

Name of bank / group	Date	Event description	Full name of legal entity involved (and place of incorporation and principal place of business)	Source of information	Code (See CCP2)	Jurisdiction where event occurred (e.g., where fine imposed)	Name of regulator or other authority	Amount <sup>1</sup> [GBP]	Any specific observations of compiler
2009									
United Mizrahi Tefahot Bank Ltd.	26/04/2009	The General Director of the Antitrust Authority ruled that the five largest banks in Israel, from the beginning of the 90's until 2004, exchanged information regarding banking fees, which constituted a restrictive arrangement. The ruling did not impose any financial sanctions on the bank. This ruling is a civil ruling that can serve as a prima facie evidence in future legal proceedings.	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Antitrust Authority website. The bank's annual reports for 31.12.2013, at p. 406 (not mentioning if any provision was made in this regard)	CON	Israel	The Antitrust Authority	-	The five banks involved submitted an appeal to the Antitrust Tribunal. In 2014 a settlement agreement was signed, under which the bank would pay a civil fine of NIS 4.9 million and the ruling against it would be retracted. However, the agreement allowed the bank to use this sum for settling class actions that were filed against it based on the General Director's Ruling, and to deduct the compensation to be paid to customers from the sum of the

<sup>1</sup> These figures should be read subject to the points made under "Notes on Interpretation of the Figures", at <http://conductcosts.ccpresearchfoundation.com/notes-on-interpretation>.

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									fine. See: The bank's annual reports for 31.12.2013, at p. 406 (without specifying the amount of the fine); Financial Media (Globes 23.6.2014)

Total (CC 2009): GBP 0

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<b>2010</b>									
United Mizrahi Tefahot Bank Ltd.	31/12/2010	Customer Redress: The bank collected a new fee (for the clearing of mutual funds), without receiving approval from the Supervisor of Banks as required by law.	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Report for 2010 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 16.	CON, OPE	Israel	The Supervisor of Banks, Bank–Customer Relations Division	95,372.78	GBP 95,372 (NIS 580,000) as a refund to customers
United Mizrahi Tefahot Bank Ltd.	31/12/2010	Customer Redress: Collection of an unauthorized fee (for the cancellation of authority to debit the bank account)	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Report for 2010 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 16.	CON, OPE	Israel	The Supervisor of Banks, Bank–Customer Relations Division	122,669.12	GBP 122,670 (NIS 746,000) as a refund to customers
United Mizrahi Tefahot Bank Ltd.	30/04/2010	Customer Redress: In the early redemption of “supplementary loans”, customers were debited for an early redemption fee at a higher amount than permitted by law. The investigation	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Report for 2010 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 17	CON, OPE	Israel	The Supervisor of Banks, Bank–Customer Relations Division	279,540.90	GBP 279,540 (NIS 1,700,000) as a refund to customers

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		showed that as a result of a mistake in the bank's systems, the loans were not defined as "supplementary loans" on certain dates.							

Total (CC 2010): GBP 497,583
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<b>2011</b>									
United Mizrahi Tefahot Bank Ltd.	31/12/2011	Customer Redress: Systemic failures in various fields: Collection of penalty interest on loans; Issuance of letters of intent; Excessive deduction of tax; etc. (no additional explanation provided).	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Report for 2011 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 19.	CON, OPE	Israel	The Supervisor of Banks, Bank–Customer Relations Division	20,883.35	GBP 20,883 (NIS 127,000) As a refund to customers.
								Total (CC 2011): GBP 20,883	

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<b>2012</b>									
United Mizrahi Tefahot Bank Ltd.	12/02/2012	Settlement: in a class action filed against the bank, for unduly collection of "early redemption fee" in the refinance of housing loans	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Class Action 12201-02-10	CLA, OPE	Israel	District Court	192,525.57	GBP 192,525 (NIS 1,170,825) This sum includes: NIS 969,258) as a refund for customers; NIS 31,567 as a donation; NIS 20,000 for the plaintiff; NIS 150,000 for the lawyers.
United Mizrahi Tefahot Bank Ltd.	16/02/2012	Settlement: in a class action filed against the bank, for the reduction of interest paid by the bank on automatically "rolled-over" (reinvested) deposits	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Class Action 4274-01-08	CLA, OPE	Israel	District Court	37,820.24	GBP 37,820 (NIS 230,000) This sum includes: NIS 50,000 for the plaintiff; NIS 180,000 for the lawyers; no refund for the customers, the bank will address the deficiency.

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United Mizrahi Tefahot Bank Ltd.	17/06/2012	Settlement: in a class action filed against the bank, for unauthorized collection of securities account management fee.	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Civil File 1936/06	CLA, OPE	Israel	District Court	611,701.25	GBP 611,701 (NIS 3,720,000) This sum includes: NIS 2,300,000) as a refund for customers; NIS 700,000 as donation; NIS 120,000 for the plaintiff; NIS 600,000 for the lawyers.
United Mizrahi Tefahot Bank Ltd.	19/09/2012	Financial sanction: for infringement of directives under the Prohibition on Anti-Money Laundering Law (infringements of the reporting duty). The infringements are based on the Banking Supervisor's examination for 2007-2010. The main infringements were: 1. Management of	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Bank of Israel/Supervision of Banks website (20.9.2012)	AML	Israel	The Banking Corporations Sanctions Committee regarding the Prohibition on Money Laundering and Terror Financing	624,856.12	In its decision, the Committee took into account the bank's actions to rectify the above faults.

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		<p>accounts for lawyers without obtaining an appropriate declaration regarding the beneficiary.</p> <p>2. Failure to report unusual transactions.</p> <p>3. Deficiencies and faults in information transferred to the Israel Money Laundering and Terror Financing Prohibition Authority.</p> <p>4. Failure to take adequate actions to obtain declarations about beneficiaries in accounts opened. The bank did not make executing a transaction contingent on obtaining a</p>							



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		declaration about beneficiaries, despite the fact that the customer was present in the branch. 5. Notably late submission of reports to the Israel Money Laundering and Terror Financing Prohibition Authority.							

Total (CC 2012): GBP 1,466,903

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<b>2013</b>									
United Mizrahi Tefahot Bank Ltd.	25/04/2013	Settlement: The court approved a settlement in a class action filed against the bank, for deducting tax at source on profits in securities transactions, at amount higher than required.	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Class Action 2242/08	CLA, TAX	Israel	District Court	23,877.23	GBP 23,887 (NIS 145,207) This amount includes: Donation instead of compensation to customers; attorney fee; and remuneration to the plaintiff.
United Mizrahi Tefahot Bank Ltd.	03/06/2013	Settlement: The court approved a settlement in a class action that was filed against the bank, for the collection of an early redemption fee in the redemption of a "supplementary loan", at an amount higher than permitted by law.	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Class Action 57448-05-11	CLA, OPE	Israel	District Court	214,790.51	GBP 214,790 (NIS 1,306,227) This sum includes: At least NIS 1,006,227 as a refund for customers; NIS 100,000 for the plaintiff; NIS 200,000 for the lawyers

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United Mizrahi Tefahot Bank Ltd.	31/12/2013	Details unavailable /not published	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	Report for 2013 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 28.	OTH	Israel	The Supervisor of Banks, Bank–Customer Relations Division	9,510.97	
United Mizrahi Tefahot Bank Ltd.	31/12/2013	Details unavailable /not published	Yahav Bank Ltd. (incorporated and principal place of business in Israel) (control share of United Mizrahi Tefahot Bank Ltd – 50%).	Report for 2013 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 28.	OTH	Israel	The Supervisor of Banks, Bank–Customer Relations Division	1,698.13	
								Total (CC 2013): GBP 249,877	
								Total (CC 2009-2013): GBP 2,235,246	

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<b>Provisions and Contingent Liabilities as at 31 December 2013</b>									
United Mizrahi Tefahot Bank Ltd.	31/12/2013	Bank estimate of contingent liabilities	United Mizrahi Tefahot Bank Ltd. (incorporated and principal place of business in Israel)	The bank's annual reports for 31.12.2013, pp. 294, 392-401	OTH, PVN	Israel	The Supervisor of Banks, Bank–Customer Relations Division	8,057,355	Amount of exposure to actions filed against the bank, of which the probability of realization is estimated by the bank as "reasonably possible", and against which the bank did not make any provision: GBP 8,057,355 (NIS 49 million).
Total (Provisions and Contingent Liabilities as at 31 December 2013): GBP 8,057,355									
Grand Total (CC 2009-2013 + Provisions and Contingent Liabilities as at 31 December 2013): GBP 10,292,601									