

Bank of Israel

Banking Supervision Department



July 26, 2020

Jerusalem

To: The Knesset Economic Affairs Committee
Jerusalem

Re: Report to the Knesset's Economic Affairs Committee in accordance with Section 5a3(d)(2) of the Banking (Service to Customers) Law, 5741-1981

In accordance with the Banking (Service to Customer) (Amendment 29) Law, 5741-1981, (hereinafter, "the Law"), the Supervisor of Banks is required to report to the Knesset's Economic Affairs Committee on the directives established in regard to the wait time for receiving a professional human response, the banking corporations' compliance with those directives, including the percentage of total enquiries in which the banking corporations complied with the time limit established for providing a professional human response, segmented by types of services for which they are required to provide a professional human response.

The Supervisor of Banks has been requested to submit said report and to publish it on the Bank of Israel's website once every half-year, for the 3 years from the date the law goes into effect (July 25, 2019), and afterward to submit the report once a year.

Accordingly, I am honored to submit the second periodic report to the Committee.

During the course of the period covered by this report, the coronavirus crisis occurred, and therefore I used my authority under the Law to exclude the months March–May, 2020. Attached please find my letter to the banking system, in which I utilized my authority, which details the considerations and reasons that I took into account. As detailed in the letter, the banking system made its best efforts to provide its customers with the optimal service during that challenging period, despite the numerous difficulties it faced, and my expectation is that these efforts will continue, in order to comply with the response times established in law.

Sincerely,

Yair Avidan
Supervisor of Banks

Report to the Knesset's Economic Affairs Committee—Provision of a Professional Human Response

1. Background

In accordance with the Banking (Service to Customer) (Amendment 29) Law, 5741-1981, (hereinafter, “the Law”), the Supervisor of Banks is required to report to the Knesset's Economic Affairs Committee on the directives established in regard to the wait time for receiving a professional human response, the banking corporations' compliance with those directives, including the percentage of total enquiries in which the banking corporations complied with the time limit established for providing a professional human response, segmented by types of services for which they are required to provide a professional human response.

2. Supervision Directives

On June 12, 2019, the Banking Supervision Department published Proper Conduct of Banking Business Directive no. 426 on “Provision of a professional human telephone response”. The Directive established a requirement to provide a professional human response via a call center, at least during 7 hours on the business days of Sunday–Thursday. In addition, the Directive established that preference in the queue should be given to customers from age 75, and monitoring and control requirements were established, as were requirements for publishing data on the website.

1. To implement the requirement to comply with providing a response within 6 minutes, as established in the Law, under the authority granted to the Supervisor of Banks in accordance with Section 5a3(d)(2) of the Law, the Banking Supervision Department established 2 alternatives, between which the banking corporations are permitted to choose one:
 - a. First option:
 - (1) During core hours—the percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call, shall not exceed 15 percent of the total calls received at the call center for the said services during those hours, in a calendar month. In the group of calls whose hold time exceeds 6 minutes from the beginning of the call, as noted in the beginning section, the hold time until a professional human response is received shall not exceed 8 minutes, on average, from the beginning of the call, in a calendar month.
 - (2) During hours that the call center functions beyond the core hours—the percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call, shall not exceed 30 percent of the total calls received at the call center for the said services during those hours, in a calendar month.
 - b. Second option:
 - (1) The percentage of calls for which the hold time until a professional human response is received in the service types detailed in Section 5a3(a) of the Law exceeds 6 minutes from the beginning of the call,

shall not exceed 15 percent of the total calls received at the call center for the said services in a calendar month. In the group of calls whose hold time exceeds 6 minutes from the beginning of the call, as noted in the beginning section, the hold time until a professional human response is received shall not exceed 8 minutes, on average, from the beginning of the call, in a calendar month, for all hours of the call center's operation.

On April 7, 2020, Directive 250 was published on "Adjustments to Proper Conduct of Banking Business Directives for Dealing with the Coronavirus", which included a guideline that preference should be given in phone center responses to senior citizens from age 70, instead of age 75 as had been in effect previously.

3. Banking corporations' compliance with the directive that was established—monthly data for December 2019–June 2020:

Following are the percentages of total enquiries with which the banking corporations complied during the period of time established for providing a professional human response, and segmented by the types of services in which they are required to provide a professional human response:

Bank Hapoalim

Bank Hapoalim chose the first option. The data follow:

		Handling malfunction		Account clarification		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	92.9%	86.8%	89.1%	80.5%	94.0%	81.3%	89.9%	81.6%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:38		07:20		07:20		07:23	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	92.3%	81.5%	85.2%	72.9%	96.4%	92.2%	86.4%	74.3%

		Handling malfunction		Account clarification		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:37		07:31		07:14		07:31	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
	Percentage of calls answered within 6 minutes*	93.2%	82.2%	85.8%	74.8%	93.4%	85.3%	87.1%	76.0%
February	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:53		07:36		07:46		07:38	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
	Percentage of calls answered within 6 minutes*	85.9%	72.5%	85.1%	75.8%	94.5%	93.3%	85.2%	75.4%
June	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:54		07:39		06:34		07:41	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
	Percentage of calls answered within 6 minutes*	85.9%	72.5%	85.1%	75.8%	94.5%	93.3%	85.2%	75.4%
Marc	This period was excluded due to the coronavirus crisis.								
April									
May									

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes.

	Average time for calls answered after 6 minutes**	07:34		07:28		07:39		07:31	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
Mar	This period was excluded due to the coronavirus crisis.								
April									
May									
June	Percentage of calls answered within 6 minutes*	99.9%	96.9%	88.5%	86.1%	86.8%	82.9%	90.5%	88.5%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:32		07:39		07:37		07:39	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes.

Discount Bank

Discount Bank chose the first option. Following are the data:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	99.3%	96.4%	96.7%	92.7%	99.9%	98.4%	97.4%	94.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:28		07:06		06:07		07:06	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	98.9%	97.0%	92.4%	90.4%	97.6%	94.1%	94.0%	92.2%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:13		07:17		06:10		07:12	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	99.1%	98.8%	97.8%	95.1%	99.9%	98.9%	98.3%	96.3%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:10		06:58		06:36		06:59	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
Mar	This period was excluded due to the coronavirus crisis.								

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
April									
May									
June	Percentage of calls answered within 6 minutes*	99.7%	95.8%	91.1%	89.0%	98.8%	93.9%	93.3%	90.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:43		07:26		07:36		07:26	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes.

Notes: In a clarification with the bank, it arose that the bank began differentiating in its systems between “clarifying account” conversations and “terminating contract” conversations beginning from March 2020. Before that, the data for such conversations were presented as an aggregate under “clarifying account”.

Mizrahi Bank chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	75.0%	82.8%	89.9%	73.8%			89.6%	74.1%
	By how much it deviated from the limitation	10.0%	0.0%	0.0%	0.0%			0.0%	0.0%
	Average time for calls answered after 6 minutes**	08:02		08:05				08:05	
	By how much it deviated from the limitation	00:02		00:05				00:05	
January	Percentage of calls answered within 6 minutes*	68.5%	81.0%	91.2%	71.7%			90.6%	72.1%
	By how much it deviated from the limitation	16.5%	0.0%	0.0%	0.0%			0.0%	0.0%
	Average time for calls answered after 6 minutes**	08:28		07:57				08:00	
	By how much it deviated from the limitation	00:28		00:00				00:00	
February	Percentage of calls answered within 6 minutes*	84.4%	89.6%	91.5%	74.0%			91.3%	74.7%
	By how much it deviated from the limitation	0.6%	0.0%	0.0%	0.0%			0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:41		07:33				07:34	

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
	By how much it deviated from the limitation	00:00		00:00				00:00	
Mar	This period was excluded due to the coronavirus crisis.								
April									
May									
June	Percentage of calls answered within 6 minutes*	94.9%	84.4%	92.6%	72.2%	97.9%	92.8%	92.7%	72.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:29		07:29		07:53		07:29	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours.

First International

First International chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	100.0%	98.6%	98.1%	97.8%	98.9%	95.7%	98.2%	97.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		07:57		06:18		07:57	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	99.2%	97.5%	98.4%	96.8%	95.8%	94.9%	98.4%	96.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:52		07:54		06:16		07:54	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	99.6%	96.1%	97.5%	95.8%	96.7%	97.4%	97.6%	95.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:52		07:54		07:30		07:54	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
Mar	This period was excluded due to the coronavirus crisis.								

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
April									
May									
June	Percentage of calls answered within 6 minutes*	98.1%	88.2%	95.8%	90.2%	94.2%	86.4%	96.0%	90.0%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:01		07:25		07:45		07:24	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours

Mercantile Bank

Mercantile Bank chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	98.5%	94.5%	99.6%	99.5%	99.5%	100.0%	99.4%	98.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	08:16		06:13		06:07		07:20	
	By how much it deviated from the limitation	00:16		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	99.7%	98.1%	96.1%	95.8%	93.4%	97.2%	96.8%	96.5%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:03		06:50		07:05		06:51	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	96.8%	95.1%	99.7%	99.3%	100.0%	100.0%	99.0%	98.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:08		06:46		00:00		07:03	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
Mar	This period was excluded due to the coronavirus crisis.								
April									
May									
June	Percentage of calls answered within 6 minutes*	100.0 %	95.7%	99.2%	95.3%	99.4%	96.7%	99.4%	95.5%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		06:30		07:50		06:37	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours

Bank Massad

Bank Massad chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	100%	95.7%	99.8%	98.0%	100%	100%	99.8%	97.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		07:40		00:00		07:40	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	99.5%	97.9%	99.0%	97.5%	100.0%	100.0%	99.0%	97.6%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:26		07:52		00:00		07:47	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	99.4%	92.1%	98.8%	96.0%	100%	100%	98.9%	95.6%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:34		07:16		00:00		07:14	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
Mar	This period was excluded due to the coronavirus crisis.								

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
April									
	May								
June	Percentage of calls answered within 6 minutes*	97.9%	93.1%	97.4%	88.5%	90.0%	100%	97.4%	89.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:49		07:37		07:43		07:31	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours

Bank Yahav chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	100%	99.4%	99.9%	99.8%	100%	99.4%	99.9%	99.7%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:51		06:13		00:00		06:29	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	99.8%	99.9%	99.9%	99.6%	100%	100%	99.9%	99.7%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:36		07:40		00:00		07:17	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	100%	99.7%	99.8%	99.4%	99.8%	99.3%	99.8%	99.5%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		06:34		06:35		06:34	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
March	This period was excluded due to the coronavirus crisis.								

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
April									
May									
June	Percentage of calls answered within 6 minutes*	72.8%	66.0%	73.9%	73.8%	81.9%	78.8%	74.1%	71.8%
	By how much it deviated from the limitation	12.3%	4.0%	11.1%	0.0%	3.1%	0.0%	10.9%	0.0%
	Average time for calls answered after 6 minutes**	12:35		12:35		13:24		12:37	
	By how much it deviated from the limitation	04:35		04:35		05:24		04:37	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours

Union Bank

Union Bank chose the first option. The data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	100%	97.7%	86.5%	92.8%	92.1%	100%	86.7%	92.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		07:42		07:35		07:42	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
January	Percentage of calls answered within 6 minutes*	99.1%	98.4%	94.3%	96.7%	100%	100%	94.4%	96.7%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:21		06:48		00:00		06:48	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
February	Percentage of calls answered within 6 minutes*	84.7%	90.6%	89.2%	90.2%	100%	100%	89.2%	90.3%
	By how much it deviated from the limitation	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:37		06:59		00:00		06:59	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	
Mar	This period was excluded due to the coronavirus crisis.								

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
April									
	May								
June	Percentage of calls answered within 6 minutes*	100%	96.7%	87.1%	83.6%	100%	93.8%	87.2%	83.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	00:00		08:16		00:00		08:16	
	By how much it deviated from the limitation	00:00		00:16		00:00		00:16	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours.

Bank of Jerusalem

Notes: A clarification with the bank indicated that the bank began to differentiate in its systems conversations regarding “terminating contract” from January.

Bank of Jerusalem chose the first option. Data follow:

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
December	Percentage of calls answered within 6 minutes*	97.2%	95.9%	95.0%	90.4%				
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%				
	Average time for calls answered after 6 minutes**	07:19		07:02					
	By how much it deviated from the limitation	00:00		00:00					
January	Percentage of calls answered within 6 minutes*	99.3%	97.4%	94.8%	98.1%	92.2%	95.8%	94.5%	97.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	09:09		08:23		08:19		08:22	
	By how much it deviated from the limitation	01:09		00:23		00:19		00:22	
February	Percentage of calls answered within 6 minutes*	99.0%	98.2%	88.6%	97.3%	84.6%	94.7%	88.5%	97.6%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:15		08:46		08:53		08:48	

		Handling malfunction		Clarifying account		Terminating contract		Total for the 3 services	
		Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours	Calls during core hours	Calls outside of core hours
	By how much it deviated from the limitation	00:00		00:46		00:53		00:48	
Mar	This period was excluded due to the coronavirus crisis.								
April									
May									
June	Percentage of calls answered within 6 minutes*	99.0%	95.7%	95.1%	99.2%	94.2%	98.7%	95.0%	98.3%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:38		07:22		07:34		07:29	
	By how much it deviated from the limitation	00:00		00:00		00:00		00:00	

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes during core hours and **70 percent** outside of core hours.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes, during core hours.

Cal chose the second option. Data follow:

		Handling malfunction	Clarifying account	Terminating contract	Total for the 3 services
December	Percentage of calls answered within 6 minutes*	88.7%	85.7%	85.9%	86.3%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	09:54	07:00	07:18	07:30
	By how much it deviated from the limitation	01:54	00:00	00:00	00:00
January	Percentage of calls answered within 6 minutes*	92.9%	88.8%	90.4%	90.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:06	07:06	06:48	07:00
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
February	Percentage of calls answered within 6 minutes*	96.4%	92.9%	95.8%	94.4%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:06	07:06	06:54	07:00
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
Marc	This period was excluded due to the coronavirus crisis.				
April					
May					
June	Percentage of calls answered within 6 minutes*	99.1%	99.3%	99.2%	99.2%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:36	07:12	06:42	06:54
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minute, during core hours.

Isracard chose the second option. Data follow:

		Handling malfunction	Clarifying account	Terminating contract	Total for the 3 services
December	Percentage of calls answered within 6 minutes*	97.7%	95.8%	97.4%	96.2%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:40	07:58	07:40	07:55
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
January	Percentage of calls answered within 6 minutes*	97.7%	96.5%	98.7%	96.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:55	07:57	07:27	07:56
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
February	Percentage of calls answered within 6 minutes*	99.4%	94.8%	99.2%	95.8%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:08	07:57	07:38	07:54
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
Marc	This period was excluded due to the coronavirus crisis.				
April					
May					
June	Percentage of calls answered within 6 minutes*	97.9%	86.2%	92.4%	88.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:41	07:57	07:53	07:56
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes.

The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8 minutes during core hours.

Max

Max chose the second option. Data follow:

		Handling malfunction	Clarifying account	Terminating contract	Total for the 3 services
December	Percentage of calls answered within 6 minutes*	97.8%	97.9%	98.4%	98.1%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:54	06:30	06:30	06:36
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
January	Percentage of calls answered within 6 minutes*	97.3%	98.1%	97.4%	97.6%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:41	06:48	06:58	06:52
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
February	Percentage of calls answered within 6 minutes*	92.5%	93.6%	92.5%	92.9%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	06:44	06:42	06:46	06:44
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00
Marc	This period was excluded due to the coronavirus crisis.				
April					
May					
June	Percentage of calls answered within 6 minutes*	89.3%	90.7%	88.2%	89.3%
	By how much it deviated from the limitation	0.0%	0.0%	0.0%	0.0%
	Average time for calls answered after 6 minutes**	07:13	07:11	07:49	07:26
	By how much it deviated from the limitation	00:00	00:00	00:00	00:00

*The limitation - at least **85 percent** of calls are to be answered within 6 minutes.**The limitation - in calls in which the wait time was more than 6 minutes, the average is not to exceed **8** minutes.