



A Responsible Marketing and Advertising Policy

As a leading financial institution in Israel, we at Leumi are committed to fairness, transparency, and the truth in our publications and advertising, for all client types. We highlight creating advertising content that is worded and presented to be compatible with the product or the service actually provided and to the characteristics of the addressees. It is important to us that our advertising material does not include distractions and hidden messages that might create misleading expectations or associations in the client.

If the advertising content includes the use of client data, we make sure that the use of such data is appropriate and complies with the protection of privacy guidelines. In addition, we make sure to send advertising content on a personal channel only after obtaining the consent of the client to receive marketing messages and remove it if so requested, in addition, we add a warning pursuant to applicable law about the consequences of failure to repay a loan, advertising targeting minors, consumer credit advertising, no misrepresentation, and no discrimination.

We are committed to compliance with the Banking Rules (customer service), 5755-1995 which define the principles of advertising that targets minors, prohibited advertising was defined and the internal and external working procedures with the advertising agency in connection with advertising targeting minors, were all regulated.

The rules define, among other things, the compliance and consistency of advertising targeting minors with the values of the code of ethics of Leumi and the positive customary social values, such as fraternity, courtesy, honesty justice, tolerance, equality, and no violence. The rules further provide that the advertising will be adjusted to the level of knowledge, understanding, and maturity of its target audience and that the information in it will be provided in clear, accurate, true, and easy-to-understand language.

It is important to note that an investigation by the bank's legal counsel is performed before any significant advertising campaigns to ensure that they are in order, including reference to the regulatory requirements, and goodwill and ethical considerations. In addition, an investigation by the conduct agents (compliance), the business lines, and the operating division in charge of conduct risk management is carried out.

Such agents advise the advertising campaign at the disclosure and proper clarification level about the product and with reference, as much as possible, to the financial terms and conditions, terms of use, existing risks in the product/service, the target population, an indication about the shipping date of the product/service, and more.

In addition, handling complaints is an integral part of the service we provide to our clients; therefore, we take every complaint very seriously. The complaints are inspected by the public inquiry officers who make their best efforts to investigate them quickly and efficiently and make decisions that reflect values of honesty, fairness, and responsibility towards the clients.