

CREDIT SUISSE AG, MUMBAI BRANCH

CITIZENS' CHARTER

PREFACE

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A need was felt by us at Credit Suisse AG that in order to become more customer friendly the Bank should come out with a *Charter* of its services for the customers and a *Code of Customer Rights*, which sets minimum standards of banking practices member banks have to follow while they deal with individual customers. The Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. This document was made in consultation with the users and highlights Credit Suisse AG's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment, responsibilities and the redressal methods but also specifies the obligation on the part of customers towards healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations and does not replace or supersede regulatory or supervisory instructions of the Reserve Bank of India (RBI). The charter has been prepared to represent and promote fair banking practices voluntarily agreed to by us as our commitment to you, and to give information in respect of various activities relating to customer service.

We wish to acknowledge the initiative taken by the Ministry of Finance, Government of India and Ministry of Administrative Reforms and Public Grievances for encouraging us to bring out this charter.

We maintain constant consultations with our clientele through various Seminars, Customer Meets, etc., to evaluate, improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.

Place : Mumbai

Date :

Branch Manager
Credit Suisse AG, Mumbai Branch

NOTE

This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities is given in this booklet. Each service has its own detailed terms and conditions; which can be made available on request.

For further details/information, visit or write to our branch offices, or Head Office, or visit our Website:

<https://www.credit-suisse.com/in/en/investment-banking/regional-presence/asia-pacific/india/india.html>

Objectives of the Code of Customer Rights

The Code has been developed to:

-Encourage market forces, through competition, to achieve higher operating standards & foster confidence in the banking system.

-Deal quickly and sympathetically with things that go wrong by:

1. Correcting mistakes promptly and cancelling any bank charges that have been applied by error and compensate customers for any financial loss that may have been incurred due to the error, in line with the bank's compensation policy.
2. Handling complaints fairly & promptly, providing details of the bank's redressal procedure
3. Telling a customer how to take a complaint forward if he/she is still not satisfied.
4. Providing suitable alternative avenues to alleviate problems arising out of technological failures.

Within 30 days of lodging a complaint with the bank, if you do not get a satisfactory response and wish to pursue other avenues for redressal of grievances, you may approach **Banking Ombudsman** appointed by Reserve Bank of India under the Banking Ombudsman Scheme. The bank staff would explain the procedure in this regard.

Banking Ombudsman Scheme:

The bank will display the Banking Ombudsman Scheme on its website. A copy will be made available on request. The branch will display the name and contact details of the Banking Ombudsman under whose jurisdiction it falls.

-Treat all personal information as private and confidential

1. The bank will treat all personal information provided by the customer, as private and confidential (even when he/she is no longer a customer)
2. The bank will not reveal information or data relating to accounts, whether provided by the customer or otherwise, to anyone, including group companies /entities of the bank, other than in the following exceptional cases:
 - a) If the bank has to give the information by law or if required by the banking regulator.
 - b) If there is a duty towards the public to reveal the information.
 - c) If the bank's interests require to give the information (for example, to prevent fraud). However, the bank will not use this as a reason for giving information about the customer or the accounts to anyone else, including other group companies, for marketing purposes.
 - d) If the customer authorise us to reveal the information.
 - e) If the bank is asked to give a banker's reference about a customer, a written permission will be obtained before giving it.
3. The bank will not use your personal information for marketing purposes by anyone including ourselves unless customers specifically authorize to do so.

-Adopt and practice a non -discrimination policy

The bank will promote a fair and cordial relationship between its customers and the bank. There will be no discrimination on the basis of age, race, gender, marital status, religion, disability or financial status.

-Ensure that the products and services are offered keeping in mind suitability of the customers' requirements

-Increase transparency for a better understanding of what can be reasonably expected from the bank

Customers can get information on interest rates, fees and charges through the Notice Board in the branch, by contacting the branch, the website, by asking the designated staff/help desk and by referring to the **Tariff Schedule** at the branch / on the website.

The bank will:

- a) give information on the types of products and services offered and those that may suit customer needs.
- b) prominently display in bilingual / trilingual at the branch, the documents required for opening Accounts & Deposits.
- c) give clear information on the services and products that the customer tells us he/she is interested in, including applicable interest rates, fees and charges.
- d) tell the customer what information will be needed to prove his/her identity and address, in order to comply with Credit Suisse's legal, regulatory and internal policy requirements.
- e) give information on customer rights and responsibilities especially regarding availing of **nomination facility** offered on all deposit accounts.

Advertising, marketing and sales

- a) The bank will make sure that its advertising and promotional material is clear, and not misleading.
- b) In any advertisement and promotional literature that draws attention to a banking service or product and includes a reference to an interest rate, the bank will also indicate whether other fees and charges will apply and relevant terms and conditions will be made available on request.
- c) If the bank avails of the services of third parties for providing support services, Credit Suisse will require that they handle all personal information (if available to such third parties) with the same degree of confidentiality as the bank would.
- d) The bank may from time to time, communicate to its customers, various features of the products availed by e-mail or over the telephone.

Common Practices followed by Our Branch

1. Display business hours.
2. Render courteous services
3. Attend to all customers present in the banking hall at the close of business hours.
4. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity)
5. Display interest rates for various deposit schemes from time to time.
6. Notify change in interest rates on advances.
7. Provide details of various deposit schemes/services of the Bank.
8. Issue Demand Drafts, Pay Orders, etc.
9. Display Time - Norms for various banking transactions.
10. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
11. Accord immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
12. Provide complaint/suggestion box/ register in the branch premises.
13. Display address of Nodal Officer dealing with customer grievances/complaints.

FAIR BANKING PRACTICES

Customers are requested to:

1. Ensure safe custody of cheque book.
2. Issue crossed/account payee cheques as far as possible.
3. Check the details of the cheque, namely; Date, Amount in words and figures, Crossing etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
4. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
5. Send cheques and other financial instruments by Registered Post or by courier.
6. Use nomination facility.
7. Note down account numbers, details of FDR, etc., separately.
8. Inform change of address, telephone number, etc, immediately to the Branch.
9. Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, etc., immediately to the Branch.
10. Provide feedback on our services.
11. Pay interest, instalments and other dues on time.
12. Avail services such as RTGS, NEFT, etc.
13. Bring any deficiency in services to the notice of the branch manager.
14. Not to sign blank cheque/s. So also do not record your specimen signature either on pass book or on cheque book.
15. Not to introduce any person who is not personally known to you for the purpose of opening account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

DEMAND DEPOSIT ACCOUNT

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.
2. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. The Bank is required to obtain two recent photographs of the person/s opening/operating the account, as per R.B.I. directives.
4. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).
5. The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account.
6. Minimum balance as stipulated from time to time will be required to be maintained.
7. No interest is paid on credit balances kept in current account.
8. Service charges are levied for:
 - * Ledger folio used
 - * Cheque books issued
 - * Non-maintenance of minimum balance
 - * Return of cheques, etc.
9. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.
10. Statement of account will be provided on minimum monthly frequency.

TERM DEPOSIT ACCOUNTS

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

1. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves, against fraud and other misuses of the banking system.

2. The Bank is required to obtain two recent photographs of the person/s opening the account, as per R.B.I. directives.
3. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
4. The Bank will provide to the prospective customers details of the documents required for identification of the person opening the account.
5. Premature withdrawals are allowed, unless specified otherwise, at the rate of interest prevailing on the day of original deposit for the period for which the deposit has run, subject to penalty. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 or 15 days, as the case may be.
6. Generally loans/overdrafts against deposits are allowed except on Certificates of Deposit (CD). Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
7. Deposits are renewed by the Bank on due dates on request.
8. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
9. As at 15 February 2011 Interest on bank deposits is exempt from income tax up to a limit specified by Income Tax authorities from time to time.
10. Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs.10,000/-, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.
11. The depositor may furnish declaration in Form No. 15 G/15 H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
12. The Bank will issue TDS Certificate for the tax deducted.

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

As directed by the RBI, the banks may not insist on succession certificate from legal heirs irrespective of amount involved. However, the banks may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

NOMINATION

Nomination facility is available for all deposit accounts.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only.

Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branch.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

REMITTANCE SERVICE

Customers may remit funds from one centre to another by Demand Draft, by paying specified charges as per the Bank's rules.

The customers can utilise the facility of National Electronic Funds Transfer (NEFT) or Real Time Gross Settlement (RTGS) System operated through RBI for transferring funds.

Demand drafts/ Pay Orders and RTGS/ NEFT for Rs.50,000 and above will be entertained by the bank only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs.50,000 and above will be made through banking channels and not in cash.

Sale of foreign exchange to a person within his/her eligibility for a single journey/visit abroad through one or more than one drawal within 30 days, which exceeds Rs. 50,000 and above, will be entertained by the bank only by debit to the customer account or against crossed cheque or other instruments.

ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

As directed by the RBI, the banks will issue duplicate demand draft up to Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch/correspondent bank.

TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

As directed by the RBI, the banks will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the banks will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

CASH ORDER (i.e. PAY ORDER, BANKER'S CHEQUE)

Cash Order is issued for making payment locally. Issue/payment of cash order for Rs.50000/- and above is to be made only through the bank account. Validity period of cash order is 6 months. This can be revalidated by the issuing branch on written request of the purchaser

COLLECTION SERVICE

Immediate credit of local as well as outstation cheques up to Rs. 5000/- is provided to the individuals (personal customers) who are maintaining satisfactory accounts. However, the customers will have to bear usual service charges as well as the postal charges. In the event of cheques being returned unpaid, the customer will have to pay interest for the period for which funds utilised.

For detail please visit our branch or refer our cheque collection policy:

<https://www.credit-suisse.com/media/ib/docs/in/investment-banking/policies/cheque-collection-policy.pdf>

EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES

The Bank will exchange freely soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Citizen's Charter of the RBI Department of Currency Management is attached in Appendix I for reference.

INTEREST ON DEPOSITS:

The Bank pays interest on deposits as per various deposit schemes.

Interest rates are revised from time to time and made known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/ revised from time to time.

Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges are displayed on the notice board at branch.

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

The following time norms etc. are indicative only, the banks at their level decide their bank- specific time norms independently.

1.	Payment of Cash	10 to 15 minutes
2.	Receipt of cash	10 to 15 minutes
3.	For issuance of demand draft	20 to 30 minutes
4.	For Issuance of fixed deposit receipt	30 to 40 minutes
5.	Payment of fixed deposit receipts	20 to 30 minutes
6.	Opening of an account	3 to 5 days
7..	Statement of accounts	Monthly - Within 7 days
8.	Collection of cheques(Local)	2 to 4 days
9.	Collection of Outstation cheques	7 to 14 days

REDRESSAL OF COMPLAINTS

Various channels available to customers for redressal of issues are as follows:

Branch:

Customers can walk into our Branch and speak to the Branch Manager or Nodal Officer to whom complaints can be made, for resolution of their issues. Complaint registers are maintained at the branch of the bank at prominent places.

E-mail:

Customer can also write to us on the following email ids:

- ii. list.branchadvisor@credit-suisse.com
- iii. list.india-bank-bran-ops@credit-suisse.com

Customer may send a letter to:

Ravi Sureka
Chief Compliance Officer and Nodal Officer
Credit Suisse AG
10th floor, Ceejay House, Plot F, Shivsagar Estate,
Dr Annie Besant Road, Worli,
Mumbai 400018

E-mail ID: ravi.sureka@credit-suisse.com
Tel: +91 22 6777 3647

For detail please visit our branch or refer our Grievance Redressal Policy:

<https://www.credit-suisse.com/media/ib/docs/in/investment-banking/policies/customer-redressal.pdf>

After exhausting all the above machinery/channels, if the customer is not satisfied, he is free to take recourse to the following:

- A. Directorate of Public Grievances, Govt. of India, Cabinet Secretariat, Sansad Marg, New Delhi.
- B. The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme, 1995.
- C. The District Consumer Forum under Consumer Protection Act, 1985.

Addresses of RBI Issue Offices and their Jurisdiction

Sl. No.	Name and Address of RBI Office	Jurisdiction
1.	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2.	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore – 560 001.	The State of Karnataka
3.	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar – 751 001	The State of Orissa.
4.	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5.	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011.	The State of Madhya Pradesh
6.	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
7.	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh – 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh
8.	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40, Chennai – 600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.

9.	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati – 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya , Mizoram, Nagaland and Tripura
10	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
11	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu – 180 012.	The State of Jammu and Kashmir
12	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur – 302 004.	The State of Rajasthan
13	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur – 208001.	The State of Uttar Pradesh and Uttaranchal
14	The General Manager Issue Department Reserve Bank of India Post Bag No. 49	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
15	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur – 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi – 110 001.	The State of Delhi
17	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna – 800 001.	The State of Bihar and Jharkhand
18	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. – 6507, Thiruvananthapuram – 695 033.	The State of Kerala and the Union Territory of Lakshdweep