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Amendment No. 74 to the Consumer Protection Law – Mandatory Recording and Retention of Calls with Consumers

Client Updates

Amendment No. 74 to the Consumer Protection Law was approved on 17 July 2026. The amendment introduces a new regime under which businesses engaged in certain transactions listed in the Ninth Schedule to the Consumer Protection Law, where the total transaction value is NIS 750 or more or cannot be determined at the time of the call, will be required to record calls with consumers, retain those recordings, and, upon request, provide the consumer with the recording together with written details of when the calls took place. The amendment also establishes parallel arrangements in relation to banking corporations, insurers, insurance agents and certain financial service providers.

Set out below are the key aspects of the amendment.

In certain transactions meeting the above threshold, a business will be required to record every voice call made to a telephone number, including through electronic communications, where the business and the consumer are not physically present together. This applies whether the call is made by the business or on its behalf, and also includes calls initiated by the consumer to the business or its representative.

The amendment also sets out rules for calculating the transaction value. In particular:

- for an open-ended ongoing transaction, the relevant amount is the aggregate annual payments; and
- for a fixed-term ongoing transaction, the relevant amount is the aggregate payments for the entire term of the engagement.

Which transactions are covered?

The regime applies to certain categories of transactions, including:

- sale of goods in certain circumstances;
- certain financial and consumer services, such as loan brokerage, fund tracing, entitlement reviews and tax refund eligibility reviews;
- communications, broadcasting and content services, including equipment sold as part of, or in connection with, the transaction;

- services relating to credit data;
- ongoing transactions for maintenance services or medical services; and
- gas supply transactions.

What new obligations apply to businesses?

First, the business must inform the consumer at the beginning of every call that the call is being recorded and that, upon request, the consumer is entitled to receive the recording.

Second, the business must retain the recording for at least two years from the date of the call if a transaction was concluded, or for at least six months if no transaction was concluded. If the deadline for providing the recording falls after the end of the applicable retention period, the business must continue to retain the recording until it is provided.

Third, upon request, the business must provide the consumer with the recording of any call to which the consumer was a party, together with written details of when the calls took place, within 10 business days of the request. During the applicable retention period, the recording and the written details must be provided free of charge, subject to any rules that may be prescribed. For a repeat request relating to the same call or the same details, however, the business may charge a fee. After the end of the applicable retention period, if the call is still retained by the business, it may be provided for a fee.

What are the consequences of failing to provide the recording or the call details?

If a business fails to provide a recorded call or written details of when calls took place as required by law, it will be deemed, in civil proceedings, to have admitted the consumer's version regarding the content of the call or the fact that it took place, unless the court permits the business to rebut the consumer's version after finding that there was reasonable justification for the failure, including where the call did not take place or where there is another special reason justifying such relief.

In addition, a business that failed to provide the recording or the written details will not be permitted to submit, as evidence in civil proceedings, the recording, a transcript of the call, or details of when the calls took place, except with the court's permission and where the court is satisfied that there was reasonable justification for the failure.

Alongside these evidentiary consequences, the amendment also introduces enforcement mechanisms and monetary sanctions for failing to record a call, failing to notify the consumer at the start of the call, failing to retain a recorded call, failing to provide a recorded call or call details, and charging a fee contrary to the law.

Is the regime limited to voice calls?

At this stage, the regime applies to voice calls only. However, the Minister of Economy and Industry is authorized, subject to the approval of the Knesset Economic Affairs Committee, to extend it to non-voice communications as well, including communications conducted through written messages, and to prescribe additional provisions regarding retention periods, charging fees and amendments to the Ninth Schedule.

The amendment also clarifies that it does not derogate from the Protection of Privacy Law, 1981, including the obligations that apply under section 11 of that law.

Does the amendment apply only to businesses under the Consumer Protection Law?

No. Alongside the amendment to the Consumer Protection Law, parallel arrangements were also enacted in relation to banking corporations, insurers, insurance agents and licensed financial service providers holding an expanded license, where they market services or products through outbound telephone calls to individual customers. Complementary enforcement amendments were also made in the relevant legislation in the areas of advisory services, marketing and pension savings.

When will the amendment take effect?

The amendment is scheduled to enter into force eight months after publication and is expected to take effect on 22 March 2027.

In addition, the commencement date may be deferred, subject to the approval of the Knesset Economic Affairs Committee, for further periods not exceeding four months in the aggregate, if preparations for implementation have not yet been completed.

Transitional provisions were also adopted. Among other things, under the Consumer Protection Law, a framework was put in place for the retention and provision of recorded calls already held by a business on the date of publication or during the period up to the commencement date. Under the Banking Law, the obligation to provide will also apply to a recorded call held by a banking corporation at the time of the customer's request, even if it was recorded before the commencement date.

Relevant organizations should promptly assess whether they fall within the scope of the amendment and, where necessary, prepare in advance to comply with the new requirements regarding the recording, retention and provision of calls to consumers.

We would be pleased to assist with any questions or further consultation on this topic.

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