

Statement on Accessibility for People with Disabilities

About 21% of Israeli adults have disabilities: Physical, sensory (audio and visual impairments), mental, or emotional. This group consists of approximately 1.1 million people, for some of whom access is critical; i.e. its absence is liable to be a barrier to consuming services.

Access is the way to overcome these barriers. Under the Equal Rights for People with Disabilities Law, 1998, "accessibility" means "the ability to reach, to be mobile and to be oriented in a place, to use and to enjoy service, to receive information that is given or produced in a place or a service or in connection with them, to use given facilities and to participate in programs and activities that take place there."

Leumi attributes great significance to providing equal, respectful and customized service to all customers and to improving the service offered to people with disabilities. The Group invests much thought and resources in providing customers with disabilities full access to the Bank's various services, both at branches and through direct and digital channels (the website, application and automated devices). Adjustments are made according to accessibility laws and beyond compliance, in close cooperation with certified accessibility consultants and NGOs specializing in this area, such as Access Israel, the Institute for the Advancement of the Deaf and Migdalor Association) and professional organizations, with the objective of providing our customers with accessible service and an optimal customer experience.

The Leumi Group takes care to regularly inspect accessibility at its branches on the basis of several key variables, such as: Convenient access to the branch, accessible service stations, accessible signs, the presence of an elevator or lift, the presence of handicapped services, access to ATMs, technical aids, advanced TTS ATM software - "the talking ATM." In addition, the Bank developed an infrastructure for printing large-font forms; customers may also obtain mail notifications in large print. The issue of accessibility is incorporated into undercover customer surveys held at the branches.

Information regarding the adjustments available in Leumi according to the nature of the disability (sight, hearing, speech, motor skills and mobility) and details of the benefits to customers with disabilities may be found on Leumi's website.

The Operations Division is responsible for making the Bank's physical facilities accessible to persons with disabilities.

The field is managed by:

Accessibility coordinators: Leumi appointed two accessibility coordinators: a service accessibility coordinator and a buildings, infrastructure and environmental accessibility coordinator, whose job is to lead and coordinate the Bank's accessibility measures and to serve as a contact point for all inquiries on the subject. In addition, a designated e-mail box has been opened for inquiries about accessibility: Negishut.Leumi@BankLeumi.co.il. Inquiries are resolved in a swift and efficient procedure to the satisfaction of the customers.

- Accessibility trustees in the branches: Accessibility trustees were appointed in the Bank's branches
 whose employees have undergone training. Their duties are: verifying the existence of the
 accessibility arrangements prescribed by the law and the regulations in the branch, assimilating the
 issue of accessible service among branch employees and managers over time, identifying needs
 and gaps in the implementation of the Accessible Service Law and Regulations in the branch and
 providing solutions.
- Employee information and training: Leumi's intranet includes a special purpose website on accessibility, with detailed information about the services offered by Leumi to persons with disabilities. In addition, an assimilation and training program was developed for all employees as well as a computerized tutorial (mandatory for newly-hired employees); a knowledge test on service accessibility was administered. All service providers are required to undergo training and take the test annually (in branches and centers).
- **Digital service for people with disabilities**: Leumi offers a range of services which can be accessed through computers or mobile devices, without the need to arrive at the branch. Persons with disabilities can manage their bank accounts quickly, readily and reliably.

Most digital services and products are accessible for persons with motor function disabilities. Hearing-disabled people can correspond with a banker. A special purpose software was incorporated into the ATM machines providing voice instructions and information, assisting visually-impaired persons.

Information on the actions performed by Leumi in this context can be found in the Report and on the Corporate Social Responsibility website at:

https://www.leumi.co.il/Lobby/corporate_responsibility/35988/.

and on the Bank's website at:

https://www.leumi.co.il/Lobby/Accessibility/42292/