

PRIVACY NOTICE TO RESIDENTS OF CALIFORNIA, CONCERNING THE USE AND PROCESSING OF THEIR PERSONAL INFORMATION IN THE CONTEXT OF THE BANK'S ONLINE SERVICES

This Privacy Notice is intended to inform residents of the State of California on the collection and processing of their personal information by Bank Hapoalim B.M. (hereinafter: the "Bank"), as part of the Bank's Online Services (as such term is further defined in the Bank's General Privacy Policy), and in accordance with the provisions of the California Consumer Privacy Act of 2018 (hereinafter: the "CCPA").

For clarity, the provisions of the CCPA apply solely to residents of California, and therefore the provisions of this Privacy Notice shall also strictly apply to the personal information of residents of California

The subject matter of this Privacy Notice is intended to supplement the provisions of the Bank's privacy policy, available at https://www.bankhapoalim.com/en (hereinafter: the "General Privacy Policy"). Should any conflict arise between the provisions of the General Privacy Policy and those of this Privacy Notice, the provisions of this Privacy Notice shall prevail (strictly in relation to residents of California).

To the extent that you maintain an existing banking account in the Bank, the provisions of the Bank's "Application to Open an Account and General Conditions for Operating an Account", as well as the Bank's "Privacy Notice to Residents of California Concerning Use of their Personal Information in the Context of the Bank's Services" (which may be found on the Bank's website, which address is detailed above), shall apply in addition to the provisions of this Privacy Notice.

Any defined terms used in this Privacy Notice shall have the meaning ascribed to them in the Terms of Use of the relevant online service and in the General Privacy Policy, unless expressly stated otherwise.

1.1 Personal Information that we Collect about you.

In accordance with the provisions of the CCPA, we are required to provide residents of California with disclosures regarding the personal information we have collected about them over the preceding 12 months. Therefore, we wish to inform you that the categories of personal information which we have collected in the preceding 12 months and the sources of such information are detailed under Section 1 of the General Privacy Policy, and that the purposes for which it has been collected in the preceding 12 months are detailed under Section 2 of the General Privacy Policy.

1.2 Sharing Personal Information with Third Parties.

Over the preceding 12 months, we have shared for our business purposes the following categories of personal information with the following categories of third parties (the following may pertain to some, or all, of the users of the Bank's online services, as relevant):

Category of Personal Information	Categories of Third Parties with whom we have Shared the Personal Information
Online identifiers and IP addresses	Security, backup and hosting services; Cloud based data analysis and marketing services.
Records of activity in online services	Cloud based data analysis and marketing services.

1.3 Sale of Personal Information about you.

In general, under the CCPA, California residents have the right to opt-out of the sale of their personal information to third parties (the CCPA defines a "sale" as a disclosure of a consumer's personal information for monetary or other valuable consideration). However, we hereby inform you that we do not sell any personal information which is subject to sales restrictions under the CCPA, and that we have not sold any such information in the past 12 months, at least, and therefore we do not provide designated methods for revoking consents to the sale of personal information (opt-out).

1.4 Data Subject Rights.

If you are a resident of California, you have the right to request that we provide you with the following information, in relation to the 12 month period preceding your request: (a) the categories of personal information we collected about you and the categories of sources from which we obtained such information; (b) the business or commercial purposes for collecting such personal information; (c) the categories of third parties with whom we have shared personal information about you, and the categories of information which were shared with such third parties; and (d) the specific personal information that we have collected about you. In addition, you have the right to request that personal information we collected from you will be deleted, subject to the provisions of applicable law. We hereby inform you that you have a right not to receive discriminatory treatment from us in connection with the exercise of your rights under the CCPA.

To exercise any of the above-mentioned rights, please contact our customer service center by dialing *2407 (from Israel), or by sending a request through the Bank's website at https://www.bankhapoalim.co.il. Please note that in order to process your request, we may ask you to provide certain information about yourself in order to verify your identity, including your name, identification number, date of birth and/or a copy of an official identification document. If we are unable to verify your identity, we may reject your request to exercise your rights, as aforesaid. Please note that your rights are not absolute and that in certain cases we may limit the exercise of such rights, all in accordance with the provisions of applicable law.

You may contact us through an authorized agent who will submit a request for exercising the abovementioned rights on your behalf. Please note that we may request that you provide certain information required to verify your identity and the identity of such agent, as well as written proof that the agent has been authorized by you to act on your behalf.