

## Appendix A

### Agreement to receive a loan and pay repayments for a DI-TTA program

I the undersigned \_\_\_\_\_, I.D. \_\_\_\_\_ hereby confirm that:

1. On the date of \_\_\_\_\_ I received a loan of 22,000 NIS from Koret Foundation Association [Koret] for the purpose of financing my participation in the DI-TTA program managed by Social Finance Israel — Social Impact Ltd. [Not-for-profit] I.D. 516057023. The program is supported by the Israel Innovation Authority and social investors.
2. For the training I will pay an earnest fee of 4,000 NIS to the DI company.
3. For loan handling fees I will pay 500 NIS to the Koret Funds Association.
4. I am aware that when I receive a monthly income of over 10,000 NIS gross, I will start repaying the loan — 1,000 NIS per month with a monthly standing order to the Koret account no later than the 15<sup>th</sup> of each month. The amount to be refunded will be up to **24,000 NIS (this amount includes 4.85% interest)**. I will pay the principal first and then interest.
5. If the income is received in foreign currency. Conversion to shekels will be carried out using the recent exchange rate that will be displayed as published from time to time by the Bank of Israel or another public body of the State of Israel if the Bank of Israel stops publishing the exchange rate as displayed

6. It was made clear to me that I had to enter into the computerized system:

- a. The date I started to work, as a salaried employee or self-employed. For all the jobs I work at.
- b. The pay slips, the invoices to prove the aforementioned as well as a report of a change in my income from work
- c. Any other details required

7. If I have a balance left to repay after 60 months from the signing of the loan agreement, and on the condition that during the entire period I meet my obligations to Koret's satisfaction, Koret will write off the balance of the debt for me at that time. If there is a tax in this case, the tax will apply to me.

8. If I don't enter into the system a full report, I will be charged 2,000 NIS per month by default, but in any case, no more than the amount of 24,000 NIS.

9. If I do not comply with the obligations I undertook in this agreement including the appendices, or if my standing order is canceled - I will be obligated to immediately return the balance of the loan to Koret. If I do not act in the spirit of the agreement, it may result in the transfer of the case to legal courts, and then I will be required to pay for all legal expenses related to handling the case.

10. I may not transfer rights and obligations to another party. Also, I waive Koret's duty of confidentiality towards me and allow it, at its own discretion, to transfer the rights and obligations in the project to another credit entity that will operate the project as well as the information about me.

11. Messages, according to this agreement, will be transferred to me via the email and phone number I provided, and will be perceived as if I received them. Any change in the agreement will be in writing and signed by the parties. In the event of a dispute, the hearing will be held in the appropriate court in the Tel Aviv district

In witness whereof I Sign

Signature: \_\_\_\_\_

Date:

Confirmation of a Koret representative

## **Appendix to the loan agreement - Prerequisites for participating in the program**

I declare that all the following conditions are met for me:

1. I participated in the opening lesson of the training program.
2. I paid a Koret handling fee of 500 NIS.
3. I paid DI, the training entity, the earnest fee for my participation in the program in the amount of 4,000 NIS.
4. I provided Koret with a signed loan agreement.
5. I gave Koret a confirmation of setting up a standing order to debit my bank account, in accordance with the instructions given to me by Koret, as shown in Appendix D.
6. I will give Koret credit authorization if requested and within 7 business days.
7. I will give Koret or someone on its behalf a power of attorney form for the representative for the National Insurance Institute, as shown in Appendix C if requested and within 7 business days.
8. There has been no violation of this agreement and I do not know of any violation of it that is expected to occur in the future.
9. I am not aware of any reason why it could be a problem, legal or otherwise, to execute the agreement