



September 19, 2016

Draft for public comments

Comments may be submitted until October 10, 2016

By email to dorit.lewis@boi.org.il

**License for Bureau:
Application Forms and Related Documents**

1. General instructions

An applicant for a credit data service license or business information service license under the Credit Data Law, 5776-2016 (hereinafter, “the Law”), is to complete the following application form and attach the required documents, listed in paragraph 11 below. The form and documents will be reviewed by the Supervisor.

If you are applying for two types of licenses, apply separately for each license.

The application form is to be completed by an individual who legally authorized to act on behalf of the license applicant and whose signature is binding on the license applicant.

The license applicant must provide accurate and complete information on all the items listed below. The license applicant may attach any additional information that is not specifically included in the application requirements, stating the relevance of the additional information to the license application.

If any change occurs in the information reported in the application form or the ancillary documents after submission of the application, or if any new information becomes relevant to the application, the license applicant must send a letter notifying the Supervisor of any change or addition to the information on the application form.

Attach the statement of the personal and business integrity of the controlling interest (Appendix A) and of the officeholders (Appendix B).

The terms “controlling interest” “principal shareholder” and “holding” in Sections C and E, paragraph 11.3, and Appendix A have the meaning assigned to them in the Banking (Licensing) Law, 5741-1981, and the term “credit data user” has the meaning assigned to it in the Law. The term “officeholder” in paragraphs 7 and 11 and in Appendix B has the meaning assigned to it in the Companies Law.

An application form that has been completed in entirety and is attached with all the required documents is a necessary condition for submitting an application and initiating the review process.

2. How to submit an application

2.1. Download the application form from the Bank of Israel website at www.boi.org.il/en/pages/default.aspx

2.2. Send two copies of the completed application form/s and attached documents by registered mail to: Bank of Israel, 69 Nahalat Benyamin Street, POB 1604, Tel-Aviv. In addition you can send completed application form/s and attached documents by the Bank of Israel’s secured email system.



3. Section A - Information on the License Applicant

Attach the required documents listed in paragraph 11.2.		
3.1	Information on the company	
	Name	Press enter text.
	Type of incorporation	<input type="checkbox"/> Private company
		<input type="checkbox"/> Public company
		<input type="checkbox"/> Company registered overseas
	Israeli registration no.	Press enter text.
	Foreign registration no.	Press enter text.
	Date of establishment	dd/mm/yyyy.
	Date of company shares were first listed for trade	dd/mm/yyyy. <input type="checkbox"/> Company is not listed on the TASE
	Address in Israel (or office of record for foreign companies)	Press enter text.
	Mailing address	Press enter text.
	Telephone no.	Press enter text.
	Fax no.	Press enter text.
	Company website (URL)	Press enter text.
3.2	Contact person (who handles the license application)¹	
	Name	Press enter text.
	Position	Press enter text.
	Address	Press enter text.
	Telephone no. (W)	Press enter text.
	Telephone no. (M)	Press enter text.
	email	Press enter text.
3.3	Outside consultant²	
	Consultant name	Press enter text.
	Address	Press enter text.

¹ For foreign companies – details of the company's representative who is authorized to act on the company's behalf in Israel.

² To be completed if the company was assisted by an outside consultant in completing this form.



	Contact person	Press enter text.
	Telephone no. (W)	Press enter text.
	Telephone no. (M)	Press enter text.
	Fax no.	Press enter text.
	email	Press enter text.
3.4	External accountant	Press enter text.
	Accountant name	Press enter text.
	Address	Press enter text.
	Contact person	Press enter text.
	Telephone no. (W)	Press enter text.
	Telephone no. (M)	Press enter text.
	Fax no.	Press enter text.
	email	Press enter text.



4. Section B – Type of license requested; the services covered by each license

The license applicant must state the type of requested license and the services that the applicants plans to render under the license, in the following manner:

For a credit data service license, complete paragraphs 4.1-4.7;

For a business information service license, complete paragraphs 4.8-4.11.

Attach the required documents listed in paragraph 11.1.

Application for a credit data service license			
Under this license, I intend to operate the following services only:			
4.1	Credit data services as defined in Section 12(a) of the Law	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.2	Services to credit providers based on credit data obtained solely from the register for the purpose of issuing a credit report: computing a customer's credit rating, notice of a change in a customer's credit rating or in the credit data about him included in the register (pursuant to Sections 13(1)(a) and (b) of the Law).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.3	Advice to credit providers based on credit data obtained solely from the register for the purpose of issuing a credit report (under Section 13(1)(c) of the Law).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.4	The following services to a customer based on a regular consolidated data report: computing the customer's credit rating, notice of a change in the credit rating of the customer or in the credit data about him included in the register (under Section 13(2)(a) and (c) of the Law).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.5	Advice concerning the customer's financial conduct, based on a regular consolidated data report (under Section 13(2)(b) of the Law).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.6	Advice to credit providers based on non-identifying information included in the register (under Section 13(3) of the Law).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.7	Have you also submitted an application for a business information service license.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Comments	Press enter text.		



Application for a Business Information Service License			
Under this license, I intend to operate the following services only:			
4.8	Providing credit data on customer's operations as a business	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.9	Business credit ratings	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.10	Other services	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Details: Press enter text.		
4.11	Have you also submitted an application for a credit data service license?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Comments	Press enter text.		

5. Section C - Structure of Ownership

5.1 Attach the documents listed in paragraph 11.3.

5.2 For applicants of a credit data service license -

I declare that I am in compliance with the requirements stated in Section 7(b)(5) of the Law, or the requirements have been satisfied, as follows:

5.2.1	The license applicant or its principal shareholder are not controlling interest in any credit data user.	<input type="checkbox"/> Yes
5.2.2	The license applicant or its principal shareholder are not controlling interest in any credit data user.	<input type="checkbox"/> Yes
5.2.3	The license applicant is not controlled by a credit data user or by a controlling interest of a credit data user.	<input type="checkbox"/> Yes
5.2.4	The license applicant is not controlled by a paid authorized representative or by a controlling interest of a paid authorized representative.	<input type="checkbox"/> Yes
5.2.5	The license applicant's principal shareholders are not credit data users.	<input type="checkbox"/> Yes



6. Section D - Declaration of Personal and Business Integrity

This section is to be completed by the license applicant, referring to the following events in or outside Israel. If the answer to any of the following questions is “Yes,” provide details and attach a photocopy of a court ruling, decision or sentencing, where relevant.			
6.1	Have you ever been convicted or indicted, or has any fine or monetary or other sanction been imposed on you, including in an administrative proceeding ³ ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6.2	Have you ever been or are you currently have a controlling interest in a company that was indicted or on which a fine or monetary sanction was imposed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6.3	Have you ever been declared bankrupt or involved in a bankruptcy proceeding, or in refinancing or other settlement with creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6.4	Have you ever been or are you currently have a controlling interest in a company that was liquidated or is currently under liquidation, receivership, or was party to a creditors' settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

7. Section E - Professional Expertise and Business Experience

7.1 This section is to be completed by the license applicant, referring to his previous or current businesses, as follows. Applicants of a credit data service license, please complete paragraphs 7.1.1-7.1.3. Applicants of a business information service license, please complete paragraphs 7.1.4-7.1.6.

Credit data service license			
7.1.1	Does the license applicant or its controlling interest have, or did it ever have, a license as a credit data service under the Credit Data Service Law 5762-2002 (hereinafter, “the Previous Law”)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Name of company: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.

³ Including imposition of means of enforcement by the Administrative Enforcement Committee.



7.1.2	Does the license applicant or its controlling interest have, or did it ever have, a permit to engage in an occupation in addition to credit data services, under the Previous Law?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Name of company: Press enter text.		
	Note additional occupation: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.
7.1.3	Under the license noted in paragraph 7.1.1, do you now or have you in the past issued credit ratings to private customers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Name of company: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.
Business information service license			
7.1.4	Does the license applicant or its controlling interest have, or did it ever have, a license to provide business data services under the Previous Law?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Name of company: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.
7.1.5	Do you now or have you in the past issued credit ratings to businesses under the license noted in paragraph 7.1.4?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.
7.1.6	Note any additional areas of business in which the license applicant (or its controlling interest) are engaged, or have been engaged in the past 10 years, in or outside Israel.		
1	Company name: Press enter text.		
	Additional occupation: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.



2	Company name: Press enter text.		
	Additional occupation: Press enter text.	From date:	To date:
	Years of business:	mm/yyyy.	mm/yyyy.
3	Company name: Press enter text.		
	Additional occupation: Press enter text.	From date:	To date:
	Years of business	mm/yyyy.	mm/yyyy.

7.2

If a new company was established for the purpose of obtaining a license according to the Law, provide any relevant information such as experience in the field relevant to the requested license, of the new company's controlling interest /founding company, or on the officeholders of the new company's controlling interest /founding company.

Press enter text.

7.3

Relevant experience and credentials of the officeholders of the license applicant: Attach the required documents listed in paragraph 11.4.		
Do the officeholders have knowledge and experience in the field relevant to the requested license? Press enter text.	<input type="checkbox"/> Yes	<input type="checkbox"/> No



8. Section F - Resources and Business Plan

8.1 Attach documents on a detailed business plan for the license applicant, including reference to resources, as described in paragraph 11.5, and documentation of the license applicant's financial position, as described in paragraph 11.8.

8.2 Information security - Attach documents that confirm the license applicant's ability to operate a technological system that reduces risks to customers' confidentiality and risks to the security of the information in his possession, if there are any, as described in paragraph 11.6.

8.3 Organizational structure - Attach documents on the current and planned organizational structure to be used for providing the services under the requested license, as described in paragraph 11.7.

8.4 Human resources		Press enter text.	
Note the number of employees in the license applicant company. The business plan should refer to the human resources to be employed by the company, as described in paragraph 11.5.2.			
8.5 Outsourced employees and services			
8.5.1	Does the license applicant currently outsource any services or will services be outsourced in the future? If yes, specify the services. Press enter text.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.5.2	Has the license applicant defined minimal credentials, training, knowledge, and experience for outsourced employees and service providers who are authorized to act on behalf of the license applicant, and does the license applicant enforce said requirements? If yes, specific these minimal requirements. Press enter text.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.6	Sites of operations		
Provide the following information for each physical site at which the license applicant will operate the licensed services.			
8.6.1	Total number of locations in which the license applicant will conduct operations	Press enter text.	
1.	Commercial name	Press enter text.	



	Physical address	Press enter text.	
	Telephone no.	Press enter text.	
	email	Press enter text.	
2.	Commercial name	Press enter text.	
	Physical address	Press enter text.	
	Telephone no.	Press enter text.	
	email	Press enter text.	
3.	Commercial name	Press enter text.	
	Physical address	Press enter text.	
	Telephone no.	Press enter text.	
	email	Press enter text.	
	Are there any additional physical sites? If yes, attach a document with details.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7	Resources related to public inquiries (To be completed by applicants of license for credit data services)		
8.7.1	Did you appoint a Public Enquiries Officer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.2	Do you have a complete, comprehensive policy for handling public inquiries, questions, and complaints, including a call center and website? Attach the required documents as described in paragraph 11.9.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.3	Does this policy reflect your commitment to properly handle public inquiries, questions, and complaints and the systems and procedures used to address such issues?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.4	Do the systems and procedures ensure fair and consistent handling of public inquiries and complaints?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.5	Do the systems and procedures ensure timely, polite, and efficient responses to the public?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.6	Are the systems and procedures designed to handle public inquiries, questions, and complaints known to the public?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.7	Do you have sufficient human resources to handle public inquiries, questions, and complaints?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.7.8	Does the company have reception hours at its offices?	<input type="checkbox"/> Yes	<input type="checkbox"/> No



8.7.9	If you answered “No” to any of the above questions (8.7.1-8.7.8), make reference to this fact in the business plan to be attached to this form, as described in paragraph 11.5.2.		
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9. Section G - Conflict of Interest

9.1 I declare that in the provision of the services under the license I will not engage in a conflict of interest.

Yes

9.2 License applicants who wish to operate rating services or advisory services to both credit providers and customers should provide information on the existing or planned mechanisms to prevent a conflict of interest in connection to said services, and attach relevant documentation as required.

Press enter text.

10. Section H - Affirmation of the License Applicant

I the undersigned Press enter text.

bearer of ID no. Press enter text. ,

after having been cautioned to state the truth or otherwise be subject to the penalties prescribed by law, hereby affirm as follows:

10.1 I affirm that I have reviewed the information in this questionnaire, including the attached documents, and found them to be correct and complete, and I am aware that if the factual information provided by me was provided in an inappropriate or incomplete manner so as to create a misrepresentation, I shall be subject to the legal sanctions prescribed by law.

10.2 I give my consent to the Supervisor or any individual authorized by the Supervisor, during ordinary business hours, to enter any site in which the license applicant operates, and perform inspections according to the authority granted to them by law.

10.3 I give my consent to the Israel Police to convey to the Supervisor or to any individual authorized by the Supervisor criminal information about the license applicant company, for the purpose set forth in the Crime Register and Rehabilitation of Offenders Law 5741-1981, to the extent to which they are entitled to receive by law.

I acknowledge that my said consent releases the Police and the recipient of said



information from any requirement to notify me of the transmission of such information concerning the company.

10.4 I give my consent to remove any right to confidentiality or privilege concerning any information about the license applicant company and the companies in its control that are listed in paragraph 11.3 below⁴, that is in the possession of police or other governmental agencies in or outside Israel, including Interpol, any regulatory or supervisory agency in or outside Israel (such as the Banking Supervision Department, Supervision over Insurance, the Anti-Trust Commissioner, the Israeli Law Information and Technology Agency, and the Israel Securities Authority), tax authorities, as well as banking corporations in or outside Israel, and I give my consent to said entities to transmit the material they possess to the Bank of Israel.

All requests for information stated in paragraphs 10.3-10.4 shall be made solely for the purpose of reviewing license applications submitted by the company, and shall remain in effect as long as the licensing procedure is underway.

I affirm that this is my name and my signature and the contents of my affirmation are true.

Signature

Date

Attorney's Affirmation

(for Section H - Affirmation of the License Applicant)

I hereby affirm that today _____

there appeared by me, Attorney _____

at my offices at _____

Mr./Ms. _____

who identified himself/herself to me by ID no. _____ / who is known to me personally, and who is authorized to sign and assume obligations on behalf of the applicant, and after having cautioned him/her that he/she must state the truth or otherwise be subject to the penalties prescribed by law, affirmed the contents of the Affirmation and signed it in my presence.

Attorney

Signature

Date

⁴ Attach separate consent to remove privilege for each of the entities listed in paragraph 11.3, as requested, if needed.



11. Documents to be attached to the application

Attach the most recent documents in the license applicant's possession and on each document note the date as of which it applies.

Applicants shall include the following documents:

11.1 Background details regarding the license application.

11.2 The most recent certificate of incorporation and articles of association of the company.

11.3 Structure of holdings - This chart should describe the structure of holdings of the license applicant company (applying for a license for credit data services or business information services) including the company's principals shareholders and controlling interests and any of their holdings in means of control that exceed 20% and holdings in other controlled companies. In addition, the chart should describe the structure of the license applicant company's holdings, in which it holds over 20% of the means of control, and holdings in other companies it controls. Include the identifying details of the principals shareholders and controlling interests, of the company and of all the companies noted in the chart (for individuals – provide ID or passport no. and for companies – provide Israeli or foreign registration no.).

11.4 A list of the license applicant's officeholders, including the following information for each officeholder: ID (or passport) no., credentials (including education and degrees) and experience relevant to the requested license. Do not attach CVs or academic certificates.

11.5 Business plan

11.5.1 Information on the license applicant's existing resources, including financial and operating resources, or the resources that the license applicant is capable of or intends to acquire or develop in order to operate credit data services or business information services, including rating services. Include information on the scope of financial means necessary, the amount of the investment required and how such investment will be financed.

11.5.2 With respect to operating resources (including technology resources) and human resources, the business plan should distinguish between existing capabilities and capabilities that the license applicant wishes to acquire or develop. At minimum, the business plan will address the following aspects: the particulars of the Public Enquiries Officer, adequate procedures and resources for: intake of customer data, securing customer data, producing reports to customers and checking the reports credibility, handling public inquiries, and tracking compliance with the requirements of the law and regulations. The business plan should also include information on the number and composition of the company's employees and their training programs.

11.5.3 Budget forecast - Business plan for the next 5 years of preparing and operating the services requested (balance sheet, profit and loss, cash flow). Also provide information on



the main economic assumptions, on which the business plan and business model were based.

11.6 Information security appendix - documents that confirm compliance with information security standards.

11.7 Detailed organizational chart of the license applicant, including the area of responsibility of the main units and functions, and the names of the officeholders heading them. This document will refer to the existing organizational structure and the planned organizational for rendering the services according to the requested license.

11.8 The most recent annual and quarterly audited financial statements.

11.9 The company's documents on its policy for handling public inquiries.

11.10 Any additional information that the license applicant believes should be brought to the attention of the Supervisor for the purpose of reviewing the application.



Appendix A - Personal and Business Integrity of the controlling interests

This section must be completed by each of the controlling interests of the license applicant, separately (print and complete the required number of copies of this questionnaire) with reference to the following events that occurred in or outside Israel:

1.	Personal details		
	Name	Press enter text.	
	Identifying no. (for companies)	Press enter text.	
	ID or passport no. (for individuals)	Press enter text.	
	Citizenship	Press enter text.	
	Domicile	Press enter text.	
	Date of birth	mm/yyyy.	
	Place of birth	Press enter text.	
2.	Have any of the following events occurred? If yes, describe in detail and attach a copy of the court ruling, sentence, or decision, as relevant.		
2.1	Have you been convicted of an offense, or have you been indicted or investigated with respect to a suspected offense, or was any fine or monetary or other sanction imposed on you, including in an administrative procedure? ⁵	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.2	Have you held or do you now hold a senior position (director, CEO, or employee who reports directly to the CEO) in any company, or have you controlled or do you control a company, against which an indictment was filed, a fine or monetary sanction was imposed, or which was under investigation with respect to a suspected offense, concerning an event that occurred during your term of service?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.3	Have you been convicted by a disciplinary body?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.4	Has your service as manager or director in any body been terminated or have you been disqualified from serving as director or any other managerial position?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.5	Have you ever been or are you now bankrupt or involved in bankruptcy proceedings, debt refinancing, or other settlements with creditor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.6	Have you held or do you now hold a senior position (director, CEO, or employee who reports directly to the CEO) in any company, or have you controlled or do you control a company, that has been liquidated or under liquidation proceedings, receivership, or performed a creditors' settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

⁵ Including means of enforcement imposed by the Administrative Enforcement Committee.



Affirmation of Principal

(for the purpose of Appendix A – Personal and Business Integrity of the controlling interests)

I the undersigned _____, bearer of ID no. _____, after having been cautioned to state the truth or otherwise be subject to the penalties prescribed by law, hereby affirm as follows:

1. All the information and details given in this questionnaire are complete, accurate, and true, and I undertake to promptly inform the Supervisor of any change in the same, as long as I have controlling interests.

2. I give my consent to the Israel Police to convey to the Supervisor or any individual authorized by the Supervisor criminal information about me and the companies in my control for the purpose set forth in the Crime Register and Rehabilitation of Offenders Law 5741-1981, to the extent to which they are entitled to receive by law.

I acknowledge that my said consent exempts the Police and the recipient of said information from any requirement to notify me of the transmission of such information about me.

3. I give my consent to remove any right to confidentiality or privilege concerning any information about me and the companies in my control that is in the possession of police or other governmental agencies in or outside Israel, including Interpol, any regulatory or supervisory agency in or outside Israel (such as the Banking Supervision Department, Supervision of Insurance, the Anti-Trust Commissioner, the Israeli Law Information and Technology Agency, and the Israel Securities Authority), the tax authorities, as well as banking corporations in or outside Israel, and I give my consent to said entities to transmit the material they possess to the Bank of Israel.

Any request for the information set forth in paragraphs 2 and 3 above shall be made solely for the purpose of reviewing the license application submitted by the company of which I have controlling interests, and shall remain in effect as long as I have controlling interests of the company.

I affirm that this is my name and my signature and the contents of my affirmation are true.

Signature

Date



Attorney's Affirmation

I hereby affirm that today _____
there appeared by me, Attorney _____
at my offices at _____
Mr./Ms. _____

who identified himself/herself to me by ID no. _____ / who is known to me personally, and who is authorized to sign and assume obligations on behalf of the applicant, and after having cautioned him/her that he/she must state the truth or otherwise be subject to the penalties prescribed by law, affirmed the contents of the Affirmation and signed it in my presence.

Attorney

Signature

Date



Appendix B - Personal and Business Integrity of an officeholder

This section should be completed separately by each officeholder of the license applicant (print and complete the required number of copies of this questionnaire), with reference to the following events that occurred in or outside Israel:

1.	Personal details		
	Name	Press enter text.	
	Identifying no. (for companies)	Press enter text.	
	ID or passport no. (for individuals)	Press enter text.	
	Citizenship	Press enter text.	
	Domicile	Press enter text.	
	Date of birth	mm/yyyy.	
	Place of birth	Press enter text.	
	Position	<input type="checkbox"/> CEO <input type="checkbox"/> Director <input type="checkbox"/> Other officeholder	
2.	Have any of the following events occurred? If yes, describe in detail and attach a copy of the court ruling, sentence, or decision, as relevant.		
2.1	Have you been convicted of an offense, or have you been indicted or investigated with respect to a suspected offense, or was any fine or monetary or other sanction imposed on you, including in an administrative procedure? ⁶	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.2	Have you held or do you now hold a senior position (director, CEO, or employee who reports directly to the CEO) in any company, or have you controlled or do you control a company, against which an indictment was filed, a fine or monetary sanction was imposed, or which was under investigation with respect to a suspected offense, concerning an event that occurred during your term of service?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.3	Have you been convicted by a disciplinary body?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.4	Has your service as manager or director in any body been terminated or have you been disqualified from serving as director or any other managerial position?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.5	Have you ever been or are you now bankrupt or involved in bankruptcy proceedings, debt refinancing, or other settlements with creditor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

⁶ Including means of enforcement imposed by the Administrative Enforcement Committee.



2.6	Have you held or do you now hold a senior position (director, CEO, or employee who reports directly to the CEO) in any company, or have you controlled or do you control a company, that has been liquidated or under liquidation proceedings, receivership, or performed a creditors' settlement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Affirmation of Principal

(for the purpose of Appendix B - Personal and Business Integrity of Officeholders)

I the undersigned _____, bearer of ID no. _____, after having been cautioned to state the truth or otherwise be subject to the penalties prescribed by law, hereby affirm as follows:

1. All the information and details given in this questionnaire are complete, accurate, and true, and I undertake to promptly inform the Supervisor of any change in the same, as long as I am officeholder.

2. I give my consent to the Israel Police to convey to the Supervisor or any individual authorized by the Supervisor criminal information about me for the purpose set forth in the Crime Register and Rehabilitation of Offenders Law 5741-1981, to the extent to which they are entitled to receive by law.

I acknowledge that my said consent exempts the Police and the recipient of said information from any requirement to notify me of the transmission of such information about me.

3. I give my consent to remove any right to confidentiality or privilege concerning any information about me that is in the possession of police or other governmental agencies in or outside Israel, including Interpol, any regulatory or supervisory agency in or outside Israel (such as the Banking Supervision Department, Supervision of Insurance, the Anti-Trust Commissioner, the Israeli Law Information and Technology Agency, and the Israel Securities Authority), the tax authorities, and banking corporations in or outside Israel, and I give my consent to said entities to transmit the material they possess to the Bank of Israel. Any request for the information set forth in paragraphs 2 and 3 above shall be made solely for the purpose of reviewing the license application submitted by the company in which I serve as officeholder, and shall remain in effect as long as I serve in this capacity in the company.

I affirm that this is my name and my signature and the contents of my affirmation are true.

Signature

Date



Attorney's Affirmation

I hereby affirm that today _____
there appeared by me, Attorney _____
at my offices at _____
Mr./Ms. _____

Who identified himself/herself to me by ID no. _____ / who is known to me personally, and who is authorized to sign and assume obligations on behalf of the applicant, and after having cautioned him/her that he/she must state the truth or otherwise be subject to the penalties prescribed by law, affirmed the contents of the Affirmation and signed it in my presence.

Attorney

Signature

Date