

Q&A

I have mistakenly entered an incorrect reference number or no reference number at all when entering a payment to be made via InCore Bank. How do I proceed?

Contact your bank respectively your contractual partner. At the same time, you can also inform InCore Bank by [e-mail](#) and send us the corresponding payment receipt.

Can I open a personal account or invest my money with InCore Bank?

No, not as a private individual. As a pure business-to-business bank, InCore Bank maintains its business contacts with financial institutions such as banks and securities firms and with financial intermediaries such as fintech companies. It performs various tasks on their behalf. InCore Bank does not maintain a direct relationship with end customers.

What is Phishing?

This is the term used to describe attempts to obtain personal data from Internet users or to persuade them to commit harmful acts via fake web pages, e-mails or SMS (smishing). The persons contacted are asked to go to a web page as quickly as possible, enter data, send data, open links, call telephone numbers or view/fill out attachments.

Please note that we never ask our clients to open any web pages via a link from an e-mail or SMS for the purpose of identifying/activating a card account and to enter all credit card or personal access data there. In addition, we never request payments with bitcoins or other digital currencies to open an account with our bank. All emails sent to you by InCore Bank AG originate from the email address @incorebank.ch. All other domains are not from us and very likely phishing emails.

I became a victim of phishing – what can I do?

Contact your own bank from which the payments were made and the local authorities. They will contact InCore Bank. You can also send us the following information in advance:

- Transaction amount
- Transaction date
- currency
- Bank of the ordering party
- Reference number
- Name and account number of the beneficiary
- Exact description of the fraud
- Supporting documents such as transaction receipts, confirmation of fraud report to law enforcement agency, police report

Please note: As there is no contractual customer relationship between you as an individual and us as InCore Bank AG, due to Swiss bank customer confidentiality InCore Bank AG is not permitted to disclose

information about any customer relationships. Please first make the request to your bank and/or contractual partner.

I have received documents from InCore Bank, can I verify them?

If you receive an email or SMS from InCore Bank and are unsure if it is a phishing/smishing message, please contact us before replying to the message, clicking on a link or responding as prompted.

How long does it take to process a request by InCore Bank?

Inquiries will be answered as soon as possible, within a maximum of two business days. Please contact us by e-mail.

How to protect myself from investment fraud?

Carefully examine supposedly lucrative financial investments from the internet. Never allow yourself to be pushed and inform yourself about the provider, for example by consulting the FINMA warning list. The attacker tries to persuade you to open an account - often via a reputable-looking website. You are then supposed to deposit money into this account, via credit card or in cryptocurrencies. After an initial profit, you are urged to make further investments. If you refuse, the contact is terminated - your money is gone. Do not make any further deposits in case of suspicion and file a complaint immediately.

Unexplained e-banking transactions - what to do?

Inform your bank immediately, do not make any more transactions on the affected device and have your computer examined by a specialist.

What else can I do to increase my digital security?

Be attentive, surf the internet prudently, use secure passwords, do not carelessly pass on personal data, regularly check your account statements, ignore or delete e-mails from suspicious senders, back up your data regularly, activate a firewall, install virus protection and always keep your operating system and apps and programs up to date with software updates. And: Get support immediately if you are unsure or suspect a scam.