



May 6, 2021  
Jerusalem

To: Bank CEOs

**Re: Fee benefits for people with disabilities**

Due to enquiries received at our office regarding the above, I have found it correct to contact you as follows:

In accordance with the Banking (Service to Customer)(Fees) Rules, 5768-2008, (hereinafter, “the fees rules”), a “person with disabilities” is defined as “a customer who presents to the bank an authorization from the Ministry of Defense or the National Insurance Institute, as per its meaning in the National Insurance Law (consolidated version), 5754-1994, according to which the customer has a disability at a level of 40 percent or more”.

In accordance with these rules, a person with disabilities is eligible to carry out 4 teller-executed transactions per month at the cost of customer-executed transactions.

In addition, the banking corporation is required to enroll a person with disabilities in the basic fee track, to the extent that the track is beneficial for the customer, and to inform the customer of being enrolled and of the option of cancelling the enrollment.

In class action lawsuit 34998-09-13, Kaplan et al. vs. Bank Leumi et al. the sides agreed within the framework of a request to dismiss, among other things, that the banks will publish on their websites the benefit granted to customers in collecting fees for teller-executed transactions.

As not all the banks were parties in the legal process, in view of the importance of notifying customers with disabilities of the discounts for which they are eligible in banking fees, and in order to enhance the effectiveness of the benefit, but without adversely impacting the privacy and feelings of such customers, we are of the opinion that there is room for you to act to bring to the attention of your customers the benefit—for example, via publication on the bank’s website of information about the benefit granted to customers with disabilities in the charging of teller-executed transaction fees—and the requirement to present the bank with the abovementioned authorization in order to do so, as well as information on the enrollment of such customers in the basic fee track.

With regard to that we clarify that is it the responsibility of the bank, which has an authorization in its records attesting to the customer being disabled as noted, even if the authorization was submitted for other banking activity of the customer, to act to provide the benefits to which the customer is eligible in the area of fees.

Please inform us by return mail no later than June 1, 2021, that you are working accordingly so that your customers will have a suitable opportunity to exhaust their rights in this area.

Sincerely,

Yair Avidan  
Supervisor of Banks