

General Information about Zürcher Kantonalbank

Address	Zürcher Kantonalbank Bahnhofstrasse 9 P.O. Box 8010 Zurich
Phone	0844 843 823
E-Mail	direktbank@zkb.ch
Company Identification Number (UID)	UID of Zürcher Kantonalbank: CHE-108.954.607 UID of VAT-group of Zürcher Kantonalbank: CHE-116.320.184 MWST
Bank Details	Bank Clearing Number: 700 BIC (SWIFT) ZKBKCHZZ80A Postal Account Number: 80-151-4
Field of Activity and Supervisory Status	<p>As an independent public law institution (selbständige öffentlich-rechtliche Anstalt) established pursuant to the laws of the Canton of Zurich and of Switzerland, Zürcher Kantonalbank conducts the typical business activities of a large universal bank. Its core business includes account management, payment services and card business, financing business, investment and asset management business, as well as securities trading and the capital market business. Moreover, it offers additional services such as leasing business as well as advisory services in financial, tax, inheritance, succession and real estate matters. To serve and advise its clients in the best possible way, Zürcher Kantonalbank uses, if appropriate and necessary, the services of its subsidiaries inside and outside Switzerland, such as fund management companies in Zurich and Luxembourg.</p> <p>Zürcher Kantonalbank holds an authorisation of the Swiss Financial market Supervisory Authority (FINMA) pursuant to the Federal Law on Banks and Savings Banks (Banking Act) to operate as a bank in Switzerland. Its business operations are subject to continuous supervision by FINMA.</p> <p>The contact details of FINMA are the following: Eidgenössische Finanzmarktaufsicht FINMA Laupenstrasse 27 3003 Bern +41 31 327 91 00 finma.ch/en/contact</p>

Ombudsman proceedings

Client satisfaction is important to Zürcher Kantonalbank. Clients who are not entirely satisfied with the services of Zürcher Kantonalbank are advised to contact their relationship manager. Whenever possible, Zürcher Kantonalbank aims to find an amicable solution with the client.

Should this effort not be successful in a specific case, the client can contact the Swiss Banking Ombudsman, which is a neutral information and mediation institution that Zürcher Kantonalbank has affiliated with. As a rule, the Swiss Banking Ombudsman becomes active only after a client has submitted a complaint in writing to the bank and has given the latter the opportunity to comment or settle the matter directly.

The contact details of the Swiss Banking Ombudsman are the following:

Schweizerischer Bankenombudsman
Bahnhofplatz 9
Postfach
8021 Zürich
+41 43 266 14 14 (German/Englisch)
+41 21 311 29 83 (French/Italian)
bankingombudsman.ch

Deposit Insurance

If insolvency proceedings are initiated against a Swiss bank, bank deposits of up to CHF 100,000 held in the name of the depositor ("privileged deposits") are paid out immediately. Medium-term notes held in the name of the depositor with the issuing bank are also considered protected deposits.

If the bank's liquid assets are not sufficient to fully cover all privileged deposits, the difference is made up by the Swiss deposit insurance run by esisuisse. Clients' deposits are therefore secured up to the maximum amount of CHF 100,000 per client. The financial resources required for the deposit insurance are provided by the other members of esisuisse up to a maximum amount of CHF 6 billion. Further information on the Swiss deposit insurance is available at esisuisse.ch/en.

Privileged deposits are also protected by the fact that they receive preferential treatment in the event of insolvency proceedings. In the case of Zürcher Kantonalbank, bank deposits are also protected by the state guarantee. This means that the Canton of Zurich is liable for all debts of Zürcher Kantonalbank.

In contrast to deposits, shares, bonds, units in collective investment schemes and other securities held in a custody account are fully segregated in the event of bankruptcy and are transferred to the clients.

Last updated: March 2022