

## Consumer Tips

### Prepared by the Consumer Service Supervision Department, Supervision and Enforcement Division

(Updated to October 2007)

#### Introduction:

The following tips are meant to assist the public by providing general, initial and non-binding information. The information has been gathered and edited following questions and inquiries that we at the Ministry of Communications have received from the public, and it focuses on issues that may help broad sectors of the Israeli public in everyday dealing with the telecommunications service providers.

The binding orders related to issues mentioned in this document, are ones that are included in main legislation, in secondary legislation or in administration orders, including licenses, permits or service portfolios according to the issue at hand.

The "tips" have to be seen as recommendations, and should not replace an enquiry with regard to the changing circumstances of each individual matter.

Any information contained here does not bind the Ministry of Communications nor creates rights or obligations which are not anchored in legislation.

For any contradiction that might arise between the information brought here and the existing law, legal orders apply.

#### Contract terms

##### Binding terms in subscriber contract

1. Any promise made by the sales representative of a cellular company, must appear in the signed subscriber contract. The subscriber contract is an intricate document, containing many details. Therefore, it is recommended to read it carefully, to understand it and to be aware of its terms before signing it. As a rule, whenever an oral promise contradicts a contract signed by the subscriber – the binding terms are those that appear in the signed contract.

##### Submitting the contract to the subscriber

2. A service provider who is about to sign a subscriber contract with a consumer, is obliged to give the consumer a reasonable opportunity to review the document before signing it and to give a copy to the consumer after the signature. The provided document has to contain all the appendices referred to by the contract. With regard to contracts with cellular companies, it is recommended to demand to receive the price list of the subscriber's billing plan, according to which the subscriber will be billed for the services they consume. In addition, it is recommended to demand to receive a copy of the agreement and appendices immediately after signing it.

##### Transaction not in person

3. When a transaction is made not in person, such as contracting with an Internet Service Provider through the telephone, the service provider is obliged to provide the subscriber, no later than the start of service provision, with a copy of the contract which includes all essential details of the transaction. In such a transaction, it is possible to cancel the contract by a written notice within 14

days from the contract date, as long as the cancellation is made at least two working days before the agreed start of service provision.

## **Tariffs and payments**

### Fixed lines

#### Barring calls on a fixed telephone line

1. Barring a Bezeq fixed telephone line for the first time from dialing voice information services (1-957) is free of charge. The market offers a variety of call-barring terminal equipment for fixed telephone lines, providing the subscriber with various barring possibilities and with flexibility in defining the barring modes.

#### Discount fixed payment to Bezeq

2. In accordance with the Telecommunication Orders (telecommunication and broadcasting)(payments for telecommunication services)(amendment) 2007, an eligibility to enjoy a discount on the fixed monthly payment applies based on an income test. Eligible subscribers who are those who are eligible to receive pension according to the Guaranteed Minimal Income Act, 1980. The tariff without the discount is 49.90 LIS including VAT. After discount, it is 25.88 LIS including VAT.

A subscriber telephone line for an eligible subscriber, is a line owned by a subscriber for whom three conditions are true:

- a. The subscriber is eligible for guaranteed minimal income;
- b. The line is installed in an apartment used solely for residence purposes.
- c. The discount is given per one telephone line that is registered under the name of an eligible subscriber.

The discount is given in

The above discount is on the monthly fixed payment is given for the phone lines' bi-monthly bills, relating to the periods for which these telephone lines met the described criteria.

#### Payment for calls to 1-800

3. A call from a fixed Bezeq phone line to a Bezeq 1-800 number, does not involve a payment from the call initiator. A call from a cellular line to a bezeq 1-800 number, entails a payment of up to 22 agorot per minute, not including VAT, by the call initiator.

#### Payment for calls to 1-700

4. A call from a fixed Bezeq phone line to a 1-700 number, entails a payment of up to 33.80 agorot not including VAT by the call initiator. The owner of the 1-700 line will pay any remainder of the cost for that call.

#### Payment by credit card

5. Bezeq is eligible to demand from subscribers who, for a second time in a period of 12 months, failed to pay off a bill within 21 days after the payment deadline, that their payments be made from now on through a standing order to the bank or through a credit card. Hot Telecom is eligible to demand from such subscribers to make their payments by a credit card only.

### "Bezeq Bill" service

6. Bezeq provides, through the Internet and free of charge (at this stage), a "Bezeq Bill" service, through which one can view one's telephone bill including call detail records, and perform an analysis of the bill by different sort and breakdown methods. The URL is [www.bezeqbill.com](http://www.bezeqbill.com).

## **Cellular Lines**

### Intra-network and inter-network calls

1. As a rule, the price for a cellular intra-network phone call (a call from a certain line in the network of a certain cellular company to another line in the same network), is significantly lower than the price for an inter-network call (a call from a line in one cellular network to a line in a different cellular company's network), except the case where the subscriber is registered for a uniform tariff billing plan, which pertains to all the different kinds of cellular calls.

### Telephone directory service

2. The mobile and the fixed telephony carriers operate a unified telephone directory service, through which you can locate telephone numbers. Per one query, you can receive all the different phone numbers – across different networks - that the particular person you are asking about possesses. Call this information center by dialing 1344, at a fair charge. This service is operated in addition to the Bezeq directory service (144), which you can call at a fair charge. The cellular companies operate their own directory services, through which you can locate the phone numbers of these companies' subscribers. Call these directory services free of charge from any network, by dialing either of the following numbers:

Pelephone: 1244-50

Cellcom: 1244-52

Partner: 1244-54

Mirs: 1244-57

In addition – all of any particular subscriber's phone numbers, across all networks, can also be found, as a free service, on the website [www.b144.co.il](http://www.b144.co.il).

### Using telephony service abroad

3. There are many possibilities of using telephony services while staying abroad. Among them:

Using a cellular phone that you carry with you from Israel; buying a SIM card of a local operator abroad and inserting it to your device (relevant to GSM network); buying or renting a cellular device abroad; using a local dial card when calling from a public or fixed telephone; using an international dial card of one of the international operators in Israel when calling from a public or fixed telephone. It is recommended to perform a careful market survey before your trip, regarding the most economical way to keep in touch with your family or friends while you are abroad.

### Calling an international destination

4. When calling an international destination, it is good that you check whether the destination is a fixed or a cellular number. If it is cellular, check what is the special tariff of completing the call on the cellular destination abroad.

#### Carrying a subscriber's cellular device abroad

5. Roaming service – when carrying a subscriber's cellular device abroad, it is recommended to check tariffs in advance. In most countries it is possible to choose the foreign "host" operator, and usually, the different foreign operators offer different tariffs. Please bear in mind, that when a subscriber is abroad with a cellular device from Israel, he or she **pay not only for outgoing calls but also for all incoming calls from Israel.**

#### Verifying tariffs beyond the "tariff basket"

6. When contracting a cellular company which offers a basket of a specified number of air time minutes and SMS messages, for a specified fixed payment ("tariff basket"), it is recommended that you check for the cost of every air time minute and every SMS message exceeding the specified number of minutes and messages offered in the basket.

#### Regular check of the phone bills

7. It is recommended to carefully check your periodic phone bills, and examine the following questions:
  - a. Do you recognize the names of the companies mentioned in the bill?
  - b. What services were supplied by the companies that appear on your bill?
  - c. Does the bill include billing for calls that were not made or services not ordered?
  - d. Are the tariffs shown in your bill in accord with the tariffs specified in your contract with the company?

#### Non payment for a call to a cellular phone when answered by a voice message

8. When you dial a cellular number and receive a recorded voice message, it is recommended that you hang up before the message ends (at least 2 seconds), or, at latest, within 1 second after that (during the pause). If you hang up within this time frame, you will not be billed for this call.

#### Change of tariffs

9. The contract must include the relevant tariffs per the services to which the subscriber subscribed as of the day of signing the contract. The cellular company is eligible to raise the tariff for any service or basket of services, only after giving an advance written notice to the subscriber, stating the new tariff.

#### Prohibition of tariff raise during the contract period

10. During the commitment phase with a cellular company, the service basket, its tariffs and its terms, will be fixed throughout the commitment phase. On the other hand, the cellular companies are eligible to determine, for a service basket, different tariffs that will apply during the commitment phase.

#### Payment of exit fee during the contract period

11. A service basket where a payment settlement was set for terminal equipment (the device) or for one of the services also includes a payment settlement ("exit fee") for the case where the consumer wants to free himself from that basket or to move to a different service basket. The exit fee is set depending on the amount of time remaining until the contract expires or on the remainder of payments left for the customer yet to pay. It is recommended that you check for the cost of the exit fee before you make the decision of whether to terminate your commitment to a basket or to move to another basket.

### Disconnecting or terminating a service

#### The difference between disconnecting and terminating a service

1. **Service disconnection** is a temporary halt of the telecom service. The subscriber is entitled to ask for service disconnection for a specified period. During that period, the customer remains a subscriber of the company. Note that at the end of the disconnection period, the company will renew the service automatically and without notice to the subscriber. The subscriber is also eligible to request reconnection during the disconnection period.  
**Service termination** is a total termination of the telecommunication service, and it means that the customer ceases to be a subscriber of the company. When contacting the company with a request for disconnection or termination, Bear in mind to use the proper terms so as to avoid possible mishaps that may result from using wrong terms.

#### Prior notice of service disconnection or termination on grounds of non-payment

2. When the company chooses to disconnect or terminate the service to a subscriber on grounds of non-payment of a debt by the subscriber, a prior notice will be sent by the cellular company or the local carrier (Bezeq or Hot Telecom). Non the less, although Bezeq does usually send a prior notice with regard to service disconnection, Bezeq is not obliged by law to do so.

#### Written backup to your request

3. When you orally request service disconnection or termination, it will be wise to back it up with a written document which you should send to the company and of which you should keep a copy and a record of when it was sent. This is of special importance when you request disconnection or termination of Internet services (access and infrastructure), as this can prevent a disagreement between the company and the customer as for the initial date of the request's delivery, and it serves for the sake of receiving refund for the period that starts from the date of the request for disconnection or termination of service. Note that an oral request might be documented by the company's systems, and it may be difficult to prove the date specified by the customer in cases of contradiction between the dates when the customer has not kept a record of his request. It is recommended to check with the companies, before submitting the request, whether submitting it requires filling in a form in order to ensure a reliable identification of the person submitting the request.

#### Barring a service which was not explicitly requested by the subscriber

4. A cellular operator or any service provider on its behalf, is prohibited from providing any service not explicitly requested by the subscriber, except

services that are provided free of charge to all the subscribers of that particular cellular operator. This prohibition applies even if the billing is per consumption alone. The company must inform the subscriber about the option to bar such services, and must accommodate any such barring request.

## **International Carrier**

### International carrier pre-selection

1. Before dialing abroad from a Bezeq fixed telephone line, it is recommended to check which international carrier is pre-selected for this line. A pre-selection check can be performed by dialing the toll-free number 0000-0000 (eight zero's).

### Consent by the subscriber for carrier pre-selection

2. An international carrier is entitled to pre-select a subscriber only after receiving the explicit consent of the subscriber (on a special form sent to the subscriber to fill in).

## **Confidential numbers**

### Tariff for phone line confidentiality

1. The tariff for line confidentiality on Bezeq network, upon the subscriber's request, is as follows: per first assignment or per any assignment cancellation – free of charge. Per each additional assignment – 60.50 LIS, not including VAT. Cellular companies provide this service free of charge.

### Advertising a confidential line

2. A confidential line is meant to protect the subscriber's security or privacy. A confidential number is not advertised on the telephone directory (including 144); one cannot identify a calling party's confidential number on a device that recognizes incoming call numbers; and, one cannot return a call to a confidential line by dialing \*42. The police, too, are not allowed to locate a confidential number, unless they get a court order. Non the less, the public emergency call centers (police, Magen David Adom, and fire fighting and rescue services) can recognize the number of any subscriber who calls them, including confidential numbers.

### Installing a confidential line

3. Installing a new number on a confidential line does not necessarily guarantee that this number has not been in use by another subscriber in the past. The number is installed from a pool of phone numbers that have been "frozen" for at least several months. Therefore, there may occur an exceptional situation, whereby calls or messages are received that are intended for the previous subscriber of that same number.

## **Frauds**

### Committing a fraud on a Bezeq line using the Call Divert feature (\*72)

1. Some criminals victimize innocent Bezeq subscribers using the following method: Bezeq subscriber's line, numbered for instance 03-4000000, rings, and on the other side is a person identifying himself as a staff member at a certain hospital, informing that one of the family members is wounded, is not in full consciousness, but that the doctors managed to make him tell them this phone number. The speaker requests his fraud victim to dial immediately to a certain number at one of the hospital's wards, for example \*720-522345678. The subscriber immediately calls that number and of course, cannot find his wounded relative.

What actually has just happened is that the fraud victim has activated the Call Divert feature (\*72), diverting all incoming calls to the cellular number 052-2345678 – the phone number of one of the criminal's friends or contacts. From now on, whenever the criminal wants to call this friend of his, he can call from any Bezeq line to the fraud victim's Bezeq number – 03-4000000 in our example – and the call is diverted to his friend's cellular line.

The cheated person's line (03-4000000) does not receive incoming calls, though it is possible to make outgoing calls.

The criminal pays only for the segment within Bezeq network (from his phone to 03-4000000), while the innocent victim pays for the much more expensive segment from his phone (03-4000000) to the cellular line (052-2345678).

**Conclusion:** If you fell for such a fraud and made that call, **immediately dial #72 to cancel the Call Divert service, and file a complaint with Bezeq.**

### Dialer Fraud

2. There is a fraud method, common around the world, which is based on loading and activating a dialing program on an online computer using a dial modem. While surfing the net, the user is prompted by a pop-up message to download software files in order to view some contents. While downloading these files, a dialing takes place, sometimes in accord with an onscreen alert and sometimes with no alert at all, using the modem which is connected to the user's telephone line, to a phone number abroad. The tariff for calling that number might be extremely high. From the moment of re-connection to that international number, until the computer's shutdown, the user is being billed exceptionally high amounts of money.

#### **What can be done?**

- a. Barring the telephone line used for web surfing from international calls, by contacting Bezeq 199 call center, or by using a special type-approved device to bar dials. Such a device can be purchased freely at communications equipment stores, and can be connected to the same phone line where the PC is connected.
- b. Immediate shutdown of the computer once you get a sudden inexplicable message that your computer has gone offline, or once you see a message about your disconnection from the Internet the attempt of another user to re-connect, etc.
- c. Avoiding leaving the computer connected to the Internet through a dial-up connection, for an extended time period and unattended (it would be better in that case to disconnect and to connect again later).

### Protections from theft or loss of a cellular device

3. Below are detailed instructions regarding measures to be taken in case your mobile device is stolen or lost, in order to prevent unnecessary high costs on

your behalf, that might be incurred as the result of a non-permitted use of the device:

- a. It is recommended to exercise with your mobile device the same caution you would with your wallet. You may want to think carefully what kind of information you want to store on the device. A stolen mobile device might result not only in a high telephone bill due to non-permitted outgoing calls, but also in identity theft, and in actions performed by the thief in different fields in the name of the subscriber.
- b. It is recommended to insert to the device a personal password in order to be able to lock it as a protection from non-permitted access to the device.
- c. Insuring your mobile device does not protect you from costs incurred by non-permitted outgoing calls. The insurance covers from theft or loss of the device itself, but the costs for calls made by the thief, will be incurred by the subscriber.
- d. It is recommended that you inform the cellular company about the loss or theft of your device as quickly as possible. It is best to fax a written notice about the theft or loss (with additional evidence if available, such as a police report), and to confirm by phone, with a company representative, that the fax was received. In addition, it is recommended to keep record of the precise, complete identifying details of the company representative who received this notice, and of the exact time of the fax delivery. Ask for a faxed or emailed confirmation of receipt, and for a confirmation that contains the operation number of line disconnection, and to keep the confirmations with a copy of your sent notice.