



**Students,
Say Hi to Better Terms!**

We know that studying is not easy!

But you can be sure of one thing, Bank Hapoalim Digital Banking will provide you with particularly good terms!

01

Tons of Perks in Account Management

- **No account fees** – exemption from teller fees and from direct channel fees (including cash withdrawals at all ATMs)
- **Campuscard credit card** with exemption from card fees for 3 years
- 50% discount when ordering checkbooks
- Perks in foreign currency and securities acquisition
- On time – SMS update service for the first three months free, followed by 50% discount

02

Help with financing your degree

- **Loans to finance tuition** for a Bachelors Degree and Masters Degree under preferred terms and attractive interest rates
- Option to **defer loan payments** for up to 3 years
- Credit limit up to NIS 2,500 or twice your salary, the higher of the two
- Up to 6 equal Interest and **linkage free payments**

03

Ways to Manage your Account

- You always have your cell phone on you – why not manage your account from it? **With the Account Management app**, you can deposit checks by capturing an image, withdraw cash from the ATM without a card, and even order check books to your home.
- Want to speak to a banker? Clarify details about your account? **One call to Poalim at Tel *2407** and our bankers will be delighted to help (Poalim service by telephone with a secret code assigned at the ATM, internet or branch)

04

Easy, fast way to transfer money to friends

Stuck without cash? With our bit application, you can transfer money to your contacts without entering your account details. You can repay money at the click of a button to a friend who ordered pizza for you, pay for tutoring or raise funds for an end of year party.



The club is for ages 18-35 who are attending an institution of higher education or a recognized post-secondary institution. 100% discount from basic current account fees performed by a teller or direct channel. The period of membership in the club will not exceed 9 years. The perks in foreign currency and securities are granted by the branch in which the account is being managed only. Granting of credit and/or establishment of a credit limit is contingent on submitting a loan application and approval by the bank subject to its terms, at its sole discretion. Full information is available at the branches. Non-compliance with loan repayment may result in charges if interest in arrears and collections proceedings. Installment payment of tuition to people who pay annual tuition in advance in 6 payments with no interest and linkage up to 83.3% of the amount of the annual voucher for payment or NIS 25,000, whichever is lower. The first payment in cash, installment payments of tuition into 3 payments with no interest and linkage up to 66% of the amount of the voucher or NIS 8000, whichever is lower. The first payment in cash, subject to the terms of the bank and as specified in the bank price list for a single customer / small business. The information is accurate as of 30.8.2017. Bank Hapoalim is entitled to change or cancel the terms at any time.