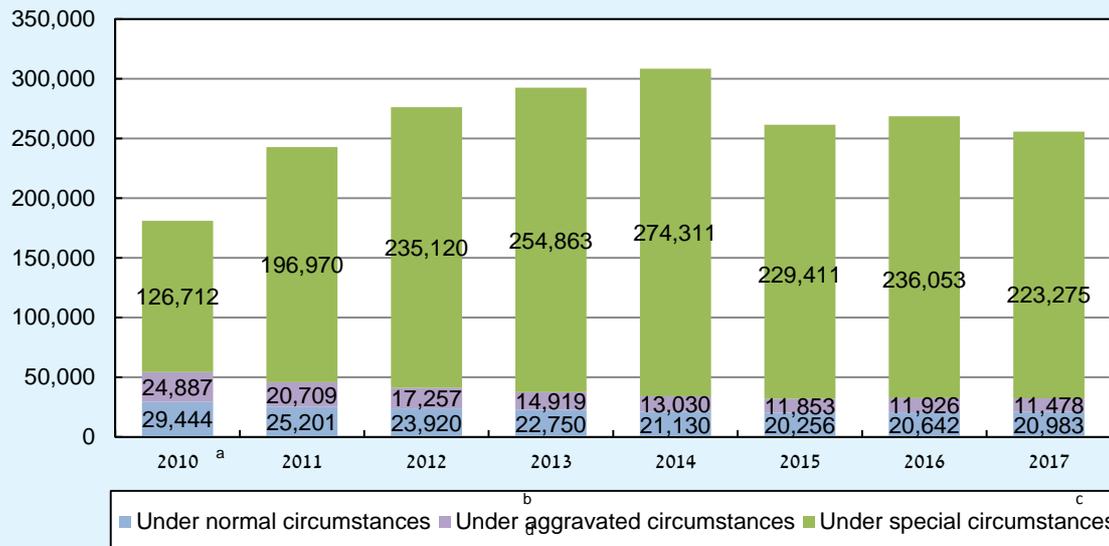


Figure 3.3
Number of Restricted Customers, 2010–17



^a Between 2010 and 2014, the number of customers restricted under special circumstances increased, as a result of a legislative change in the processes accompanying debt collection proceedings (Amendment 29 to the Executions and Collections Agency Law, 5769–2008).

^b An account is restricted under normal circumstances if over a period of 12 months, ten (or more) checks drawn on the account were refused due to insufficient funds.

^c A customer is restricted under aggravated circumstances if there are two or more restrictions under normal circumstances within three years from the end of the previous restriction period. In such a situation, all of the customer's checking accounts are restricted for a period of two years.

^d A restriction under special circumstances (nonbank) is imposed by nonbank entities (the Executions and Collections Agency, the Official Receiver, or the Rabbinic Courts) due to a debt or refusal to grant a writ of divorce. In such a situation, all of the customer's checking accounts are restricted for a period of up to five years.

SOURCE: Banking Supervision Department.