

## Text Alert Terms and Conditions

Leumi OneCard Fraud Text Alert Service (the “Service”) offers cardholders (“you”) proactive fraud notifications for your commercial card account information. You have access to this Service through the mobile phone number that you associated with your cardholder profile setup by your Company Administrator.

By enrolling your mobile device for this Service, you certify that you are the registered cardholder of Leumi OneCard. Enrollment will not be completed until your mobile phone number is verified. Your mobile phone number will be verified by your receiving a text message, and your responding thereto “YES”.

For help, send HELP to 30106 or contact us at 1-844-626-6581.

To cancel this Service, send STOP to 30106.

Your use of the Service constitutes your agreement to these Terms and Conditions. We may amend these Terms and Conditions, and modify or cancel the Service without notice to you to the extent permitted by law. Continued access to the Service by you will constitute your acceptance of any changes or revisions to these terms and conditions.

You agree to provide us with a valid mobile phone number that is registered in your name. You agree that we may send you text messages through your wireless service provider.

We do not charge for the use of the Service. However, in order to receive fraud alerts and use the Service, you must have a two-way text message or Short Message Service (“SMS”) enabled mobile device with an active SMS data plan through a mobile service carrier. You acknowledge that you may incur text messaging and other charges from your mobile service carrier, and agree that such charges are solely your responsibility.

Update any changes to your registered mobile phone number by contacting your Company Administrator. In case of unauthorized access to your device, you agree to cancel enrollment immediately.

You agree not to use the Service to transmit or disseminate any:

- (A) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material;
- (B) material that infringes or violates any third party’s intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its customers or subscribers;

(C) material or data that is illegal, harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of Bank Leumi USA or any third-party service provider involved in the provision of the Service;

(D) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier;

(E) viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information;

(F) material or information that is false, misleading, or inaccurate;

(G) material that would expose Bank Leumi USA or any third party service provider involved in providing the Service to liability;

(H) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Bank Leumi USA or any third party provider involved in providing the Service; and/or

(I) any additional or supplementary content identified by a mobile network carrier or related service provider from time to time as being prohibited content.

You understand and agree that SMS messages and content shall be transmitted over various third party networks and systems and that Bank Leumi USA or any third party provider involved in providing the Service shall not be responsible for the confidentiality, privacy or data security of your information or data (including but not limited to any personal information), nor for any Payment Card Industry compliance or other confidentiality, privacy or data security laws, rules, regulations, guidelines or obligations related to such information or data to the extent that such information or data is provided to a mobile network carrier or other service provider upon which the provision of the Service is dependent.

You agree to indemnify, defend and hold us harmless from any third party claims, liabilities, damages or costs arising from your use of the Service. You agree that we will not be liable for failed, delayed or misdirected delivery of any information sent through the Service. You understand that message frequency varies as they are only sent when there is suspicion of fraud.