



March 15, 2020
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To: Bank CEOs

The Coronavirus Crisis—Guidelines Regarding the in-Person Provision of Services to Bank Customers

Due to the Ministry of Health's guidelines on reducing activity and movement in public areas, and with the desire to allow continuity in the provision of banking services to the public, while protecting the health of the public and of bank employees, following are my guidelines, which will go into effect on Tuesday, March 17, 2020.

In-person service at core branches

1. The bank may reduce customer-reception services to be available solely at designated branches. In other branches, work without customer reception will be allowed.
2. In general, in determining the branches designated for providing customer-reception services, the bank is to act in accordance with the list of core branches (hereinafter, the core branches) that it established within the framework of Proper Conduct of Banking Business Directive no. 355 on "Business Continuity Management". However, in accordance with circumstances, the bank can consider a change in the list, while ensuring suitable geographic dispersion and other considerations that are relevant at this time (branch size, teller stations, etc.).
3. In general, the total core branches in which service will be provided to customers is to be at least 25 percent of the total number of branches.
4. In the core branches, critical services will be provided, and at least those that cannot be provided via digital channels or by phone. Customers aged 70 and above shall be provided with expanded and personalized service.
5. In order to reduce the risk of contagion, it is suggested that the bank instill a mechanism for regulating the flow of customers at core branches, including: a requirement that customers set an appointment in advance, placing a security stand at the branch entrance, etc., taking into account the instructions of the Ministry of Health and the certified authorities.
6. At core branches, service will be provided to all the bank's customers, to the extent that it is operationally possible.

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7. The bank is to post on the door of every branch that is closed the details of the closest core branch and the phone number of the bank's call center; and it shall publish on its website and via other means that it chooses, the list of branches in which service to customers will be provided.

Remote provision of bank services

8. The bank shall consider activities to encourage its customers to switch to receiving services through digital channels and phones, and to avoid coming to the branch, except under exceptional circumstances.
9. The bank shall continue to expand the remote work of some of its employees while managing the risks inherent in doing so.

We will continue to update the directives, to the extent necessary and in accordance with the guidelines published by the government.

Sincerely,

Dr. Hedva Ber
Supervisor of Banks