



Privacy and Information Security Statement

Leumi undertakes to protect its customers' privacy and keep the customer information in its possession confidential.

Leumi collects the information it needs to provide its customers with financial services in accordance with the legal requirements that apply to it, and it uses the information for this purpose and with the customers' consent, while informing them in accordance with legal requirements.

- When the Bank is required to transfer information to third parties, the Bank ensures that these parties are committed to keeping the information confidential and to adequate data protection.

The various protection systems enable gathering information, monitoring, detection of unusual actions and events that jeopardize security and data protection, and more.

Leumi's Compliance and Enforcement Department is responsible for privacy protection issues (excluding the technological aspects) and the Cyber and Security Subdivision of Leumi's Technology Division is responsible for information security.

The opportunities brought about by the digital revolution also embody threats one should be prepared for. In the spirit of the times, Leumi is preparing for various types of cyber-attacks and is working to hedge the risks arising from them. Cyber security is intended to protect Leumi's assets, enabling it to conduct its regular business activity in line with Leumi's strategy. Leumi's activity is continuously adapted to the risks and dynamic cyber environment in Israel and globally, integrating effective controls. Leumi complies with the Bank of Israel's requirements and reports on cyber events according to the Bank of Israel's directives. Serious security events are reported to the Privacy Protection Authority.

As part of the digital services, Leumi provides means of authentication, verification, and control, in order to ensure the provision of proper, available, safe, and secured services, while managing the risks embodied in these services.

Leumi attributes great significance to providing tools and maintaining a dialogue with its customers regarding responsible online conduct, while safekeeping information and upholding privacy. To this end, the Bank has set up a webpage dedicated to safe surfing, which includes guidelines on online liability, information security and Leumi's privacy policy.

Measures for monitoring and preventing fraud and embezzlement: Relevant units in the Leumi Group have centers and tools which work on an ongoing basis to monitor and identify incidents of embezzlement and fraud. When this type of incident is discovered in Leumi, an investigation is launched, conclusions are drawn and systems are amended accordingly. Incidents are reported to the Bank of Israel, as required, and, if necessary, to the Israel Securities Authority and the Israel Police. If customers incur damage, the Bank will attempt to restore the status quo ante, so as to ensure that they incur no further damage. Suspected cases of embezzlements or fraud by employees are handled by the Internal Audit Division; if disciplinary action is required, it is carried out in cooperation with Human Resources.

Banking secrecy duty: Every bit of information relating to the customer and his/her account is subject to banking secrecy. According to Leumi's procedures, the use of information by Leumi is solely for the purpose of carrying out the banking operations and the service provided to the customer in relation to his/her account at the Bank, and not for any other purpose. Leumi's procedures prescribe rules for the provision of banking information within Leumi and to third parties.

The right of inspection and correction: Pursuant to the Protection of Privacy Law and the Bank's procedures, data subjects, including customers and other service recipients, may ask to inspect the information about them, and even ask to correct it if they find it to be incorrect, incomplete, unclear, or not up-to-date. The above information includes digital information, as well as audio recordings of phone calls, chats and videos.

Information on the actions performed by Leumi in this context can be found in the Report and on the ESG website, at https://www.leumi.co.il/Lobby/corporate_responsibility/35988

Leumi's Privacy Protection Policy, which specifies how information is gathered and used when using Leumi's digital services, can be viewed at:
https://www.leumi.co.il/Lobby/privacy_policy/42231/.