

Bank Hapoalim's top goal is to help its customers grow. In order to pursue this goal the bank has launched programs, tools, products and services that accompany customers from birth to adulthood, helping them in maximizing their financial capabilities.



Since its establishment in 1921, Bank Hapoalim has been accompanying the development of the State of Israel. In recent years, the bank has formulated a new strategy aimed at customers to help them maximize their financial capabilities.

In 2007, the bank launched the first stage in implementing the strategy, creating products and services that help customers implement proper financial management.

The Marketing Challenge

Over the past year, following implementation of the first stage of the strategy, with the bank feeling that a significant change has taken place in customers' financial management, Bank Hapoalim is moving on to the second phase of the strategy – accompanying customers to financial growth.

The Creative Solutions

The bank is working in several areas with products and services tailored to different target audiences:

Dan Haschan (Thrifty Dan): "Because habits acquired at an early age are habits for life" in order to reinforce and encourage savings, Bank Hapoalim launched a campaign to promote savings among parents and children. In order to accomplish this, Dan Haschan (Thrifty Dan) - the mythological dwarf that accompanied the bank's savings activities in the past has returned to center stage.

In these activities, the bank appeals to parents in order to encourage them to save and to children in order to get them accustomed to intelligent financial management from childhood.

As part of its activities, over 500,000 Dan Haschan savings boxes with the mythological design were distributed along with a booklet about the importance of savings and that offered designated and simple

savings plans designed to encourage parents to save for their child's future.

On the internet, a website for children, Dan Haschan's World, was launched to teach children about savings through features and games. In addition, a Dan Haschan summer camp was launched over the summer that included activities designed to teach children how to save.

The result: bank customers began assuming responsibility for their future and within 8 months, 107,000 Dan Haschan savings plans were opened involving a total sum of NIS 342 million.

Savings Management Tool: "Because Financial Growth Must be Supervised" Bank Hapoalim decided to take the next step in savings management for the general public in order to help them move towards daily growth and achieve goals that involve funding. In order to accomplish this, the bank's website launched a savings management tool that provides the public with a type of savings tool that had previously been available only to sophisticated investors in the capital market.

The user-friendly website interface translates the standing order language into a customer-friendly language. Customers can set a goal (savings for a new car) and a target date (within two years), and then receive recommendations about the level of savings required vs. the target. The tool also accompanies the customer throughout the period, providing updated graphic interfaces of how much the customer has saved and how much remains until he reaches the target, while also providing flexibility in savings with changes in deposits.



משכנתא לוקחים בבית



launched a "Green Mortgage" – which provides special benefits to customers who purchase an apartment or home that is based on green construction principles, or who purchase a home solar system.

Product of the Month: Monthly Benefits to Encourage Growth –

In order to make investment products more accessible to private customers, and to introduce customers to the range of investment products that can help them towards growth, to increase their awareness of the importance of savings, and to motivate them to work, the bank launched at the beginning of 2010 the Product of the Month – investment from a range of bank products that can be purchased that month under special terms.

Digital Poalim: Because Growth is Easier when it is Comfortable –

one of the characteristics of most younger generation customers of the bank is 'channel oriented', who

want to use banking services whenever it is comfortable for them and in the most convenient manner possible. In order for this customer segment to be able to maximize

Things You Didn't Know About Bank Hapoalim

- Every month, Bank Hapoalim's website serves 800,000 unique internet visitors.
- Bank Hapoalim was ranked this year at the top of the platinum ratings of Maaleh, and the bank's social responsibility report was ranked by international organization GRI with the highest rank of A+.
- The bank this year launched the Home on the Boulevard exhibition, during which models of the "green homes of the future" were displayed on Rothschild Boulevard in Tel Aviv that were designed by designers, architects and artists.

its financial capabilities, the bank developed applications for cell phones, including accounts management, capital markets and a cellular purse. In addition, cross-channel services were launched such as foreign currency in terminal, multi-channel loan and decision-support tools such as Maof simulator, alert services in management tools for budget management, etc.

The Bank Card – Enjoy the Moment, Think About the Future – the recently launched bank card allows customers to enjoy benefits here and now, as well as use state-of-the art tools to control expenses, e.g. SMS alerts about the monthly expenses for sectors chosen by the customer.

Benefits to Customers Purchasing Homes: "Because Mortgages You Take at Home" a mortgage is one of the most significant products that accompany customers to growth and financial independence. As such, the bank believes it's important to reward bank customers based on their financial activity in the bank so that customers take out their mortgage for their home – at their financial home.

In order to accomplish this, the bank launched Zakaut Poalim ("Poalim's Eligibility"), in which bank customers can receive benefits for taking out a mortgage up to NIS 135,000 based on the level of their banking activity. Since 2010, the sum of personal benefits for each customer is transparent and available, and is constantly displayed to them in every information channel so that they can be aware of the benefits to which they are entitled.

As part of its environmental activities, the bank also



2007

Launch of a new marketing strategy – tools for intelligent financial management.

2008

Poalim Express branches open.

2009

Launch of the second stage of The Growth Stage strategy.

2010

Launch of the bank card, Product of the Month, green mortgage, and iPhone bank applications.