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 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 wewillupdateyouaccordingly.

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/special/5752)
- 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 2025

Information about the bank's activity in 2025

Alongside the return of all the hostages to their homes and ongoing geopolitical crises, 2025 was characterized by a continued significant growth trend in the bank's activity. This included an increase in the number of accounts and customer acquisitions, as well as growing public trust in choosing to deposit their assets with the bank and benefit from its advanced services.

At the same time, the bank consistently worked to improve and strengthen its work processes, with a focus on service excellence and customer experience, with the goal of being worthy of customers' choice.

A significant data point is that while the bank's overall activity volume grew substantially compared to 2023 and 2024, the volume of public inquiries remained the same. Professional handling of complaints, along with continuous learning and improvement, constitutes an inherent part of the bank's operations, with the bank placing strong emphasis on transparency and fairness in its interactions with customers.

Number of complaints received or handled during the reporting period

	Received	Resolved

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	Received	Resolved
No. of complaints	663	579
No. of requests for help/information	59	30

Distribution of complaints by duration of treatment

	1-15	16-30	31-45	46 or more
No. of complaints	85	134	360	0
Rate out of total	15%	23%	62%	0%

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	143	266	165	5
Rate out of total	25%	46%	28%	1%

Distribution of complaints according to subjects

Subject	No. of complaints	Rate out of total
Quality of service	89	15%
Payment means	135	23%
Credit (not for housing)	26	4%
Credit for housing	-	-
Account without transactions	-	-
Foreign currency	45	8%
Information	41	7%
Securities	16	3%
Foreign trade	-	-
Current account (including current loan account)	152	26%
Deposits and savings	13	2%

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Subject	No. of complaints	Rate out of total
Additional activity	57	10%
Other	2	0%
Open Banking	3	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