

ADDENDUM TO THE RATING OF BUYERS BY THE COMPANY

**Addendum No. 21 to Policy _____ (hereinafter: the "Insurance Policy"),
issued on _____ to _____ (hereinafter: the "Insured")**

Introduction

Whereas the Insured wishes to receive from the Company an internal exposure rating calculated by ICIC – The Israeli Credit Insurance Company Ltd. (hereinafter: the "Company") for customers to which the Insured sells products on credit, or customers to which it intends to sell products on credit, for the purpose of risk management (hereinafter: the "Service"); and

Whereas the Company has agreed to enable the Insured to receive this confidential information subject to the Insured signing a Deed of Undertaking and Confidentiality Agreement and signing this Addendum;

Now therefore, this Addendum forms an integral part of the Insurance Policy.

1. The information

- 1.1 The Company shall forward to the Insured information regarding the Company's internal rating of existing or prospective customers of the Insured, to the extent that such information is in the Company's possession, subject to the Insured signing this Addendum and the attached Deed of Undertaking and Confidentiality Agreement, which forms an integral part of this Addendum.
- 1.2 The rating is on a scale of 1-10, and the Company shall also forward to the recipient of the Service the significance of the rating in terms of risk level.
- 1.3 The information shall be provided by the Company as is, and no explanations shall be added thereto, including with respect to the reason for the rating and the rating method.
- 1.4 The information shall be provided to the Insured with respect to buyers with approved credit quotas, and also with respect to buyers for which the Insured's application for a credit quota was denied in the past year.
- 1.5 For a small number of buyers, the rating may be defined as NR (Not Rated).

2. Method of transferring the information

- 2.1 The information on the rating of buyers will be sent via the "ICIC Online" system or the "ICIC Smart Link" system at the Insured's choice, using a special development created by the Company for this purpose.

3. Cost of the Service

- 3.1 The Insured will pay the amount of US\$10 in respect of each credit quota that was in force during the year or part thereof, as well as quotas that were rejected by the Insurer during the past year, less quotas that are not rated (NR). Said sum shall be added to the information fees paid by the Insured and shall be collected at the end of the term of the Policy.

Date: _____

The Insured

Date: _____

B.S.S.CH.– The Israeli Credit Insurance Co. Ltd.