

| ADR scheme | |
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| EU/EEA member state | Switzerland |
| Name in original language | Schweizerischer Bankenombudsman |
| Name in English | Swiss Banking Ombudsman |
| Contact details for consumers | |
| Address | P.O. Box, CH-8021 Zurich, Switzerland |
| Phone number | +41 43 266 14 14 |
| Fax number | +41 43 266 14 15 |
| E-mail address | None. Instead, there is a form on the website allowing the enquiry to be uploaded electronically: https://bankingombudsman.ch/en/written-enquiries/ |
| Website address | https://bankingombudsman.ch/en/ |
| How the ADR scheme works | |
| Type of ADR scheme | <input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary |
| Limits | <p>The Swiss Banking Ombudsman is restricted to deal with questions and complaints from clients of the member institutes of the Swiss Bankers Association as well as of non-member institutes affiliated to the Association for this purpose.</p> <p>The Swiss Banking Ombudsman must decline competence in:</p> <ul style="list-style-type: none"> - any cases where official proceedings are already under way or which are transferred to such proceedings prior to completion of the Ombudsman proceeding, - cases that have been definitively settled, - cases concerning transactions with affiliated institutes abroad that are not financial services to private clients pursuant to Article 3 letter c and Article 4 paragraphs 1 and 2 of the Financial Services Act (FinSA). |
| Are there prior formalities to be complied with? | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no The formalities and documents to be submitted are described under https://bankingombudsman.ch/en/written-enquiries/ . |
| Does the consumer have to pay a fee? | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| If the consumer has to pay a fee, how much is it (in euro)? | EUR |
| Does the ADR scheme answer enquiries about its work? | <input checked="" type="checkbox"/> yes* <input type="checkbox"/> no |
| Does the ADR scheme try to help the parties reach a negotiated settlement? | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |
| Does the ADR scheme issue a decision upholding or rejecting the complaint? | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no** |
| If the ADR scheme issues a decision, what is its effect? | <input checked="" type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer |
| Any necessary explanation about the decision | <p>The Swiss Banking Ombudsman acts as an intermediary between the parties and works towards an amicable solution. The parties are not bound by his proposal but may choose either to accept it or to take other – for example legal – steps.</p> <p>**If no agreement can be reached or if such an agreement appears to be futile, the Ombudsman may provide the parties with his own factual and legal assessment of the dispute on the basis of the information available to it and include this assessment in the communication concluding the proceedings.</p> |
| Average time for ADR scheme to resolve a complaint | 1-3 months |
| Language(s) in which the ADR scheme operates | |
| Language(s) in which a complaint can be made | German, French, Italian, English |
| Language(s) in which any decision can be issued | German, French, Italian, English |
| Observations | |
| Any additional useful information not already covered by the other sections of this form | <ul style="list-style-type: none"> - The filing of a request for mediation with the Swiss Banking Ombudsman does not preclude or prevent a civil action. - Under Swiss law the filing of a request for mediation with the Swiss Banking Ombudsman does not interrupt or suspend the running of legal deadlines such as limitation, forfeiture, court or administrative deadlines. It is the client's responsibility to ensure that such time limits are observed and, possibly, interrupted. - *The Ombudsman publishes an annual report and issues statistics broken down by enquiries, complaints and categories. Selected case studies are also published on the website, anonymized for both parties and classified by subject matter. |