A Guide for Canadian Exporters

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#### **Important Note**

This guide is intended only as an introduction to some aspects of doing business in Israel — it is not exhaustive. Furthermore, the mixture of practices and customs applicable to commercial transactions can alter quickly with little or no warning or may be inconsistently applied. Canadian firms are strongly advised to seek appropriate and up-to-date professional advice related specifically to their individual circumstances and proposals before making any legal or financial commitments.

Every effort has been made to ensure that the information in this booklet provides an accurate representation of the Israeli market. However, External Affairs and International Trade Canada accepts no legal responsibility for any errors or omissions in the information.

# ISRAEL

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A Guide for Canadian Exporters

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### I. THE COUNTRY

#### Area and Geography

Israel is situated on the eastern coast of the Mediterranean Sea and shares its borders with Lebanon, Syria, Jordan and Egypt. At its southernmost tip, Israel enjoys a short coast-line on the Gulf of Aqaba, its sole seaboard access to the Red Sea. The agricultural areas of Israel include the Galilee, the main wheat and vegetable growing region. The western coastal plain has land suitable for citrus groves. The Negev Desert, in the southwest, stretches from Beersheba to Eilat on the Gulf of Aqaba.

The total area of Israel is 20 720 km<sup>2</sup>, of which 24 per cent is cultivated, 40 per cent is pasture or meadow, 16 per cent is forested, and 9 per cent is desert, waste or urban.

Despite its small area, Israel contains almost every type of geographical terrain, including mountains, subtropical valleys, deserts, fertile farmlands and a richly varied flora and fauna.

#### Climate

Israel enjoys a typically Mediterranean climate with hot, dry summers and mild winters. Rainfall is generally in evidence only in the winter months of November to March/April. Precipitation is heaviest in the northernmost region, where snow sometimes falls in the higher altitudes.

#### History and Government

The modern state of Israel was established on May 14, 1948, ending the British mandate over Palestine that had existed since 1922. Since 1949, when Israel was admitted to the United Nations, it has assumed an increasingly prominent role in regional and global affairs. Israel is a parliamentary democracy based on democratic and judicial principles, with legislative authority lodged in the unicameral Knesset (or parliament), which is elected every four years by proportional representation. The Knesset is responsible for electing a president, who serves a five-year term. The independent judiciary system is headed by a Supreme Court.

Local authorities are differentiated by the population of their jurisdiction as a municipality, local council or regional (rural) council. These officials are elected on the basis of party lists, similar to the system used for election to the Knesset.

#### Population and Principal Cities

Israel's estimated population (1987) is 4 495 000, of which roughly 83 per cent are Jewish, the remainder being mainly Arab and Druse. Almost 60 per cent of the Jewish population is under 30 years of age, with half of this number under 16 years of age.

Because of the desert to the southeast, the major urban centres are found in the northern and central regions of Israel. The Tel Aviv/Jaffa metropolitan area, with a population of more than one million, is the main centre for business and light industry. Jerusalem, the location of Israeli government offices, has a population of 500 000. The district of Haifa, a large port and the centre of heavy industry, has a population of some 600 000. Ashdod in the south is the largest port. Other large cities include Holon, Petah Tikva, Ramat Gan and Beersheba. Israel is a highly urbanized country, with approximately 89 per cent of its population living in these and other cities.

#### Religion and Language

The Israeli Declaration of Independence guarantees complete freedom of worship to every citizen. Eighty-three per cent of Israelis practise Judaism, 13 per cent Islam, 4 per cent Christianity and other religions.

The official languages of Israel are Hebrew and Arabic. Hebrew is the predominant language of the business community, while English is the predominant foreign language. The vast majority of Israeli business people involved in international trade and business speak fluent English. As the population comprises people from many different countries, it is not difficult to find an interpreter for almost any language.

#### Education

The State Education Law vests responsibility for education in the government and provides a unified, state-controlled elementary school system. The law provides special education for emotionally or physically handicapped children. Secondary education is free and lasts for six years, four of which are compulsory. Secondary schools are state-controlled but there are also many private schools.

A high priority is placed on post-secondary education. There are seven main universities, with a total of over 60 000 students. The largest are Hebrew University in Jerusalem, Bar-Ilan University in Ramat Gan and Tel Aviv University.

In addition to the universities, there are many specialized institutes of higher education. These include Technion — Israel Institute of Technology — in Haifa, which specializes in science, engineering and medicine, and the Weizmann Institute of Science in Rehovot, which concentrates on postgraduate scientific research.

#### Currency

Israel's unit of currency is the new shekel (NIS), made up of 100 agorot. The new shekel, worth 1 000 of the former Israeli shekel, was introduced on January 1, 1986. Banknotes are issued in denominations of 5, 10, 20, 50 and 100 NIS. In March 1990, the exchange rate was 1.69 NIS to one Canadian dollar.

#### Local Time

Israel time is seven hours ahead of Eastern Standard Time. When it is 9:00 a.m. in Ottawa, it is 4:00 p.m. the same day in Israel.

#### **Business Hours**

Saturday, the Sabbath, is the official weekly holiday. There is an increasing trend toward a five-day work week from Sunday to Thursday. Muslims and Christians celebrate their respective holidays.

#### **Government Offices**

7:30 a.m. to 4:00 p.m. Sunday to Thursday

#### **Business Offices**

7:30 a.m. to 4:00 p.m. Sunday to Thursday 7:30 a.m. to 12:00 p.m. Some are open Friday.

#### **Department Stores**

8:00 a.m. to 1:00 p.m.

4:00 p.m. to 7:00 p.m. Sunday to Thursday

8:00 a.m. to 1:00 p.m. Friday

#### Banks

8:30 a.m. to 12:30 p.m.

4:00 p.m. to 6:00 p.m. Sunday, Tuesday and Thursday 8:30 a.m. to 12:30 p.m. Monday, Wednesday and Friday

#### Public Holidays

Israel follows the Hebrew calendar, which is based on the lunar cycle but adapted in leap years to the solar cycle. Therefore, public holidays occur on different days from year to year, but always fall in the same season.

The following are public holidays for 1990.

First Day of Passover — April 10
Last Day of Passover — April 16
Independence Day — April 30
Shavuot — May 30 (two days)
Rosh Hashanah (New Year) — September 20, 21
Yom Kippur Day — September 29
First day of Succoth — October 4
Last day of Succoth — October 11

Note: Jewish holidays are observed from sundown to sundown. Business activities stop around 1:00 p.m. on the eve of holidays.

#### Weights and Measures

Israel uses the metric system for all weights and measures except land, which is measured in dunams. The metric dunam is equal to 1 000 m² and is the standard measurement of area. Industry also works to other international measurements as required.

#### Electricity

Electricity is supplied at 220 volts, 50 cycles, AC. Plug fittings are of the two- and three-pin variety, using both round and flat pins. Lamp sockets are of the screw type.

# II. THE ECONOMIC AND FINANCIAL FRAMEWORK

#### The Economy

Following two years of limited economic growth, the Israeli economy is now in a stage of modest recovery.

Statistics for 1989 indicate marginal but positive real gross national product (GNP) growth of 1 per cent. During 1989, Israel managed to reduce its traditional trade deficit, reduce its foreign debt (currently standing at US\$17 billion) and increase investments slightly. Unfortunately, the rate of inflation was 20 per cent during the year and while unemployment rose to 9.3 per cent it steadied at 8 per cent by the end of 1989. The Israeli currency, the new shekel, was devalued by just under 18 per cent during 1989.

Because Israel lacks natural resources except for a few deposits of minerals, the economy is largely based on industry and services, which accounted for close to 70 per cent of the gross domestic product (GDP) in 1989. An important and growing element of the industrial sector is high technology. Israel is among world leaders in per capital expenditures on research and development (R&D).

The Israeli economy is structured in a fashion similar to most western economies, with co-existing private and public sectors. The public sector is the main player in the areas of defence production, mining, chemicals, manufacturing and transportation. It should be noted, however, that the Israeli government has agreed to privatize a few of its conglomerates and is currently studying the possibility of further privatization. Israel continues to have a large co-operative sector, the Histadrut or General Federation of Labour. It is widely diversified and has equity in most major conglomerates in Israel.

Israeli industrial policy encourages the development of high technology industries to supply world markets. Many small but growing Israeli firms have developed new technology, especially in the fields of computers, medicine, biotechnology and agrotechnology. The high technology sector is described more fully in following sections.

#### Membership in Regional Trade Blocs

Israel signed Free Trade Area agreements with the European Community (EC) in 1975 and with the United States in 1985, which effectively allow free access to these important markets by Israeli-based enterprises. Israel is also granted trade tariff preferences under the General System of Preferences by Australia, Austria, Canada, Finland, Japan, New Zealand, Norway, Sweden, Switzerland and the United States. Over 40 per cent of Israel's exports are to Europe and approximately 25 per cent are to the U.S., largely because of the Free Trade Agreements with these countries. These agreements also provide for duty-free access of EC and U.S., goods into Israel.

Israel is currently conducting negotiations with countries of the European Free Trade Association (EFTA) for similar reductions in tariffs and for greater market access. These agreements will ensure that the Israeli market continues to be a highly competitive one for Canadian exporters.

#### Membership in International Organizations

Israel is a member of the following international organizations:

- United Nations (UN)
- World Health Organization (WHO)
- International Monetary Fund (IMF)
- Inter-American Development Bank (IDB)
- International Finance Corporation (IFC)
- International Labour Organization (ILO)
- Food and Agricultural Organization (FAO)
- International Atomic Energy Agency (IAEA)
- International Civil Aviation Agency (ICAA)
- International Development Association (IDA)
- General Agreement on Tariffs and Trade (GATT)
- World Intellectual Property Organization (WIPO)
- International Fund for Agricultural Development (IFAD)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- International Bank for Reconstruction and Development [World Bank] (IBRD)

#### Transportation and Communications

Israel has an extensive modern road network joining all parts of the country. The state-owned railway provides single-track line services to the north and centre, connecting the three major cities of Haifa, Jerusalem and Tel Aviv. It is mainly used for freight thus far. The southern section of the railway serves the phosphate mines in the Negev and facilitates exports through the port of Ashdod. The main ports of Israel, in order of size, are Ashdod, Haifa and Eilat. Israel's international airport, Ben Gurion Airport, is located between Jerusalem (40 minutes away) and Tel Aviv (15 minutes away). The main internal air services operate from Tel Aviv to Eilat. El Al, Israel's national airline, provides modern jet service to major international destinations.

The telephone directory is printed in Hebrew, with some books now being printed in English (Jerusalem, Tel Aviv). Most public telephones use tokens which can be bought at any post office and at some kiosks. Overseas calls can be placed from Israel through the international operator by dialing 18. Direct dialing is available to most intercontinental points and telex services are also available. Fax is fast becoming the leading means of business communication.

#### Industry

The Israeli industrial sector has quickly transformed itself from labour-intensive production to high-capital, export-oriented production. In order to compete with countries with much larger industrial sectors, and in the absence of extensive domestic natural resources, industry has had to concentrate on high value-added products and the development of new technologies.

Israeli industry is composed of four major branches: metal, electrical and electronics industries; textiles and clothing; chemicals and pharmaceuticals; and food industries.

#### Metal, Electrical and Electronics Industries

This is the largest branch of Israeli industry, accounting for 34 per cent of total industrial production by value, over 40 per cent of the country's industrial exports and employing nearly 40 per cent of the country's industrial work force. Many of Israel's highly trained engineers and scientists work in this sector. Many companies have established worldwide reputations for excellence in quality, research and innovation. Some are traded on U.S. stock exchanges.

The bulk of this sector is made up of Israel's high tech industries. Many are located in specially designed industrial parks close to scientific research institutes, thereby stimulating the generation of technological ideas and their development in a commercial environment. The success of this approach is reflected in the international prestige of Israel's high tech exports, particularly in such fields as electronics, medical instrumentation, solar energy, water desalination, electro-optics, lasers and aeronautics.

#### **Textiles and Clothing**

Israeli textiles and fashions have achieved a worldwide reputation for quality, design and competitiveness. The textiles and clothing sector accounts for 10 per cent of Israel's total industrial production by value and 11 per cent of industrial exports. It employs 16 per cent of the country's industrial work force. The sector comprises a number of large factories with over 1 000 workers and many smaller plants, as well as small-size subcontractors.

All manufacturing processes necessary to produce finished textiles and clothing are carried out in Israel. Accordingly, there is a comprehensive structure of enterprises, including those engaged in spinning natural and synthetic fibres, dyeing, weaving, knitting, finishing and printing. Israel produces a wide range of finished goods such as fashion clothing, beachwear, household textiles, outdoor wear, camping equipment and protective clothing. Many processes are enhanced by the use of CAD/CAM technology, developed locally in co-operation with the electronics and printing industries

#### Chemicals and Pharmaceuticals

This sector exploits Israel's limited natural mineral, resources, its high tech infrastructure and oil-refining capacity to manufacture a wide range of chemical intermediate and pharmaceutical products. Chemicals and pharmaceuticals (defined here as including oil refining but excluding rubber and plastics production and mining of minerals) account for some 10 per cent of Israel's total industrial production, 19 per cent of its exports and 6 per cent of the country's industrial work force.

Both the chemical and pharmaceutical industries in Israel are characterized by their high investment in capital equipment and R&D. An example of local innovation is the progress achieved by the biotechnology sector. During the past six years, 10 new Israeli companies have been established for the specific purpose of engaging in biotechnological research, development and production.

Israel's chemical and pharmaceutical industries can be grouped into the following sectors:

Inorganic Chemicals. This sector extracts potash, bromine and magnesium chloride from Dead Sea brine. Phosphate deposits mined in the Negev Desert are exported as natural raw material, calcined phosphates and DFP, or processed for local fertilizer production. Other inorganic chemical products include potassium nitrate, urea, ammonium sulphate, granulated super phosphate, liquid fertilizers, chlorine, caustic soda and phosphoric acid.

**Organic Chemicals**. Production is based on Israel's highly developed oil-refining facilities and includes ethylene, polyethylene, carbon black, PVC, methanol, ammonia and aromatics.

Crop Protection Chemicals and Pesticides. This sector has developed together with Israel's highly advanced agriculture. Many active compounds have been formulated to meet differing geographical and climatic conditions for use in crop protection and as agricultural and household pesticides.

Other Chemical Products. This sector includes detergents, paints, bitumens, glues, soaps, cosmetics and chemicals for the construction, furniture, textile, food and metal industries.

Pharmaceuticals. Manufacturers in this sector produce some 2 000 sophisticated medicinal products for all fields of drug therapy, as well as veterinary use. Israeli pharmaceutical companies also manufacture disposable devices, and fine chemicals for laboratories, diagnostics and biotechnological applications.

#### **Food Industries**

The activities of this sector cover the entire range of food and tobacco processing, accounting for 21 per cent of Israel's total industrial production by value, 8 per cent of industrial exports and employment of 17 per cent of the country's industrial work force.

Israeli food products are stocked by the world's leading retail food stores, indicating their high level of quality and presentation. These foods include canned fruits and vegetables, poultry, meat and fish products, wines, spirits, beers, coffee and tea, pasta and bakery products, matzos, chocolates, candies, dairy products, edible oils, margarine, and a wide range of frozen and prepared food items that have won an international market.

#### Banking and Credit

The Bank of Israel is the country's central bank. It has the sole right to issue currency and acts as the fiscal agent for the government. The Bank of Israel also acts as manager of Israel's foreign exchange and gold reserves, and regulates the commercial banks, ensuring that the interests of the public are served.

Israel's commercial banks provide credit to corporate clients by means of specialized lines of credit based upon the collateral provided by the client company. Until recently, most credit in Israel was provided by government-directed loans (specific to a particular export sector), either for working capital for export production or shipment, or as medium-term development loans. These loans usually carried subsidized interest rates.

Today most loans to finance export are no longer subsidized and the loans carry interest rates ranging from LIBOR + 1 per cent to LIBOR + 3 per cent, in accordance with the client's status. Development loans are granted carrying approximately the same rates of interest.

#### Investment Financing

Government-issued index-linked bonds have dominated the capital markets in Israel. Funds raised in this manner are channelled to selected sectors of the economy. The basic trend in Israel today is to end the issuing of index-linked bonds guaranteed by the government.

Commercial banks are another source of capital, providing directed (specific to a particular export sector) and non-directed credit to industrial, private and commercial clients.

The Tel Aviv Stock Exchange is the only stock market in Israel. It raises funds for publicly quoted companies and provides a secondary market for government bonds.

Equities can be bought and sold freely and capital and profits repatriated.

## III. DOING BUSINESS WITH ISRAEL

#### Advertising and Promotion

Advertising is used extensively in Israel to promote products. Print advertising is available in all daily newspapers. The *Jerusalem Post* (English language), *Ha'aretz, Ma'ariv* and *Yediot Aharonot* are the most widely read dailies. Ads are also placed in a variety of trade journals printed in Hebrew, as well as a few industrial and economic publications that are printed in English.

Billboards are not used on a large scale, although illuminated signs are employed by the larger companies and bus stop advertising has increased considerably over the last few years.

Commercials are broadcast over the radio but are not allowed on television, except for mentioning the name and product of the company sponsoring a program. However, cable television is now being introduced in Israel and this will provide another avenue for advertisers.

Another method used extensively is the short advertising films shown before the feature films in most of Israel's cinemas. In addition to films written and produced specifically for the Israeli market, large foreign companies sometimes use their usual commercials with a Hebrew voice-over. Several multinational firms have had a great success with commercials that rely purely on music and visual elements to promote their product or image.

An increasing number of companies now use advertising to promote their product lines, and the techniques used are becoming more and more sophisticated.

A list of leading advertising companies is available upon request from the Canadian Embassy in Tel Aviv.

# Representation, Merchandising and Distribution

The principal types of import representation prevalent in Israel are the import house, commission agent and subsidiary or branch. Some sales are also made on a direct purchase basis.

Commissioned agents are the most common form of representation and they usually have an exclusive arrangement with their suppliers. Some firms have their own wholesale and retail outlets, but independent wholesalers usually are the distributors. Sector specialization is common among importers/agents, but within sectors most agents concentrate on broad product areas such as pharmaceuticals or electronics. Since Israel is a small country with a good communications system, one agent can usually cover the whole market.

Exporters should, if possible, make a personal visit to Israel to select a suitable agent who will be able to market their products and to observe local conditions first-hand.

Particular care should be taken to ensure that the selected agency has sufficient standing and financial resources to offer adequate representation, as well as repair facilities, if required. In general, the best type of representation is offered by an agent who specializes in similar but noncompetitive products and is already established in the targeted markets.

#### **Business Contacts**

It is advisable to make business contacts prior to planning a trip to Israel. This can be done either through Israel's various Chambers of Commerce or through direct correspondence with the appropriate business.

Many exporters choose to use the services of the commercial section of the Canadian Embassy in Tel Aviv. Initial contact may be by letter or by fax. It is advisable to send the commercial section a complete set of literature about the exporter's products or services, and to state the specific objectives for the trip (i.e., first trip to identify an agent or follow-up trip). The commercial section will then suggest contacts and ask that the exporter forward preliminary information on the product to the potential buyer, as most Israelis prefer to know in advance the exact nature of the product as well as its technical characteristics.

The commercial section will then follow up with the buyer and arrange for the appropriate appointments so that, upon arrival in Israel, the exporter will have a full program of calls pre-arranged, minimizing the time spent "looking for the right contact."

#### Investment and Joint Ventures

A combination of factors makes Israel attractive to foreign investors, especially in industries that use advanced technology and export most of their production. Skilled labour at relatively low wages, a modern infrastructure, sophisticated facilities for R&D, duty-free or preferential access to important markets of the world, double-taxation agreements with Canada, few foreign currency controls and a westernized society all create an advantageous investment environment.

Investment in Israel is generally financed by a combination of investor's capital, which can take the form of equity investment and bank financing. The Government of Israel and the Manufacturers Association encourage foreign investment and there are few restrictions except for some investments in regulated bodies (banking or insurance companies), which require prior approval.

In general, there are no limits on the level of foreign ownership in an Israeli entity except in the defence industry.

#### Investment Incentives

The Israeli government provides loans, grants, tax allowances and further incentives to encourage export-oriented or import-replacement industries, particularly to companies that create employment opportunities in development areas.

These benefits include:

- reduction of tax rates to as little as 10 per cent for a period of 10 years;
- grants of up to 38 per cent of the cost of fixed assets; or
- full tax exemption for 10 years instead of grants.

These benefits are available to investors in an "approved enterprise" once such status is accorded by the Israel Investment Centre.

Enterprises eligible for "approved enterprise" status must be owned by:

- an Israeli corporation;
- a foreign corporation registered in Israel;
- a foreign limited partnership registered in Israel as such; or
- a partnership comprising a combination of the above.

Paid-up capital invested in the approved enterprise should amount to at least 30 per cent of the cost of the fixed asset as stated in the investment program of the enterprise.

The capital of approved foreign investments and the profits therefrom are freely remittable abroad.

#### Research and Development Funding

Substantial cash assistance is available for R&D. Up to 50 per cent of project costs may be financed by the Israeli government on the recommendation of the Chief Scientist of the Ministry of Industry and Trade, and even more support may be provided for start-up companies and companies operating in development areas. Assistance is also available to help finance initial production and marketing costs following a successful industrial research program.

A Memorandum of Understanding was signed between the National Research Council of Canada and the Office of the Chief Scientist of the Israeli Ministry of Industry and Trade in September 1986. It encourages collaboration between small- and medium-sized firms in Israel and Canada to promote and support industrial R&D.

#### **Price Quotations**

Prices are usually quoted in U.S. dollars f.o.b. or c.i.f., but other convertible currencies are also acceptable.

#### Methods of Payment

The most common methods of payment for shipments from Canada is a confirmed 60 to 90 day letter of credit, or cash against documents.

However, most other standard methods of payment are used and acceptable in Israel.

# IV. CUSTOMS AND OTHER REGULATORY INFORMATION

#### Calls to Tender

Israeli government regulations require that all government purchases beyond a specified amount be publicized by tender. Municipalities have their own regulations in this regard.

#### Government Procurement

For government-awarded contracts, preference is given to those bids with a low price and high local content. Foreign suppliers may be required to reciprocate purchases in an amount equal to 25 per cent of all transactions in excess of \$250 000. This reciprocal arrangement is calculated after deducting the local supply included in the contract. The Industrial Co-operation Authority, the agency responsible for overseeing this arrangement, has indicated a preference for counterpurchase of manufactured goods, particularly output of the metals and electronic sectors.

#### Patents and Trademarks

Israel subscribes to the International Convention for the Protection of Industrial Property. Patents are valid for 20 years on condition that they be used within a certain period of time. Trademarks are valid for seven years and are renewable.

These laws are subject to change, so it is advisable to enquire about current regulations.

#### **Duties and Taxes**

Israel is a signatory to the General Agreement on Tariffs and Trade (GATT) and within this framework has entered into various agreements, the most extensive being a Free Trade Agreement with the United States and a treaty with the European Community.

With regard to the EC agreement, industrial products, raw materials, other than agriculture products, and semi-processed goods are imported into Israel duty-free. Israel

has eliminated all duties on industrial imports from the EC as of January 1, 1989.

The Free Trade Agreement with the United States calls for the elimination of import duties into Israel. At present, only 13 per cent of Israel's imports from the United States face tariffs. All remaining tariffs are to be removed by January 1, 1995.

Canada has no preferential trade agreement with Israel outside of the GATT agreement, although Israel has been granted preferences under the Generalized System of Preferences (GSP) by Canada for its industrial goods. Many raw manufactured goods imported from Canada are duty-free but most manufactured goods are subject to a variety of tariffs and taxes.

Duties are generally imposed on an ad valorem basis, but other rates based on units such as weight are also used.

Classification of export and import items is based on the Harmonized System.

In addition, Israel imposes a 2 per cent levy or "Peace of Galilee" tax on all imports. A purchase tax is also imposed on both imported and locally made goods, with an additional "importation rate uplift" or "TAMA" tariff applied to imports. The "TAMA" is a uniquely Israeli mechanism used to discourage imports and encourage import substitution.

#### Documentation and Labelling

Documentation procedures are in line with international usage and are specified by the Customs and Excise Authority. Documents are accepted in English, French or Hebrew. One original and two copies of commercial invoices are required. Invoices should include country of origin, place and date of invoice, name and addréss of buyer and seller, description of goods, quantity, number of packages, weight of each package, total weight, price of goods, and terms of supply, shipping and payment. It is not necessary to obtain Chamber of Commerce certification or legalization by the Israeli Embassy.

Certificates of origin are generally not required except for most fruits, plants and seeds. If requested by the importer, a letter of credit with a minimum of three copies is necessary and must be notarized by a recognized Chamber of Commerce. Packing lists are not required if the shipment contains only one package or the commercial invoice details the contents of each package. Separate packing lists are necessary for each pallet/container when shipment is palletized/containerized.

If an import licence is required, the importer may need a pro forma invoice. If so, approximately seven copies should be provided.

Two copies of bills of lading must be prepared, indicating shipper, consignee, port of discharge, gross weight, quantity, marks and description of the goods.

Specific labelling regulations exist for certain goods such as food and drugs. Generally, commodities should be marked in Hebrew with the name of the product, country of production, name and address of producer and importer, and specifications of ingredients.

#### Import and Exchange Controls

As a result of amendments to the Free Imports Order, the great majority of goods can be imported without special licences. Import licences are still required for some 100 items, including motor vehicles, tobacco and some food products.

Israeli citizens can purchase foreign currency for bona fide commercial purposes almost freely, and can hold deposits linked to foreign currency at Israeli banks as long as these deposits are held for a minimum of one year. Israelis are allowed to hold up to \$2 000 or its equivalent in travellers cheques, money orders or cash. Foreign citizens can maintain unrestricted, freely transferable accounts with Israeli commercial banks. New immigrants have the same privilege for a period of up to three years following their arrival in Israel.

When making an investment in Israel, foreigners should comply with certain formalities that will enable them to repatriate their funds or place them in a freely convertible account. In all cases it is recommended that qualified professional advice be obtained on how to invest, on what kind of approvals are required and what records should be kept. Most transactions are conditional upon their being carried out through a banking institution that is licensed to be an "authorized dealer." The authorized dealer operates in accordance with the procedural instructions of the Controller of Foreign Exchange.

There is no value-added tax (VAT) payable on the export of goods and certain services from Israel.

Exporters can reclaim all payments of taxes (tax drawback) on production inputs paid by them for materials and services used for their exports.

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# V. OPPORTUNITIES FOR CANADIAN EXPORTERS

Despite Israel's small size and population, it is an attractive market for exporters because imports per capita are quite high and are increasing. Israeli imports totalled US\$13 billion in 1988, with consumer goods accounting for 10.4 per cent, production inputs for 72.7 per cent, and capital goods for 16.6 per cent of gross imports.

As Israel becomes more and more developed, it requires greater quantities of production inputs and capital goods for its industries and economic infrastructure.

Major Canadian exports to Israel include sulphur, aluminium, chemical wood pulp, copper ores, zinc and parts of turbo-jets or turbo-propellers. The range of products currently being exported to Israel is fairly diversified, with opportunities to expand in areas such as cosmetics, building materials, biotechnology and environmental technologies and products.

#### Environment

Israel has only recently become actively concerned about environmental issues. A new Ministry of the Environment was created in December 1988 to formulate environmental policies and to co-ordinate and monitor activities in this field. This has resulted in opportunities for products, services and technologies that provide practical solutions for Israel's environmental problems.

#### Privatization

There is a government program for the privatization of many of Israel's leading government-owned companies (i.e., Israel Chemicals Limited, Oil Refineries Ltd., El Al Airlines, Israel Electric Corporation). This provides opportunities for the foreign investor who wishes to invest in Israel's major companies.

#### **Immigration**

The major challenge facing the Israeli economy in the 1990s is the expected wave of immigration coming from

the Soviet Union. Some estimates put this as high as one million immigrants over the next five years. This will have serious economic and commercial ramifications. New opportunities will develop initially in the building industries and in the development of Israel's infrastructure. Much of the funding and technology for such rapid expansion is expected to come from foreign sources. Because many of the immigrants are highly trained scientists and technicians, Israel will be seeking investors to set up technology-based industries using their skills.

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# VI. YOUR BUSINESS TRIP TO ISRAEL

#### Planning Your Trip

No special visa is required for Canadian exporters entering Israel, although business visits of more than three months require a temporary residence visa, obtainable from the Ministry of the Interior in Israel.

It is highly recommended that business appointments and hotel reservations be made in advance. The Canadian Embassy in Tel Aviv can help in setting up appointments. Many international airlines have flights to Israel. El Al flies out of Montreal and Toronto and there are daily flights from other world centres such as New York, London, Paris, Rome, Frankfurt, Athens and Zurich.

#### When to Go to Israel

Business trips to Israel should not be scheduled during the High Holy days of Rosh Hashanah and Yom Kippur. Passover, usually in April, is a seven-day holiday with most business establishments working half days. Other holiday dates should be checked before scheduling a trip to Israel.

#### Internal Travel

Arika Inland Airways is the internal air service carrier with flights throughout Israel from as far north as Rosh Pinna to as far south as Eilat. Information on flights can be obtained from travel agents.

Passenger trains run between the three main city centres of Tel Aviv, Haifa and Jerusalem. Buses operate between all cities and most towns. Departures are frequent along the main inter-urban routes. Except for Haifa and East Jerusalem, public buses and trains stop operating from Friday evening to late Saturday afternoon in observance of the Sabbath.

Taxi (sherut) services usually carry seven passengers and operate between and within the main cities. A number of sherut companies will make advance inter-urban bookings. Metered taxis are available in most areas. Taxi fares are fixed by the government and are published on a tariff

schedule that is available in every taxi. For longer taxi trips, it is advised that the fee be mutually established before starting your excursion. The driver is required by law to serve any person willing to pay the required fee. Taxi stands are distinguished by a blue square.

Car rentals are available at a daily rate plus mileage. Canadian and international driving licences are valid in Israel. It is compulsory to wear safety belts.

#### Where to Stay

It is recommended that hotel reservations be made prior to arrival in Israel. Accommodation facilities in Israel's finer hotels are on a par with those of other countries. Prices usually include breakfast. Recommended five star ("deluxe" rating) hotels are:

#### Tel Aviv

Ramada Continental Sheraton Carlton Penta Hilton Plaza Diplomat Astoria Dan

# Hayarkon Street Hayarkon Street Hayarkon Street Hayarkon Street Hayarkon Street Y. Kaufman Street Hayarkon Street

Havarkon Street

#### Jerusalem

St. George International
King Solomon Sheraton
Mt. Scopus
King David
Intercontinental
Jerusalem Plaza
Hilton
Laromme
Hyatt

Salah Eddin Street
22 King David Street
Sheikh Jarrah Street
David Hamelech Street
Mount of Olives Street
King George Street
Givat Ram Street
Liberty Bell Street
32 Lehi Street

#### Haifa Dan Carmel

#### Where to Eat

All better hotels have good dining rooms and restaurants. Both Tel Aviv and Jerusalem have a wide variety of good international cuisine restaurants. Free tourist booklets, available in all hotels, have comprehensive information on eating establishments.

#### **Tipping**

Cafés, restaurants and hotels are required by law to include a 15 per cent service charge on the bill. For an expensive meal at a better restaurant, an extra 10 per cent is normal. For room service, hairdressers and barbers, 10 per cent is considered an appropriate tip. Tipping of taxi drivers is considered optional.

#### Clothing

The dress code in Israel is very informal. During the hot summer months, most Israelis do not wear business suits or ties. Women usually wear cotton. However, it is customary for foreign business visitors, especially from Europe and North America, to wear business suits when meeting with potential buyers. A raincoat or umbrella is recommended during the winter months of December to March.

#### Health

Prior to departure from Canada, children should have all the vaccinations appropriate to their age, such as those against measles, mumps and rubella (MMR); diphtheria, pertussis and tetanus (DPT); and polio. In addition, immunization against typhoid fever is recommended for children and adults, as well as a gamma globulin booster.

#### Important Note - VAT Refund

Non-Israeli travellers will be fully refunded the value-added tax (16 per cent) for all goods purchased with foreign currency at "certified shops for tourists," except electrical appliances, tobacco products and photographic accessories. Hotel bills paid in foreign currency are also exempt from VAT. Refunds may be obtained at the airport upon departure if goods and receipts are presented for inspection.

# VII. FEDERAL EXPORT ASSISTANCE

#### Market Advisory Services

As a service to Canadian business, the federal government maintains trade officers in 67 countries around the world. These representatives provide assistance to Canadian exporters and help foreign buyers locate Canadian sources of supply. In addition to providing the link between buyer and seller, trade officers advise Canadian exporters on all phases of marketing, including:

- · providing economic/political information on the country;
- · identifying export opportunities;
- assessing market competition;
- introducing foreign business persons and government officials:
- · screening and recommending agents;
- supplying guidance on terms of payment; and
- providing assistance with tariff or access problems.

Trade officers also play an active role in identifying market opportunities, and encouraging and organizing promotional efforts

The geographic trade divisions at External Affairs and International Trade Canada in Ottawa are another valuable source of information. Each division concentrates on markets in a specific geographical region and provides the federal government link in Canada for trade officers abroad. For Israel, the trade officers in Tel Aviv are in conțact with their counterparts in the Middle East Trade Development Division in Ottawa (see address at the beginning of this brochure).

This office can provide the following information:

- economic outlooks for individual countries and information on the market for particular products and commodities;
- market information on projects;

- market access information on tariff rates, regulations, licensing, non-tariff barriers, product standards, required documents, etc.;
- publications, including editions of this publication and country briefs on smaller markets; and
- market information on multilaterally financed projects, e.g., World Bank projects.

The geographic trade divisions are also responsible for assisting and advising exporters on the marketing of their products/services. They can provide information on Canadian government export services and on product and project export opportunities.

If your company requires assistance in identifying Middle East markets for your products and/or services, contact either the nearest International Trade Centre co-located with the regional offices of Industry, Science and Technology Canada or the Middle East Trade Development Division at External Affairs and International Trade Canada. The International Trade Centres located in each province assist exporters with market planning and can arrange for the assistance of the Trade Development Division in Ottawa and trade officers overseas.

#### **Export Development Corporation**

The Export Development Corporation (EDC) is a Canadian Crown corporation whose purpose is to facilitate and develop Canada's export trade.

EDC provides insurance, guarantees and export financing that, combined with advice and the organization of financial service packages, enable Canadian goods and services to compete effectively abroad. The EDC offers the following services:

#### a) Export Insurance and Related Guarantees

- global comprehensive insurance
- global political insurance
- selective political insurance
- specific transaction insurance
- specific transaction guarantees
- loan pre-disbursement insurance
- · foreign investment insurance

- performance security insurance
- performance security guarantees
- consortium insurance
- surety bond insurance
- bid-security insurance
- specific sub-supplier insurance
- equipment (political risk) insurance
- bid bond guarantees
- · medium-term agricultural guarantees

#### b) Export Financing and Related Guarantees

- · loans
- · line of credit allocations
- note purchases
- · protocols
- loan guarantees
- specialized credit

The EDC head office is in Ottawa. Regional offices are maintained in Montreal, Toronto, London, Calgary, Winnipeg, Vancouver and Halifax. General enquiries regarding EDC services can be channelled through these offices. Export services are handled only by the Ottawa office. Enquiries about export financing should be addressed to the Export Financing Group in Ottawa. Addresses for all EDC offices are located in the "Useful Addresses" section at the end of this guide.

In order to facilitate the sale of Canadian goods and services to Israel, EDC has signed lines of credit with three Israeli banks at \$10 million each. In addition, EDC is prepared to consider opening direct lines of credit with Israeli corporations such as Israel Electric Corporation and Israel Chemicals Corporation.

# Program for Export Market Development (PEMD)

The main objective of PEMD is to increase export sales of Canadian goods and services. The program accomplishes this by sharing the costs of activities that companies normally could not or would not undertake alone, to reduce

the risks involved in penetrating a foreign market. PEMD encourages Canadian companies not previously involved in exporting to become exporters, and encourages existing Canadian exporters to enter new geographic markets and new product markets.

The program offers Canadian businesses financial assistance to undertake or participate in various types of trade promotion activities. All activities must be commercially oriented; that is, they must focus on generating export sales. These activities are categorized as either industry-initiated or government-planned.

Government-Planned Activities. Activities covered by PEMD are organized by External Affairs and International Trade Canada, and are planned up to 18 months in advance. Events are chosen after extensive consultation with industry, Canadian trade commissioners abroad, other departments and the provinces. Businesses are invited to participate and as much lead time as possible is given to allow potential participants to prepare. The two types of government-planned activities are trade missions and trade fairs.

Government-Planned Trade Missions. Trade missions seek to promote the sale of Canadian goods and services abroad, and gather market intelligence for Canada's industrial sectors. PEMD assistance covers both trade missions abroad and trips by foreign business persons and government officials to Canada or to other approved locations. PEMD participates in trade missions by contributing:

- · management/administration of the event;
- official hospitality; and
- 100 per cent of return economy airfare and local ground transportation abroad.

In addition, the participants of incoming missions receive per diem living allowances (hotel, meals and incidentals, under Treasury Board regulations) and 100 per cent of economy airfares for domestic travel. First-class air travel may be approved if appropriate and necessary. Participants are required to pay all costs not mentioned above. In addition, participants may be required to pay a participation fee to help defray expenses.

**Government-Planned Trade Fairs.** Government-planned participation in recognized trade fairs abroad is usually limited to a specific industrial sector or type of product.

The selection of trade fairs is based on the track record of the event; the degree of international competitiveness of Canadian producers of such products; the level of potential demand for the products in the fair's market area; the expected cost-benefit ratio of sales per dollar invested; and the priority attached to the fair's target markets and the products being promoted. Trade fairs include participation in a national stand at an organized trade fair, solo show organized by the department, information booths, in-store promotions or catalogue shows. Since April 1, 1986, companies can receive financial assistance for the same event on three separate occasions.

Industry-Initiated Activities. For industry-initiated activities, the government contribution will continue to be repayable if sales result. Each company can apply four times per year.

**Trade Fairs**. If there is a national stand at a foreign trade fair, companies can apply for funding to participate independently only if they were not invited to participate at the national stand or if the national stand is fully subscribed to at the time of the application.

Visits. Funding may be supplied for companies to visit potential agents, distributors and clients to identify markets; to attend symposia or conferences (where significant potential exists to market their products) in a foreign country; and to sponsor the visit of foreign buyers to Canada or another approved location (installation, trade fair, etc.) to facilitate the sale of Canadian products.

Project Bidding. PEMD support for project bidding or proposal preparation at the pre-contractual stage of a project is designed to assist Canadian firms in bidding for specific projects outside Canada involving international competition/ formal bidding procedures. It covers the supply of Canadian goods and services for major capital projects, including consulting services, engineering, construction and equipment. There must be international competition for the project (except in state-controlled markets). The project must also be substantially larger and riskier than one the applicant would undertake without PEMD assistance, yet must have a reasonable probability of success. No assistance can be provided if there is Canadian competition for the project.

Sales Offices Abroad. This program is designed to enable exporters currently active in an export market to exploit more fully that market through a sustained marketing effort. Establishment of a permanent sales office abroad must represent part of the company's overall marketing effort and demonstrate a long-term commitment to the target market. Trading houses must show evidence of long-term exporting commitment to specific Canadian products. The company must already be selling in the target market, but through methods other than sales offices.

**Special Activities.** Special activities assistance is available for non-profit, non-sales, food, agriculture and fish organizations, marketing boards and agencies. Activities undertaken by these types of organizations must be for the benefit of their members and include participation in trade fairs, visits, technical trials, product demonstrations, seminars and training, and commodity promotion.

Marketing Agreements. This is not a new PEMD activity but a method of packaging PEMD industry-initiated activity assistance over a one- to two-year period. Marketing agreements are most suitable for experienced medium-sized exporters who meet the applicant eligibility criteria. Only activities already outlined in industry-initiated PEMD are eligible for cost-sharing under a marketing agreement.

Further information on the PEMD program is available from InfoExport, the Middle East Trade Development Division or the department's International Trade Centres co-located with the regional offices of Industry, Science and Technology Canada.

#### Publicity

CanadExport, a bimonthly newsletter, contains articles and reports on export opportunities such as government services to industry, international market conditions and terms of access, industrial development and joint industry-government efficiency studies. It also outlines fairs and missions that are being organized worldwide by External Affairs and International Trade Canada under its fairs and missions programs. Other editions list multilaterally funded capital projects overseas that offer good export opportunities for Canadian supplies of goods and services. Both

English and French editions are available without charge to Canadian manufacturers. Write or call:

CanadExport
External Affairs and International Trade Canada
Lester B. Pearson Building
125 Sussex Drive
Ottawa, Ontario
K1A 0G2

Tel: (toll-free) 1-800-267-8376 Telex: 053-3745/3746/3747 Fax: (613) 952-3904

# Industrial Co-operation with Developing Countries

This program of the Canadian International Development Agency (CIDA) provides financial support to Canadian firms in their efforts to establish long-term business relationships with counterparts in developing countries through mechanisms such as joint ventures, direct investment, management contracts, licensing agreements and technical assistance. Contributions are available for starter or exploratory studies, which provide preliminary analysis of possible ventures. Viability studies to establish detailed economic, commercial and legal analyses of potential projects are eligible for larger contributions.

The Canadian Project Preparation Facility (CPPF) is directed more toward the consulting community, with the aim of getting Canadian companies in "on the ground floor" of projects to be financed by multilateral development institutions. Capital project pre-feasibility studies are eligible for support under the CPPF.

The Canadian Technology Transfer Facility (CTTF) enables Canadian firms to test and adapt their technology in developing countries as a means of establishing long-term co-operation with developing country counterparts.

For further information, write to:

Industrial Co-operation Division Canadian International Development Agency (CIDA) 200 Promenade du Portage Hull, Quebec K1A 0G4

Tel: (819) 997-7901/997-5456 Telex: 053-4140 CIDA/SEL

Fax: (819) 953-5024

## VIII. USEFUL ADDRESSES

# External Affairs and International Trade Canada

Middle East Trade Development Division
External Affairs and International Trade Canada
Lester B. Pearson Building
125 Sussex Drive
Ottawa, Ontario
K1A 0G2
Tel: (613) 993-7040
Telex: 053-3745/6/7

Answerback: External F OTT

Fax: (613) 952-3904

Info Export Hotline (Toll-free Service) 1-800-267-8376

Telex: 053-3745 (BTCE)
Answerback: External F OTT

#### Canadian Embassy in Israel

Canadian Embassy 220 Hayarkon Street Mailing Address: P.O. Box 6410 Tel Aviv 61063

Israel

Cable: CANADIAN TEL AVIV Tel: (011-972-3) 228122

Telex: (Destination Code 606) 341293 (CANAD IL)

Fax: (011-972-3) 223001

#### Israeli Embassy in Canada

50 O'Connor Street Suite 1005 Ottawa, Ontario K1R 7T3

Tel: (613) 237-6450 Telex: 053-4858 Fax: (613) 237-8865

#### Israel Trade Commission

Israel Economic Mission to Canada 180 Bloor Street West Suite 700 Toronto, Ontario M5S 2V6 Tel: (416) 961-1242/4 Telex: 06-217520

#### The Israeli Consulate

Fax: (416) 961-3962

Israel Economic Mission to Canada 1155 René Lévesque Blvd. West Suite 2620 Montreal, Quebec H3B 455 Tel: (514) 393-9282

Telex: 055-60982 ISRCON MTL Fax: (514) 393-8795

# Canada-Israel Chamber of Commerce and Industry

48 St. Clair Avenue West Suite 110 Toronto, Ontario M4V 2Z2 Tel: (416) 961-7302 Fax: (416) 961-0696

#### Government of Israel Investment Authority

The Government of Israel Investment Authority provides information and assistance to prospective investors from abroad. Assistance is offered in examining investment opportunities and in the preparation and submission of applications to the Investment Centre for approval. A statutory agency is in charge of the implementation of the Law for Encouragement of Capital Investments.

Government of Israel Investment Authority
Canada Head Office
180 Bloor Street West
Suite 700
Toronto, Ontario
M5S 2V6
Tel: (416) 961-1242

Fax: (416) 961-3962

Government of Israel Investment Authority Eastern Region 1155 René Lévesque Blvd. West Suite 2620 Montreal, Quebec

Tel: (514) 393-9282

H3B 4S5

Telex: 055-60982 ISRCON MTL

Fax: (514) 393-8795

Government of Israel Investment Authority Israel Head Office International Division of Investment Authority Ministry of Finance Hakirva

Jerusalem, Israel Tel: 02-522205/705290/537207

#### Israeli Chamber of Commerce

84 Hahashmonaim Street P.O. Box 2027 Tel Aviv. 67011 Israel

Tel: 03-5612444 Telex: 33489 Fax: 03-5612614

#### International Trade Centres

If you have never marketed abroad, please contact the International Trade Centre in your province. International Trade Centres are co-located with the offices of Industry. Science and Technology Canada, except for the Northwest Territories and the Yukon

#### Alberta

International Trade Centre Edmonton Office Canada Place Suite 540 9700 Jasper Avenue Edmonton, Alberta T5J 4C3

Tel: (403) 495-2944 Telex: 037-2762 Fax: (403) 495-4507

International Trade Centre Calgary Office 11th Floor 510 - 5th Street Southwest Calgary, Alberta T2P 3S2 Tel: (403) 292-6660 Fax: (403) 292-4578

#### **British Columbia**

International Trade Centre Scotia Tower 900 – 650 West Georgia Street P.O. Box 11610 Vancouver, British Columbia V6B 5H8

Tel: (604) 666-0434 Telex: 04-51191 Fax: (604) 666-8330

#### Manitoba

International Trade Centre -8th Floor 330 Portage Avenue Winnipeg, Manitoba R3C 2V2

Tel: (204) 983-8036 Telex: 07-57624 Fax: (204) 983-2187

#### **New Brunswick**

International Trade Centre Assumption Place 770 Main Street P.O. Box 1210 Moncton, New Brunswick E1C 8P9

Tel: (506) 857-6452 Telex: 014-2200 Fax: (506) 857-6429

#### Newfoundland and Labrador

International Trade Centre 90 O'Leary Avenue P.O. Box 8950 St. John's, Newfoundland A1B 3R9

Tel: (709) 772-5511 Telex: 016-4749 Fax: (709) 772-2373

#### **Nova Scotia**

Central Guaranty Trust Building 1801 Hollis Street P.O. Box 940, Station M Halifax, Nova Scotia B3J 2V9 Tel: (902) 426-7540 Telex: 019-22525

Fax: (902) 426-2624

International Trade Centre

Ontario

International Trade Centre
Dominion Public Building
4th Floor
1 Front Street West
Toronto, Ontario

M5J 1A4 Tel: (416) 973-4782 Telex: 065-24378 Fax: (416) 973-8161

Prince Edward Island

International Trade Centre Confederation Court Mall 134 Kent Street, Suite 400 P.O. Box 1115 Charlottetown, Prince Edward Island

C1A 7M8 Tel: (902) 566-7400 Telex: 014-44129

Telex: 014-44129 Fax: (902) 566-7450

#### Quebec

International Trade Centre Stock Exchange Tower 800 Victoria Place Suite 3800 P.O. Box 247 Montreal, Quebec H4Z 1E8 Tel: (514) 283-8185

Tel: (514) 283-8185 Telex: 055-60768 Fax: (514) 283-3302

#### Saskatchewan

International Trade Centre 6th Floor 105 – 21st Street East Saskatoon, Saskatchewan S7K 0B3

Tel: (306) 975-5315 Telex: 074-2742 Fax: (306) 975-5334

#### Industry, Science and Technology Canada

The offices of Industry, Science and Technology Canada are co-located with the International Trade Centres, and are also situated in the following locations.

#### **Business Centre**

Industry, Science and Technology Canada 235 Queen Street Ottawa, Ontario K1A 0H5 Tel: (613) 995-5771

#### Northwest Territories Industry, Science and

Technology Canada Precambrian Building P.O. Bag 6100 Yellowknife, Northwest Territories X1A 2R3

Tel: (403) 920-8578 Fax: (403) 873-6228 AES: (403) 920-2618

#### Yukon

Industry, Science and Technology Canada 108 Lambert Street Suite 301 Whitehorse, Yukon Y1A 1Z2 Tel: (403) 668-4655

Fax: (403) 668-5003

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#### **Export Development Corporation**

#### **Head Office**

151 O'Connor Street Ottawa, Ontario Mailing Address: Export Development Corporation

P.O. Box 655 Ottawa, Ontario K1P 5T9

Tel: (613) 598-2500 Cable: EXCREDCORP

Telex: 053-4136 Fax: (613) 237-2690

# Prairie and Northern Region

General Manager Prairie and Northern Region Export Development Corporation

Bow Valley Square 111 Suite 2140

255 - 5th Avenue S.W. Calgary, Alberta T2P 3G6

Tel: (403) 294-0928 Fax: (403) 294-1133

# Manitoba and Saskatchewan

District Manager
Manitoba and
Saskatchewan
Export Development
Corporation
330 Portage Avenue
Suite 707
Winnipeg, Manitoba
R3C 0C4

Tel: (204) 983-5114 Fax: (204) 983-2187

#### British Columbia and Yukon Region

General Manager British Columbia and Yukon Region Export Development Corporation

Suite 1030, One Bentall Centre

505 Burrard Street Vancouver, British Columbia V7M 1M5

Tel: (604) 688-8658 Fax: (604) 688-3710

#### **Quebec Region**

General Manager Export Development Corporation 800 Victoria Square P.O. Box 124 Tour de la Bourse Postal Station Montreal, Quebec H4Z 1C3 Tel: (514) 878-1881

Tel: (514) 878-1881 Fax: (514) 878-9891

#### **Ontario Region**

General Manager
Ontario Region
Export Development
Corporation
Suite 810, National Bank
Building
P.O. Box 810
150 York Street
Toronto, Ontario
M5H 3S5

Tel: (416) 364-0135 Telex: 06-22155 Fax: (416) 862-1267

#### London District Office

District Manager South Western Ontario Export Development Corporation 451 Talbot Street London, Ontario N6A 5C9

Tel: (519) 679-6523 Fax: (519) 679-4483

#### Atlantic Region

General Manager Atlantic Region Export Development Corporation Toronto-Dominion Bank Building Suite 1003 1791 Barrington Street Halifax, Nova Scotia

B3J 3L1 Tel: (902) 429-0426 Telex: 019-21502

Fax: (902) 429-0881



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External Affairs and International Trade Canada Affaires extérieures et Commerce extérieur Canada