

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/lu/en/private-banking/become-a-client.html>.

The Client may also send a complaint in writing directly to the Bank:

CREDIT SUISSE (LUXEMBOURG) S.A.
5, Rue Jean Monnet,
L-2180 Luxembourg
Grand Duchy of Luxembourg
Phone: +352 43 61 61 1

Further information is available under the following link: <https://www.credit-suisse.com/lu/en/private-banking/become-a-client.html>.

The Client may contact the CSSF for the purposes of the Client's complaint at any time, and in particular if the Client has not obtained any response within the provided time limit or if the Client and the Bank were unable to reach an agreement on the resolution of the complaint. The CSSF contact details are:

Commission de Surveillance du Secteur Financier (CSSF)
283, Route d'Arlon,
L-1150 Luxembourg,
Grand Duchy of Luxembourg
Phone: +352 26 25 11

The procedure as well as all relevant information can be found on the website of the CSSF:
<http://www.cssf.lu/en/consumer/complaints/>