

Information regarding complaint about a transaction

All credit card transactions are transmitted by means of a worldwide electronic data processing system. The contractual partners (restaurants, hotels, department stores, etc.) transmit millions of transactions daily by means of this international system. That is why there is no possibility of reviewing or impeding individual transactions. Only after the amount has been booked on the credit card do you as cardholder have the possibility under certain conditions to directly complain about transactions with us and to apply for a reimbursement. Nevertheless, the open account is to be paid, otherwise interest accrues on outstanding amounts.

In the event of such reimbursements, the issuer of the card, Credit Suisse AG, represented by Swisscard AECS AG, is bound by the internationally valid regulations from MasterCard Worldwide, American Express or Visa International, and accordingly has to comply with the prescribed formalities. Depending on the reason for complaint, this also includes the compulsory submission of evidence. Any documents in connection with the transaction complained about substantially increase the chances of a reimbursement. **The complaint is to be telephonically reported without delay and submitted in writing within 30 days after date of invoice (date of postmark). The available complaint form can be utilised for this purpose.**

As soon as we are in possession of all required documents and circumstances permit a reclamation in accordance with the internationally binding regulations from MasterCard Worldwide, American Express or Visa International, we will conditionally credit the amount complained about to your credit card account.

The ultimate clarification of this matter can possibly span a longer period, since various organisational units are involved. If you do not receive further information from us, the credit entry initiated beforehand remains in force. The decision will be made in accordance with the regulations from MasterCard Worldwide, American Express or Visa International.

As a matter of principle, the discrepancies, disagreements as well as complaints pertaining to goods and services must be settled directly with the contractual partner (acceptance point). A complaint procedure is only possible at all in certain cases listed on the next pages. However, we are not able to influence its outcome.

In the case of any false statement provided in the present form and/or during the complaint procedure, we reserve the right to invoice you with a flat rate of CHF 80 as a cost sharing fee.

Cardholder confirmation for disputed transaction



Issued by Credit Suisse AG
Processed by Swisscard AECS AG

First name _____ Last name _____
Card number _____ Transaction amount in foreign currency _____
Transaction amount in CHF _____ Name of business _____
Business postcode _____ Business location _____
Date of transaction ____ D ____ M _____ Y

Important: I confirm that my card was neither lost nor stolen and was always in my possession.

I have reviewed my monthly statement and object to the above-mentioned charge for the following reason (mark only one reason):

1. The transaction is completely unknown to me. I recognise neither the name of the contractual partner nor the amount charged.
- Before I submitted my complaint, I had attempted to ascertain the origin of the transaction as follows:
- | | |
|--|---|
| <input type="checkbox"/> Internet search | <input type="checkbox"/> Phone inquiry with merchant |
| <input type="checkbox"/> Written inquiry with merchant | <input type="checkbox"/> Phone inquiry with the card issuer |
| <input type="checkbox"/> Other _____ | |

2. I confirm that this transaction was neither made nor authorised by me or a person authorised by me.

3. I confirm having made a transaction with this merchant, but further amounts have been charged without my authorisation.

On ____ D ____ M _____ Y (date) I attempted to contact the merchant and to clarify the matter as follows:

In writing (e-mail, fax, letter)

By phone: contact person _____

The result of my contact attempt: _____

Mandatory attachments:

Copy of written contact with the merchant (if applicable)

Possible documents pertaining to correct transaction

4. The transaction amount has been increased. The correct amount totals _____

Mandatory attachments:

Evidence for the correct purchase amount (transaction voucher, order, booking confirmation etc.)

5. The attached credit entry does not appear on my credit card statement.

Mandatory attachments:

Credit voucher, written credit assurance on the part of the merchant

Please note the following page

9. I confirm having made a hotel reservation, but I cancelled this on ____ D ____ M _____ Y (date)
as follows:

In writing (e-mail, fax, letter)

By phone: contact person: _____

Cancellation number/code: _____

Mandatory attachments:

Copy of written contact with the merchant (if applicable)

Evidence of cancellation (if written)

10. I confirm having made a cash withdrawal from the automated teller machine, but I did not receive the requested amount.

11. I object to recurring transactions by this merchant, because:

on ____ D ____ M _____ Y (date) I cancelled the subscription as follows:

In writing (e-mail, fax, letter)

By phone: contact person: _____

I did not take out any subscription

Mandatory attachments (if cancellation already made):

Copy of cancellation (with written cancellation)

12. Other reasons:

I can be reached at the following telephone number _____

My e-mail address _____

The signatory herewith confirms that the above-noted statements are truthful and complete.

In the case of any false statement provided in the present form and/or during the complaint procedure, we reserve the right to invoice you with a flat rate of 80 CHF as a cost sharing fee.

This form is only valid with a legally valid signature of the cardholder.

Place, date

X

Signature of cardholder

X