

Stiftung Schweizerischer Bankenombudsman  
Fondation Ombudsman des banques suisses  
Fondazione Ombudsman delle banche svizzere  
Swiss Banking Ombudsman Foundation

## **Contribution and Cost Regulations**

### **1. Principles**

- 1.1 The Swiss Banking Ombudsman Foundation levies an annual basic contribution from the institutes affiliated to the Swiss Banking Ombudsman (Art.10 of the Foundation Charter of the Swiss Banking Ombudsman Foundation).

The collection of the basic contribution to be provided by its member institutes is carried out by the Swiss Bankers Association as an industry organisation (Art. 99 para. 1 of the Financial Services Ordinance).

- 1.2 In addition, the Banking Ombudsman levies individual case-related processing fees from the institutes concerned in accordance with the causation principle (Art. 10 of the Foundation Charter of the Swiss Banking Ombudsman Foundation).

- 1.3 The basic contribution and the processing fees are intended to cover the total costs incurred by the Swiss Banking Ombudsman Foundation and the Banking Ombudsman Office from their statutory and legal tasks, as well as to ensure the formation of adequate reserves (Art. 99 para. 2 and Art. 101 para. 2 of the Financial Services Ordinance).

### **2. Basic contribution of the affiliated institutes**

- 2.1 The basic contribution to be paid by the affiliated institutes is determined by the Board of Foundation of the Swiss Banking Ombudsman Foundation. It decides on the corresponding amount together with the annual budget for the Ombudsman's activities.

- 2.2 The Ombudsman shall inform the Swiss Bankers Association without delay of the amount of the basic contribution decided and to be provided by its member institutes affiliated to the Swiss Banking Ombudsman.

The Swiss Bankers Association is responsible for the internal allocation of this amount and the collection of the individual financing contributions.

### 3. Processing fees

3.1 The Ombudsman collects fees from each institute concerned as soon as he has to obtain documents or an opinion from the institute in a case.

No fees are charged if the Ombudsman can settle an enquiry or complaint orally or without consulting the institute.

3.2 The Ombudsman divides the cases subject to fees into three tariff classes:

- simple cases CHF 200 - CHF 500
- ordinary cases up to CHF 1'000
- labour-intensive cases up to CHF 5'000

In doing so, he shall take particular account of the time and effort involved. Apart from that, he shall decide at his own discretion.

3.3 For the handling of serial cases (Art. 5 of the Rules of Procedure for the Banking Ombudsman), the Ombudsman may charge the institution concerned a flat-rate handling fee based on the total amount of work involved, in derogation from the tariff classes set out in Art. 3.2.

3.4 The processing fee is usually charged to the institute concerned when the Ombudsman procedure is concluded.

In the case of extraordinarily complex or lengthy proceedings, the Ombudsman may demand appropriate advances from the institute concerned or charge it for partial expenses incurred.

3.5 The Ombudsman may waive his claim against the institute in whole or in part:

- if the client's complaint proves to be manifestly unfounded;
- if the institute is the victim of a targeted campaign by complainants;
- if the procedure involved very little effort.

### 4. Withdrawal and exclusion of an institution

If the affiliation of a financial institute ends, there is no entitlement to a refund or waiver of basic contributions and processing fees already levied or owed.

Decided by the Board of Foundation on 21 November 2019