

Filing Objections and Complaints

The client shall verify without undue delay that declarations from the Bank or any other statements of any kind, are complete and correct, and shall file any objections within the time-limit specified in next paragraph. He shall inform the Bank without undue delay if regular communications from the Bank, if any, or other declarations or items sent by the Bank which the client would have expected in the given circumstances fail to arrive by the time in which they would normally reach him.

If the Bank receives no written objections by the client within 14 days of notifying a declaration, the Bank's services as stated are deemed to have been approved, and all information and numbers appearing in the statements or other written declarations are deemed to be conclusive, accurate and approved. The Bank shall notify the Client of the relevance of his conduct in this respect at the beginning of each such period. In case the Shared Client is a Consumer, the Shared Client has however the right to submit a complaint.

If the client has any objections in relation to the proper performance of the Bank's obligations towards clients, or other defaults related to the provision of the Bank's services, the client shall be entitled and obliged to file a complaint at any time, provided that in case of services notified or confirmed to the client by communications from the Bank the client shall be entitled and obliged to file a complaint within the time-limit specified above.

The Bank has implemented processes to ensure an adequate handling of client complaints.

In order to submit a complaint to the Bank, the Client may contact his 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 at [credit suisse portugal](https://www.credit-suisse.pt)

The Customer may alternatively access the Digital Platform for Complaint submission via electronic format available at the following link [livro de reclamacoes eletrónico](#) or via the Complaints Book, in physical format, available at the Bank's premises.

The Client may also send a complaint in writing directly to the Bank:
CREDIT SUISSE (LUXEMBOURG) S.A. – Sucursal em Portugal
Av. da Liberdade, 180-A, 8.º andar
1250-146 Lisboa
Portugal
Phone: +351 213 109 230
Fax: +351 213 109 211

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.

The Client may contact the Commission de Surveillance du Secteur Financier (hereinafter referred to as "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 respective contact details are:

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

The Client may also contact the Portuguese Sectoral Authorities – Comissão do Mercado de Valores Mobiliários (hereinafter referred to as “CMVM”), Banco de Portugal (hereinafter referred to as “BoP”) and Comissão Nacional de Proteção de Dados (hereinafter “CNPd”) – 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 respective contact details are:

CMVM:
Departamento de Supervisão Comportamental e do Investidor (DCI)
Rua Laura Alves, n.º. 4
Apartado 14258
1064-003 Lisboa
Portugal

The procedure as well as all relevant information can be found on the website of the CMVM, available at the following link [CMVM](#)

BoP:
Banco de Portugal
Apartado 2240
1106-001 Lisboa
Portugal

The procedure as well as all relevant information can be found on the website of the BoP, available at the following link [Banco de Portugal](#)

CNPd:
Avenida D. Carlos I, n.º 134 - 1º
1200-651 Lisboa
Portugal

The client shall cooperate with the Bank in relation to the complaint, and especially to mitigate any damage arising in connection with such complaint. Any failure to cooperate may result in the Client being held liable in respect of such damage.

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, on the Consumer Portal ([Direção-Geral Consumidor](#))

For more information, see the CMVM website at www.cmvm.pt.

**CREDIT SUISSE (LUXEMBOURG) S.A. –
Sucursal em Portugal**

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