

Max Rates schedule

Item	Rate	Remarks
Card Fee	12.90₪	The commission is collected in full every month for the preceding month. The first charge after issuance will be performed after executing a transaction with the card. The commission will be paid for the first month in full, regardless of the date on which the first transaction was executed.
Card Loading	27.00₪	Loading fees for pre-paid cards
Special Services	15.00₪	The commission will only be charged where MAX found the denial unjustified.
Foreign Currency Services: Transactions/Cash Withdrawals (1) Foreign currency	3.00%	(1) ATM/counter cash withdrawals, with and without a card. (2) This rate shall apply to all foreign currency cash transactions and withdrawals. Conversion method: The conversion from the original transaction currency to an NIS account will be based on the representative rate known upon processing the transaction in MAX systems. Where there is no representative rate at the Bank of Israel, the conversion will be performed, with Visa: from the original transaction currency to USD at the rate set by Visa International and then to NIS at the representative rate known when processing the transaction in MAX systems.
Foreign Currency Purchase via Credit Card	6.00\$	The commission shall be charged in NIS at the representative rate known upon processing the transaction in MAX systems.
Information:	11.00₪	Producing/Printing documents kept in the computer database at the client's request
Document Retrieval איתור / הזמנת מסמכים	15.00₪	Where a receipt / invoice is ordered due to a transaction denial, the commission will only be charged where MAX found the denial unjustified.

ATM Cash Withdrawal (Prepaid Cards Not Linked to Bank Accounts)	1.00%	Charged for cash withdrawals using prepaid cards not linked to a checking account.
Attorney Warning Letter	145.00₪	Fee for sending a legal warning letter.
Direct Channel Transfer	5.00₪	Fee for processing direct channel transfer.

Max reserves the right to modify its fees, rates, and terms and conditions at any time, including adjustments to exemptions and benefits. However, if a cardholder is eligible for fee waivers or benefits due to their card’s affiliation with a specific membership program or for any other reason, such entitlements will take precedence over the fees outlined in this schedule.

Foreign currency transactions with a Visa International, Visa Gold, or Visa Business Gold, including cash withdrawals abroad and transactions in Israel or online, will be charged immediately instead of on the regular billing date.

For Mastercard and Visa Platinum cardholders, foreign currency transactions will be deferred to the standard monthly billing cycle without interest charges. However, cardholders may request that their foreign currency transactions be charged immediately by contacting Max.

Definition of a "Transaction" - A **transaction** is defined as the purchase of goods and/or services paid for using a credit card, issued either in Israel or abroad.

The following **do not** fall under this definition: **Cash withdrawals**, both domestically and internationally (including withdrawals at point-of-sale locations where such transactions are permitted). **Refunds and fund transfers. Credit card usage-related charges**, such as: Card fees, Membership fees, imported services surcharges, Commissions, Interest refunds and charges, Indexation adjustments to inflation or foreign exchange rates, Conversions and routine settlements of transactions, Credit products and financial benefits.

Max retains the right to define additional transactions or credit plans that may be **excluded** from the standard transaction definition in the future.