

Service Charter

We, the employees and management of **Clal Insurance and Finance Group**, are committed to this Service Charter in recognition of our belief that adherence to the principles and values set forth herein enables us to deliver high-quality, value-driven products and services to our customers when they need them, while strengthening and advancing the organization we serve. This Charter is grounded in core values, procedures, work standards, and ethical commitments designed to ensure a system that serves you effectively and sustainably, recognizing the significant responsibility entrusted to us.

We are committed to act with fairness, respect, and professionalism, ensuring that our clients benefit from transparency, accessibility, and simplicity, alongside ongoing listening, learning, and continuous improvement.

Fairness and Respect

Fairness is the foundation of our business relationship with our clients. We are committed to acting equitably and view it as an essential principle. We strive to resolve claims, disputes, and disagreements in a fully fair manner. We regard the customer as the cornerstone of our existence and believe in fostering a long-term, sustainable relationship. Therefore, we undertake to treat them with dignity at all times and under all conditions, listening attentively and protecting the privacy and confidentiality of the information entrusted to us, in accordance with our values and applicable law.

Transparency and Clarity

We acknowledge the complexity of insurance and financial products and commit to simplifying them wherever possible. In this regard, we strive to operate with transparency and to present relevant information clearly, accessibly, and in a manner that is easy to understand.

Professionalism

We regard professionalism and expertise as core values, and we are committed to leveraging our extensive knowledge and experience to meet our customers' needs, enhance our products, and maintain the highest standards of quality. We invest significant resources in training Clal Insurance employees and insurance agents to ensure that our customers receive quality products and have access to the most advanced and secure technologies to facilitate optimal communication.

Service Availability

We are committed to providing our customers with accessible and continuous service through a variety of communication channels, responding promptly and efficiently to needs and delivering solutions within a reasonable timeframe.

Listening, Learning, and Improvement

We allocate resources and special attention to receiving customer feedback, which informs our continuous efforts to improve. We are committed to this ongoing process of listening, learning,

and making necessary adjustments. To support these commitments, and as an integral part of our service philosophy, we maintain effective and accessible communication with our customers across multiple channels, including website, email, postal mail, fax, live representatives, our app - "Clal Insurance and Finance", and automated bot services via WhatsApp. We are also available to assist with inquiries through our Customer Service Center and Public Inquiries Department.

At Your Service

Clal Insurance and Finance Group stands with you at every stage of life and is pleased to provide support for any question or concern. We offer multiple ways to contact us, and we are here to ensure that you receive the best possible service, addressing your inquiries with full attention and as promptly as possible.

Service Lines

- [General Service](#)
- [Claims Services](#)
- [Public Inquiries](#)

Service Response Times

Action	Maximum Response Time
Pension & Provident Redemption	4 business days
Life Insurance Redemption	22 business days
Transfer Between Investment Tracks	3 business days
Request for Transfer of Funds between Plans	As prescribed by applicable law
Financial Savings Redemption	7 business days

Notes:

1. If the execution or payment date falls within the first three business days of any month, the action will be completed on the next business day.
2. The response period begins once the company has received all required documentation in full.

Clal Insurance and Finance Group strives to process customer inquiries as quickly as possible within the response times listed above. However, deviations may occur due to factors beyond our control. Therefore, the legally binding response times are those established under applicable regulation.

Response Times for Inquiries under the Claims Settlement and Public Inquiry Circular

Action	Prescribed Response or Timeframe
Request for Additional Information/Documentation	14 business days

Notification of Claim Status and Outcome	30 days
Follow-Up Claim Investigation Notification	Every 90 days
Advance Notice of Changes to Future Payments or Payment Cessation	30–60 days
Provision of Copy of Judgment or Agreement	14 business days
Confirmation of Policy Existence	14 business days
Provision of Policy or Contract Copies	14 business days
Provision of Copies of Documents Signed by the Claimant	21 business days
Written Response to Public Inquiry	30 days

Notes:

- The response deadlines are calculated from the applicable start or end date specified in the relevant section of the circular.
- For **elderly customers (age 67+)**, the written response time is **21 days**.
- For **customers with disabilities**, the written response time is **14 days**.

*For a schedule of claim settlement timelines under the Nursing Care Claims Settlement Circular, [click here](#).

*For a schedule of claim settlement timelines under the Disability Claims Settlement Circular, [click here](#).