

**THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS**

THE UNDERSIGNED HEREBY APPOINTS ARIK MAIMON AND MICHAEL DE PRADO, AND EACH OF THEM, AS PROXIES OF THE UNDERSIGNED, WITH FULL POWER OF SUBSTITUTION, TO VOTE ALL THE SHARES OF COMMON STOCK OF CUENTAS INC. HELD OF RECORD BY THE UNDERSIGNED ON NOVEMBER 17, 2023, AT THE ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON DECEMBER 20, 2023, OR ANY ADJOURNMENT THEREOF.

1. Election of Arik Maimon, Michael De Prado, Adiv Baruch, Lexi Terrero and Haim Yeffet to hold office until the 2024 Annual Meeting of Shareholders or their successors are elected and qualified.

- FOR ALL THE NOMINEES
- WITHHOLD AUTHORITY FOR THE NOMINEES
- FOR ALL EXCEPT (see instructions)
  
- Arik Maimon
- Michael De Prado
- Adiv Baruch
- Lexi Terrero
- Haim Yeffet

**Instructions:** to withhold authority for any individual nominee, mark “FOR ALL EXCEPT” and fill in the circle next to the nominee you wish to withhold for.

2. The approval, pursuant to Nasdaq listing rules, of the issuance of the shares of common stock underlying the Inducement Warrant and the Placement Agent Warrants.

- FOR
- AGAINST
- ABSTAIN

3. The approval of an amendment to our Amended and Restated Articles of Incorporation, as amended, to increase the number of authorized shares of common stock from 27,692,307 to 100,000,000 shares.

- FOR
- AGAINST
- ABSTAIN

4. The approval of the Cuentas 2023 Share Incentive Plan.

- FOR
- AGAINST
- ABSTAIN

5. To ratify the appointment by the Board of Yarel + Partners, Certified Public Accountants (ISR.) as the Company’s independent registered public accounting firm for the fiscal year ending December 31, 2024:

- FOR
- AGAINST
- ABSTAIN

6. The approval of a proposal to adjourn the Annual Meeting to a later date, if necessary or appropriate, to permit further solicitation and vote of proxies in the event that there are insufficient votes for, or otherwise in connection with, the approval of the Inducement Warrant Exercise Proposal, the Authorized Common Stock Proposal or the 2023 Plan Proposal.

- FOR
- AGAINST
- ABSTAIN

**The shares represented by this proxy, when properly executed, will be voted as specified by the undersigned stockholder(s). If this card contains no specific voting instructions, the shares will be voted FOR each of the directors and proposals described on this card.**

**In their discretion, the proxies are authorized to vote upon such other business as may properly come before the meeting.**

**Please mark, sign, date and return this proxy promptly using the accompanying postage pre-paid envelope. THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS OF CUENTAS INC.**

\_\_\_\_\_  
Signature of Shareholder(s)

\_\_\_\_\_  
Date

When shares are held by joint tenants, both should sign. When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If a corporation, please sign the corporate name by the president or other authorized officer. If a partnership, please sign in the partnership name by an authorized person.

**VOTE BY INTERNET** — You may cast your vote by visiting <http://www.cuentas.com/vote>.

Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 P.M. Eastern Time the day before the meeting date. Have your proxy card in hand when you access the website and follow the instructions to obtain your records and to create an electronic voting instruction form.