Handling of public inquiries and complaints

Description of function and role of the Ombudsman

The Bank has a function for handling public complaints, headed by the Ombudsman. If you contacted our customer service and were disappointed with the manner in which it was handled you may also contact the Ombudsman's office. The Ombudsman and his employees will examine the public complaints fairly and efficiently and will act objectively and impartially.

The bank's complaint handling policy

Complaint and inquiry handling is part of the service level agreement between the bank and its clients. The relationship between the bank and its clients is based on trust, confidence and responsibility. Our clients entrust us with their most private and personal information, their hard-earned money and their ongoing relationship with us includes key events in their lives. It is important to us that you know we are here for you. It is our responsibility to provide you with smart, dependable, and accessible service. Professionalism and bringing you real value are our top priorities, transparency and fairness are equally important, along with patience and sensitivity to your needs. We invite you to contact us, and tell us if you feel that you have not received the service you expected from us or to send us a comment or suggestion on how we can improve. Our team works every hour of every day, to earn your trust, guaranteeing that we will be attentive, implement continuous improvements.

Complaint Handling process

Complaints that are received are sent for professional and factual examination. Upon completion of the examination, we will send you a written response addressing your claims.

We will make every effort to resolve your complaint no later than 45 days from receipt. In exceptional circumstances handling time may require an additional 15 days in which case we will update you accordingly.

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Contact methods

You can contact the Ombudsman's office in the following ways:

- By means of an online form (at the address: https://www.onezerobank.com/PublicInquiries)
- By post to the Ombudsman (at One Zero Digital Bank Ltd., 5 Beit Oved St., Tel Aviv–Yafo 6721105)

Methods of appealing the Ombudsman's decisions

You may appeal or object to the response received from the Ombudsman by contacting the Public Enquiries Unit at the Supervisor of Banks at the Bank of Israel.

Handling of public inquiries and complaints 2024

Information about the bank's activity in 2024

Amidst a prolonged war, prayers for the safe return of all hostages, and geopolitical crises, the year 2024 was characterized by a continued significant growth trend in the bank's activities, including the volume of accounts and customer recruitment, product release, and the public's trust in choosing to deposit their assets in the bank and support the growth of its activities. The bank continuously worked to improve and strengthen work processes, focusing on service and customer experience, with the aim of being worthy of the customers' choice.

A notable fact is that while the bank's activity volume increased significantly compared to 2023, the volume of public inquiries remained the same. Addressing complaints effectively, as well as drawing lessons and continuous improvement, are inherent parts of the bank's operations, with an emphasis on transparency and fairness in its dealings with customer.

Number of complaints received or handled during the reporting period

	Received	Resolved
No. of complaints*	587	572
No. of requests for help/information	99	98

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Distribution of complaints by duration of treatment

	1-15	16-30	31-45	46 or more
No. of complaints	179	149	234	10
Rate out of total	31%	26%	41%	2%

Distribution of complaints according to method of resolution

	Justified complaints	Unjustified complaints	Resolved without determining fault	Complaints not under the authority of the commissioner
No. of complaints	224	237	109	2
Rate out of total	39%	41%	19%	0%

Distribution of complaints according to subjects

Subject	No. of complaints	Rate out of total
Quality of service	121	21%
Payment means	92	16%
Credit (not for housing)	20	3%
Credit for housing	0	0%
Account without transactions	0	0%
Foreign currency	45	8%
Information	42	7%
Securities	12	2%
Foreign trade	0	0%
Current account (including current loan account)	172	30%
Deposits and savings	9	2%
Additional activity	41	7%
Other	10	2%
Open Banking	8	1%

*Complaint - A client’s inquiry in connection with a dispute between him and the bank or a client’s claim regarding the bank's conduct