

INFORMATION AND QUESTIONNAIRE

Before you start completing the questionnaire, we ask you to carefully study the "Frequently asked questions" below and the instructions on page 3 of the questionnaire. By doing so, you can avoid unnecessary requests for additional information which would cause a delay.

Please print the document, complete the questionnaire, sign it and send the pages 4 to 7 in original by postmail to the address mentioned on the last page.

The basic processing fee amounts to CHF 100 (payable by transfer to the bank-account below-mentioned or by enclosing cash; checks not accepted).

Bank:	Nidwaldner Kantonalbank, 6371 Stans (BIC/Swift: NIKACH22)
IBAN:	CH08 0077 9000 2544 3310 0
Beneficiary:	Schweiz. Bankenombudsman, Bahnhofplatz 9, 8001 Zürich

FREQUENTLY ASKED QUESTIONS

1. Who is authorised to initiate a search for assets?

Anyone who credibly claims to be a client or heir of a deceased or missing client of a bank or a representative of such but does not know the name of the bank can ask the Central Claims Office to make inquiries and conduct a search for dormant assets. Therefore, the Central Claims Office requires:

- A credible claim that there is a client relationship with a bank in Switzerland;
- The name of the person under whose name the account, passbook, custody account or safe-deposit box was held;
- Documentary evidence of the entitlement of the claimant to any account, passbook, custody account or safe-deposit box that may still exist, specifically their identity and inheritance status.

2. What kind of assets are subject to the search?

All kinds of assets without contact (savings books, accounts including numbered and pseudonym accounts, custody accounts, safe-deposit boxes) with banks in Switzerland with a value of at least CHF 500.

3. When do assets become without contact?

As soon as a bank ascertains that contact with the customer and his or her proxy has been lost:

- If the bank's mail can no longer be forwarded to the customer.
- In the case of hold mail, savings books and safe-deposit boxes, if the bank has concrete information that the customer has died - however at the latest 10 years after the last contact with him or her or his or her proxy or heirs.

- In the case of e-banking, at the latest when there has been no contact (i.e. log-in) for three years.
- If the bank's possible attempts to restore contact have failed.

If an independent asset manager or investment advisor informs the bank that his business relationship with the customer is without contact, it will also be considered to be without contact for the bank.

4. How does the bank handle assets without contact?

The bank must report the asset holder's data (including eventual proxies) to a centralised databank to which only the Swiss Banking Ombudsman's Central Claims Office has access.

5. Is there also a central search facility for assets that are not yet contactless?

No. There is no office in Switzerland that has access to all client data of the individual banks. A central database exists only for assets reported as contactless. Assets not yet reported as contactless can therefore only be identified by making a direct enquiry to the banks.

6. Can assets be found that are held by a company (or a trust, foundation, etc.)?

If assets are held in structures (companies, trusts, foundations), it is important to note that the database contains the names of the structure (as account holder) and the representatives. A search for the name of the Beneficial Owner is usually unsuccessful.

7. What is the Central Claims Office's task?

On the basis of the information provided in the questionnaire and the documents submitted, the Central Claims Office examines whether the claimant is entitled to the search. If yes, the query is entered into the centralised databank and the claimant is informed about the (preliminary) result.

8. Why can the result be preliminary only?

Because of the different criteria set for different assets for reporting to the centralised databank (see above: When do assets become without contact?), a banking relationship might not yet have been reported to the system when the Central Claims Office does the query. Depending on the type of assets and mailing instructions, the report from the bank to the centralised databank might only take place 10 years after the search by the claimant.

9. What happens if assets are recognised by the bank as being without contact only after the query has been entered into the centralised databank by the Central Claims Office?

This case is covered by the system. The centralised databank reports to the Central Claims Office if a name previously searched for is later reported by a bank.

10. What claimants should observe!

The names of the presumed asset holder have to be listed as completely as possible. Any change of address of the claimants should be reported to the Central Claims Office in order to ascertain that they can be contacted if necessary.

QUESTIONNAIRE

FOR THE SEARCH OF ASSETS WITHOUT CONTACT WITH BANKS IN SWITZERLAND

- The questionnaire must be completed in block capitals, clearly legible and as accurately as possible. We will not consider hardly legible questionnaires and return them.
- Please note that we do correspond with one entitled person only. Other entitled persons can be listed on page 6.
- Representatives of claimants (e.g. lawyers, executors) must enclose a power of attorney (original or certified copy) or similar legitimisation.
- **You must complete additional pages 5 and 6 for each presumed bank-customer whose assets you want to search for.**
- You must provide simple copies of official documents proving your legitimisation. Do not send originals (exception: power of attorney).
- Documents must be in English, German, French or Italian. Documents in other languages must include translation.
- Only questionnaires with an original signature on page 7 will be processed. Therefore, do not forward the completed questionnaire by fax.

1. Claimant person claiming rights to presumed assets

Mr.

Mrs.

Surname:

First name(s):

Maiden name:

Earlier names (if changed):

Date of birth:

Place of birth:

Nationality(ies):

single

married

reg. partnership

divorced

widowed

Address:

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Telephone (daytime) / Fax:

1.1. Representative of claimant

Please complete only if our correspondence should be sent to the representative. **In that case, a power of attorney (original or certified copy) is absolutely required.**

Surname:

First name(s):

Address for the correspondence:

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Telephone (daytime) / Fax:

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2. Presumed bank-customer whose assets you want to search for. Please indicate possible different spellings of the names.

Mr.

Mrs.

Surname:

First names in full:

Maiden name:

Earlier names (if changed):

Date of birth:

Place of birth:

Nationality(ies):

Date of death:

and/or

Year of presumed last contact with the bank:

single

married

reg. partnership

divorced

widowed

Last address:

Address last-known to bank:

Surname / Maiden name of spouse:

First name(s) of spouse:

3. Legitimation / Entitlement to inquire

Are you/is the entitled person related to the presumed bank-customer? yes
 no

If yes, what is the degree of relationship?

If no, what is the legitimation?

Do you know of other entitled persons? yes
 no

If yes, please complete:

Surname:	First name(s):	Degree of relationship to the presumed bank-customer:

4. What are the reasons for assuming that the presumed bank-customer had assets with a bank in Switzerland?

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Please use supplementary sheets for further information.

5. Enclosures

5.1. Documents required in every case:

- 5.1.1. Copy of a valid official document bearing photograph (i.e. passport, identity card) of the claimant
- 5.1.2. Power of attorney (original or certified copy) if a representative is appointed
- 5.1.3. Copy of payment advice in the amount of CHF 100 or Cash

5.2. Official documents proving legitimisation of the claimant

- 5.2.1. Copy of the presumed bank-customer's death-certificate, if available
- 5.2.2. Copy of the certificate of inheritance or similar document

Additional documents if no inheritance documents are available:

- 5.2.3. Copy of the claimant's certificate of marriage
- 5.2.4. Copy of the claimant's birth-certificate
- 5.2.5. Other documents: _____

Please note that submitted originals will only be returned if expressly requested.

I **confirm** that my statements are correct and will, if required, submit additional information and documentation.

The **data privacy statement** provides information on what personal data is processed by the Swiss Banking Ombudsman, for what purpose this is done, how the data is used, to whom it is disclosed and who interested persons can contact with questions in this connection. The data privacy statement can be downloaded from the website bankingombudsman.ch or be requested from the ombudsman's office.

I herewith **confirm** that I agree that all data that I provide to the Swiss Banking Ombudsman or that the Swiss Ombudsman obtains in the course of processing my request may be processed in accordance with this data protection declaration.

Place, date

Surname

First name

Signature (original)

Return to:

Swiss Banking Ombudsman
Central Claims Office
Bahnhofplatz 9, P.O. Box
CH-8021 Zurich