Agreement and for his own use only.

7.7.11. The Client declares that he is aware that Meitav Dash Trade has agreed to provide him with Services through the System, *inter alia*, based on his obligation not to raise against it any claims and/or actions relating to the use thereof. The breaching of this obligation by the Client shall entitle Meitav Dash Trade to agreed and predetermined indemnification in the amount of the expenses and legal expenses incurred by Meitav Dash Trade due to the breach.

7.7.12. It was further brought to the attention of the Client that the Stock Exchange Member will provide support services in connection with the Trading System and in the event of malfunctions and/or if support services are necessary, the Client shall apply to the Stock Exchange Member and act upon its instructions. The Client is aware that transactions in violation of provisions, guidelines or guidance and/or any attempt to repair the failure other than through the Stock Exchange Member may result in the delivery or non-delivery of Instructions and/or execution or non-execution of certain transactions, and the Client shall be held solely responsible for it. The Client shall have no claim, demand or action against the Stock Exchange Member and/or software provider in connection with said interface and/or anything arises therefrom and/or with respect to the support services or anything arises therefrom.

7.7.13. "**Secret Password**" – in order to obtain the Service, the Client shall receive from the Stock Exchange Member safety instructions and measures, including a personal username together with passwords (hereinafter, collectively: the "**Password**"). The Client is aware that the Service will only be provided by using the Password. The Client shall be solely responsible for keeping the Password confidential and not disclose it other than to those authorized. The Client shall bear full responsibility for any direct or indirect expense and/or damage incurred by the Client and/or the Stock Exchange Member and/or the software provider as a result of an unauthorized person using the Password. The Client hereby undertakes to immediately notify the Stock Exchange Member of any suspicion that the Password was disclosed to an unauthorized person.

7.7.14. Transmission of Instructions –

7.7.14.1. The Client hereby declares that he has all the required information, including with respect to the Stock Exchange trading technique.

7.7.14.2. Transmission of Conditional and/or Complex Instructions -

- 7.7.14.2.1. The Client is aware that the Trading System allows transmission of conditional/complex Instructions. The Client hereby affirms that he is aware of the quality and nature of conditional/complex Instructions and that conditional Instructions are selling/buying instructions that are conditional on the existence of a certain price per security or other conditions (hereinafter: "**Conditional Instructions**").
- 7.7.14.2.2. The Client hereby confirms that he assumes full responsibility for any damage that may be incurred by him or by third parties as a result of using the System to transfer complex / Conditional Instructions and hereby absolutely and irrevocably releases Meitav Dash Trade and the software provider from any liability in respect of the use of the System, including but not limited to, for any damage incurred should Instructions not be transmitted and/or executed for any reason whatsoever, and the Client undertakes not to bring any claim or action against Meitav Dash Trade and/or the software provider in connection with the use of the System and damages that may be incurred as a result of the use thereof, *inter alia*, giving Instructions for conditional transactions and the failure to comply therewith.
- 7.7.15. **Ownership and Right of Use** – the Client hereby declares that it is aware that the Trading System is not his private property and he neither has nor will have any proprietary right therein. The Client undertakes not to use the software other than for obtaining the Service pursuant to the terms set forth in this Agreement. The Client acknowledges and agrees that the only right the Client may have with respect to the software is the right to use it in accordance with authorizations defined by the Stock Exchange Member, and such use shall be made in compliance with the rules and guidelines received and to be received from time to time by the Client.
- 7.7.16. **Execution of Trading Instructions** – the Client hereby declares that he is aware that a trading instruction given by him shall only be deemed valid upon receipt of the Stock Exchange's confirmation of receipt thereof, and he undertakes to verify acceptance of said confirmation with respect to any trading instructions given by him. The Client undertakes that, if there is any concern that a trading instruction he sent to the Stock Exchange has not been approved and/or carried out, including any concern and/or information regarding a failure in the Trading System and/or communication system and/or the Internet, the Client will immediately contact the Stock Exchange Member by phone to inquire the matter and/or resend the Instruction. In any such event, the Client shall bring no claim and/or action against the Stock Exchange Member and/or the supplier and/or the software provider in connection with the execution or non-execution of any Instruction given by him.
- 7.7.17. **Exemption from liability** – the Client hereby declares that he is aware that the use of the Trading System involves many risks, both due to the technology involved and other human factors operating through the Internet and other third parties. The Client hereby assumes full responsibility for such risks and any possible results thereof, including misuse of passwords and/or disruption in receiving the Service and/or flaws in defining data and/or in the manner of reporting data as well as in the credibility, transfer, reception or execution thereof, *inter alia*, in the timing and/or processing of the transfer, and including malfunction in the reception of trading instructions and/or execution confirmations and/or problems in recording user instructions and/or the forgery thereof. Without derogating from this Section 7.7 and its subsections, the Client hereby affirms that he is well familiar with the methods for operating online trading measures, including and in particular through the System provided to him by the Stock Exchange Member, and he will have no claim and/or demand against the Stock Exchange Member and/or the supplier and/or the software

provider in respect of the nature or quality of the System, the definitions contained therein and/or the manner of operation thereof. The Client hereby waives any claim and/or action against the Stock Exchange Member and/or the software provider in respect of the provision of the Service and/or anything related thereto and/or involved therein *inter alia* due to the occurrence of said risks. Without derogating from the foregoing, the Client hereby releases the Stock Exchange Member and the software provider from any liability for any direct or indirect damage, including loss of potential profit, expenses and payments incurred by the Client as a result of receiving the Service through the Trading System, due to the execution or non-execution of trading instructions, as a consequence of the use and/or failure of the Means of Communication, hardware and computer systems by the Stock Exchange Member, the software provider and/or failures the Stock Exchange computers and/or any other reason. The Client hereby declares that he is aware that as a result of the use of online communication channels, details relating to the Client's Account may be revealed to third parties, and he shall have no claim and/or demand against the Stock Exchange Member and/or the software provider in connection therewith.

- 7.7.18. **Validity** – the validity of the right to use the System/interface is subject to the validity of the Account Opening Agreement executed with the Stock Exchange Member. Nevertheless, and regardless of the continued validity of the said Opening Account Agreement, the Stock Exchange Member may, by seven (7)-day written notice, terminate the provision of the Services, and in such case, the user will return to the Stock Exchange Member the means provided to the Client to carry out the trading activity, including software, hardware, passwords, etc. Nothing in the foregoing shall derogate from the right of the Stock Exchange Member to suspend and/or cease, without prior notice, the provision of the Service, in any case of suspicion of breach of any obligation under this Agreement and/or unlawful use and/or use not in good faith, of the Online Trading System, by any person whatsoever.
8. The Client's Activity by Giving Direct Instructions to the Securities Broker Abroad (hereinafter: the "Foreign Broker") – A Client seeking to engage in securities and/or financial derivatives abroad (hereinafter: "**Overseas Activity**") through a Foreign Broker, shall, after obtaining Meitav Dash Trade's approval for such Activity at its absolute discretion, sign the Appendix for Direct Activity through a Foreign Securities Broker, as a prerequisite for commencing Overseas Activity. Having signed the Appendix for Direct Activity through a Foreign Securities Broker, the Client shall be allowed to transmit Instructions for Overseas Activity and said Activity will be carried out in accordance with the provisions of the Appendix, including (and without derogating) with respect to the limits of the authorization granted to the Client, by delivery of notices as well as the Client's undertaking to indemnify Meitav Dash Trade for said Activity and an undertaking to refrain from filing claims against Meitav Dash Trade in respect of such Activity.
9. **Fees, Payments and Collection**
- 9.1. In return for managing the Account, the Client undertakes to pay to the Stock Exchange member salaries and fees in respect of transactions and activities carried out in the Account, in accordance with the details provided in the Agreement's Fees Appendix.
- 9.2. Performance Fees specified in the Fees Appendix will be charged at the earliest possible, and to the extent possible, in accordance with the Company's procedures, for transactions actually performed, according to the value of the transaction and/or the amount of units for which the transaction is executed, as applicable, or otherwise as agreed by Meitav Dash Trade and the Client. Additional fees to be agreed by the Stock Exchange Member and the Client, such as handling fees,

will be calculated on a monthly basis for the preceding month, as specified in the Fees Appendix or otherwise as agreed with the Client.

- 9.3. In addition to the foregoing, Meitav Dash Trade is entitled to charge the Client with all direct expenses actually incurred for the purpose of providing the Services, including delivery expenses, expenses arising from the exercise of options and the conversion of bonds, differences arising from foreign currency conversion, and expenses arising from the collection of interest, dividend and redemption.

Further to the above, the Client shall bear any expense and/or payment to third party, made by the Stock Exchange Member in respect of transactions executed in the Account for the Client, including any fees or payments involved in the exercise or conversion of securities or options or futures, etc., provided such expense is not included in the fees and payments set forth in the Fee Appendix. It is hereby clarified that the Stock Exchange Member is exempt from prior notice regarding the collection of fees, as aforesaid, which are charged by third parties from the Stock Exchange Member (including fees paid by the Stock Exchange Member to the Foreign Broker). It should be clarified that the Stock Exchange Member shall give the Client prior notice of any change in the fees charged from the Client as provided in Section 9.4 below, except for changes in fees paid by the Stock Exchange Member to third parties as aforesaid.

- 9.4. The Stock Exchange Member may, from time to time, change the rate of each of the fees set out in the Fees Appendix and collect additional fees and payments which are currently not available with the Stock Exchange Member but will be available and acceptable on any future date, provided that the Client has given written notice (*inter alia*, as part of the periodic reports sent to clients), at least 7 days in advance, except with respect to any reduction or decrease in the rate of fees, which does not require such notice.

- 9.5. For the purpose of executing all the payments that Meitav Dash Trade is entitled to receive from the Client and the repayment of credit provided to the Client, the Client hereby gives his consent and irrevocably authorizes Meitav Dash Trade to sell or exercise assets and funds held in the Account, at its sole discretion, to the extent required to make the payments or repay the credit, as aforementioned.

- 9.6. The Client hereby declares that he is aware and agrees that in return for the Services performed by Meitav Dash Trade for the Client in connection with the Account, it may receive, from time to time, in addition to said payments and fees, other benefits, including distribution fees with respect to the offered securities, *inter alia* under prospectus, or benefits from banks and/or stock exchange members and/or Foreign Brokers, including interest rate, exchange rate and fee differentials, as applicable. The Client affirms and confirms that he is aware and accepts that Meitav Dash Trade may pay, and pays from time to time, amounts to third parties at its sole discretion, including in connection with the Client being an account holder with the Stock Exchange Member and the management of the Client's Account with the Stock Exchange Member.

9.7. Credit (Securities)

- 9.8. The Client undertakes to repay to Meitav Dash Trade any amount charged to the Client's Account for any reason whatsoever, *inter alia*, as a result of full utilization of the approved credit limit or credit granted without approval.

- 9.9. The Client undertakes that all the activities related to his Account with Meitav Dash Trade, in accordance with this Agreement and the Appendices thereto, shall only be carried out within the

limits of the amounts available or to be available from time to time in the Account, and the Client shall not exceed such limits, unless a credit has been approved for the Client within the framework of its activity as stock exchange member, subject to the signing of a Credit Appendix and all related documents. If such credit has been approved for the Client, the Client shall be allowed to execute transactions for the investment portfolio up to the full credit limit approved for the Client, in such a manner that as a result of the Client's activities, the account will not have a debit balance beyond the approved credit limit, all subject to the Client's Instructions and the provisions of the Stock Exchange Rules.

- 9.10. Meitav Dash Trade may take actions and execute transactions in the Account for the purpose of exercising the lien. Without derogating from the foregoing, Meitav Dash Trade shall be entitled to take any action in the Account for the realization of assets, all or part thereof, in order to collect the Client's debt that have reached maturity, and such action shall be deemed to have been taken in accordance with the Client's Instruction and included in the authorization given to the Meitav Dash Trade to carry out transactions in the Account pursuant to this Agreement.

10. Joint Account

Should the Account be a joint account, then, in addition to the above and below provisions, the following shall apply:

- 10.1. Any agreement between the holders of the Account shall not be binding on Meitav Dash Trade, whether or not it was aware of the content of such an agreement, unless Meitav Dash Trade's consent to act according to such an agreement has been expressly granted in writing.
- 10.2. Meitav Dash Trade shall act in accordance with the Instructions of a single partner and/or partners (jointly and severally). Instructions delivered to Meitav Dash Trade by any of the partners in the Account shall be binding on all the partners in the Account for all intents and purposes. The appointment of a legal representative or other representative by a partner shall be made by written notice, in the form approved by Meitav Dash Trade and signed by one of the partners in the Account.**
- 10.3. The assets in the joint account and any right of the Account holders towards Meitav Dash Trade shall be deemed, with respect to the relations between the Account holders and Meitav Dash Trade, to refer to all Account holders jointly and each of them severally, regardless of the identity of the Account holder who actually deposited the funds or if he held the funds before depositing them in the Account.
- 10.4. All the partners in the Account shall be liable and responsible, jointly and severally, for the fulfillment of all the Client's obligations to Meitav Dash Trade, which arise from the Account and/or related to the management thereof and/or to any other agreement between the parties. The signatory rights on the joint Account and the right to give Instructions to Meitav Dash Trade, in all matters pertaining to the Account, shall be as specified in the Securities Portfolio Opening Form, signed by all the holders of the Account, or in accordance with other written notice signed by all the holders of the Account and approved by Meitav Dash Trade.
- 10.5. In the event of the death of any of the Account holders, the other holders of the Account shall promptly give written notice thereof to Meitav Dash Trade.
- 10.6. **Longevity Clause** – whenever the number of partners in the Account is reduced, due to death, then the other living partners or anyone acting on their behalf shall be entitled to continue to execute

transactions in the Account, including for their own benefit, but excluding the withdrawal and/or transfer of funds to another account. The deceased's heirs and estate administrators and successors (hereinafter: the "**Heirs**") shall have no right to operate the Account before a probate or a succession order is issued, in accordance with any law and to the satisfaction of Meitav Dash Trade. Furthermore, during the said period, the Heirs shall have no claim, cause, action or demand against the Stock Exchange Member and the Stock Exchange Member shall not be responsible to them for matters relating to the Account management.

It shall be clarified that the provisions of this Longevity Clause shall only apply to the relations between the Stock Exchange Member and its clients, without any determination and/or power to change the ownership relations and the rights arising therefrom, between the joint account holders or between them and their Heirs, and nothing in these provisions, in and of themselves, shall constitute a determination of the ownership of the funds in the Account at the time of death and thereafter.

- 10.7. Additionally, in the event where the Stock Exchange Member executes a transaction in the Account pursuant to the Instruction of any of the partners in the Account, and such Instruction is contrary to the provisions of the law and/or agreement between the partners in the Account and the Stock Exchange Member, as applicable, the Stock Exchange Member shall not be held liable to the remaining Account holders in respect of such Instruction and the results thereof.
- 10.8. The Stock Exchange Member may deviate from this Section only after obtaining the prior written consent of all the partners in the Account or as per the instruction of a competent authority.

11. The Death of an Individual Client

- 11.1. In any event where the Stock Exchange Member finds out of the death of a client (hereinafter: the "**Deceased**"), the Stock Exchange Member shall act, to the extent possible under the circumstances, in accordance with the Stock Exchange Rules. It is hereby clarified that, neither this Section nor the transactions executed thereunder by the Stock Exchange ensure the preservation of the value of the Deceased's account.
- 11.2. The Stock Exchange Member shall have no liability of any kind whatsoever for the results of the transactions in the Deceased assets, as provided in Section 11.1 above, and the estate, and the Heirs of the Deceased shall have no claim and/or demand and/or action with respect to such transactions and/or results and/or damages, due to the Stock Exchange Member's transactions as provided in Section 11.1 above.

12. Representative on behalf of the Client

- 12.1. The Client may appoint an agent or authorized representative on his behalf (hereinafter: the "**Representative**") who may give Instructions to Meitav Dash Trade for executing transactions in the Account. The appointment of the Representative shall be made by written notice to Meitav Dash Trade, signed by the Client, in the form acceptable by Meitav Dash Trade, together with a copy of the authorization granted to the Authorized Representative or otherwise as determined by Meitav Dash Trade, provided the appointment is made in compliance with the procedures prescribed in the Prohibition on Money Laundering Law, 5760-2000, and the orders promulgated thereunder.

13. Confidentiality, Used of Data and Databases

- 13.1. The Client states that the provision of identifying details and other information to Meitav Dash Trade is made of his own free will and he is aware that said details are required for the Company to make decisions regarding the various services provided to the Client under this Agreement, the scope thereof and the manner of providing them. The Client acknowledges and agrees that details and information provided to Meitav Dash Trade and other data related to the Account will also be stored, in whole or in part, in databases on magnetic and/or optical media and are designed to be processed through the computer system of the Client and/or through anyone on its behalf and/or entities acting on behalf of Meitav Dash Trade, that are only engaged in the operational, technical and marketing aspects of the Services rendered by Meitav Dash Trade.
- 13.2. Meitav Dash Trade shall keep confidential any information provided to it by the Client with respect to the details of both the Client and the Account, as well as any information arising from the Services rendered under this Agreement, and shall not make any use thereof other than as required, at its sole discretion, for the provision of the Services, subject to the disclosure and reporting obligations imposed on Meitav Dash Trade by any law, including the provisions of the Stock Exchange Rules and its guidelines, and the Client's consents as set out above and as may be given from time to time.
- 13.3. The Client is aware that Meitav Dash Trade operates a Call Recording System for the purpose of the Services and/or to improve the service to the Client, and it may record, at its sole discretion, telephone conversations between the Client and anyone on behalf of Meitav Dash Trade for documentation and control purposes. The Client is further aware that Meitav Dash Trade's data systems contain computerized tracking processes to monitor transactions carried out in the accounts.

14. Information Security

- 14.1. The Client has been informed that the Stock Exchange Member's data systems consist of hardware, software and communication networks exposed to risks inherent in the Internet in particular and in computer systems in general, such as: hostile entities hacking databases or servers, communication line tapping, virus and Trojan horse insertion, online fraud (Phishing), systems disruptions, systems availability, etc.
- 14.2. The Stock Exchange Member invests many resources and efforts, using security measures and systems to secure the client's Activity and maintain data privacy and confidentiality. The main measures are as follows:
- 14.3. **Protection components** – using a variety of filtration components for communication systems (such as firewalls, routers, etc.) as well as protection and filtration components in terms of infrastructure and applications.
- 14.4. **Identification when logging into the system** – with personal username and password.
- 14.5. **Activity Log** – recording and documenting user events.
- 14.6. **Physical protection** – the servers are located in the Company's datacenter, secured against unauthorized entry.
- 14.7. The Client was informed that in order to mitigate the risks, clients must ensure data security and be updated from time to time of the Company's guidelines, inter alia its guidelines and recommendations for securing personal computers, as set forth below:

- 14.7.1. It is recommended to use an antivirus software and update it on an ongoing basis.
- 14.7.2. It is recommended to use anti-spyware software on your PC.
- 14.7.3. It is recommended to use a personal firewall software on your PC.
- 14.7.4. It is recommended to use a new version of the browser.
- 14.7.5. It is recommended to update the operating system, browser and other shelf software with the adjustments published from time to time.
- 14.7.6. It is recommended not to install unfamiliar software or software from an unreliable source.
- 14.7.7. It is recommended to refrain from downloading unfamiliar files from the Internet.

Guidelines and recommendations for keeping confidential the Client's identifying information are set forth below:

- 14.7.8. Identifying information used for accessing the System is personal and confidential. The use of the password is personal and not transferrable.
- 14.7.9. Identifying information should not be kept on your PC for fear of exposure.
- 14.7.10. It is necessary to avoid choosing a password that can be easily recovered or copied, which contains personal details such as your given name, date of birth, etc.
- 14.7.11. It is recommended to avoid using the password for the website when logging into the system/other websites.

14.8. It is hereby clarified that nothing in this Agreement shall derogate from the liability of the Stock Exchange Member and/or the Client for damages that may be incurred by the Stock Exchange Member and/or the Client, due to the access options provided to the Company's clients for accessing the information systems.

15. Reporting and Notices

- 15.1. The Stock Exchange Member shall provide to the Client regular reports, as required by the provisions of the Stock Exchange Rules and under any law. The Client shall notify the Stock Exchange Member of any inconsistency and/or failure to receive regular reports within 30 days of receipt of reports or of the date on which he should have received the reports, as applicable. Where the Client expresses no reservation within the said timeframe, then the relevant report or documents shall be deemed to be agreed upon and acceptable to the Client.
- 15.2. Any notice from the Stock Exchange Member to the Client shall be delivered to the address appearing in the Introduction and Preamble of this Agreement. A notice shall be deemed to have been received by the Client at the end of three business days of the mail delivery or upon the personal delivery thereof, if delivered by courier.
- 15.3. A notice sent from the Client to the Stock Exchange Member shall be deemed to have been received only if the Client has a delivery confirmation form, signed by the Stock Exchange Member.
- 15.4. The parties hereby undertake to notify each other in writing of any change in the addresses specified in the Introduction to this Agreement.
- 15.5. **Reports via Email** – by signing the place designated for his signature on the Reporting Appendix of this Agreement, the Client authorizes the Stock Exchange Member to provide him with regular

reports, as required by law, via electronic mail, to the Client's email address specified in this Agreement, in lieu of sending the reports via mail

- 15.6. **Reports via the Stock Exchange Member's Website** - by signing the place designated for his signature on the Reporting Appendix of this Agreement, the Client authorizes the Stock Exchange Member to provide him with regular reports, as required by law, on the Stock Exchange Member's website or its online trading website (hereinafter: the "**Website**"), in lieu of sending the reports via mail.
- 15.7. It should be clarified that, notwithstanding the approvals and consents granted under Sections 15.5 and 15.6 above, the Stock Exchange Member reserves the right to send reports by mail, at all times.
- 15.8. **Reports to Institutional Clients**, as defined in the Securities Regulations (Manner of Offering Securities to the Public), 5767-2007 (hereinafter: "**Institutional Investor**") –an Institutional Investor client may receive reports from the Stock Exchange Member in a different manner and at a different frequency than prescribed in the Stock Exchange Rules, so long as such reporting arrangements are established in writing by the Institutional Investor and the Stock Exchange Member (hereinafter: "**Reporting Arrangements**").

The Institutional Investor hereby declares that he is aware that, where the Stock Exchange Member and a client which is an Institutional Investor have established, in writing, different Reporting Arrangements, such Reporting Arrangements are not in accordance with the provisions of the Stock Exchange Rules regarding the delivery of reports to all the clients and that he agrees thereto.

16. General

Meitav Dash Trade may in the future assign its obligations and rights arising from this Agreement to another company that holds all the required permits to furnish the Client with the Services set out in this Agreement, provided that the other company assumes all obligations and liabilities previously assumed by Meitav Dash Trade pursuant to this Agreement.

- 16.1. Should the Stock Exchange Member become aware of any class actions, the Stock Exchange Member or anyone on its behalf will notify the Client of such class actions that are relevant to the Account and the Client shall have no claim and/or demand in connection thereto.
- 16.2. The jurisdiction over any dispute arising from this Agreement shall be granted solely to the competent courts of Tel Aviv District.
- 16.3. By signing this Agreement, the Client confirms that he received a copy of this Agreement and the Appendices thereto.

And in Witness Whereof the Parties Undersigned have signed this Agreement:

Meitav Dash Trade Ltd.

Client Signature

Client Signature

Client Name

Client Name

For Office Use Only

I am (Meitav Dash Employee name) _____ confirm the following :

I performed face to face identification of the owner of the account and to the authorizes signatories as described in the introduction, against original ID card/papers or authorized copy of it, for each entity.

Photocopy of the ID card/papers I transferred to the Back office is a photo of the original ID card/paper or original copy of it.

Meitav Dash Employee signature

Appendix to Account Opening Agreement –

Terms and Conditions for opening an account with the Stock Exchange Member (hereinafter: the "Agreement")

Fees

The following are fees and payments to which Meitav Dash Trade Ltd. is entitled from the Client in consideration for the Services (subject to the terms of the Agreement).

It should be emphasized that the provisions of this Appendix do not include commissions, fees and other payments not within the control of Meitav Dash Trade Ltd., which are collected from the Client and paid to stock exchanges, market makers, brokers, correspondents, fees, etc., including foreign exchange taxes and ADR fees.

Upon the transfer of securities, the Client will be charged fees for transferring securities and financial assets, based on the purchase/sale rates agreed with the Client upon the opening of the portfolio, as specified in this Appendix to the agreement or according to the rates acceptable from time to time to the Stock Exchange Member.

The trading fee for Tracking Financial Instruments shall be based on the underlying asset.

Trading on the Tel-Aviv Stock Exchange:	
Shares and convertibles	____%
Bonds	____%
Treasury Bills	____%
Minimum performance fee	NIS ____
Maof options	NIS ____ per option

Trading on U.S. Exchanges:	
Shares and ETFs	Method A ____% but not less than ____\$
	Method B ____ cent per share but not less than \$____
Options	\$ ____ per option but not less than \$ ____ per transaction
Unregulated trading through market makers or ECN trading (specifically in the case of Pre/After market) will be charged an extra 1 cent per share.	

Payment Handling Fees:	
Dividend payment	____%
Interest payment	____%
Payment for bonds / treasury Bills redemption	____%
Securities custody fees	____%
Investment marketing services	

Payment Handling Fees (monthly):	NIS 19.65
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Trading System User Fee

MAOF options streaming _____

Full streaming _____

Orbits System for advanced trading _____

*Debit interest on approved credit Prime + 3.95%

NIS withdrawal fee exempt

Foreign currency withdrawal fee 15 units in withdrawal currency

The fee for trading on international exchanges (the U.S. is excluded) is not uniform, thus the Client should check the fee rates prior to executing the transaction.

The Stock Exchange Member may change, from time to time, the rate of each of the fees set out in this Appendix and charge additional fees and payments, which currently are not applicable but may be in the future, provided the Stock Exchange Member gives written notice of at least 7 days, other than with respect to reduction or decrease in fee rates, which requires no such notice.

*Additional interest will be charged on overdraft balances, as shall be customary from time to time to the Stock Exchange Member.

Client Signature

Client Signature

DATABSASES

I hereby certify that I am aware that the information provided or to be provided by me as well as information about me that may be disclosed to the Company (hereinafter: the "**Information**"), shall be held and kept in the Company's database or databases of operating companies acting on its behalf or related parties thereof and/or anyone on their behalf.

Consent for use of information and receipt of advertising materials

I hereby confirm that the Information may be provided to other companies in Meitav Dash Investments Ltd. (hereinafter: the "**Group**") and other parties, inter alia, for purposes of marketing and advertising financial and other products and services on behalf of the Company or related companies within the Group, either by way of direct marketing services or otherwise, including text messages, emails, fax and automatic dialing systems.

I am aware that I can retrieve my consent at any time by calling the Company at 03-7903555.

Client Signature

Client Signature

Client's request to receive voting papers, position papers and ownership certificates for shareholders of a public company

Whereas pursuant to the Companies Regulations (Written Votes and Position Papers), 5755-2005 (hereinafter: the "**Regulations**"), the Client, as the holder of a securities portfolio/account who holds, or may from time to time hold, securities listed on the Stock Exchange in Israel, may vote at a general meeting of a public company traded in Israel, the securities issues by which are held by the Client, in writing or via the Website, on material issues stipulated in the Companies Law. In view of the foregoing, the Client requests the Stock Exchange Member to receive voting papers, position papers and ownership certificates for shareholders of a public company, as per the following alternatives:

Voting Paper and Position Paper – please mark the desired alternative:

- The Client would like to receive a link to voting and position papers on the Securities Authority's website by email. At no charge. The Client is responsible to notify Meitav Dash Trade of any change in his address or Email Address.
- The Client is not interested at all in receiving links or voting papers and position papers as aforesaid

Certificate of Ownership for Voting Purposes - please mark the desired alternative

- The Client would like to receive certificates of ownership by mail, against delivery fees. Delivery fee will be collected for each notice separately, by charging such fee from the Client's account.
- The Client will notify the Stock Exchange Member, to its offices in order to receive a certificate of ownership for the purpose of voting. If and when interested, at a general meeting of a public company, at no charge.

* The Client may, from time to time, change his instructions by signing the relevant application form, and they will apply to general meetings, the record date of which occurs after the change.

Delivery of Reports by Electronic Means

- Delivery of reports by electronic mail** – I hereby authorize the Stock Exchange Member to provide me with regular reports, as required by law, via electronic mail, to the Email Address stated in this Agreement (hereinafter: the "**Email Address**"), as set forth below:
1. I will provide the Stock Exchange Member with confirmation, by a return email, in respect of each report and/or notice sent to me by email, indicating that I have received the notice (hereinafter: the "**Confirmation**").
 2. I agree that the delivery of reports by email is in place and in lieu of delivery thereof by mail or hand delivery, except in the case of non-receipt of the Confirmation.
 3. I am aware that I may instruct the Stock Exchange Member to send reports and notices by mail rather than by email, at all times.
 4. I will notify the Stock Exchange Member in writing of any change in the Email Address, immediately upon finding out about the change, and shall have no claim and/or demand and/or action against the Stock Exchange Member with respect to the delivery of the report to the Email Address stated in this Agreement, unless I notify of any change
 5. I will notify the Stock Exchange Member, immediately upon being informed, of any malfunction that does not allow opening the file containing the report and/or any fault or disruption that prevents reading the content thereof or whenever suspicion of disruptions in the report is raised.
 6. The Client is aware that the Stock Exchange Member has no ability to control the identity of the person opening the email sent to the Client's Email Address, and that during the transmission of the email the message may reach third parties, and the Client shall have no claim and/or demand against the Stock Exchange Member with respect to the opening and/or arrival of the file by or to any person who has not been authorized by the Client.
- Delivery of reports through the Stock Exchange Member's Website** – I hereby authorize the Stock Exchange Member to provide me with regular reports, as required by law, through its website (hereinafter: the "**Website**"), under the terms set forth below:
1. I will provide the Stock Exchange Member with confirmation in respect of each notice sent to me through the Website, indicating that I have receive the notice (hereinafter: the "**Confirmation**").
 2. Notices approved by me, as aforesaid, shall be in place and in lieu of delivery of notices and/or reports via mail.
 3. I am aware that I may, at any time, instruct the Stock Exchange Member to send the reports and/or notices by mail.
 4. I will notify the Stock Exchange Member, immediately upon being informed, of any malfunction that does not allow to view the notice on the Website and/or any fault or disruption that prevents reading the content thereof or whenever suspicion of disruptions in the report or notice sent through the Website is raised.

Client Signature

Client Signature

Client's request to receive notifications of transactions executed for him in the Account

Pursuant to the provisions of Section 27, Chapter E of the Guidelines under the First Part of the Rules and Regulations of the Tel Aviv Stock Exchange Ltd. (hereinafter: the "**TASE**"), an interested client may ask Meitav Dash Trade to provide him with written notification of each transaction or activity executed on his behalf, within ten day of the date of the transaction/activity. In view of the foregoing, the Client agrees that Meitav Dash Trade will furnish the Client with a detailed report on transactions or activities executed in his investment portfolio, together with an account of securities and other financial assets held in his account and the balance in his monetary account, which will be sent to the Client on a monthly basis, notwithstanding the provisions of Section 27, Chapter E of the Guidelines under the First Part of the TASE Rules and Regulations, as aforesaid.

Client Signature

Client Signature

Appendix J to Account Opening Agreement - with the Stock Exchange Member (hereinafter: the "Agreement")

Affirmation of a Beneficiary and a Controlling Owner

I _____ (full name / corporation name), bearer of identity number / company number _____, hereby declares that in account no. _____:

- There is no beneficiary of the rights embodied in the account other than the account holders.
- There is no beneficiary other than the person performing the transaction, in transactions that are not performed within the context of any specific account.
- The account is an account managed by a party appointed by a court, a religious court, the head of court execution, the Registrar of Estates, or any other official state body determined by the chairman of the Securities Authority. Documentation is attached.
- The account is managed for community purposes, for the benefit of a large group or an undefined group of beneficiaries, and the balance of the account at the end of any business day, and any transaction in the account will not exceed NIS 50,000.
The purpose of the account is: _____
- The account is managed for community purposes, for the benefit of a large group or an undefined group of beneficiaries (subject to approval by the person responsible for compliance with the duties pursuant to section 8 of the Law);
The purpose of the account is: _____
- There is a beneficiary of said rights, but the details of his identity are not yet known.
The reason is: _____
I undertake to furnish the details of the beneficiary immediately upon becoming aware of his identity.
- The beneficiaries in the transaction/account are:

Name	Identity number*	Date of birth/incorporation	Gender

- There is no controlling owner of the corporation.
- The controlling owners of the corporation are:

Name	Identity number	Date of birth/incorporation	Gender

I undertake to inform the Stock Exchange Member in writing as soon as possible of any change in the details given above. I acknowledge that giving false information, including failure to provide updates of any detail requiring reporting, with the intent of evading reporting or causing incorrect reporting pursuant to Section 7 of the Law, is a criminal offense.

_____ Date Client signature

* Including the name of the country where the identity document was issued.

Appendix I-2 to the Agreement for opening an account with the Stock Exchange Member (hereinafter: "the Agreement")

Power of Attorney for a proxy on behalf of the client who is not an Employee of Meitav Dash Trade Ltd. and is not an owner of License for Investment Portfolio Management

1. The Client notifies Meitav Dash Trade, and Meitav Dash Trade notes that the Client appoints _____, ID number _____, as delegate on his behalf (hereinafter: "**the Delegate**"), to give instructions and to act in the account, and as evidence for that, he is signing on this page below. The Client hereby declares that he knows that the Delegate is not an employee of Meitav Dash Investment House Ltd. and does not own a license of Investment Portfolio Management as defined in the Regulation of Investment Advice, Investment Marketing and **Investment Portfolio Management** Law, 5755-1995 (hereinafter: "**the Advising Law**").
2. The Delegate is entitled to give any instruction for execution in the account, including an instruction for changing the investment policy and an instruction to withdraw assets from the account.
3. The appointment of a Delegate as aforesaid does not derogate in anything from the Client's authority to keep provide instructions and execute actions in the account, all as specified in the Agreement. It is hereby clarified that in case of receiving contradicting instructions from the Client and from the Delegate, Meitav Dash Trade will act upon the instructions of the Client only. However, if the instruction of the Delegate is received by Meitav Dash Trade before the Client's instruction that contradicts the instruction of the Portfolio Manager, and Meitav Dash Trade will carry out the instruction of the Delegate, no liability will apply to Meitav Dash Trade for executing the instruction of the Delegate, which contradicts the instruction of the Client.
4. The provisions of clause 9 of the Agreement shall apply to instructions provided by the Delegate.
5. The Client agrees that Meitav Dash Trade shall not be liable in any event where the Delegate has deviated from his authority or acted against the fidelity duty or any other duty imposed on him, if any, toward the Client, and that every action as aforementioned of the Delegate will bind the Client in every respect. The Client exempts Meitav Dash Trade from any liability for any damage, expenses and payments which may be incurred to the Client, directly or indirectly, due to the management of the investment portfolio by the Delegate.
6. The Client's signature on this Appendix constitutes an approval on his part that he agrees to the aforesaid therein.
7. The Delegate hereby declares that he complies with all the duties applying to him by virtue of the Regulation of Investment Advice, Investment Marketing and Investment Portfolio Management Law, 5755-1995. If the delegate does not hold a valid Investment Advising license, he shall not manage investment portfolios and will not advise for more than five clients, including beneficiaries, during a calendar year.
8. Management Fees and Commission Differentials to the Investment Advisor
Without derogating from the aforesaid in the agreement regarding commission and payments, it shall be clarified as follows: Meitav Dash Trade will be authorized to charge the account, once a month, for Investments Advising fees to which the delegate is entitled, who provide advising services that complies the advising law, at a rate of _____% per month.
9. The signature of the Investment Advisor on this Appendix constitutes an approval on his part that he agrees to the aforesaid therein.

And in Witness Whereof the Parties Undersigned:

Client signature	Meitav Dash Trade Ltd.
The Delegate	

Approval

I, _____, hereby confirm that I identified the Delegate, Mr. / Mrs. _____, who holds ID whose number _____, and that I identified the client _____, who holds ID whose number _____, and that both, delegate and client signed on this Appendix before me.

Name of the approving person: _____ Signature: _____

To: Meitav Dash Trade, Ltd., Tel Aviv, Israel

From: Attorney: Scott Maurer, Esq.

Subject: Attorney confirmation for Advanta IRA Services, LLC regarding the investment account named:

I, the undersigned, Scott Maurer, Esq., Attorney in the state of Florida, U.S., with license number: 22767, an attorney licensed to practice law in the country of the United States of America, acting as an attorney for the Advanta IRA Services, LLC, confirm the following:

Attorney Confirmation of Company Existence

I hereby confirm that the company named Advanta IRA Services, LLC, company number L03000012619, is a company duly registered in the state of Nevada in the country of the United States of America, and was registered on the date April 8, 2003, and that the company exists as of this date.

Attorney Confirmation of Decision to Open Investment Account

I hereby confirm that the decision of the company's Board of Directors to open and perform any actions in the Meitav Dash Trade investment account listed above was duly made, and it is binding on the company for all purposes. The decision is in accordance with the company's Articles of Incorporation.

Attorney Confirmation of Authorized Signatories for the Account of the Company

I hereby confirm that the signatory(s) of the above account is/are:

- Jack Callahan, U.S. passport number 221447720
- Douglas Davenport, U.S. passport number 498139058
- Robert Koerner, U.S. passport number 551492436

and their signature, each of them separately, under/near the printed name of the company will be binding on the company in all respects. I hereby certify that I identified these individuals in person. These are the signatories on the above listed account.

I hereby certify that the signature samples of the signatories listed above were sent to Meitav Dash Trade, Ltd. [document: Resolution of the Board, Authorization of Signatories, _____, 2016], and are still valid, correct, and in effect.

Attorney Signature

Date

Appendix A

Date: _____

To: Meitav Dash Trade, Ltd.

Re: Document changes for _____, corporation number:
_____ (hereinafter, the "Company") in relation to accounts personally
managed by the client

A. In connection with the opening of a managed account with the Meitav Dash Trade, Ltd. (hereinafter: "Meitav Dash Trade") whose internal number at Meitav Dash is _____, this is to confirm that there were no changes to the identification information and the following documents recently submitted to Meitav Dash Trade on the date _____.

Below are the identification details and documents that have not undergone changes:

1. Certificate of Registration of the company and Articles of Incorporation of the company (Memorandum and Regulations)
2. Name, registration number, incorporation date and address of the company
3. Signatories authorized to open the account at Meitav Dash (as opposed to signatories for the management of the account)
4. Signatories authorized to manage the account on behalf of the company
5. Bank account details of the company exclusively from which and to which client funds may be transferred at the time of withdrawals and deposits
6. Controlling Shareholders Declaration details

B. We hereby certify the existence of the company and its name is _____ and corporate registration number is _____.
(To be certified by a lawyer; if this letter in its entirety is not signed by a lawyer, it will be certified by a lawyer as stated separately).

C. We hereby certify that the Company Board of Directors decision on the date _____ regarding opening accounts for personal management by Meitav Dash Trade, Ltd. is valid.

D. We hereby declare that the text of the questionnaire response KYC (Know Your Customer) dated _____ refers to all the accounts owned by the company that were opened with Meitav Dash.

E. Terms of the Agreement with the Meitav Dash as signed on _____ are valid for this account.

F. We hereby undertake to inform immediately, by submitting relevant updated documents, regarding any change in any of the specified details or documents listed above.

Sincerely,

Company Name: _____

Signatories:

Name: _____ Title: _____ Signature: _____

Name: _____ Title: _____ Signature: _____

Name: _____ Title: _____ Signature: _____