

_____ : בוצע ע"י :
 _____ : מזהה : _____ : פעולה :
 _____ : מספר בטחון :

Date: _____

Names of Guarantors:

Name	I.D No./ Reg .No.	Sex	Date of Birth/ Incorporation	Address

(Hereinafter: "the Guarantors")

Names of Debtors:

Name	I.D No./ Registration No.	Address

(Hereinafter: "the Debtors")

Guarantee and Indemnity for a Credit/Loan¹ (Ordinary Guarantor)

To:

Bank Leumi le-Israel B.M.

1. The Guarantee and the Secured Sums

The Guarantors, jointly and severally, hereby guarantee to **Bank Leumi le-Israel B.M** (Hereinafter "the bank") the full and punctual payment of all sums due or to become due or liable to become due to the Bank from the debtors on account of the Secured Sums, on the dates prescribed for payment of the Secured Sums as detailed in the documents which have been or will be signed by the Debtors in connection with the Secured Sums (hereinafter: "the credit Documents") or, upon the Bank's first demand on an earlier date in those cases where the Bank will be entitled thereto.

By virtue of this Guarantee, the Guarantors undertake to pay to the Bank, forthwith upon its first demand. All and any of the Secured Sums as stated above.

For the purpose of this Guarantee, the expression "Secured Sums" means:

All the sums – due or becoming due or which may be due to the Bank from the Debtors on account of, in respect of or in connection with:

a. Credit(s)/loan(s)¹ as follows:

1	Credit amount	_____ (_____)
	Linkage type	¹ unlinked/linked to foreign currency/in foreign currency/linked to the CPI
	Credit period	From date _____ to date _____ / For the period of _____ month ²
	Credit amount	_____ (_____)
	Linkage type	¹ unlinked/linked to foreign currency/in foreign currency/linked to the CPI
	Credit period	From date _____ to date _____ / For the period of _____ month ¹

received and/or which will be received by the Debtors together with interest, linkage differentials (if any), exchange rate differentials (if any) as more particularly set out in the Credit Documents as will be and/or have been signed by the Debtors;

b. Any debit balance in any current account of the Debtors created (or which will increase) as a result of the debiting of such account in respect of sums due or becoming due to the Bank from the Debtors in respect of and in connection with the credit(s)/loan(s) mentioned in sub-clause (a) above;

¹ Delete as appropriate

² If the loan/credit is a future loan/credit, the number of months must be completed. in other cases, the date of commencement and the date of maturity of the debt must be completed

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_____ : בוצע ע"י : _____
_____ : מעולה : _____
_____ : מספר בטחון : _____

- c. Any debit balance in an arrears account used by the Bank, at its discretion, for purposes of debiting such account in respect of sums due or becoming due to the Bank from the Debtors in respect of and in connection with the credit(s)/loan(s) mentioned in sub-clause (a) above;
- d. Any credits/loans advanced for the purpose of discharging all or any of the sums set out in sub-clauses (a)-(b) above provided the Guarantors will be entitled to prepay those sums mentioned in this sub-clause prior to the due date of payment thereof.

2. Demands for Payment

- (a) The Bank shall be entitled, at its option, to demand payment of the Secured Sums from the Guarantors in one or more demands, without first being obliged to demand payment thereof from the Debtors.
- (b) If the Secured Sums are credit(s)/loan(s) in foreign currency, the following will apply:
- (1) whenever any amount is to be paid by the Guarantors in New Israeli Shekels, by virtue of this Guarantee, there shall be calculated the amount in the currency of the credit(s)/loan(s) which the Guarantors could purchase at that date for the said amount of New Israeli Shekels at the Bank Leumi Rate for the currency of the credit(s)/loan(s) customary at the date of payment;
 - (2) whenever any amount is to be paid by the Guarantors in any other foreign currency (that is to say, any foreign currency other than that of the currency of the particular credit/loan) – there shall be first calculated the amount in New Israeli Shekels which the Guarantors could have received at the date against the sale of such foreign currency at the Bank's customary rate at the time of such payment and thereafter there shall be calculated the amount in the currency of the credit(s)/loan(s) which the Guarantors could have purchased at that date for the like amount of New Israeli Shekels at the Bank's customary rate at the date of payment.
- (c) each amount which the Guarantors shall be required to pay to the Bank by virtue of this Guarantee and which shall not be paid to the Bank within 7 (seven) days of the date of its demand therefore shall for the period commencing from the date of the Bank's aforesaid demand until the date of actual payment bear interest at the Maximum Rate, as defined in Clause 21 (b) below, or I shall bear linkage differentials to the CPI and/or the foreign currency and/or exchange rate differentials together with interest at the Maximum Rate, as defined in clause 21 (b), below when such amount is linked.
- (d) Each amount due or to become due to the Bank from the Debtors on account of the Secured Sums in or in respect of foreign currency shall be paid by the Guarantors to the Bank (if they are required to pay the same) by paying the countervalue thereof in Israeli currency calculated according to the Customary Rate at the Bank prevailing and the date of actual payment; save that the Bank shall be entitled to demand payment from the Guarantors, in whole or in part, in the relevant foreign currency.

3. Validity of the Guarantee

This Guarantee and all the Bank's rights hereunder shall be in addition to, and independent of, all other collateral and securities which the Bank has already received or shall hereafter receive from or for the Debtors and shall not affect or be affected by the same; and this Guarantee shall serve as a continuing guarantee binding upon the Guarantors (and their successors, including heirs, executors, administrators, receivers and liquidators) and shall continue to remain in full force and effect until the Bank shall confirm to the Guarantors in writing that their liability under this Guarantee has been terminated even if at any time prior to such confirmation there shall exist no indebtedness/liability whatsoever of the Debtors to the Bank.

For the avoidance of doubt, it is hereby declared that where the Bank has sent or shall send to the Guarantors or to any one or more of them reminder(s) concerning the existence of this Guarantee, such fact shall not be deemed to impose an obligation on the Bank to send such reminder(s) and the omission by the Bank to send such reminder(s) shall not be interpreted as confirmation by the Bank of the termination of the liability of the Guarantors as aforesaid.

4. Change in the Debtors

If the debtors or any one or more of them shall be a unincorporated body such as such as an unregistered partnership, joint accountholders or a committee and there shall occur a change in his or its name, composition, or constitution whether as a result of death, retirement, addition of new partners or members or for any other reason whatsoever, this Guarantee shall serve as a continuing guarantee also for indebtedness/liabilities which shall be created after such change.

5. Various Arrangements

The Bank shall be entitled at all times, in its sole discretion, and without being obliged to notify the Guarantors thereof to:-

- (a) increase, renew, reduce, cease (and to change in any other manner the conditional of) any loan, overdraft or credit and any other banking service given or to be given by the Bank to the Debtors;
- (b) change in any way the terms of the loan;

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_____ : בוצע ע"י : _____
_____ : מעולה : _____
_____ : מספר בטחון : _____

- (c) grant to the Debtors or to any one or more of them or to any one or more of the Guarantors or to another or others extension of time or any similar or other indulgence;
- (d) compromise, waive or come to any other arrangement of whatsoever kind with the Debtors or with any one or more of them or with any one or more of the Guarantors or with another or others;

exchange, renew, vary, amend, cancel release or desist from securities which the Bank has received or shall received or any rights which have been or will be created in favour of the Bank, as security for the whole or part of the Secured Sums-

and the Guarantors agree that the doing of any of the above acts by the Bank of the omission on the part of the Bank to effect the same shall not prejudice, cancel or affect in any manner the Guarantor's liability under this Guarantee.

6. Defect in the Guaranteed Debts

The validity of this Guarantee shall not be prejudiced and the liability of the Guarantors shall not be affected, in consequence or as a result of the fact that the Bank has not received or shall not receive, as security for the discharge, in whole or in part, of the Secured Sums, any collateral or securities whatsoever or in consequence or as a result of lack of validity, incapacity, defect or irregularity in such collateral or securities (if in fact the Bank has received or shall receive such collateral or securities) or with respect to any indebtedness/liability whatsoever of the Debtors to the Bank (excluding cases in which at the time of signature by the Guarantors, the Bank knew or should have known, by reasonable means at its disposal, of defects in the debit/obligation of the Debtors to the Bank and the Guarantors did not know of such defects) or in any other document signed or be signed by the Debtors or by any one or more of them or by other(s) for or connection with the Secured Sums or any part thereof or in consequence or as a result of any claim of prescription, lack of legal capacity or lack of power of the Debtors to the Bank or any other document signed or to be signed by the Debtors or by any one or more of them or by other(s) for or in connection with the Secured Sums or any part thereof or in consequence or as a result of any claim of prescription, lack of legal capacity or lack of power of the Debtors or any one or more of them or of any one or more of the Guarantors; and whenever for whatever reason the Bank shall not be entitled to claim the payment of the Secured Sums or any part thereof from the Guarantors on the footing of their guarantee the Guarantors shall nevertheless remain liable to pay the Secured Sums to the Bank as principal debtors.

7. Waiver of indemnity and Collateral

The Guarantors agree that their payment to the Bank of the Secured Sums or any part thereof shall not give them the right to receive from the Bank any collateral or securities whatsoever, even if the Bank shall have received or shall receive the same as security for the whole or part of the Secured Sums and the Guarantors hereby waive in advance any right to receive such collateral or securities as aforesaid.

- 8. (a) The Guarantors hereby agree that, save where the Bank shall have given its prior written consent thereto or shall have confirmed in writing that their liability under this Guarantee shall have been terminated, the Guarantors shall not be entitled to demand from the Debtors (even by way of counterclaim or set-off) or take any other steps against the Debtors whatsoever or to file proof of debt with trustees or liquidators of the Debtors for or in connection with the whole or part of the Secured Sums which the Guarantors shall have paid or shall be required to pay or may be required to pay to the Bank.
- (b) The Guarantors hereby warrant that they have not received from the Debtors (or from any one or more of them) any collateral in connection with this Guarantee; and they hereby undertake not to receive any such collateral without the prior written consent of the Bank thereto.

9. Sums Received

Any payment which the Bank shall receive from the Guarantors or from any one or more of them pursuant to this Guarantee may be placed by the Bank to the credit of a suspense account for a period which the Bank shall consider appropriate, without the Bank being obliged to utilise such payment, in whole or in part, in reduction of the Secured Sums; and where bankruptcy, liquidation or other similar proceedings shall be taken against the Debtors or any of them, the Bank shall be entitled to claim, demand, file proof of debt, agree to receive any dividend or to compromise with respect to the Secured Sums or any part thereof as if this Guarantee had not been given and as if the Bank had not received from the Guarantor(s) any payment whatsoever.

- 10. Where any whatever source received or to be received by the Bank on account of the Secured Sums or any collateral or security whatsoever furnished or to be furnished to the Bank by the Debtors, by the Guarantors, by any one or more of them or by any third party for them shall be deemed to be void pursuant to the provisions of any law whatsoever relating to bankruptcy or liquidation in force at that time and thereafter it shall become apparent that, in reliance on such payment, collateral or security aforesaid, the Bank has confirmed that the liability of the Guarantors or any one or more of them under this Guarantee has been terminated or the Bank has entered into any other arrangement with the Guarantors or any one or more of them, then the Guarantors shall continue to guarantee to the Bank the payment of the Secured Sums as if such confirmation or arrangement aforesaid had never been given or entered into.

Signature _____ Signature _____ Signature _____

11. Right of Lien

- (a) The Bank shall have a right of lien over all the Amounts and Assets Due to the Guarantors by the Bank (as such term is defined in this Clause below) and the Bank may at any time, without being obliged to notify the Guarantors thereof in advance, detain them until the discharge of all the Secured Sums, whilst maintaining a reasonable ratio between the Amounts and Assets Due to the Guarantors by the Bank that are detained as aforesaid, and the Secured Sums. In respect of those parts of the Secured Sums whose payment date has not yet occurred, the Bank shall be entitled to act in accordance with the foregoing, if it has a reasonable concern that such amounts will not be paid to the Bank in full and on time.
- (b) In addition to the aforesaid, if an attachment is imposed over any amount and/or any asset of the Amounts and Assets Due to the Guarantors by the Bank - the Bank shall have a right of lien in respect of the said amount and/or asset, as the case may be, until the said attachment's removal; provided that the right of lien pursuant to this sub-clause shall only apply to the Amounts and Assets Due to the Guarantors by the Bank in an overall amount and/or value not exceeding the undischarged balance of the Secured Sums from time to time.
- (c) In the cases set forth in Clauses 5(a) and 5(b) above, the Guarantors shall not be entitled to withdraw the Amounts and Assets Due to the Guarantors from the Bank or any part thereof or to act therein or in relation thereto in any other manner without the Bank's consent, and the Bank may prevent the Guarantors from effecting any disposition therein.
- (d) The Bank shall notify the Guarantors of its exercise of any of its rights according to this Clause following such exercise.
- (e) For the purpose of this Clause 8: "**the Amounts and Assets Due to the Guarantors from the Bank**" shall mean all monies, in Israeli currency or in foreign currency, due or that shall be due to the Guarantors from the Bank in any account and/or deposit of the Guarantors at the Bank and/or in any way or on any cause, and over all the bills, securities, bills of lading, documents, moveable property and other assets of whatsoever type of the Guarantors (whether the Guarantors have given or shall give them to the Bank or any third party has given or shall give them to the Bank for them for collection, collateral or safekeeping and/or for any other purpose) and over their proceeds, including over the rights of the Guarantors in connection with all the aforesaid.

12. Right of set-off

Furthermore, without prejudice to the Bank's right of lien aforementioned, whenever the Guarantors shall be demanded to pay to the Bank any amount becoming due to it from them under this Guarantee then, from such time, and in accordance with the law:-

- (a) The Bank may (but is not obliged) at any time, without being obliged to notify the Guarantors thereof in advance:
 1. to set off any Amount Due to the Bank from the Guarantors (as such term is defined in this Clause below) from the Amounts Due to the Guarantors from the Bank even prior to the payment date of the Amounts Due to the Guarantors from the Bank as aforesaid, against which the set off is effected;
 2. to purchase any amount in foreign currency required for the purpose of discharging any Amount Due to the Bank from the Guarantors or sell any foreign currency standing to the credit of the Guarantors at the Bank, and use the sale proceeds for the discharge of any Amount Due to the Bank from the Guarantors or, as the case may be, for the purchase of another foreign currency required for the discharge of the Amount Due to the Bank from the Guarantors;
 3. to debit any account and deposit of the Guarantors at the Bank, whether or not mentioned herein, in any amount from the Amount Due to the Bank from the Guarantors, and if the aforesaid amounts or some of them are in respect of foreign currency credit - debit any account and deposit as aforesaid of the Guarantors maintained in such currency, or any account of the Guarantors maintained in Israeli currency or in another foreign currency in the counter-value thereof (in Israeli currency or in the other foreign currency) in accordance with the Bank's customary on the date of debiting the account as aforesaid.
- (b) The Bank may effect set-off without any prior notice; however, in the following cases, the Bank may only effect the set-off subject to prior notice to the Guarantors:
 1. in the event of the set-off of amounts due to the Guarantors from the Bank the date for payment whereof is not yet due;
 2. in the event of the set-off of a fixed deposit which, but for the set-off, would be extended or renewed automatically, such that certain rights or benefits would have derived to the Guarantors.

Notwithstanding the aforesaid, if the delay in effecting the set-off might adversely affect the Bank's position or prejudice any of its rights - the set-off shall be effected immediately. Furthermore, if notice has been sent and during the period specified therein there is an attachment, notice of receivership of the Guarantors' assets or a similar incident - the set-off shall be effected immediately.

- (c) Any purchase or sale as set forth in Clause 6(a)2 above shall be effected (if effected) at the Bank's customary rate, from amounts in Israeli currency or from amounts in foreign currency, as the case may be, standing to the Guarantors' credit at the Bank or received from the realization of any collateral given to the Bank by or for the Guarantors.

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- (d) Any debit as set forth in Clause 6(a)3 above and any debit mentioned below shall be effected (if effected) in an existing account or deposit or in an account or deposit to be opened for such purpose by the Bank in the Guarantors' name, whether the account or deposit to be debited has a credit balance or a debit balance or goes into a debit balance as a result of being debited as aforesaid; and the debit balance (if any) in the account or deposit debited as aforesaid shall bear Interest at the rate determined in clause 2(b) above. However, if as a result of any debit in respect of foreign currency as aforesaid or as set forth below, any account goes into a debit balance or the debit balance therein increases, then, if the said account is managed in Israeli currency, the Bank may, at any time, credit the account and debit in the counter-value thereof any account or deposit of the Guarantors in the relevant foreign currency at the Bank's customary rate on the date of debiting the account or deposit in foreign currency as aforesaid; and if the said account is maintained in foreign currency, the Bank may, at any time, credit the account and debit in the counter-value thereof any account or deposit of the Guarantors in Israeli currency at the Bank's customary rate on the date of debiting the account as aforesaid.
- (e) The Guarantors hereby acknowledge that they are aware that where the Bank exercises rights of set-off as aforesaid prior to the payment date of any amount from the Amounts Due to Guarantors from the Bank, in the Guarantors' deposits at the Bank, there may be changes to the Guarantors' detriment concerning their rights in respect of or in connection with the said amount (for example with regard to interest rates, linkage, exchange rate differentials, rights to bonuses or loans, an exemption from or reduction in income tax and deductions at source) and the Bank may deduct from said amounts commissions, expenses and payments customarily charged by the Bank on the breaking of any kind of deposits including, savings, Israeli currency deposits and foreign currency deposits by the Guarantors.
- (f) For the purpose of this Clause the following expressions shall bear the meanings set forth alongside them:

"**the Amounts Due to the Guarantors from the Bank**" – all monies, in Israeli currency or in foreign currency, due or that shall be due to the Guarantors, subject to any law, from the Bank, in any account and/or deposit of the Guarantors at the Bank and/or in any way or on any cause.

"**the Amounts Due to the Bank from the Guarantors**" shall mean all monies, in Israeli currency or in foreign currency, due to the Bank from the Guarantors on the day of the set off in any account and/or in any way or on any cause notwithstanding amounts that their payment date has occurred due to a demand for immediate repayment and/or acceleration of repayment under law and/or according to an agreement with the Guarantors.

13. Exemptions from Duties of a Holder of a Bill

The Guarantors hereby release the Bank – in respect of any Bill signed or endorsed by the Guarantors – from all duties of a holder (for example presentation for acceptance or payment, protest or giving notice of non – acceptance or dishonor).

14. Legal Proceedings

Without prejudice to the provisions of Clause 2 (b) above, whenever proceedings shall be instituted by the Bank against the Guarantors for the payment of whatsoever sum due or become due from the Guarantors to the Bank under this Guarantee, the Bank shall be entitled to claim, for the period commencing on the day of the institution of such proceedings until actual payment thereof in full, interest at the Maximum Rate as defined in Clause 22 (b) below or linkage differentials and/or rate differentials and under any law, any such interest, including when linked as aforesaid, and such interest accruing due every month or for such other period as is customary in the Bank from time to time, shall be capitalized and shall itself bear interest at the Maximum Rate; if the Bank should claim interest at the rate aforesaid, the Guarantors hereby agree to the competent judicial authorities adjudicating against them such interest as aforesaid.

15. Expenses

All reasonable expenses due or to become due to the Bank from the Debtors in connection with the Secured Sums, and all reasonable expenses incurred by the Bank in connection with this Guarantee and in connection with the exercise of rights there under and in connection with the recovery of the Secured Sums, including fees of the Bank's lawyers – shall be borne by the Guarantors and shall be paid to the Bank upon its first demand. The abovementioned expenses shall bear interest at the maximum rate with respect to the period commencing on the date on incurred by the Bank until payment by the Guarantors. The lawyers' professional fees shall be as determined in a judgment or decision of a court and in the case of execution proceedings, if lawyers' professional fees are not noted, the minimum fees prescribed by virtue of section 81 of the Chamber of Advocates Law, 5721-1961 shall apply, and in any other case - as agreed between the Bank and the Guarantors. The Bank shall be entitled to debit any account of the Guarantors held with it, with any sum becoming due to it from the Guarantors according to this Clause.

16. Books of the Bank and Certificates

- (a) All the Entries in the Books of the Bank a copy of such Entries, or the last page of such Entries will serve as admissible evidence in order to prove of the correctness thereof. The Guarantors shall examine each copy statement of account, notice and letter sent or delivered to them in any manner

Signature _____ Signature _____ Signature _____

_____ : בוצע ע"י :
_____ : מעולה : _____ :
_____ : מספר בטחון : _____ :

by the Bank, or through any automatic machine or computer terminal, and shall furnish the Bank with their observations (if any) thereon, in writing, within 60 (sixty) days of the date of their being sent or given by the Bank, and copies of any account, notice or letter sent to the Guarantors through any automatic machine or computer terminal shall be deemed to have been delivered to the Guarantors by the Bank.

- (b) The Bank's certificate in writing concerning the interest rates, the Bank's customary rate or the Bank's commissions for the period or periods to which such certificate relates – shall serve as prima facie proof of that stated therein.

17. Waivers

- (a) No waiver by the Bank or compromise shall bind the Bank, unless made in writing.
- (b) A waiver by the Bank in favour of the Guarantors of a prior breach or non-observance of one or more of their obligations under this Guarantee in favour of the Bank shall not be deemed to be a justification or excuse for a further breach or non-observance of any condition or undertaking as aforesaid; and the forbearance of the Bank from the exercise of any right granted to it under this Guarantee or by law shall not be construed as a waiver of such right.

18. Notices

The Guarantor's mailing address, including for the service of legal process is as mentioned above, or any other address in Israel which the Guarantors notify the Bank in writing thereof.

With the Bank's consent, the Guarantors may also give the Bank, as a mailing address, their e-mail address, which shall be deemed the Guarantors' address for all intents and purposes.

All notices, demands, copy statements of account or any other document of whatsoever kind (including any negotiable instrument) may be sent or delivered by the Bank to any of the Guarantors by ordinary mail or by any other method it may select (including by automatic machine or by computer terminal or by email. Any such document sent by the Bank to the Guarantors by ordinary mail at their address aforementioned, shall be deemed to have been received by the Guarantors within 72 hours after the date of its despatch. A written certificate from the Bank attesting to the fact and time of despatch or delivery as aforementioned shall serve as prima facie proof against the Guarantors of the time, despatch or delivery therein mentioned.

19. Governing law

This Guarantee shall be governed by and interpreted in accordance with, the laws of the State of Israel.

20. Place of Jurisdiction

The Bank and Guarantors hereby agree that the exclusive place of jurisdiction for all purposes of this document shall be the Court in the city nearest to the branch in which the relevant account of the Debtors is operated, from amongst the following: Jerusalem, Tel Aviv, Haifa, Beer Sheva, Nazareth or Eilat, or, at the plaintiff's election, the court nearest to the branch in which the Account of the Debtors is operated.

21. Definitions

In this Guarantee the following expressions shall bear the meanings set forth alongside them, unless another meaning is attributed to them in the relevant clause:

- (a) "Consumer Price Index" or "CPI" – the index known as the "Consumer Price Index" including fruit and vegetables, published by the Central Bureau of Statistics, including such index even if published by any other official institute or body, and also any other official index which shall replace it, whether or not based on the same data as those upon which the existing index is based. If it shall be replaced by another index which shall be published by an official institute or body as aforesaid and such institute or body does not determine the relationship between it and the replaced index, then the Central Bureau of Statistics shall determine this relationship, and if not so determined as aforesaid, then the Bank will determine in consultation with economic experts chosen by it the relationship between the said index and the replaced index;
- (b) "interest at the Maximum Rate" – the highest rate of interest customary in the Bank, from time to time, including the rate of the supplement for arrears, in respect of debit balances in checking accounts/debit accounts, credit accounts or foreign currency accounts (in accordance with the type of account and the case), exceeding the credit line and/or balance not paid to the Bank on time, however not higher than the interest permitted under any law at the relevant time. Such interest accruing due every month or for the duration of any other period as shall be customary in the Bank from time to time shall be capitalized and shall itself bear interest at the Maximum Rate.
- (c) "Customary Rate at the Bank" – the "Bank Leumi Rate as defined below;

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_____ : בוצע ע"י :
_____ : מעולה : _____ :
_____ : מספר בטחון : _____ :

- (d) "Bank Leumi Rate"- with respect to any sale of foreign currency by the Guarantors or the credit of the Guarantors' account with Israeli currency in the countervalue of the foreign currency – the rate for transfers and cheques, or of banknotes, as the case may be, to be determined by the Bank on the relevant date as the "Bank Leumi Rate", at which the Bank purchases the relevant foreign currency from its customers in exchange for Israeli currency; and with respect to any purchase of foreign currency by the Guarantors or debiting of the Guarantors' account in Israeli currency in the countervalue of the foreign currency – it means the rate for transfers and cheques, or of banknotes, as the case may be, to be determined by the Bank on the relevant date as the "Bank Leumi Rate", at which the Bank sells the relevant foreign currency to its customers in exchange for Israeli currency. Exchange rate commission and all taxes, levies, compulsory or other payments and the like shall apply to any such purchase or sale.
- (e) "Bill" – every promissory note, bill of exchange, cheque, drawing and payment order and every negotiable instrument of whatsoever kind;
- (f) "Books of the Bank" shall be construed so as to include also any book, register, statement of account, copy statement of account or deposit, loan agreement, letter of undertaking, Bill signed by the Guarantors or the Debtors, card index, ledger sheet, spool, any means of data storage for purposes of electronic computers and any other method of data storage maintained in the ordinary course of business of the Bank;
- (g) "Entries" shall be construed so as to include also any entry or copy thereof, whether recorded or copies in handwriting or by typewriter, and whether recorded or copies by any method of printing, duplication or photography (including microfilm or microfiche) or by means of any mechanical, manual, magnetic, optic, electrical or electronic machine or by means of electronic computer recording or any other method of recording or presenting words or figures or any other symbols whatsoever customary in banks;
- (h) "the Bank" – shall include each and every one of the Bank's branches or offices, whether in Israel or aboard;
- (i) "Securities" shall be construed so as to include (in addition to its ordinary meaning) also rights, options, gold and coins, foreign securities and other assets (whether tangible or intangible), records of which are or will be maintained at the Bank within the framework of deposits of the same type as the deposit scope of an Account or Deposit and every right and benefit (financial or otherwise) attaching to or for the Securities.

22. The Guarantee Document

- (a) The Guarantors shall not be entitled to receive this document – but only a copy thereof – even if they discharge the Secured Sums in full to the Bank and even if the Bank shall confirm to them in writing that their liability under this Guarantee has been terminated.
- (b) This Guarantee is an additional guarantee and does not replace any Guarantee whatsoever and/or any security given by the Guarantors or any of them in favour of the Bank in respect of the Debtors.

23. Status of the signatories to this document

- (a) The provisions of this document shall bind all the signatories hereto, even if one or more of those who should have signed it did not to do so.
- (b) All references to the Debtors – shall be deemed to refer to the Debtors jointly, to several of them and to each one of them severally.

24. Signature by a Sole Guarantor

If this Guarantee is signed by a sole Guarantor, every reference herein shall be deemed, in so far as it refers to the Guarantors, to have been written in the singular, if this Guarantee refers to a sole Debtor, every reference herein shall be deemed, in so far as it refers to the Debtors, to have been written in the singular.

25. Signature by several Guarantors

Each right granted or to be granted to the Bank against the Guarantors under this Guarantee, shall be deemed to be granted to the Bank against the Guarantors jointly, against several of them and against each one of them severally.

26. Stamp Duty

All expenses in connection with the stamping of this document, if and insofar as applicable, shall be borne by the Guarantor, and the Guarantors hereby undertake to pay the Bank forthwith upon its first demand all such expenses.

27. Changes in the number of the Account

Signature _____ Signature _____ Signature _____

_____ : בוצע ע"י :
 _____ : מעולה : _____ : מזהה :
 _____ : מספר בטחון :

The terms of this document, the guarantees and remaining securities shall not be affected if, for any reason, the Bank shall change the number of any loan account, either by adding digits or in any other manner, and they shall continue to apply also with respect to the loan account under its new number. For the avoidance of doubt, it is hereby expressly stated that the Bank shall be entitled to change the loan account number or transfer the balance therein whether in credit or overdrawn, to any other account, whether existing or to be opened for such purpose, in the event that in its opinion, such change shall be required or desirable for office, administrative or technical reasons.

The Bank shall furthermore be entitled to divide the loan account into two or more accounts, if the state of the account should justify this.

28. Computerization of Guarantors' particulars

The Guarantors hereby authorise the Bank to confirm the data and the particulars, which they have delivered or shall deliver to the Bank, with the bank in which their accounts are maintained, and to receive such information about them as shall be required by the Bank.

The Guarantors are aware that the particulars and data delivered and/or to be delivered to the Bank will be held, in whole or in part, in data banks maintained by the Bank or by other entities on behalf of the Bank, who deal with the technical side only of handling such data for the Bank.

The Guarantors confirm that such information is given at their free will and with their consent, and is required by the Bank for the purpose of making decisions concerning the granting of loan, credits and other banking services to the Debtors or the continuation of their granting and the scope thereof.

29. Headings

The headings to the clauses herein contained are for ease of reference only, and are not to be taken into account in the interpretation of the terms of this document.

30. Date of the Guarantee

The date of this Guarantee shall be the last date on which all of the Guarantors shall have signed this document.

31. Scope of Obligation

It is hereby clarified that, the obligation of the Guarantors in accordance with this document is broader than the normal obligation of a guarantor in accordance with the Guarantee Law, 54327-1967.

IN WITNESS WHEREOF the Guarantors have signed this Guarantee on the date specified below:

Name of Guarantor	I.D No.	No. of Guarantors	Guarantor's Portion	Signature of Guarantor	Date	Confirmation of Signature and Identity of Guarantor
			100%			
			100%			
			100%			