

2019 Report on Public Complaints

Bureau of Public Inquiries

The Bureau of Public Inquiries at Leumi is responsible for handling complaints and requests for information or assistance. The Bureau has the authority to decide on the manner in which a customer request should be handled.

The bureau is headed by the Public Inquiries Commissioner, a Bank Leumi executive who reports to the Bank's General Counsel. Other than handling public inquiries, the Commissioner and Public Inquiry Officers do not hold any other roles at Leumi.

The Commissioner and Public Inquiry Officers have the professional skills, education and experience required to fulfil their roles and areas of responsibility and have sufficient resources to carry out their duties.

The Commissioner and Public Inquiry Officers handle all types of complaints received by the Bureau – complaints, requests for information or assistance, examine them fairly, efficiently, and independently, and work objectively without favor. As part of their role, they examine the complaints, establishing findings and even remedies in relevant cases.

Leumi's policy on handling complaints

Leumi is committed to cultivating the relationship with its customers and to maintain it over time. These relationships are based on trust, on providing customized services and products, and on a quality service experience. To this end, we rely on high standards of compliance with the laws, rules and regulations of the state and regulators, in addition to ensuring our values and professional ethics.

Handling of complaints is an integral part of the service we provide to our customers, as a result of which we take every complaint very seriously. Complaints are reviewed by public inquiry officers, who do their utmost to investigate complaints quickly and efficiently, and to make decisions that reflect values of honesty, fairness and responsibility towards customers.

At times, and depending on the case, we are willing to act in favor of the customer, ex gratia, even if we have found that his/her complaint was unjustified or we agree to their request due to severe difficulties on the customer's part or unique personal circumstances.

Public inquiries officers make sure to provide a courteous, clear and well-explained response to applicants (except in cases where we are unable to explain a decision due to our duty of secrecy) sent within a reasonable time.

The process of handling a complaint

- a. Investigation of the complaint - Public inquiries officers examine the complaints filed with the Bureau in a professional and focused manner and, if necessary, consult with other parties at the Bank.
- b. Response to customers - The Bureau's response to a customer complaint shall be well-explained, shall address the claims raised and be supported by references except in cases where the customer complaint is received in full, including ex gratia.
- c. The time limit for providing a final response to the customer shall be up to 45 days from the date of the complaint's receipt. In exceptional cases, the time limit for providing a final response to the customer will be extended by 15 days. The aforesaid does not apply in very exceptional circumstances where the delay is due to factors outside the Bank's control, in which case a notice regarding the extension and the reason for the delay shall be given to the applicant before the 45 days limit period will have elapsed.

How to contact us

The Bureau of Public Inquiries may be contacted in any of the following ways:

1. Fill out our [electronic contact form](#)
2. Call us: +972-76-8857011; Sunday to Thursday, 09:00-14:00.
3. Send a fax to: +972-77-8084542.
4. Send a letter to the following address: Leumi Public Inquiries Bureau, P.O. Box 88, Lod, 7110002.

Ways to appeal the Commissioner's decisions

The Commissioner's decisions may be appealed by filing an appeal with the Bureau of Public Inquiries using any of the abovementioned ways or by contacting the Bank of Israel's Public Inquiries Unit.

2019 Summary

Data Table A - No. of Inquiries Filed or Handled during the Reporting Period

	Received	Handled
No. of complaints	7,281	7,092
Number of requests for information/assistance	456	454

Data Table B - Breakdown of Complaints Handled by No. of Days Handled

	15-1	16-30	31-45	46 and up
No. of complaints	4,711	1,878	486	17
% of total	66.43	26.48	6.85	0.24

Data Table C - Breakdown of Complaints Handled by Topic

Topic	No. of complaints	% of total
Other	58	0.82
Quality of service	1,299	18.32
Means of payment	1,917	27.03
(Non-housing) credit	788	11.11
Housing credit	647	9.12
Dormant accounts	60	0.85
Foreign currency	179	2.52
Information	490	6.91
Securities	117	1.65

Topic	No. of complaints	% of total
Current account (excl. current loan accounts)	791	11.15
Deposits and savings	97	1.37
Other activities of the banking corporation	647	9.12
Clearing house activity	2	0.03

Data Table D - Breakdown of Complaints Handled by Status

	Justified complaints	Unjustified complaints	Processed without resolution	Complaints that are not under the Commissioner's responsibility
No. of complaints	953	1,317	4,806	16
% of total	13.44	18.57	67.77	0.23

Comments:

- **Complaint** - a customer's inquiry regarding a dispute with the Bank, or a customer's complaint regarding the Bank's conduct.
- **Request** - a customer's request for information or assistance.
- **Complaints not under the authority of the Commissioner** - This classification is applicable to complaints concerning the Bank's policy or business strategy. For example: branch deployment, digital product development.
- Gaps between the number of inquiries received and those handled arise from inquiries received during the reporting period but whose handling has not been finalized as at the end of the reporting period or inquiries filed prior to the beginning of the reporting period whose handling has not been finalized during the reporting period.

- Supplementary information regarding the handling of public inquiries is published in the annual review of the Banking Supervision Department on the topic.