

# Migdal Group

## Open Finance

Get a loan in just 2 minutes



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Insurance and finance



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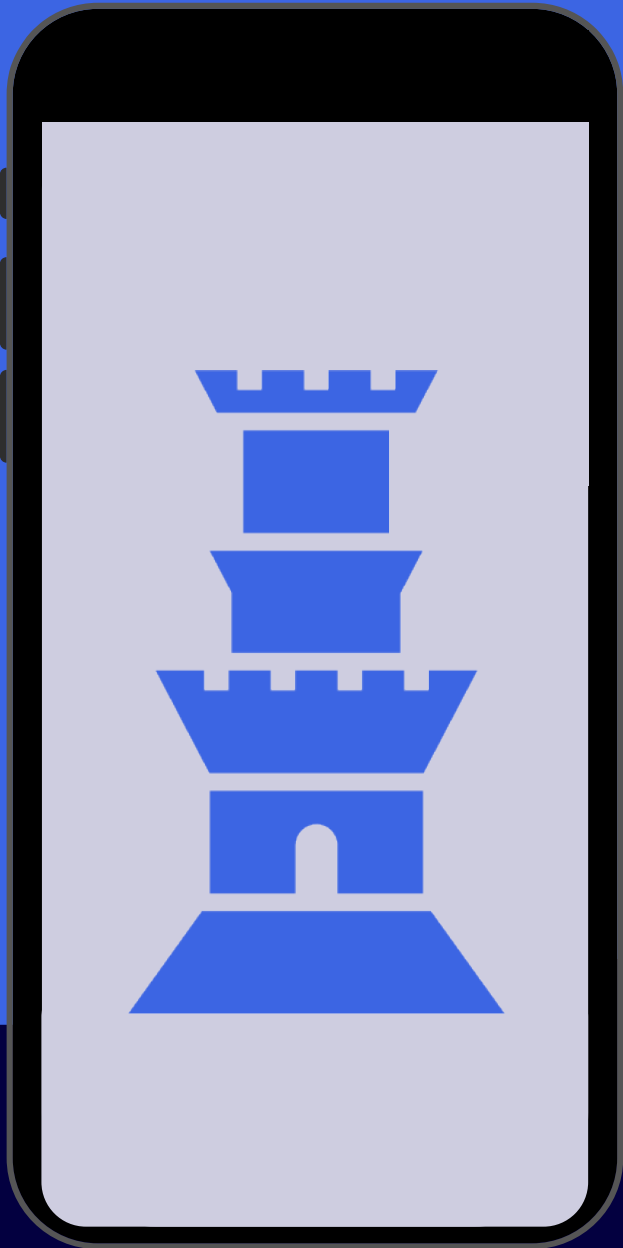


Go to [migdal.co.il](https://migdal.co.il) and login  
to the customer portal.

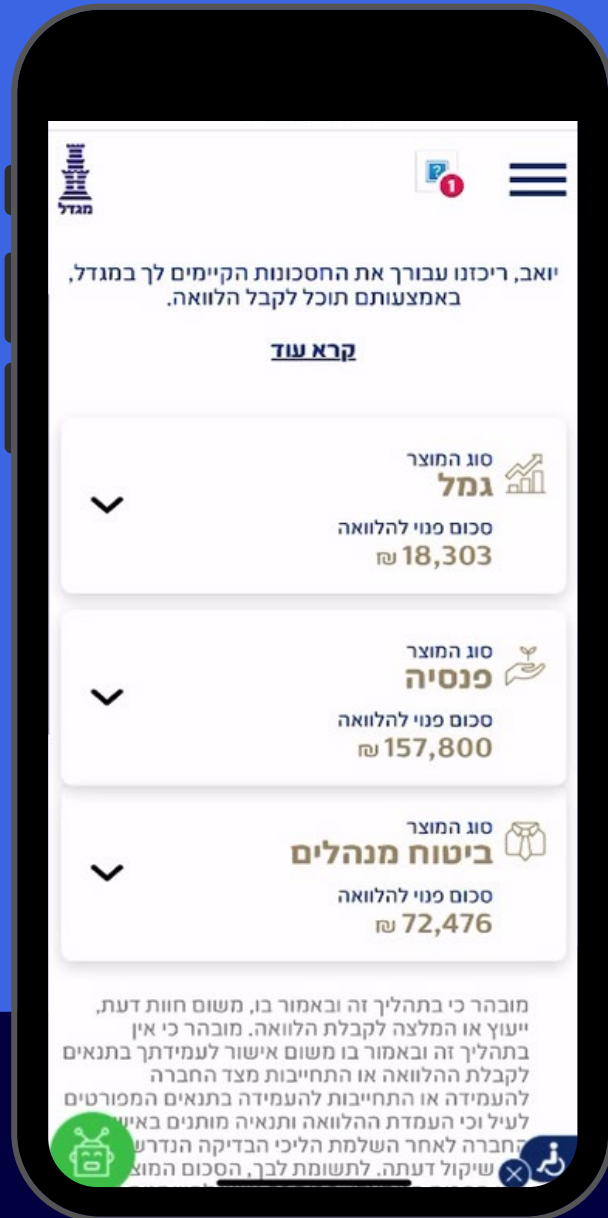
*\*Must be a Migdal customer to apply*



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Let's get started!



Here are your Migdal savings accounts that you can borrow against.



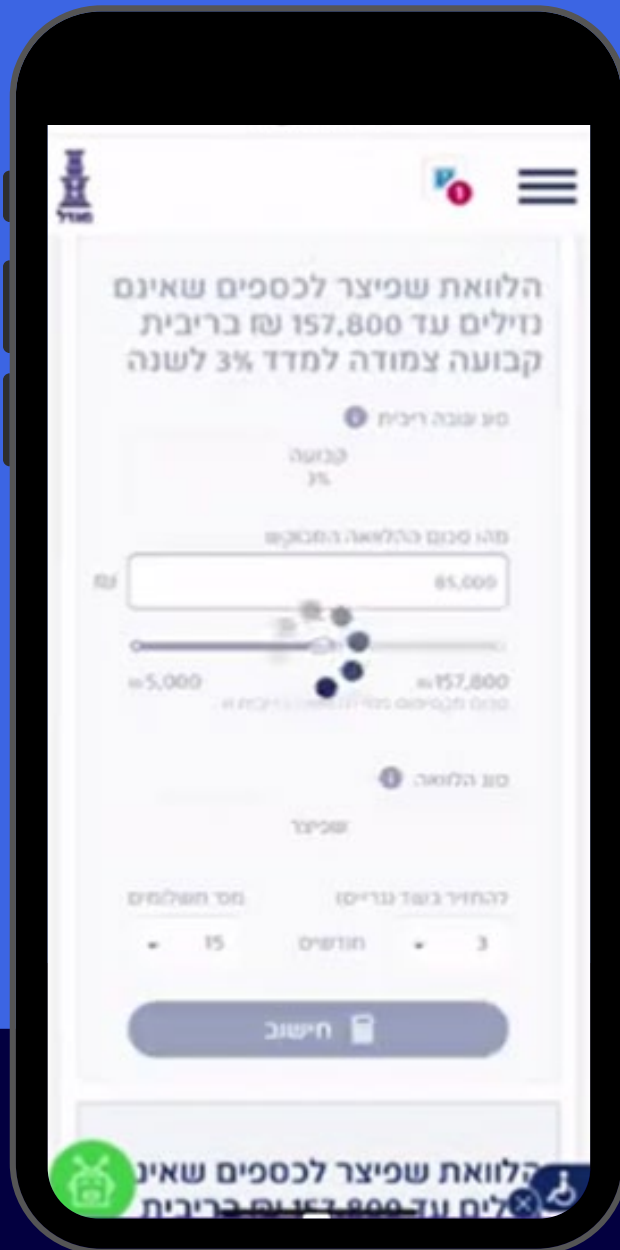
The image shows a smartphone screen with the MIGDAL mobile application interface. The app is in Hebrew. At the top, there is a header with the MIGDAL logo and a notification icon. The main content area is titled "הלוואת שפיצר לכספים שאינם נדילים עד 157,800 ₪ בריבית קבועה צמודה למדד 3% לשנה". Below this, there is a section for "סוג ונובה ריבית" (Interest type and rate) with a dropdown menu set to "קבועה 3%". The next section is "מהו סכום ההלוואה המבוקש" (Requested loan amount) with a text input field containing "85,000" and a slider below it. The slider is set to "5,000" and has a dropdown menu for "פניו להלוואה בריבית זו" (Term for this loan) with options 1, 2, 3, and 4. Option 3 is selected. Below the slider, there is a dropdown menu for "מס' תשלומים (גרייס)" (Number of payments (grace)) set to "3" and a dropdown menu for "חודשים" (Months) set to "3". At the bottom of the form is a blue button labeled "חישוב" (Calculate). At the very bottom of the screen, there is a green circular icon with a calculator and a text overlay: "הלוואת שפיצר לכספים שאינם נדילים עד 157,800 ₪ בריבית קבועה צמודה למדד 3% לשנה".

Choose the loan type,  
amount, and repayment  
terms.



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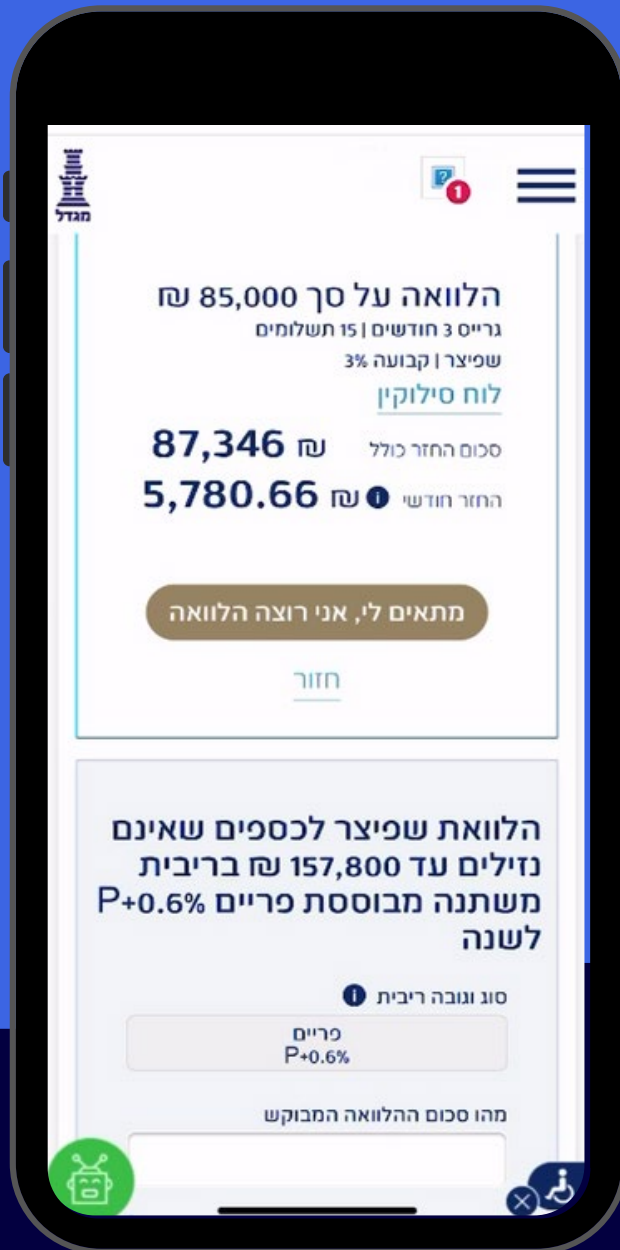


Press “calculate” to get a personalized loan offer.



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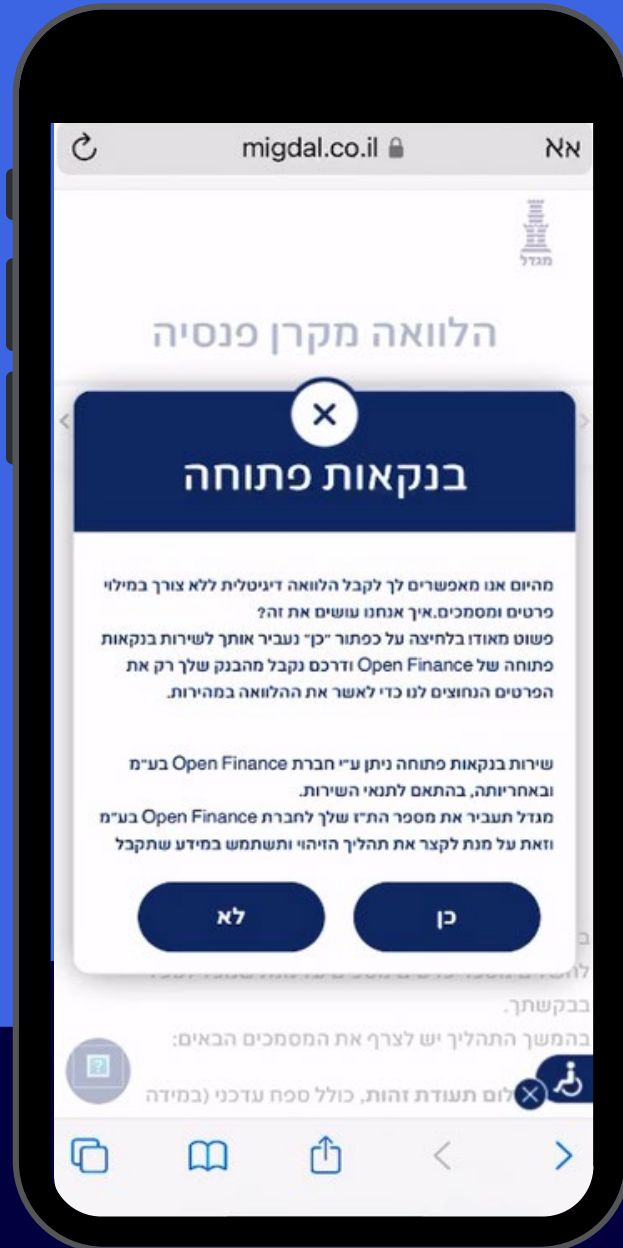
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Review the loan:  
amount, repayment  
total with interest, and  
monthly payment.



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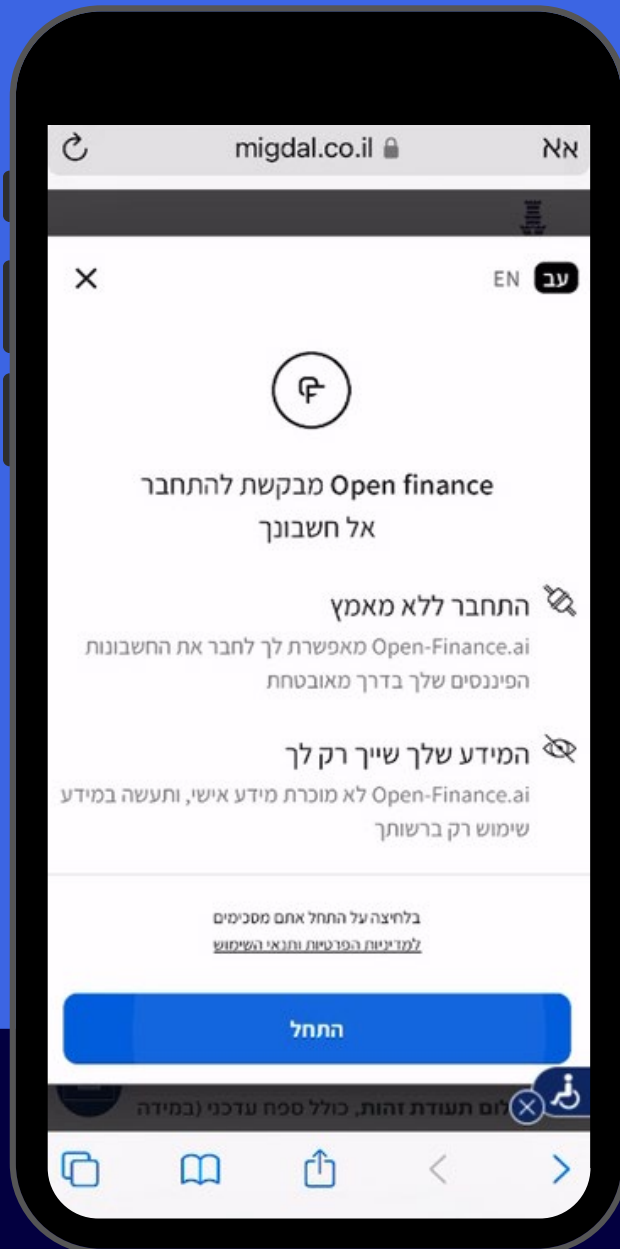


You'll be redirected to  
Open-Finance.ai.





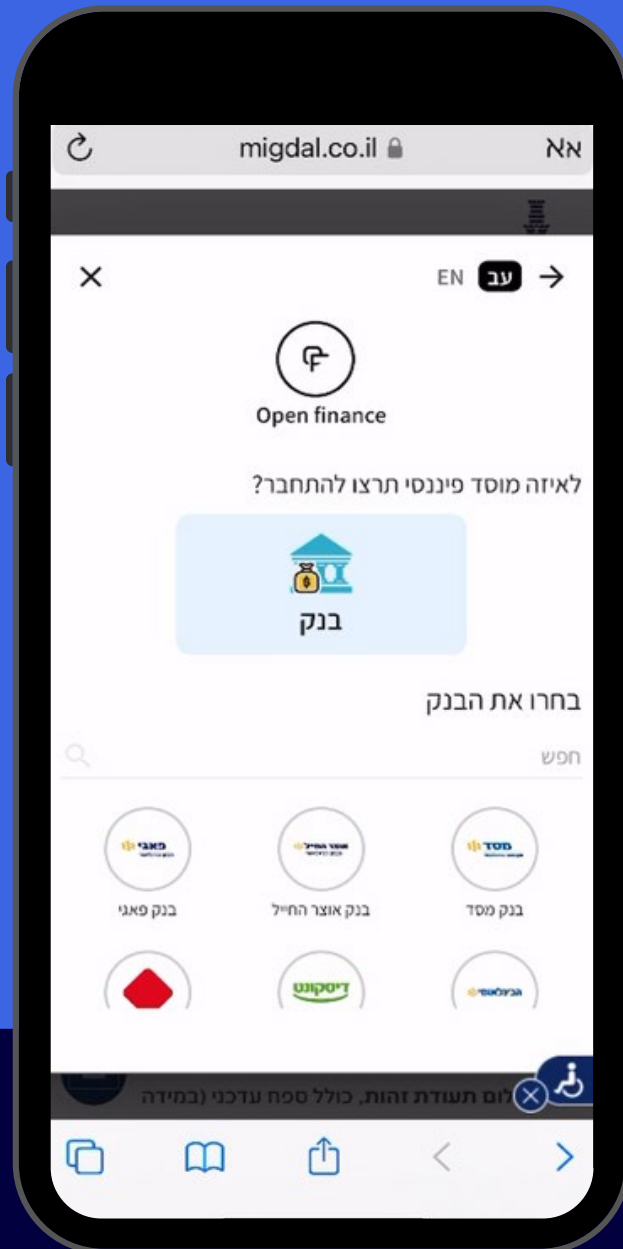
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Open-Finance.ai is asking to connect to your bank accounts.



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Select the bank you'd like to connect.



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migdal.co.il

EN עב →

התחברו אל הפועלים

בחרו את אחת מהאפשרויות הבאות

חשבון פרטי

בחרו אמצעי זיהוי

תעודת זהות

הקלידו מספר זהות

034183749

האתר מאובטח בהתאם לרישוי והסדרה במסגרת חוק מתן שירותי מידע פיננסי לחץ כאן לעוד מידע

עבור להפועלים

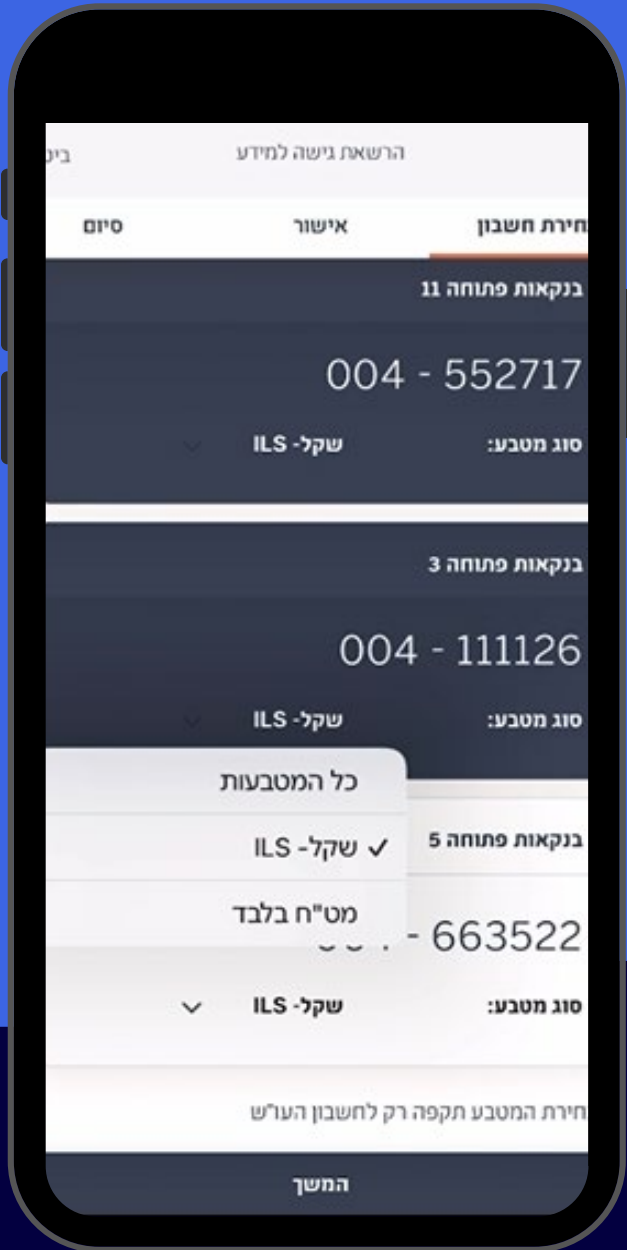
זום תעודת זהות, כולל ספח עדכני (במידה)

Enter your ID or  
passport number.



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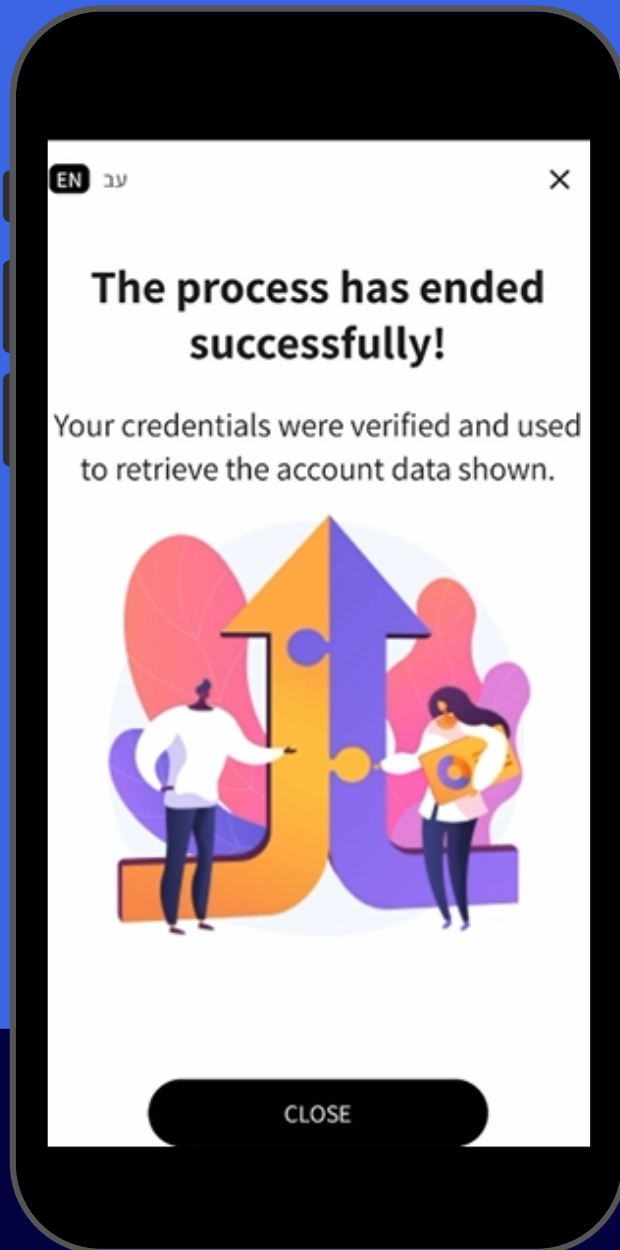


Connected!  
Select the account  
you want the loan to  
be deposited into.



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And that's it! That's how Migdal's open finance innovation allows you to get a loan in 2 minutes.