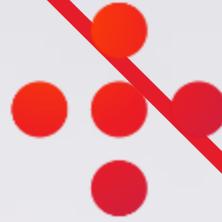


**Bank Hapoalim
Accessibility Report**



Working to Make Banking Accessible

2019 Bank Hapoalim Accessibility Report

Contents

Opening remarks – Dov and Yael	2
Hard at work.....	9
Working towards unlimited opportunities – introduction.....	10
People with disabilities in Israel	10
Promoting equality and accessibility.....	10
Accessibility as a business philosophy.....	13
Accessibility and empowerment of people with disabilities at Bank Hapoalim	14
Banking services for people with disabilities.....	14
Training the employees of the bank to provide adapted service to people with disabilities .	20
Accessible service self-test	23
Banking products for the promotion of accessibility in Israel.....	27
Diverse employment	29
Access and empowerment for people with disabilities – looking outward	35
Empowerment of people with disabilities	35
Ongoing support for non-profit organizations.....	35
Support for employment.....	40
Social tech – entrepreneurship and technology	41
Promoting excellence in sports	42
Raising awareness	44
Employee volunteering	47
Looking ahead	47

Banking Accessible to Everyone

There are 1.5 million people with disabilities living in Israel today – about 17% of the population. Whatever disability they may be coping with, each of them is a full-fledged citizen entitled to the same broad range of rights and opportunities enjoyed by any member of the general public.

Bank Hapoalim considers the advancement of people with disabilities an integral part of its service philosophy and corporate responsibility; we are determined to lead the way and make accessibility a core element of our DNA as an organization. As a business leader, we see it as our moral duty to become accessible to all of our stakeholders – employees, customers, and the entire Israeli public.

Bank Hapoalim invests extensively in accessibility, going beyond the bounds of physically accessible buildings to ensure that all of our services and products are accessible to everyone. We strive to increase the representation of people with disabilities in our workforce; to collaborate with social initiatives promoting accessibility; and to expand, to the extent of our ability, the representation of the community of people with disabilities in the public sphere. Towards that end, for example, every significant advertising campaign of Bank Hapoalim features a person with a disability as one of the presenters.

This is not a matter of philanthropy; the inclusion of people with disabilities and the accessibility of services and products are not “good deeds” but fundamental obligations of a business. As an organization that aims to provide excellent service and fair treatment, matched to customers’ varied needs, we consider it imperative to invest effort and resources in adapting to the unique characteristics of each customer segment and providing everyone with the best possible service. We believe that an organization acting from this perspective benefits twice over, on the level of its business and on the social level.

We are proud to present the Accessibility Report of Bank Hapoalim for 2019, the first of its kind in Israel. The purpose of this report is not only to inform the community of people with disabilities of the accessible services available to them, but, first and foremost, to express the commitment of the Bank to continued leadership in every aspect of accessibility.

We hope that you find this report interesting and informative, and we pledge to continue working to deliver accessible, fair banking to all of our customers this year.

Sincerely yours,

Oded Eran
Chairman of the Board of Directors
Bank Hapoalim

Yael Dromi
Senior Deputy Managing Director
Head of Stakeholder Relations

Accessible Banking at Bank Hapoalim – Executive Summary

About one and a half million people with physical, mental, and/or cognitive disabilities live in Israel. This population and its surrounding social environment, plus the population of senior citizens, accounts for approximately half of the total population of Israel. Thus, millions of people are directly affected by the accessibility of services and buildings to people with disabilities, and by the promotion of their inclusion in society.

We at Bank Hapoalim view equal rights and accessibility for people with disabilities as an essential issue, and as an integral component of our service philosophy and social responsibility. As part of this service concept, we work to make all of the services and buildings of the bank accessible; further, we strive to improve quality of life for people with disabilities, and the way they are treated, through leadership of various processes, collaborations, and initiatives.

The adaptation of services and products for customers with various kinds of disabilities, and the development of targeted solutions for them, are mandated both by regulation and by voluntary standards adopted by the bank, based on the understanding that accessibility, beyond being an essential value, is also a business obligation. We see the promotion of accessibility as an investment in service for our customers with and without disabilities, rather than as an expense forced by a regulatory requirement.

Making the bank accessible to the entirety of the public is a complex, ongoing organizational process with no specific end date. This process includes thorough examination of the bank's activities, products, and services from the perspective of our customers.

Accessibilization of the services and buildings of the bank includes:

- Accessibility of buildings in which public office hours or meetings with customers are conducted.
- Accessibility of banking services in the bank's digital channels, allowing access to all services and products at all times, through our call centers and via computers and smartphones.
- Accessibility of information to customers.
- Accessibility of the bank's mobile branch, which offers banking services to people who have difficulty visiting the branches of the bank.
- Accessibility of approximately 1,300 self-service devices.

We have also created a package of adapted benefits, rights, and products for customers with disabilities, which includes:

- Priority in line at the branches (according to circumstances).
- Priority in line at the Poalim by Telephone call center.

- Fee discounts.
- Voice signature at Poalim by Telephone.
- Card-free cash withdrawal.
- Mail-to-fax service.

Employee training

At an organization serving millions of customers, training and instruction of employees to provide accessible service are a core element in the process of embedding accessibility. We accord high importance to employees' familiarity with the range of challenges faced by people with disabilities, alongside the various solutions available for the provision of accessible service; we make sure that a comprehensive, rich training program on this subject is in place.

Accessible service self-test

Within the effort to promote accessibility and empower people with disabilities, the bank decided in early 2018 to conduct a voluntary annual self-test of the quality of service provided by the bank to customers with disabilities. The test is conducted with the assistance of testers with disabilities, who visit the branches of the bank and experience the service offered by the call center and digital channels.

The main findings were presented to the highest echelons of senior management: the board of management of the bank, and the management of the Retail Banking Division. Full management attention was devoted to this issue, encompassing the decision to approve the work plan in this area and perform the annual self-test, as part of the continual ambition to promote accessible, equal service for all customers of the bank.

Banking products for the promotion of accessibility in Israel

As part of the bank's commitment to the promotion of accessibility in Israel and empowerment of people with disabilities, we have developed dedicated banking products in the areas of credit and savings, and adapted additional banking products, to meet the needs of people with disabilities and of businesses seeking to become accessible.

We offer businesses an Accessibility Toolbox, which includes videos explaining how service for people with disabilities can be adapted and improved; we also create dedicated loans to help businesses become accessible, thereby not only complying with the requirements of the law but also expanding their potential customer base.

The following three banking products are available to the private-customer segment:

- Mortgages for people with disabilities – The bank led an effort to amend legislation in order to require insurers to issue life-insurance policies without medical

underwriting for eligible people, according to the law, for whom the bank has approved a loan to purchase a single home.

- Targeted loans with preferred terms for the purchase of various types of equipment designed to assist customers with disabilities and their families.
- A unique deposit introduced in 2019, in collaboration with JDC Israel, allowing customers to save in a deposit while contributing to the JDC's Homecoming program. The bank donates an amount equal to the interest accrued on the targeted deposit.

Diverse employment

We work to promote equal opportunities in the job market for the population as a whole, including for excluded groups. As part of the action plan implemented by the bank to promote diverse employment, new employees with disabilities have regular meetings with mentors, employment coordinators, and non-profit organizations in this field.

The bank also invests extensive resources in the workplace adaptations necessary in order to hire people with disabilities, and maintains ongoing connections with various government ministries and agencies that specialize in the placement of employees with disabilities.

Dov Lautman Diversity in Business Award

In 2019, Bank Hapoalim was chosen to receive the Dov Lautman Diversity in Business Award from Ma'ala and the Israeli Forum for Employment Diversity, for the second time, in recognition of its work promoting the employment of people with disabilities.

Empowerment of people with disabilities

Helping Israel become a country without obstacles for people with disabilities is an objective of the utmost importance to us; we are working to improve the quality of life of people with disabilities and the way they are treated in our society. This effort emphasizes collaborations and leadership of initiatives in six main areas:

- Ongoing support for non-profit organizations

Over the last five years, the bank has donated a cumulative amount of approximately NIS 193 million. Of that, NIS 39 million were dedicated to the promotion, empowerment, and inclusion of hundreds of thousands of people with disabilities.

In addition to its regular support for non-profits, the bank is a partner in the main fundraising broadcasts held to raise resources for leading non-profits devoted to the well-being of people with disabilities. During the broadcasts, hundreds of Bank Hapoalim employees volunteer to staff the call centers allocated by the bank, and a dedicated button in the Bit application allows users to donate quickly and easily.

- Support for employment
 - Limited Edition – A first-of-its-kind job fair held by the bank, in which dozens of companies and organizations offered high-quality positions to approximately 400 people with disabilities holding academic degrees and professional certifications.
 - Collaboration with the website www.yoocanfind.com – Translation of the original website into Hebrew and creation of a job board dedicated to job seekers with disabilities.
 - WinWork – A business-social initiative founded by people with disabilities with the aim of helping people from this population group, as well as people without disabilities, develop careers as entrepreneurs and business owners. This project, supported by the bank, includes a program imparting the skills and competencies needed to start a business, as well as personal and professional guidance, using assistive technologies.

- Social tech – entrepreneurship and technology
 - Launch of the Accessibility Section in the 8200 Impact Social Accelerator – An innovative program to support start-up companies developing initiatives, services, and solutions for people with disabilities.
 - Collaboration with Beit Issie Shapiro in the foundation of the technological innovation center, “Assistive Technology – Access for Everyone,” with the aim of promoting technological innovation processes to improve the quality of life of people with disabilities.
 - Collaboration with WheelShare Ltd. in which wheelchair borrowing stations, free of charge, were installed at thirteen hospitals across Israel.

- Promoting excellence in sports
 - The bank is a sponsor for the Olympic Committee and Paralympic Committee, and grants individual monthly stipends to ten selected athletes, including Paralympics athletes.
 - Unified Soccer League, in collaboration with JDC Israel – Six unified teams, where the players are soccer club fans and people with cognitive or mental disabilities. The unified teams will begin playing in early 2020, accompanied by professional coaches, on the parent teams’ soccer fields.
 - Sponsorship of a unique soccer team for people with disabilities – The Maccabi Tel Aviv Soccer Club Foundation and Bank Hapoalim are collaborating in founding a unique soccer team in which most of the players are people with disabilities. The goal of this activity is to encourage education on inclusion and acceptance of differences through the most popular sport in Israel.

- Wheels of Hope – For the last eleven years, the bank has been the main sponsor for the Wheels of Hope bicycle ride run by the Etgarim Foundation, in which people with and without disabilities ride together.
- Raising awareness
 - Doors Open for Everyone – A nationwide drive to raise awareness of the importance of inclusion of people with disabilities and of shared community settings. This effort emerged from an initiative of the bank in collaboration with the Israel Association of Community Centers (IACC) and the Shalva band, following a survey by the IACC, which indicated that 89% of parents were unwilling for their children to participate in shared leisure activities with children with disabilities. In the campaign, copies of the Inclusion Compact were posted at all branches of Bank Hapoalim and at the head-office buildings, and customers of the bank were invited to sign the compact. This effort was accompanied by a digital campaign encouraging the population of Israel to sign the compact. Over half a million people accepted the invitation.
 - Art exhibition – For two decades, the bank has held an annual exhibition at its head-office building, with all proceeds of artwork sales donated to a non-profit organization selected by the bank. This year, the exhibition was dedicated to the Krembo Wings Youth Movement for Children with Special Needs, and 500 pieces by leading Israeli artists were offered for sale.
 - Inclusion of people with disabilities in advertising campaigns – Within the effort to empower and include people with disabilities in all areas of life, the bank is committed to including people with disabilities in its advertising campaigns, in order to give expression to the diversity of Israeli society.
 - Valuable 500 – An initiative aimed at inviting 500 CEOs of leading companies worldwide to join in committing themselves and the organization under their leadership to embedding accessibility in their organizational agenda, by conducting at least one activity in this area and publicizing this issue. Bank Hapoalim has committed to participation in this endeavor, and hosted the first meeting, which was held in Israel.

- Employee volunteering

In 2018, 667 employees regularly volunteered in activities related to accessibility and the empowerment of people with disabilities. 1,276 additional employees volunteered at 82 venues nationwide helping people with disabilities on Good Deeds Day. In addition, children of employees, aged 15-18, participated in a range of community-oriented activities over the summer vacation. The teenagers attended a day of training, part of which was conducted by the Access Israel Foundation, and gained experiences granting them deeper understanding of the world of people with disabilities. During summer vacation in 2019, 139 children of employees chose to devote their time to working with children and adults with disabilities.

Hard at work

Several functions have been established within the bank in order to ensure equal, accessible service for all of our customers:

Naama Halevi Peer – Head of the Social Banking Center, a hub for entrepreneurship and partnerships aimed at the creation of business and social impact. The bank's philanthropic foundation in Israel is managed within the center.

Marianna Mualem – Accessible Service Official and Head of Accessibility Strategy at the Bank Hapoalim Social Banking Center. Responsible for the accessibility of service to customers of the bank in all channels, development of banking products in the area of accessibility, and strategic social collaborations for the empowerment of people with disabilities.

Oren Niger – Accessible Service Official for Buildings, Infrastructures, and Environment; Deputy Head of the Construction Department; responsible for accessibility of the bank's buildings and for maintaining their accessibility status.

Shelly Solomon – Head of Diverse Employment and Employment of People with Disabilities. Responsible for the work plan in the area of diversity; implementation of unique employment models; management of screening, hiring, and onboarding processes; and adaptations for employees.

Gabi Shluser – Head of Private Customer Websites at the Innovation Division. Provides guidance and consultation to all units of the bank concerned with the digital accessibility of websites and applications.

Working Towards Unlimited Opportunities – Introduction

People with disabilities in Israel

About one and a half million people with physical, mental, and/or cognitive disabilities live in Israel. A person with a disability is defined as a person with a physical or mental impairment, including a cognitive impairment, that substantially limits their functioning in one or more main areas of life. A disability may be permanent or temporary, and may take the form of mobility restrictions, visual impairment, hearing impairment, cognitive or mental impairment, or weakening of various functional capabilities due to old age.

The incidence of disability rises with age: 9% of children have disabilities, versus 51% of people aged 65 or older.

Accessibility is also relevant to other customers who may not fall under the definition of a medical disability, such as people who are unable to read or write; people who do not speak the local language; people who are exceptionally tall, short, or large; parents using baby carriages or strollers; and more.

Elderly people, people with disabilities, and their accompanying social surroundings account for approximately half of the population of Israel. Thus, millions of people are directly affected by the accessibility of services and buildings to people with disabilities, and by the promotion of their inclusion in society.

Promoting equality and accessibility

We at Bank Hapoalim view equal rights and accessibility for people with disabilities as an essential issue, and as an integral component of our service philosophy and social responsibility. Every person with a disability has the fundamental right to receive the full range of services on offer, as independently as possible and in a manner that maintains their dignity. We are committed to working towards the full realization of this goal, beyond the requirements of the law on this matter, in order for our customers and the general public to enjoy adapted, professional, compassionate, caring service.

In addition to making the buildings and services of the bank accessible, we strive to improve quality of life for people with disabilities, and the way they are treated, through leadership of various processes, collaborations, and initiatives, such as:

- Promotion of the employment of people with disabilities at Bank Hapoalim, in particular, and in Israeli society in general.
- Training and regularly refreshing employees' knowledge on the provision of service adapted to people with disabilities and responsive to their unique needs.
- Encouraging innovation and entrepreneurship for the development of technological solutions that can improve the quality of life of people with disabilities.
- Joint ventures with non-profits and social organizations working to benefit people with disabilities, and funding for a wide range of initiatives in this field.

- Development of targeted banking products adapted to the needs of people with disabilities.
- Encouraging employee volunteering at various institutions working with people with disabilities.
- Raising awareness of the value of equality and acceptance of differences.
- Collaborations with non-profits and organizations active in this area, including clarifying their needs and thinking of ways to meet these needs.

The duty to ensure, improve, and promote the accessibility of service

The adaptation of services and products for customers with various kinds of disabilities and the development of targeted solutions for them are mandated both by regulation and by voluntary standards adopted by the bank, with the aim of offering its customers equal and outstanding service.

Accessibility processes are continuous and ongoing, based on dialogue with relevant stakeholders, regulatory agencies, and professionals in this field, and guided by the Access Israel Foundation. These processes include human accessibility of service, physical accessibility of buildings, and accessibility of technological means, for customers and employees of the bank.

For us, legislated accessibility requirements are only the starting point; we are guided by a deep commitment to provide our customers and the general public with the most accessible service possible in all channels, at the highest level of quality, while continually learning and improving.

In the course of the examination of the accessibility of the bank's services, we apply highly rigorous testing to the usability of our various products and services, in order to examine the degree of their accessibility to people with disabilities. We also ensure that our customers have the option of contacting us, through written or verbal communication, and that they are offered service alternatives suited to their needs.

Organizational accessibility in every aspect

An organization aspiring to be accessible must make a strategic decision and take action to make all of its properties, services, and products accessible and usable. The accessibility process at the bank is continuous, and includes the following elements, among others:

- Accessibility of the branches, buildings, and offices of the bank, including installation of the appropriate assistive equipment.
- Employee training designed to expand knowledge, awareness, and understanding of the ways in which compassionate, professional, accessible assistance can be offered to people with various types of disabilities.
- Accessibility of websites, applications, and automated self-service devices.
- Accessibility of call centers.

- Accessibility of information.
- Accessibility of events.

Making the bank accessible to the entirety of the public is a complex, ongoing organizational process with no specific end date. This process includes thorough examination of the bank's activities, products, and services from the perspective of our customers.

Alongside the accessibilization of existing services, the bank is committed to embedding accessibility in the development of new products and services. This approach is rooted in the awareness that ensuring accessibility as early as the development stage reduces the subsequent need for adaptations and service alternatives.

In order to realize the ambition of creating an accessible organization, every part of the organization's value chain must make a commitment to this process. The value chain in this context consists of every function that has a role in the bank's activities: management, bankers, digital developers, purchasing supervisors, legal advisors, maintenance personnel, external suppliers, etc. All parts of this chain must ensure that their routine activities and work plans are compatible with the needs of all customers, with and without disabilities.

Harnessing of the value chain is achieved via work teams involved in every layer of a project, through synchronization, partnership in decision-making, and support for various professional issues raised by the function leading the activity at the bank.

Part of the accessibility process is the preservation and maintenance of service alternatives offered to customers, including technologies implemented to make the service accessible. Concurrently, the evolving regulatory requirements in this field must be monitored. This area is routinely audited by the audit units of the bank, including a risk-management committee that conducts a quarterly review.

Communicating accessibility provisions to customers

The accessibility provisions established by the organization must be communicated to customers. We have taken several actions to maximize awareness of the accessibility provisions at the bank:

- Full publication of accessibility provisions on the bank's website.
- Presentation of this subject at conferences of relevant non-profit organizations, such as the Access Israel Foundation, AKIM, and the Center for the Blind.
- Three informational videos posted on the bank's Facebook page, summarizing the services adapted to customers with visual impairments, hearing impairments, and physical impairments. The videos were proactively distributed to customers who expressed interest in the relevant content on social media. The videos were also played on plasma screens at the bank's branches, gaining exposure to hundreds of customers.

Accessibility as a business philosophy

Any discussion of accessibility, particularly when it involves a business organization providing an essential public service, should also address the business aspects of the process of becoming accessible.

Organizations may pursue accessibility for varying reasons, such as a regulatory obligation, worry over lawsuits, or the wish to reduce the risk of negative media coverage or damage to their image. However, we at Bank Hapoalim believe that there is also a business rationale for promoting accessibility. Every business is ultimately obligated to act to maximize its profits; it follows that businesses must aspire to deliver service to 100% of their customers.

In the understanding that accessibility is not only an essential value but also a business obligation, we see the promotion of accessibility as an investment in service for our customers, with and without disabilities, rather than as an expense forced by a regulatory requirement. This is also why we began our accessibility process in 2004, long before the accessibility legislation, under the slogan “An Accessible Business is a Profitable Business,” with guidance from the Access Israel Foundation.

Today, many years after the launch of that process, the bank approaches accessibility from a broad perspective, extending beyond the accessibility of its buildings and services to encompass the encouragement of hiring of employees with disabilities, and the improvement of quality of life and promotion of inclusion for people with disabilities.

We believe that Israeli society as a whole benefits from realization of the individual potential of people with disabilities; we therefore see helping Israel become a country without obstacles for people with disabilities as a mission of the utmost importance.

The Access Israel Foundation – a strategic partnership

The Access Israel Foundation has worked since 1999 to make Israel an accessible country.

Bank Hapoalim has received professional consultancy services from Access Israel since 2003, before the era of accessibility legislation. The present goal of the consultation is to help with the accessibilization of all services of the bank to all of its customers and employees, monitoring of and compliance with regulatory requirements, and more.

The consultancy services are provided to all departments within the organization. These services include a range of activities, such as surveys and training sessions, accessibilization of information, application of controls, and organization of awareness days.

Concurrently, for the last three years the bank has been the primary sponsor for the foundation’s annual Accessibility Conference, attended by hundreds of guests and professionals from Israel and from overseas.

This strategic partnership allows both parties to multiply their impact and initiate original, innovative activities aimed at promoting accessibility at the bank, and in Israel in general.

Accessibility and Empowerment of People with Disabilities at Bank Hapoalim

Banking services for people with disabilities

Accessibility of branches and buildings

In accordance with the provisions of the Equal Rights for Persons with Disabilities Law and the Accessibility Regulations, Bank Hapoalim works to achieve accessibility of all buildings where public office hours are held or where regular or occasional meetings are held with customers.

Every accessible branch has:

- **Convenient accessible entry.**
- **Accessible parking** – marking of accessible parking spaces is under the responsibility of the municipality or the building owner. The bank endeavors to have these spaces available close to the entrance of its branches.
- **Accessible passages** – wide and obstacle-free.
- **Accessible service stations for each type of service** – including a desk adapted for wheelchairs and an accessible chair with handles. These stations are equipped with Inductive Loopset devices and marked accordingly.
- **Accessible reception area** – includes space for a wheelchair, space for a service animal or guide dog, and accessible furniture.
- **Accessible restroom.**
- **Wheelchair lifts or elevators** – for use as necessary.
- **Accessible signage** – signs with directions, information, and warnings, as necessary.
- **ATMs and information devices** accessible to customers with vision impairments and physical impairments.
- Every branch of the bank is equipped with three accessibility devices:
 - **Inductive Loopset** – A system designed to improve dialogue with customers who have auditory impairments, allowing them to hear only the banker through a hearing aid, without superfluous background noise.
 - **Step Hear** – An active voice guidance system providing voice instructions for people with visual impairments, to help them locate branch entrance doors and accessible ATMs.
 - **Call Hear** – A system installed at the entrances of the branches, in which a device in an accessible position allows customers to call a banker for assistance.

As of the end of 2019, 272 buildings, constituting 99.3% of the buildings of the bank in which face-to-face customer service is provided, were accessible. Due to an unexpected delay of construction permits for elevators and wheelchair lifts from municipalities, approximately 1% of buildings are not yet fully accessible; the process at these buildings is expected to be completed by the end of the first quarter of 2020, subject to receiving the permits. An expanded emergency program has been implemented as an interim solution at these buildings, with the guidance of the Access Israel Foundation. The emergency program includes establishment of accessible stations in each department, for every type of service offered in the location, on the accessible ground floor of the branch; accessible restrooms; and accessible entryways and passages.

Maintaining accessibility of the bank's buildings and services

In order to ensure that the bank remains accessible over time, conditions are regularly monitored and gaps are closed if necessary. The Construction Department of the bank is responsible for this endeavor. Monitoring is performed by several functions:

1. Branch employees and managers perform monitoring processes according to a testing chart formulated by accessibility managers at the bank, in collaboration with Access Israel, for routine examination of the accessibility status of the branch.
2. Maintenance supervisors at the bank visit each building of the bank (branches and head-office buildings) twice a year, and perform a check based on a structured testing chart guiding the examination of accessibility of buildings, accessories, and furniture.
3. Mehalev – The Israeli Center for Accessibility in Communication performs an annual examination of the proper functioning of accessibility devices installed at the branches, actively testing the devices and replacing batteries as necessary.

As part of the system of maintaining the accessibility of the bank's buildings, anyone at the bank can create an immediate alert, at any time and place, of a malfunction or deficiency in any type of physical accessibility at the branches, using a dedicated application that routes the issue directly to the relevant function.

Controls related to systemic and structural changes

In projects involving system changes or renovation of the bank's branches or buildings, controls are applied by an official responsible for the accessibility of buildings, infrastructures, and environments from the Construction Department of the bank, to ensure that accessibility is maintained in the new planning. In more complex cases, such as relocation of a branch or a significant reduction in space, an official responsible for the accessibility of buildings, infrastructures, and environments from Access Israel is engaged to work on the project with the official from the bank.

Accessibility of service

In order to deliver an optimal customer experience to people with disabilities, we provide various forms of assistance:

- **Exemption from lines** – for customers who present the appropriate document.
- **Reading aloud of documents, forms, mail, and other information** – for customers who are unable to read letters or any other materials of the bank. If the document is up to three pages long, customers can ask a banker to read the information to them on the spot. For longer texts, customers can contact their branch or a banker at Poalim by Telephone and request reading of the mail or material from the bank.
- **Face-to-face service in writing** – for customers with hearing impairments.
- **Assistance with the operation of automated devices** – at the request of any customer with a disability.
- **Accompaniment and direction** to the relevant service station.
- **Authorization to enter with a service animal** – at the request of a customer with a disability who presents the appropriate document.

Accessibility of information

We take various actions to ensure that information produced by the bank is accessible to our customers.

- Information on the bank's website is accessible and adapted to font-enlargement and reading software.
- Reading aloud of documents up to three pages long – Customers can ask a banker at a branch or at Poalim by Telephone to read the document to them on the spot.
- Reading aloud of documents longer than three pages – Customers can contact a banker and schedule a reading within one week.
- Repository of available accessible materials – Exceptionally long forms have been converted to an accessible PDF format and uploaded to the accessibility page on the bank's website. This includes forms such as the account opening booklet, the account opening booklet in English, and the account opening booklet for minors.
- Accessible information can be obtained in the form of digital files suitable for reading by dedicated software.

In cases requiring different forms of accessibilization, customers are invited to contact a banker at their branch, or send an e-mail to the accessibility mailbox at the bank.

Sign-language interpretation – On complex financial matters requiring prolonged communication between a banker at the bank and the customer, such as an investment advising meeting or advice on a mortgage, the bank offers meetings for customers with hearing impairments accompanied by a sign-language interpreter. To

schedule a meeting accompanied by a sign-language interpreter, contact a branch banker or send an e-mail to the bank's accessibility mailbox.

Poolim Comes to You – the accessible mobile branch

The mobile branch of the bank visits 25 towns across Israel to deliver banking services to those who have difficulty reaching the bank's branches, and to supply mobile-banking services to the general population during emergencies. The activity of the mobile branch expanded in 2018, and it now also visits eleven elderly residential care facilities each month.

The branch has been made accessible to people with disabilities through a range of accessories and devices, including:

- A wheelchair lift, to allow entry to the vehicle with a wheelchair;
- Folding stairs with a railing;
- Cash services provided by a banker at the mobile branch, as an alternative to an accessible ATM, for the needs of customers who are blind and customers with visual impairments;
- Accessible chair and desk;
- Inductive Loopset for hearing assistance.

Employees of the mobile branch have received training on accessible service.

[picture]

Benefits and rights

Priority in line at branches

Customers who present a disability certificate issued by the National Insurance Institute or the Rehabilitation Division of the Ministry of Defense marked with an exemption are entitled to receive service without waiting in line. This benefit does not apply to services for which appointments are scheduled in advance.

If the customer does not have a certificate granting the right to priority in line, an effort will be made to grant the customer priority, according to the circumstances.

Priority in line at the Poolim by Telephone call center

Incoming calls at the Poolim by Telephone call center (*2407) from customers with disabilities are granted precedence in line.*

Fee discounts

Customers with disabilities are entitled to four transactions per month performed by a teller, at the same fee rate as transactions performed through a direct channel.*

Accessibility of self-service devices at Bank Hapoalim

Approximately 1,300 of the self-service devices of Bank Hapoalim – ATMs, Adcan information stations, and Poalim Business self-service stations – located at the branches and on customer premises have been made accessible through various physical and technological adjustments, such as:

- Marking of the devices with an accessibility symbol.
- Installation of the Step Hear voice guidance system, which directs customers to an accessible device.
- Clear access to the device and maneuvering space in the vicinity of the device.
- Adaptation of the height of the screen and the controls, so that they can be operated using an accessible physical keyboard on the device.
- Enlarged font and heightened color contrast for users with visual impairments.
- Adapted response times, to accommodate slower responses.
- Full capability for operation using voice commands for customers who are blind and for those unable to read, using headphones plugged into a suitable port.
- Enlarged fonts on printouts, available by pressing a button for accessible versions.
- Accessible operation of the device used to issue places in line.

In 2018, the bank also installed devices for self-service deposits of business clients, accessible both in terms of height and maneuverability and in terms of readability (font size and contrast). These devices allow customers to enter the amount of their deposit using an accessible application and deposit checks and cash during and after the opening hours of the branch.

Accessibility of banking services through the bank's digital channels

Technological innovations, which are an integral part of the service offering for customers, allow access to the full range of products and services, at any time, through telephone call centers or through a computer or smartphone, using advanced, convenient interfaces. Accessibility of these channels represents a leap forward in possibilities for people with disabilities to consume banking services in ways convenient to them.

* A disability certificate must be presented, once, to a banker at the branch.

[Accessibility of the bank's websites and applications](#)

The bank is also committed to providing accessible service in its digital channels, and complying with the regulations and with Israeli Standard 35 for Accessible Internet Services, Israeli Standard 5568 for Accessibility of Websites, and the Web Content Accessibility Guidelines (WCAG) 2.0, at the AA level.

Accessibilization of applications is performed according to the guidelines in the accessibility manuals for the Android and Apple (iOS) operating systems.

The bank began making its websites accessible before the relevant standards were published; the bank's marketing site was made accessible as early as 2007. When the standards and regulations in this area were issued, the websites and applications were reexamined and adapted to the new requirements. The law offers eased requirements for the accessibility of applications, provided that all of the actions available through the application can also be performed on the bank's responsive website. The bank nevertheless decided to make its websites and applications accessible in parallel.

All of the websites and applications managed by the bank are currently accessible, and routinely maintained with the assistance of a leading consulting firm in this field, A2Z.

[Accessibility of the call center](#)

Poalim by Telephone, the telephone call center of Bank Hapoalim, is available and accessible to all customers of the bank, including people with disabilities, who are granted priority in line for a response by a banker.

Each time the call router at the call center is updated, its accessibility is tested by accessibility officials from the Access Israel Foundation before going online.

Bankers at the call centers have been trained to provide accessible service over the telephone, and through additional channels when necessary.

[Adapted products for people with disabilities](#)

[Voice signature at Poalim by Telephone](#)

Voice signature eliminates the need to remember and enter a password, and allows customers to receive information and perform a range of actions, either through the automated response system or through a banker. Customers can register for this service in a few simple steps; the signature is valid indefinitely.

[Card-free cash withdrawal](#)

This service allows customers to withdraw cash from an ATM without using a card, through a text message sent to their mobile phones. The service is available on the Bank Hapoalim website and application.

Mail-to-fax service

A channel for the delivery of instructions and documents to the bank by attaching a file to an e-mail, as a substitute for the use of a fax machine or for instructions given by telephone.

Accessibility of conferences and events

We ensure that all customer conferences and all events held by the bank, on its own behalf or with the assistance of a production company, are accessible, in accordance with the requirements of the law. Accordingly, events are held only at accessible venues, with all requirements concerning the accessibility of service fulfilled. Event invitations inform invitees that they can contact the bank to request individual accessibilization according to their needs. If necessary, a sign-language interpreter or a transcriber is engaged for the event, and audio amplification equipment is used.

Training the employees of the bank to provide adapted service to people with disabilities

At an organization serving millions of customers, training and instruction of employees to provide accessible service are a core element in the process of embedding accessibility. We accord high importance to employees' familiarity with the range of challenges faced by people with disabilities, alongside the various solutions available for the provision of accessible service.

We value accessible, courteous, professional service at our branches. To achieve this, branch employees receive regular professional and experiential training to become familiar with the various types of disabilities, deepen their knowledge of accessibility, and practice ways of delivering accessible service to customers with disabilities.

Training for all aspects of accessible service

Each year since 2014, all bank employees involved in service have received training on providing accessible service, according to their positions at the bank and the requirements of the Accessibility Regulations. The bank's training program, which has been approved by an accessibility official from the Access Israel Foundation, is structured as a multi-year program consisting of the knowledge components listed below, in rising order of complexity.

Training modules focused on basic knowledge:

- Familiarity with the various types of disabilities.
- Familiarity with the requirements of the law and the Accessibility Regulations.
- Familiarity with the accessibility equipment at the branches.
- Familiarity with the components of accessible service at the call centers, websites, applications, and self-service devices.

Experience-based training modules focused on emotional connection and empathetic understanding of needs:

- Imparting knowledge and tools for understanding how people with disabilities feel and the ways in which service can be adapted to their needs.
- Practical exercises to enhance awareness and expressions of empathy, sensitivity, and compassion.

Training focused on specific population segments:

- Courses for new employees.
- Training for security personnel and security officers.
- Training for logistics supervisors.
- Training for supervising instructors and for compliance officers.
- Training for employees of the Human Resources Area.
- Training for the Poalim by Telephone customer inquiry team.
- Training for administrative operations managers.
- Training for digital empowerment representatives at the branches.
- Training for Summer Youth program participants serving as branch attendants.

In 2019, as part of the general process of instilling accessibility, we launched a training drive representing a leap forward in all matters related to the delivery of accessible service, designed to create a different kind of learning experience. As part of this process, we produced four training videos, with the participation of actors with disabilities. The videos were produced in a “do's and don'ts” format, demonstrating incorrect and correct service provided to a person with a visual impairment, a person with a hearing impairment, and a person with a physical impairment. These videos and a summarizing video were included in a learning hour experienced by all bankers who serve customers, and were posted on the bank portal.

Training efforts at the bank beyond the threshold established in the Accessibility Regulations:

- A. A learning hour for all bankers, held annually. The learning hour is updated so that different aspects of accessible service are studied each year.
- B. Training programs on accessibility for branch managers in each regional administration.
- C. Establishment of a dedicated content area on the bank portal containing comprehensive, up-to-date, current information on various subjects:
 - Accessibility of the bank's buildings and adapted means available.

- Accessibility of the bank's website.
- Benefits to which people with disabilities are entitled as customers of the bank.
- Fundamental rules for providing service to people with disabilities.
- The portal also provides a direct channel for contacting the Accessibility Supervisor of the bank.

International Day of Persons with Disabilities

The International Day of Persons with Disabilities, observed on December 3rd each year, is dedicated to the promotion of understanding towards people with disabilities and support for their dignity, rights, and well-being. The day is also aimed at raising awareness of the benefits of inclusion of people with disabilities in every aspect of political, social, economic, and cultural life.

As of 2018, the bank has observed this day to raise awareness of this issue among its employees.

December 3, 2018 – A day dedicated to experiences raising bank employees' awareness of accessibility

As part of the events held on the International Day of Persons with Disabilities, the bank led a first-of-its-kind social initiative to raise its employees' awareness, including an experience of service as received by people with disabilities. During the event, held in collaboration with the Access Israel Foundation, employees were invited to try a wide range of activities:

- Using a wheelchair, "blind" walking, a conversation in sign language, and other challenging activities.
- A training session for bankers at Poalim by Telephone given by people with hearing impairments.
- A fascinating lecture by Omer Lahat, who has broken through the boundaries of disability.

Branch employees also received a package of Hanukkah candles or sweets made by people with disabilities.

As part of the goal of raising public awareness, we encouraged the employees of the bank to post about their experiences on social media. Employees shared their feelings and experiences in hundreds of posts.

"...We were happy to share this event with employees, customers, partners, and friends, from Israel and overseas. People pitched in wholeheartedly and across borders. We are proud to participate in such an important activity for the promotion of this essential issue..." (Chief Compliance Officer Area)

[picture]

December 3, 2019 – International Day of Persons with Disabilities, emphasis on accessible service

In recognition of the importance of providing accessible service adapted to customers with disabilities, the bank made a decision to observe this day through various activities aimed at raising awareness:

- Bankers were invited to watch videos about accessible service on the organizational portal.
- Videos about the various forms of accessibility implemented at the bank were posted on the bank's Facebook page and shown on plasma screens at the branches.
- Bankers who serve customers wore stickers proclaiming, "I'm proud to provide accessible service."

[picture]

Accessibility at the Poalim Campus

Most of the in-person training of employees of the bank is conducted at the Poalim Campus. Beyond the overall physical accessibilization of the campus, various accessibility means have been implemented for bankers who study there, such as a computer with dedicated font-enlargement software for an employee with a visual impairment, accompaniment by a sign-language interpreter for an employee with a hearing impairment, and more.

The Poalim Campus also has a simulation station for service for people with disabilities, used to train employees and improve their familiarity with the accessibility devices installed at most of the bank's branches. The station includes demonstrations of an accessible desk, Inductive Loopset device, and Call Hear system.

Accessible service self-test

Within the effort to promote accessibility and empower people with disabilities, the bank decided in early 2018 to conduct a voluntary annual self-test of the quality of service provided by the bank to customers with disabilities. The test is conducted with the assistance of testers with disabilities who visit the branches of the bank and experience the service offered by the call center and through the digital channels.

Objective: success in practice

The decision to perform a self-test was made in the understanding that the process of instilling accessibility at large organizations is exceptionally complex, and based on a genuine desire to ensure that implementation is successful on the practical level and takes the full range of needs of people with disabilities into account. Different types of disability require different, unique adaptations. For example, a customer who uses

a wheelchair needs a ramp, to make an entrance with stairs accessible; a blind customer needs materials in Braille to make written texts accessible; a deaf customer needs sign-language interpretation to make speech accessible; and so on.

The test was performed by people with various types of disabilities, in order to ensure that the bank's services are accessible to them in practice. In this process, the customer experience as perceived by a customer with a disability was examined as accurately as possible, including the interface with the various service channels of the bank.

Development of a targeted model

As part of this effort, the Social Banking Center at the Stakeholder Relations Division of the bank, in collaboration with the Access Israel Foundation, developed a model specifying the testing methods and parameters, addressing issues including the following:

- Aspects focused on in the test of banking services;
- Ways of testing the selected banking services;
- Method of documentation of findings;
- Development of training content for surveyors;
- Building and formulation of questionnaires.

The testing process, conducted at branches, call centers, and digital channels (websites and applications) in October 2018, included:

- 25 tests of service quality at branches nationwide, from Haifa in the north to Kiryat Malachi in the south;
- 10 tests of service quality at the call centers;
- 6 user tests of the bank's websites and applications.

Tests of three types of service

- Face-to-face service at a branch

25 tests of the quality of service provided at the branches were conducted by "mystery" customers with different types of disabilities, sometimes accompanied by another person:

- Customers with mobility impairments tested accessible counters, passages, stations, automated devices, and more.
- Customers with visual impairments tested entrance with a guide dog, entrance with a white cane, assistance, accompaniment, audio announcement of places in line, adapted speech, and more.

- Customers with hearing impairments tested the hearing assistance systems, adapted slow speech, the visual line system, and more.
 - Customers with cognitive impairments tested the implementation of the line exemption.
- Service via telephone
 Ten service quality tests were conducted by “mystery” customers with disabilities who examined various aspects of the adaptation of service at the call centers, such as alternatives for people with hearing impairments, accessible information for people with blindness or visual impairments, receiving information about accessibility accommodations for people with mobility impairments, the familiarity of service personnel with information regarding the Accessibility Supervisor, and more.
 - Service on the bank's websites and applications
 Six user tests were performed by customers with disabilities who examined the accessibility of the websites to users with visual impairments and to users with motor impairments of their hands, as well as the accessibility provisions and the means of submitting complaints concerning accessibility through the website.

Main conclusions

The findings of the test were analyzed and submitted to the Social Banking Center in the Stakeholder Relations Division in the form of a summary report. The report contains conclusions and areas for improvement aimed at ensuring that the accessibility adaptations at the bank are maintained over the long term, and are embedded in the organization and in its service philosophy, in a way that allows its customers to enjoy accessible and equal service.

The testers reported positively on the high level of service orientation and courtesy of the service personnel at the bank's service channels and branches. The examinations of the websites and applications indicated good usability and accessibility. A further finding was that the line exemption procedure was clear and well understood by the bankers at the various branches, and that they complied with it in a structured and orderly manner. The report noted that representatives who assisted customers, with ATMs and in general, provided the necessary responsiveness and aid to those who needed it.

The findings of the test also led to efforts invested in several areas:

- Raising bankers' awareness of the possibility of receiving a number for a place in line using the self-service devices, located at all branches, that have been made accessible to people using wheelchairs.
- Formulation of a process for periodic checks of the Call Hear and Step Hear assistance systems at the branches.

- Expansion of the section on accessibility provisions on the bank's website, so that it now also contains information about the accessibility of the branches.
- Update of the training program for employees and clarification of the rules of behavior adapted to accessible service, such as the prohibition on touching customers' accessibility equipment and the need to describe what is happening around them in a conversation with a customer who has a visual impairment.

Establishment of a work team for continual improvement

The findings of the report were translated into a work plan; for the implementation of this plan, a cross-division work team was established, consisting of representatives of the Social Banking Center, the Retail Banking Area, Poalim by Telephone, and the Innovation Division. The objective of the team is to build a process for continual improvement of the preparedness of the bank's employees to provide accessible service to customers with disabilities.

The team meets on a quarterly basis, to:

- Set goals in the area of service for people with disabilities;
- Receive status updates on the progress of the objectives;
- Suggest new ideas relevant to any of the service channels.

In addition, smaller work teams were established to turn the findings into practical action. Schedules were established for remedying the deficiencies.

Concurrently, representatives of the Social Banking Center and of the Service Unit in the Retail Banking Area visited eight branches to provide individual training and distribute certificates of excellence. Four branches won the certificates. At the other four branches, where difficulties had been discovered in the area of accessibility, training sessions on this subject were conducted and the Head of Accessibility at the bank held a talk with the employees of the branch.

[picture]

Photograph: Employees of the Pardes Hanna branch receive a certificate of excellence for accessible service from the Head of Accessibility Strategy at the bank.

Looking ahead

The main points of the report were presented to the highest echelons of senior management: the board of management of the bank, and the management of the Retail Banking Area. Full management attention was devoted to this issue, encompassing the decision to approve the work plan in this area and perform a renewed self-test at the end of 2019, as part of the continual ambition to promote accessible, equal service for all customers of the bank.

Banking products for the promotion of accessibility in Israel

As part of the bank's commitment to the promotion of accessibility in Israel and empowerment of people with disabilities, we have developed dedicated banking products in the areas of credit and savings, and adapted additional banking products, to meet the needs of people with disabilities and of businesses seeking to become accessible.

Offerings for business clients

In order to create an accessibility package suited to businesses in Israel, we conducted a survey to learn about attitudes towards people with disabilities in the Israeli public. The survey was conducted through the company Insight, headed by Dr. Rakefet Strauss. 513 respondents participated, in a nationwide representative sample of the adult Jewish population.

The survey generated harsh findings, including the following:

- 67% of Israelis believed that a person with a disability was unsuited to manage a business.
- 57% of Israelis said they would not invest in a company headed by a person with a disability.
- 62% of Israelis said they would not boycott restaurants or businesses that were inaccessible to people with disabilities.
- 21% of Israelis said it would bother them if a person with a disability moved ahead of them in a line.
- 13% of Israelis said it would bother them if their child's teacher was a person with a disability.
- 11% of Israelis said it would bother them to be served by a waiter with a disability.
- 10% of Israelis said it would bother them to live in the same building with people with disabilities.

In view of the distressing results of the survey, we developed products to promote accessibility in the public sphere, with an emphasis on the accessibility of businesses. Within this effort, the bank offered business owners an Accessibility Toolbox, consisting of videos with detailed explanations of how service can be adapted and improved for people with disabilities, as well as targeted loans for this purpose.

Three videos were produced, for different target audiences:

1. Office owners and employees;
2. Restaurant owners and employees;
3. Shop owners and employees.

We launched a digital-media campaign to raise awareness and expand the exposure of the videos. The videos accumulated 266,050 views, 65% of which were of the Accessible Restaurant video. The highest viewing rate was in the 45-54 age group.

[picture]

The videos are available to the public on the bank's YouTube channel.

Targeted loans for accessibility of businesses

The Equal Rights for Persons with Disabilities Law states that businesses are obligated to be accessible. In businesses for which a license is required, approval by an accessibility official is one of the conditions for licensing by the municipality. Failure to comply with the requirements of the law exposes the business and its owner to legal action.

The tools offered by the bank for the accessibility of businesses include a targeted loan designed to help business owners make their businesses accessible, thereby not only complying with the requirements of the law but also expanding their pool of potential customers.

Banking products for private customers

Mortgages for people with disabilities

Until 2018, people with life-shortening disabilities were unable to obtain mortgages in Israel, in certain cases, due to the refusal of insurance companies to provide them with life-insurance coverage. Bank Hapoalim resolved to help, and led the drive to change the relevant legislation, recruiting the support of the banking system, the Israel Insurance Association, and the state. The amendment to the law established the obligation to issue a life-insurance policy, without medical underwriting, for people eligible according to the law for whom the bank has approved a loan to purchase a single home. This program is backed by a commitment of the state to subsidize insurance premiums for eligible borrowers.

Credit to finance purchases of various types of assistive equipment

People with disabilities make extensive use of equipment adapted to their specific disability. Such equipment enables them to live more independently, and can substantially improve their quality of life. Some assistive equipment is financed by the state, but often the necessary equipment is not covered or reimbursed.

As part of our commitment to support the empowerment of people with disabilities in every way possible, the bank created a targeted loan with preferred terms for the purchase of various types of equipment designed for people with disabilities and their families.

[picture]

Poalim Accessibility Social Deposit

A unique deposit introduced by the bank in 2019, in collaboration with JDC Israel, allowing customers to save in a deposit while donating to the Homecoming program of the JDC, which helps people with acquired disabilities reintegrate into the community when they return home after a hospital stay and successfully cope with the challenges surrounding the homecoming period.

The bank donates an amount equal to the interest accrued on the targeted deposit. Over 1,000 people have chosen to put savings in this type of deposit, enabling the bank to give a donation of NIS 200,000 to JDC Israel.

[picture]

Diverse employment

As a leading organization in the Israeli economy, the bank is committed to the promotion of equal opportunities in the job market for the population as a whole, including for excluded groups.

The bank's activity for the promotion of employment of workers from population segments underrepresented in the labor market is founded on the understanding that beyond its importance as a social value, diverse employment contributes to an equal, inspiring, dynamic work environment; grants the organization a significant business advantage; and expands employees' perspective on customers and on people in general.

Diversity in the labor market

Underrepresented population segments are groups that are not included in the labor market at a rate reflecting their proportion of the entire population. Such groups in Israel include Israelis of Ethiopian origin, people with disabilities, ultra-orthodox (Haredi) Jews, Arabs, and people aged 45 or older, according to the definitions of the Israeli Forum for Employment Diversity.

Appointment of a function responsible for diverse employment and employment of people with disabilities

In 2014, the bank appointed an official responsible for diverse employment and employment of people with disabilities. This appointment made it possible to allocate a position dedicated to handling requests for accessibilization and adaptation, creating organizational culture, providing service and support to employees, and ensuring that employees are regularly updated on their rights.

Promoting an organizational culture of inclusion and equality

Bank Hapoalim is aligning with leading organizations and companies in Israel and around the world in implementing diversity and inclusion as key organizational trajectories, rooted in the aspiration to provide maximum opportunities for employees who were previously underrepresented in the labor market. Beyond hiring, screening, and accommodation processes, the bank invests resources in the promotion of employees from every population segment within the ranks of the bank, and upholds a policy of employee development and nurturance.

Doors Open for Everyone

The social vision of Bank Hapoalim encompasses the message, “Doors Open for Everyone,” which invites and promotes the employment of people from every part of the spectrum of Israeli society, in the awareness that leadership of positive change in the labor market is both possible and necessary. This approach is also reflected in the bank's code of ethics and values, which establishes a foundation based on values including equality, integrity, and compassion.

Raising awareness of diverse employment

Various efforts to raise awareness are routinely conducted at the bank as part of the process of instilling the value of diverse employment among its employees and managers; examples include:

- Creation of a series of lectures for units of the bank on diverse employment, with an emphasis on people with disabilities, in cooperation with employees of the bank with disabilities;
- Development of a tutorial for all employees of the bank on rights and accommodations in the workplace to which people with disabilities are entitled;
- Creation of an internal website under the heading, “We Are All One,” containing content on the subject of diverse employment: information on rights, personal testimonies and success stories, tips, information on who to contact in case of need, and more;
- Development of a plan to raise awareness in this area, including explanatory information and relevant values-driven messages, within and outside the bank.

Diverse employment screening and hiring processes

The bank promotes hiring of employees from population segments underrepresented in the labor market, and invests in various initiatives for the inclusion of employees from every part of the population, in the awareness that this not only provides opportunities for new employees, but adds value for the other employees of the organization.

In its hiring processes, the bank applies an affirmative-action approach that encourages preferential employment or promotion of employees with disabilities whose skills match the position and are comparable to those of other employees.

Over 11% of the bank's employees are from underrepresented population groups. Alongside its ambition to promote hiring from these segments, the bank encourages the promotion of women to senior positions.

As part of the effort to maximize and realize the potential of population segments underrepresented in the labor market, the bank works in collaboration with dedicated organizations and non-profits, holds recruitment and placement events, and participates in various ventures aimed at enriching the composition of its human capital.

Job openings are published in a range of channels adapted to these population groups, and objectives have been set for hiring from underrepresented population groups, both internally and through staffing agencies.

Hiring employees with disabilities

As part of the action plan implemented by the bank to promote diverse employment, new employees with disabilities have regular meetings with mentors, employment coordinators, and non-profit organizations in this field.

The bank also invests extensive resources in the workplace adaptations necessary in order to hire people with disabilities, and maintains ongoing connections with various government ministries and agencies that specialize in the placement of employees with disabilities.

Retention of employees with disabilities

The following measures were applied as part of the plan to promote diverse employment, in the ambition to maintain job satisfaction among employees with disabilities and support the creation of a richly diverse human tapestry:

- An increase in the quota of vacation days and absences, according to employees' needs;
- An incremental, adjusted wage increase;
- Adaptations of the work environment;
- Implementation of an open-door policy for employees who need a sympathetic listener or are seeking a change;
- Establishment of a development-supporting professional mentoring process for employees with disabilities.

In the event of a change in the health of our employees, we adapt the work environment to enable them to express their capabilities. This includes mobility of employees whose health has worsened to more suitable positions.

The bank also applies systemic, integrated accessibility processes encompassing physical, technological, and virtual accessibilization, such as adapted interviews, with the inclusion of a support person if necessary; sign-language interpretation services in multi-participant meetings and conferences; and accessibility of internal publications of the bank to people with visual impairments.

In addition, the bank has formulated benefits to encourage learning and development of employees with disabilities, including scholarships and flexible terms.

Example of work environment adaptations for an employee whose health has worsened

After the health of a branch employee worsened, his work environment was adapted so that it was quieter and better suited to him. This process creates significant value for the employee, while from a broader organizational perspective it boosts motivation and striving for excellence among employees, and gives expression to the bank's philosophy as a social and values-driven employer.

The employee's new workstation:

[picture]

Community relations

Within the bank's support for the community, it collaborates with over a hundred organizations nationwide dedicated to the inclusion of underrepresented population groups.

Each quarter, the bank proactively updates all of the relevant non-profit organizations on open positions, including positions specifically targeted to people with disabilities. If no suitable position is found for candidates with disabilities who are referred to the bank, the bank harnesses its community relationships to support their job placement.

To further deepen its community relationships in the context of diverse employment, the bank also participates in various conferences and forums, throughout the year.

Support for parents of children with special needs

Parenting a child with special needs entails constant challenges across every stage of life: childhood, adolescence, adulthood, and old age.

The occupational well-being team at the bank is at the disposal of the employees and retirees of the bank who have children with special needs. The team is available to respond to their requests, and offers guidance and assistance in every stage of the coping process.

This service is offered through telephone consultation, in-person meetings, and home visits, while strictly maintaining confidentiality and privacy. The team can be reached via telephone, e-mail, the employee's supervisors, or any other function.

Supportive environment

- An expanded quota of days and hours of absence for the care of a child with special needs, beyond the requirements of the law.
- Comprehensive professional information on parenting children with special needs available through the organizational portal.
- Conferences and seminars for parents of children with special needs, aimed at providing information on relevant rights, legal and social aspects, and theory versus practice.
- Assistance in applying absence entitlements.

Dov Lautman Diversity in Business Award

The Diversity in Business Award is an initiative of the organization Ma'ala and the Israeli Forum for Employment Diversity, aimed at encouraging business diversity initiatives. The award is designed as a positive incentive and stimulus for voluntary action by businesses.

The award is named after the late Dov Lautman, in recognition and appreciation of his many years of work to promote diversity and inclusion in Israel's economy and society, and of the leadership committed to equality and social justice exemplified by his personality and actions. Noam Lautman, son of Dov Lautman, heads the award committee, which is composed of representatives of the public, businesses, academia, and organizations working in this field.

The award emphasizes entrepreneurship and innovation with inspiring narrative value that can serve as a model for other companies and motivate change.

In 2019, Bank Hapoalim was chosen to receive the Dov Lautman Diversity in Business Award from Ma'ala and the Israeli Forum for Employment Diversity for the second time, in recognition of its work promoting the employment of people with disabilities.

From the reasoning of the judges' committee:

"Over the last year, the bank has demonstrated full and comprehensive dedication to the promotion and inclusion of people with disabilities, both through the formulation of an appropriate organizational policy and through expansion of awareness and commitment on this subject, using the arsenal of marketing, public, and financial means at its disposal.

The bank has also taken action to adapt its screening processes, adapt work environments, maintain regular contact with non-profit organizations and employment coordinators, and prioritize employment of people with disabilities.

Concurrently, the bank has conducted various programs in this area, including a program for hiring and inclusion of people with high-functioning autism. Within its community activities, the bank supports various organizations promoting the inclusion of people with disabilities in Israeli society, such as Beit Ekstein, Taasuka Shava, Shikum Acher, Access Israel, Beit Issie Shapiro, House of Wheels, and more.

The committee believes that the actions taken by the bank to promote the employment of people with disabilities are impressive and meaningful, and have an impact on the business sector in Israel and on society as a whole.”

[picture]

Leadership of targeted hiring initiatives

Program for hiring and inclusion of people with high-functioning autism – collaboration with Beit Ekstein

The bank has hired nine employees who are on the autism spectrum. Within this initiative, an individual support program was constructed for the employees’ successful long-term integration as employees of the bank, from their first day of work, in flexible part-time positions. An organized process was conducted to prepare for these employees’ arrival, including training for the managers onboarding the employees, a visit to Beit Ekstein, and a workshop with the employees of the various units involved, aimed at dispelling concerns and preconceptions and instilling an understanding of the meaning of working alongside a person with autism. The process is fully guided by the Human Resources Department, which provides continuous support and shares any managerial and personal dilemmas that arise.

Koach Initiative – hiring employees with hearing impairments and deafness for the written communication section of the Poalim by Telephone call center

A unique hiring process was built and adapted for this population segment. The position was advertised through the bank’s community relationships with the population of people with hearing impairments, in collaboration with the Reut Foundation, which supports their inclusion in the labor market, and the organization Siman Shenagish, which provides guidance and consultation on the accessibility of information to this population group. The screening process was fully adapted to the candidates, from the interview stage, which included written messages and an accessible screening and reliability test, to a dedicated orientation day, to a targeted and adapted seven-day course accompanied by an interpreter.

[picture]

Collaboration with Call Yachol

Call Yachol, a company founded in 2008, specializes in setting up call centers through outsourcing. As of the beginning of 2019, the company has more than 230 employees, of which more than 70% have a physical, mental, or sensory disability; it is the largest employer of people with disabilities on the open market, in Israel and worldwide.

Within the promotion of employment of people with disabilities, the bank outsources work to the Call Yachol call center. Employees of the call center have taken part in various significant bank projects, such as:

- Inviting senior citizens to in-depth instructional sessions on digital banking.
- Scheduling digital implementation meetings at various businesses.
- Assisting customers in beginning to use the Poalim Business 2 application.

Access and Empowerment for People with Disabilities – Looking Outward

The corporate responsibility philosophy of Bank Hapoalim is the foundation for the values driving its activity aimed at helping people, businesses, and communities thrive, and is the reason it is the largest donor among public companies in Israel. The bank's social investments are managed by Poalim for the Community, which is part of the bank's Social Banking Center.

Poalim for the Community works to promote social objectives in Israel, focusing on four main areas: empowerment of people with disabilities; digital literacy for senior citizens; financial education and resilience; and employment and social mobility. In this section, we focus on the bank's social investments in the area of the empowerment of people with disabilities.

Empowerment of people with disabilities

Helping Israel become a country without obstacles for people with disabilities is an objective of the utmost importance to us; we are working to improve the quality of life of people with disabilities and the way they are treated in our society. This effort emphasizes collaborations and leadership of initiatives in six main areas:

1. Support for employment;
2. Ongoing support for non-profit organizations;
3. Social tech – promoting entrepreneurship and technology;
4. Promoting excellence in sports;
5. Raising awareness of inclusion, empowerment, and acceptance of people with disabilities;
6. Employee volunteering.

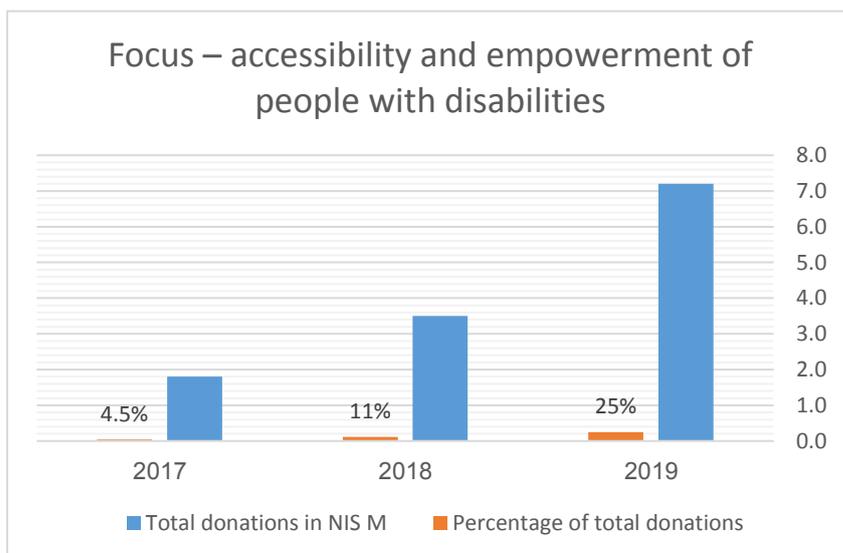
Selected actions of the bank for the promotion of empowerment of people with disabilities in 2018-2019

Ongoing support for non-profit organizations

Over the last five years, the bank has donated a cumulative amount of approximately NIS 193 million. Of that, NIS 39 million were dedicated to the promotion, empowerment, and inclusion of hundreds of thousands of people with disabilities.

Development of financial aid of the bank for projects in the area of the empowerment of people with disabilities in 2017-2019

Year	Donations in NIS M	Percentage of total donations
2017	1.8	4.5
2018	3.5	11.0
2019	7.2	25.0



The bank donates to several non-profit organizations, including the following:

Aleh Negev – Nahalat Eran

A rehabilitation village for infants, children, and adults with complex developmental disabilities.

Na Laga'at

The Na Laga'at Foundation has established a center for workshops at the Jaffa Port, which serves as a stage for creative culture and arts promoting equal dialogue and creating social change, rooted in the belief in the human spirit and its ability to reach out and transform.

House of Wheels

A national organization for youths and adults with physical disabilities, with six locations, open to people from all parts of Israeli society.

AKIM – The National Organization for People with Intellectual Disabilities and their Families

A national organization devoted to realizing rights and promoting quality of life and well-being for approximately 34,500 people with intellectual disabilities and their families.

ILAN – Israel Association for Children with Disabilities

An organization working to improve quality of life for people with physical disabilities in Israel and promote their inclusion in society, with an emphasis on rehabilitation and assistance, employment and education, social life, culture, and sports.

Milbat

A foundation located in Tel Hashomer Hospital, which offers guidance and professional assistance to improve the independence and functioning of children, adults, and elderly people with disabilities through the use of assistive technologies.

Yad Leyeled Hameyuchad

A non-profit organization dedicated to helping children and youth with special needs realize their innate potential and supporting their independence. The organization helps each of the children find their place in their community, as well as in the military and in the employment market, by offering assistance and tools for families, in the ambition to remove the obstacles posed by society for those who are different.

Alin Beit Noam

The non-profit organization Alin operates an array of projects aimed at improving the quality of life of people with disabilities. Beit Noam, founded by Alin, is a day center serving adults with intellectual and physical disabilities.

Jordan River Village

The Jordan River Foundation operates a resort that hosts children coping with severe illness and their families free of charge.

Bekol

An organization representing people who are hard of hearing in Israel, working towards their empowerment, equality, and true inclusion in all areas of life.

Center for the Blind

An umbrella organization for non-profits dedicated to blind people, aimed at achieving their full inclusion in Israeli society, through means including representation in interactions with national and public agencies.

Kesher – Connecting Special Families

An expert professional organization working towards social change for and with families of children and adults with special needs, in the belief that family is the source of power and confidence for sons and daughters with special needs.

Israel Guide Dog Center

The Israel Guide Dog Center has created more than 500 pairs of people with blindness or visual impairment and guide dogs since its foundation 25 years ago.

Amichai

The non-profit organization Amichai was founded by parents of children with developmental intellectual disabilities, to promote enrichment and leisure activities and to initiate the formation of a continuum of long-term solutions for the well-being of people with various developmental disabilities. The organization is active in the areas of leisure, housing, and employment.

Merchavim

A non-profit organization helping people from different backgrounds learn about one another, value differences in Israeli society, and make communities and organizations fairer. Its activities include a program for expanding teacher diversity, led by Merchavim in collaboration with the Ministry of Education, in which teachers with disabilities are placed in the educational system.

Enosh – The Israeli Mental Health Association

A non-profit organization helping people coping with psychiatric disabilities by offering innovative, groundbreaking rehabilitation services based on individual adaptation, aimed at enabling people with mental disabilities to live full and meaningful lives.

Gal College

Gal – The First Social College creates heterogeneous professional study programs for students with and without disabilities.

Beit Micha

A rehabilitation and education center dedicated to providing therapeutic and educational services to children with hearing impairments, from birth until they begin elementary school.

Awareness and resource raising

Fundraising broadcasts

In addition to its regular support for non-profits, the bank is a partner in the main fundraising broadcasts held to raise resources for leading non-profits working on well-being for people with disabilities.

In January 2019, the bank sponsored a fundraising broadcast for the children of Variety, a non-profit organization dedicated to children with special needs from a disadvantaged background. The organization helps children receive medical and paramedical treatment and professional support, purchase therapeutic and rehabilitation assistive devices, and develop their independence and find their place in the community and society of Israel.

Hundreds of Bank Hapoalim employees volunteered to answer calls from donors during the broadcast, at a call center designated for the event by the bank. The bank also developed a button in its Bit application allowing users to donate quickly and easily. During the month of the fundraiser, the bank posted and promoted calls for donations from the public on its digital media. By the end of the month, NIS 6.5 million had been collected, funding more than 30,000 therapeutic treatments for the children of Variety.

On December 22, 2019, the bank sponsored a fundraising broadcast for the children of Shalva, an organization for the promotion and social inclusion of people with disabilities and their families across all stages of life. Here too, the bank prepared for the broadcast by providing a dedicated call center, staffed on the day of the broadcast by hundreds of bank employees who volunteered to take donors' calls, on the first night of the holiday of Hanukkah. A button for donations to Shalva was added to the Bit application on December 1st. The bank also promoted messages to the public to help Shalva raise resources. Over the course of the month, NIS 6 million were collected, funding more than 33,000 therapeutic treatments for the children of Shalva.

Erech Laderech

For the last five years, the bank has run the Erech Laderech program, which offers non-profit organizations a training program aimed at strengthening their financial infrastructure. Alongside professional instruction, managers and fundraising officials of the non-profits also receive mentoring and individual guidance over the course of a year.

The last four sessions of the program, which had a strong contingent of participants from organizations dedicated to people with disabilities, generated resource raising and innovative partnerships for the organizations on a scale of more than NIS 9 million.

The initiative also has a community of non-profit organizations, connected in the physical world as well as in virtual space, with more than 400 members, which serves as a venue for advice, sharing, and learning.

Support for employment

Limited Edition – a job fair promoting the employment of people with disabilities

Within the ambition to promote employment of people with disabilities, the bank held a first-of-its-kind job fair, Limited Edition.

The job fair was created following an idea suggested by Nurit Wolberg, an author and social entrepreneur living with a disability, who contacted the bank and asked to realize her dream of a job fair for people with disabilities.

The goal of the job fair was to offer people with disabilities the opportunity to apply for high-quality positions compatible with their skills, while exposing leading employers to the skills and capabilities of these workers.

The bank invited large employers, such as Teva, Strauss, Tnuva, AIG, Phoenix, Menorah, Mivtachim, Clal, Bezeq, Matrix, Check Point, IBM, Ness, Pelephone, Goldfarb Seligman & Co., Meitar Liquornik Geva, Rafael, Israel Aerospace Industries, the Ministry of Education, the Ministry of Justice, Ichilov Hospital, Assaf Harofeh Hospital, and Wolfson Hospital, to participate. These companies and organizations, and dozens more, offered high-quality positions to approximately 400 people with disabilities holding academic degrees and professional certifications at the fair.

Six new employees joined the bank as a result of the Limited Edition job fair.

[picture]

Yoocan

As part of our commitment to the promotion of employment of people with disabilities, the bank is collaborating with www.yoocanfind.com. Founded in 2016, the site is an international platform for people with disabilities and their families to connect with one another and share inspiring stories and solutions for a better life.

Bank Hapoalim provided support for the translation of the original website into Hebrew, in order to make it accessible to people with disabilities and their families in Israel. Within this collaboration, a job board for job seekers with disabilities was established on the Hebrew-language version of the website.

WinWork

WinWork is a business-social initiative founded by people with disabilities, with the aim of helping people from this population group, as well as people without disabilities, develop careers as entrepreneurs and business owners.

Part of the initiative is the WinWork Academy, which provides tools and skills for opening a business, along with personal and professional guidance, with integrated assistive technologies.

A launch event for WinWork was held at Bank Hapoalim and attended by businesspeople, representatives of organizations and non-profits, and entrepreneurs, with and without disabilities. The first collaborations for the promotion of activities within the initiative were actually formed during the event itself.

Social tech – entrepreneurship and technology

Accessibility Section at the 8200 Impact Social Accelerator

As part of our efforts to promote technological entrepreneurship that generates social value, we launched the Accessibility Section, with the 8200 Alumni Association, an innovative program offering assistance to start-up companies that are developing initiatives, services, and solutions for people with disabilities. This is part of a broad drive to harness the high-tech and entrepreneurial industries in Israel to social action, with an emphasis on accessibility.

Many entrepreneurs from all parts of Israel applied for the Accessibility Section and presented their ideas to a team of judges, consisting of accessibility experts, representatives of leading high-tech companies and venture-capital funds in Israel, representatives of the 8200 Alumni Association, and representatives of Bank Hapoalim.

At the end of the process, the committee selected four initiatives with the potential to significantly improve the quality of life of people with disabilities. Each of the four winning initiatives received professional consultation from the bank and a grant of NIS 20,000. The initiatives were also presented at a professional conference of the 8200 Impact Social Accelerator, sponsored by Bank Hapoalim and attended by Israeli high-tech industry leaders.

[picture]

The four selected initiatives

RenewSenses – A start-up company that has developed a technological system for the conversion of visual images to sound, in real time, for people with visual impairments and blindness, by creating “synthetic vision” using the visual areas of the brain of a person with blindness.

ReSymmetry – A start-up company that has developed a smart robotic wheelchair, which allows changes in sitting positions and helps prevent damage such as joint stiffness, impaired skeletal development, and other issues caused by a lack of movement.

[picture]

Photograph courtesy of ReSymmetry.

Skelable – A start-up company developing a wearable robot for stroke patients, to shorten the rehabilitation process and grant patients independence by enabling them to perform everyday actions. The robotic device allows automation of the rehabilitation process at the patient’s home, while also granting treatment teams access to information.

Skillset – A company that has developed a system for specification and screening of job candidates with disabilities, improving their odds of obtaining positions and being included in the job market.

Beit Issie Shapiro

In order to support technological innovation processes aimed at improving quality of life for people with disabilities, the Bank is collaborating with Beit Issie Shapiro to found the technological innovation center, “Assistive Technology – Access for All.” The goal of this venture is to help hundreds of thousands of people with disabilities, in two main ways:

- Develop and promote innovative assistive technology products;
- Provide professional consultation and guidance through assistive technology expert teams.

WheelShare

The ambition to make public spaces accessible to every resident of Israel necessitates accessibility solutions for situations of permanent disability, as well as accessibility for people with temporary disabilities. For this reason, the bank partnered with WheelShare Ltd. on an initiative in which more than 200 wheelchair lending stations were installed at thirteen hospitals across Israel; wheelchairs can be borrowed at the stations free of charge for the first eight hours. The lending stations are located at the main entrances of the hospitals and in the entry areas of emergency rooms, providing a solution for patients and visitors who need mobility assistance, at any time of day. The wheelchair lending service was used more than 24,000 times in the last year. The bank has invested over NIS 4 million in the initiative to date.

[picture]

Promoting excellence in sports

Sponsorship of the Paralympics delegation

The bank is a sponsor for the Olympic Committee and Paralympic Committee, and grants individual monthly stipends to ten selected athletes, including Paralympics athletes. The bank will support the athletes until the 2020 Olympics; during this

period, they will participate in events contributing to the community and in activities aimed at encouraging excellence.

Dr. Shuki Dekel, Chairman of the Paralympic Committee in Israel, said at the sponsorship ceremony: "The sponsorship reflects the recognition that we are here as equal athletes in every way. It is well known that many of the most successful businesspeople in Israel are former athletes; connecting sports and business creates momentum for the future."

Inbal Pezaro, Paralympic swimmer, commented: "I am deeply moved. As an athlete, I appreciate this process and this effort. This is an amazing precedent for us – the first time that both committees have been granted common sponsorship – and I have no doubt that it was led by the CEO of the bank. You always lead where no-one else has gone before, and I thank you for that. This is also the first time that a shared event like this has been held; I hope it is the first of many. We can only go upward from here."

Unified Soccer League, in collaboration with JDC Israel

Most people with complex disabilities do not have venues for adapted team sports near their homes; it is even more difficult to find sports activities with shared teams for people with and without disabilities. Based on this understanding, Bank Hapoalim has partnered with JDC Israel to establish six unified soccer teams, where the players are soccer club fans and people with intellectual or mental disabilities. The unified teams will begin playing in early 2020, guided by professional coaches, on the parent teams' soccer fields.

Players with disabilities will be invited to home games of the professional team and become an integral part of the fan community. Several tournaments between Unified League teams are also planned.

Sponsorship for a soccer team for people with disabilities

The Maccabi Tel Aviv Soccer Club Foundation was founded two and a half years ago, as a social initiative serving the community in Tel Aviv and in the whole of Israel. The foundation's vision is to create a positive impact on Israeli society by channeling the positive energy of soccer to intensive action dedicated to social change.

The foundation and Bank Hapoalim are collaborating on the establishment of a unique soccer team in which most of the players are people with disabilities. Team practices are held weekly on the Maccabi Tel Aviv field at Tel Aviv University, with professional mentoring from the Maccabi Tel Aviv Soccer Club Foundation. The bank participates in the financing needed to support the team's activities, such as for buses to practices and games, coach fees, purchases of sports equipment, and more. The goal of this activity is to encourage education on inclusion and acceptance of differences through the most popular sport in Israel.

[picture]

Photograph: Yuval Shacham, Chairman of the Maccabi Foundation; Samar Beshara, Head of Poalim for the Community; players from the Maccabi Tel Aviv soccer team; and representatives from the Maccabi Foundation soccer team.

Wheels of Hope

For eleven years, the bank has been the main sponsor for the Wheels of Hope bicycle ride, organized by the Etgarim Foundation in collaboration with the Jezreel Valley local council, in which people with and without disabilities ride together.

Over 7,200 people participated in the bicycle ride in 2018 – groups of professional and amateur riders, families with children, riders with visual impairments or blindness using tandem bikes made for two people, and riders with physical disabilities using handcycles.

[picture]

Raising awareness

Doors Open for Everyone

A nationwide drive launched in 2019 to raise awareness of the importance of inclusion of people with disabilities and of shared community settings. This effort emerged from an initiative of the bank in collaboration with the Israel Association of Community Centers (IACC) and the Shalva band (a musical group composed of singers and musicians with disabilities, supported by the Shalva organization), following a survey by the IACC, published in August 2018, which indicated that 89% of parents were unwilling for their children to participate in shared leisure activities with children with disabilities.

To influence and change the situation demonstrated by this survey, the bank produced Shalva's first original music video and launched a nationwide campaign calling on the public to watch the video and sign a compact for inclusion of people with disabilities. The lyrics of the song, entitled *Doors Open for Everyone*, were written by Amir Dadon, Yaron Brovinsky, and the members of the Shalva band; the band members are therefore also entitled to royalties from the song.

The campaign launch event, which was covered by leading media outlets in Israel, was attended by participants of most of the non-profit organizations working in the area of the empowerment of people with disabilities.

Ari Pinto, former CEO of Bank Hapoalim, commented at the event: “This effort is more important and justified now than ever, as in Israel in 2019, sadly, the doors are not open for everyone. One and a half million people with disabilities fight every day for equal opportunities, in every area of life. I believe that the main reason is a lack of education, information, and familiarity with those who are different or who stand out.

It is no secret that some people in Israeli society would rather avoid participating in shared activities with people with disabilities. A survey by the Israel Association of Community Centers showed that only ten percent of parents were willing for their

children to attend activities shared with children with disabilities. These conclusions show that the situation is grave; it is our wish to change that.”

During the campaign, copies of the Inclusion Compact were posted at all branches of Bank Hapoalim and at the head-office buildings, and customers of the bank were invited to sign the compact. This effort was accompanied by a digital campaign encouraging the population of Israel to sign the compact. Over half a million people accepted the invitation.

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In May 2019, the Sapio Institute conducted a survey among 502 people aged 18 or older, constituting a representative sample of the Jewish population of Israel, designed to test the effectiveness of this effort. The results indicated, at a significance level of 95%, that 91% of respondents would not object to their child participating in a shared class or activity with children with a physical disability (such as children who need a wheelchair), a sensory disability (such as blindness, deafness, or muteness), or a developmental intellectual disability, or with children on the autism spectrum.

70% of respondents stated that the campaign by Bank Hapoalim and the Shalva band had raised their awareness of the importance of including people with disabilities in the community, particularly children.

We are very proud to have contributed to raising awareness of this important issue.

Art exhibition

Every year, Bank Hapoalim holds an art exhibition and sale at its head-office building, with proceeds donated to a non-profit organization selected by the bank. This year, the exhibition was dedicated to the non-profit organization Krembo Wings, a shared youth group for children and adolescents with and without special needs, from all parts of Israeli society, active since 2002. The group has seventy branches across Israel, attended by over 6,500 children and adolescents. Children and young people with disabilities aged 7 to 22 are members of the youth group; the disabilities of the participants span every variation and degree of severity, including communicative, sensory, cognitive, physical, mental, and other impairments. The participants, both with and without disabilities, come from diverse backgrounds: nonreligious and religious; Muslim, Christian, Bedouin, and Druze; at-risk youth and adolescents in “last chance” educational placements.

The Krembo Wings youth group represents one of the essential values which the bank has chosen to promote: breaking through boundaries and including people with disabilities in daily life in Israel. Accordingly, the theme of the exhibition this year is, “Doors Open for Everyone – striving for full inclusion of people with disabilities.”

At the exhibition, held for the twentieth year, 500 artworks by leading artists in Israel were on sale. In preparation for the exhibition, we collaborated with Professor David

Rawet, Dean of the Faculty of Design at the Holon Institute of Technology, who had his third-year students design twenty posters, presented at the exhibition, on the subject of acceptance and inclusion of people with disabilities.

[picture]

Special emphasis was placed on the accessibility of the exhibition. In addition to physical accessibility of the venue and accessible invitations, approximately seventy of the main exhibits were made accessible with captions in Braille and enlarged fonts, including touchable statues, and the exhibition catalogue was fully accessible.

Inclusion of people with disabilities in advertising campaigns

Within the ambition to empower people with disabilities and foster their inclusion in all areas of life, the bank is committed to including people with disabilities in its advertising campaigns. “We will include a person with a disability in every major campaign, to reflect the diversity of Israeli society, which cannot be complete without people with disabilities,” says Asaf Azulay, Head of Marketing and Advertising at Bank Hapoalim.

Yael Dromi, Head of Stakeholder Relations, adds: “We have announced that every major Bank Hapoalim campaign will include a person with a disability as a presenter. We see people with disabilities in public, and there is no reason for advertising campaigns to be a sterile space representing only idealized models.”

[picture]

Valuable 500

We are excited to participate in an initiative of Carolyn Casey, a leading Irish entrepreneur, which has placed the issue of promoting accessibility and the empowerment of people with disabilities on the global public agenda.

The goal of this initiative is to recruit CEOs of 500 leading companies around the world to undertake a commitment, on behalf of themselves and the organizations they head, to embed the promotion of accessibility for people with disabilities in their organizational agendas, by conducting at least one activity in this field and publicizing this message.

Carolyn has already gained the cooperation of CEOs of top-tier companies such as Unilever, Procter & Gamble, and more; she continues the recruitment effort in Israel, together with the Access Israel Foundation.

Bank Hapoalim has committed to participation in this endeavor, and hosted the first meeting, which was held in Israel.

Employee volunteering

The employees of the bank are a crucial element of its community activities. Many employees regularly volunteer in their spare time. Approximately 3,500 employees volunteer on an ongoing basis; 6,500 employees participate in Good Deeds Day, launched thirteen years ago, which currently has millions of participants in 108 countries.

To make accessibility a focus area for volunteering efforts as well, the bank proactively invites its employees to participate in volunteer activities that promote the empowerment of people with disabilities.

In 2018, 667 employees regularly volunteered in the area of accessibility and empowerment of people with disabilities. 1,276 additional employees volunteered helping people with disabilities at 82 venues nationwide on Good Deeds Day.

Over the last five years, within the aspiration to instill the values of giving and helping others among adolescents, 1,350 children of bank employees aged 15 to 18 participated in various community activities during summer vacation. The teenagers' work week began with a dedicated training day, part of which was presented by the Access Israel Foundation, in which they took part in various experiences aimed at imparting a deeper understanding of the world of people with disabilities. During summer vacation in 2019, 139 children of employees chose to devote their time to working with children and adults with disabilities.

Looking Ahead

We are committed to continued action for the promotion of accessible service for our customers in 2020. This means:

- We will keep accessibility on our organizational agenda, at all levels of management.
- We will act to maintain the accessibility of all services, including accessibility of buildings, digital services, and call centers.
- We will ensure that all service representatives attend an annual knowledge refreshment and training session on accessible service.
- We will test the quality of service annually, with the assistance of customers with disabilities, as part of a process of continual improvement.
- We will ensure that accessibility testing is a consideration in the development of all new products and services for customers.
- We will continue to support and collaborate with organizations working to empower people with disabilities, through donations and sponsorships as well as through joint projects.
- We will proactively and regularly inform customers with disabilities of their rights and of the banking services at their disposal.

- We will continue to work relentlessly to raise awareness of accessibility and of the importance of accepting differences in Israeli society.
- We will encourage the development of technological products that can improve the quality of life of people with disabilities.
- We will work to make service accessible at small businesses in Israel.
- We will continue to strive for diverse employment and inclusion of people with disabilities.
- We will continue to serve as a resource for professional consultation for companies and non-profit organizations interested in promoting accessibility.