

Alternative dispute resolution in the context of financial intermediation

On November 13, 2023, a Protocol on Alternative Dispute Resolution Mechanisms ("RAL") was signed between CMVM and Credit Suisse (Luxembourg) S.A. – Sucursal em Portugal ("the Bank").

Notwithstanding the processes implemented by the Bank, to ensure an adequate treatment of client complaints, and the means provided by the Luxembourgish and Portuguese authorities, it may happen that the Client and the Bank are unable to reach an agreement on the resolution of the complaint.

The ADR mechanisms aim to resolve conflicts in a more accessible, fast, simple and, tendentially, inexpensive way, when compared with the use of judicial means.

Through this Protocol, the Bank accepts recourse to ADR mechanisms, whenever the dispute concerns financial intermediation activities, as defined in Article 289 of the Securities Code, and the amount in dispute does not exceed 15,000€ (fifteen thousand euros), If the consumer client's claim, as a retail investor, has not been fully met in the event of a prior complaint filed by the same, with the Bank and the CMVM.

The Bank's clients can use the Centro de Arbitragem de Conflitos de Consumo de Lisboa ("CACCL") and the "Centros de Arbitragem de Conflitos de Consumo" ("CACC") which together ensure coverage of the entire national territory, adherents to the Cooperation Protocol aiming at the use by the Financial Institutions of the Consumer Arbitration Network, in the framework of dispute resolution using ADR mechanisms in matters relating to financial intermediation or asset management activities.

The contacts of the Arbitration Centers are made available by the General Directorate of Consumer, at [Direção-Geral Consumidor](#).

For more information, see the CMVM website at [CMVM](#).

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