Isracard Ltd.
("the Company")

June 30, 2026

To

Israel Securities Authority

(via Magna)

To

Tel Aviv Stock Exchange Ltd.

(via Magna)

Dear Sir/Madam,

Re: Immediate report regarding taking loans

Further to the provisions of Section 1.6.5 of the Board of Directors Report for 2025[1] ("Board of Directors Report for 2024") regarding the Company's sources of funding, the Company is pleased to update that on June 30, 2026, the Company entered into an agreement with one of the banks providing it with credit facilities, for an agreement to take two loans as follows: **(a)** a loan in the amount of NIS 200 million (not from within credit facilities), with a duration of approximately 1.5 years, which will bear fixed annual interest in a range between 2% and 3% and is linked (principal and interest) to the Consumer Price Index. The loan principal and interest thereon will be repaid in 36 equal monthly installments starting from the date of the loan provision (expected near the time of this report); and **(b)** a loan in the amount of NIS 120 million (not from within credit facilities), with a duration of approximately 1.5 years, which will bear variable annual interest at the Prime rate less a spread in the range of 0.2%-1.2%, is not linked (principal and interest) to any linkage basis and/or currency, and will be repaid (principal and interest) in 36 equal monthly installments starting from the date of the loan provision (expected near the time of this report).

Regarding each of the aforementioned loans, the Company was granted a right for early repayment, at any time, subject to the payment of an early repayment fee. The Company's obligations to repay the loans were not secured by collateral.

It should be noted that in addition to the loans mentioned above, as of the report date, two additional loans were provided to the Company from the said bank (not from within credit facilities), the balance of which as of the report date is approximately NIS 135 million, as well as a (committed) credit facility in the amount of NIS 1,200 million. Below are details regarding the aforementioned loans and credit facility: **(1)** A loan from June 27, 2024, in the amount of NIS 185 million – the loan bears fixed annual interest in a range between 2% and 3% and is linked (principal and interest) to the Consumer Price Index, and is repaid in equal monthly installments until June 27, 2027. The Company's obligations to repay the loan were not secured by collateral; **(2)** A loan from December 11, 2025, in the amount of NIS 80 million – the loan bears fixed annual interest in a range between 2% and 3% and is linked (principal and interest) to the Consumer Price Index, and is repaid in equal monthly installments until June 11, 2028. The Company's obligations to repay the loan were not secured by collateral; **(3)** A (committed) credit facility in the amount of NIS 1,200 million, valid until June 23, 2027, available for use via short-term loans (up to 30 days). The interest rate on the utilization of the credit facility is based on the Prime rate less annual interest in a range of approximately 1%-2%. Additionally, the credit facility includes a non-utilization fee, at a rate within the range specified in Table 5 in Section 1.6.5 of the Board of Directors Report for 2025. The Company's obligations to repay the credit utilized under this facility are not secured by collateral, any liens, or in any other manner (subject to rights of set-off, lien, and other similar rights).

For details regarding various common grounds upon which financing entities of the Company may call for immediate repayment of credits provided to it, see Section 1.6.5 of the Board of Directors Report for 2024.

Sincerely,

Isracard Ltd.

[1] As published on March 18, 2026 (Reference No.: 2026-01-023767).

Isracard House, 12 Bar Kochva Bnei Brak
P.O.B. 2025 Bnei Brak 5112001

12 Bar Kochva St. P.O.B 2025
Bnei-Brak 5112001, Israel

*6272
isracard.co.il