

Sari Bashi

From: Sari Bashi
Sent: Monday, December 12, 2016 3:50 PM
To: [REDACTED]@[REDACTED].il
Cc: [REDACTED]@[REDACTED].il; [REDACTED]@[REDACTED].il; [REDACTED]@[REDACTED].il;
[REDACTED]@[REDACTED].il
Subject: RE: Request for meeting, prohibition on discrimination in banks

[REDACTED],

Thank you for your response and for the opportunity to clarify my questions.

I would like to gain a better understanding of two aspects of the Bank of Israel's oversight of Israeli banks: (1) The prohibition against discrimination of Israeli citizens or residents based on their place of residence, or directives on this matter; and (2) Contractual relationships between Israeli banks and Palestinian banks, and the services Israeli banks provide to Palestinian banks and residents.

The following are the types of questions I am seeking to clarify:

1. Other than the duty not to refuse to open and maintain a bank account for a customer who meets the relevant conditions set in law, are Israeli banks prohibited from discriminating against customers and/or refusing to provide services based on their place of residence? If so, what is the nature of this prohibition?
2. Are Israeli banks permitted to withhold services such as opening branches, participating in projects and providing other services in Israeli settlements in the West Bank?
3. Are Israeli banks obligated to open and maintain bank accounts for Palestinian residents who meet the requirements of Section 2(a) of the Banking Law (Customer Service) 5741-1981? Are there any restrictions set in law that prevent or impede banks from opening and maintaining such accounts? If so, what are they?
4. Are Israeli banks obligated to provide any services to Palestinian banks and/or contractually engage with them? If so, what is the nature of this obligation?
5. In recent years, Israeli banks, such as Bank HaPoalim, have announced they would cease providing banking services to Palestinian residents whose registered address is in the Gaza Strip. As part of this decision, Israeli banks have stopped transferring funds to bank accounts held by individuals who live in the Gaza Strip, even if the account is maintained in a bank branch located in the West Bank. Are Israeli banks obligated in any way to provide any services and/or transfer funds to Palestinian residents of Gaza? Are Israeli banks obligated in any way to provide any services and/or transfer funds to Palestinian residents of the West Bank?

As my questions may reflect, I am studying the subject and would, therefore, be grateful if an appointment could be scheduled so I may benefit from your knowledge and expertise in order to better understand the topic. [REDACTED]

[REDACTED].

Sincerely,

Adv. Sari Bashi