

Client Complaints

The Bank aims to ensure complete client satisfaction. In that optic, the Bank has implemented processes to ensure an adequate handling of client complaints.

In the event that the Client is not entirely satisfied with the service provided, the Bank would like to hear from the Client at the earliest, and where possible, will take steps to prevent the problem from re-occurring. In any case, the Bank will aim to put matters right as soon as possible.

The normal processing time for complaints is set to 10 Bank Business Days unless a longer period is justified by the complexity of the request and the required investigations. Therefore, an answer to the Client shall be provided within the aforementioned time limit. Should this not be possible, the client will be informed.

How to submit a complaint

In order to submit a complaint to the Bank, the Client may contact his/her/its Relationship Manager or normal day-to-day contact, by telephone, e-mail, fax or letter.

The Client is encouraged to submit a complaint via a website, as the complaint will be automatically transmitted to the Bank. The link is available on the Bank's website: <https://www.credit-suisse.com/at/en/private-banking/general-information.html>.

The Client may also address a complaint directly to the Bank:

CREDIT SUISSE (LUXEMBOURG) S.A.
ZWEIGNIEDERLASSUNG ÖSTERREICH
Kärntner Ring 11-13, A-1010 Vienna
Phone: +43 (0)1 512 29 89 0
Fax: +43 (0)1 512 29 89 26

CREDIT SUISSE (LUXEMBOURG) S.A.
ZWEIGNIEDERLASSUNG ÖSTERREICH
Branch office Salzburg
Rainerstrasse 2, A-5020 Salzburg
Phone: +43 (0)662 88 00 50 0
Fax: +43 (0)662 88 00 50 50

Further information is available under the following link: <https://www.credit-suisse.com/at/en/private-banking/general-information.html>

The Bank endeavours to handle the complaint in the best possible way. Should the Client be of the view that his/her expectations were not met satisfactorily in the way the complaint was handled, the Client may contact an alternative dispute resolution entity.

The alternative dispute resolution entity is: Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft (GSK).

Details on the procedure as well as all relevant information can be found on the website of the GSK:
<http://www.bankenschlichtung.at/service.html>

In case of questions, the Client may directly contact the ADR entity:

Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft
Wiedner Hauptstraße 63, A-1045 Wien
Phone: +43 (0)1 505 42 98
E-Mail: office@bankenschlichtung.at

The Client may also contact the Austrian Financial Market Authority (FMA) at <https://www.fma.gv.at/en/complaints-and-points-of-contact/> (no individual dispute resolution possible) or seek legal action in court.