

Switzerland

by

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Attachment of Assets

- 1. What is the general nature and effect of judicial measures available for plaintiffs to obtain provisional relief affecting property of debtors to obtain security for judgments to be obtained (“attachments”)? Freezing property in place? Placing it in the custody of a third party, such as a court official, sheriff or marshal?**

When it comes to enforcement proceedings, Swiss law distinguishes between non-monetary claims (*e.g.*, performance in kind) and monetary claims (*i.e.*, payment of an amount of money or creation of a security interest). Whilst enforcement of non-monetary claims is governed by the Swiss Code of Civil Procedure (“SCCP”), in particular Article 335 *et seq.*, enforcement of monetary claims is regulated by the Swiss Debt Collection and Bankruptcy Act (“DCBA”).

The same dichotomy applies to interim measures sought to secure the enforcement of a claim—be it adjudicated by judgment or not—depending on whether it is monetary or non-monetary. Such measures can be applied for at any time during judicial proceedings on the merits or even before such proceedings have been initiated.

In practice, the most common situation arises where a plaintiff wishes to secure a monetary claim by attaching the debtor’s assets such as bank accounts held in Switzerland. By way of an *attachment order*, the debtor or garnishee (the third party holding the debtor’s assets, such as a Swiss bank) is prohibited under threat of criminal sanctions to dispose of or transfer the attached assets (Article 271 *et seq.* DCBA). Depending on the nature of the assets to be attached, the local Debt Collection Office (“DCO”) in charge of the execution of the attachment may also request that such assets be placed in its custody, which is, however, rare in practice.

An attachment order is merely an interim measure aiming at securing the later enforcement of a monetary claim but, as a rule, does *not* grant the plaintiff any preferential rights over the attached assets (for further details regarding preferential rights, *see* the answer to question 18). The attached assets remain the property of the debtor, who is merely prohibited from disposing of the said assets or from transferring them, as are garnishees notified of an attachment order.

Swiss courts can also order any interim measure suitable to prevent an imminent harm in support of a non-monetary claim (Article 262 SCCP). They may in particular issue injunctions, orders to remedy an unlawful situation, orders compelling anticipated performance in kind (in exceptional circumstances) or the remittance of a sum of money (if provided by law). Said orders may also be addressed to a public registry or a third party. In practice, the registration of property rights in a public register such as the Land Register or injunctions from amending the Register of Companies (in German: *Handelsregister*; in French: *Registre du Commerce*) are often requested by way of interim measures. Interim measures can also be requested to prevent a party from disposing of company shares or moveable property. In cases of particular urgency, and especially where there is a risk that the enforcement of the measure will otherwise be frustrated, the court may order the interim measure without prior hearing of the opposing party, *i.e.*, on an *ex parte* basis (Article 265 SCCP).

This contribution shall thereafter focus on *attachments aiming at securing monetary claims* to the exclusion of other interim measures.

2. What is the form of the attachment? Injunction? Other kind of judicial order? Specify.

The attachment made in support of a monetary claim is granted in the form of a court order issued by a district court and sent to the DCO for enforcement (Article 274 DCBA) (for more details on the procedure, *see* the answer to question 5). If assets are spread out across Switzerland, the court notifies all competent DCOs under which jurisdiction the targeted assets are located. Following a decision issued by the Swiss Federal Supreme Court,¹ the court may also appoint a so-called “Lead-DCO” which in turn executes the attachment order by way of mutual legal assistance through the relevant local DCOs where the assets subject to the attachment are located (for more details, *see* the answer to question 3).

Attachment orders take the form of summary documents without any reasoning. They merely list the creditor and the debtor(s), set the amount of the claim(s) (as applicable with interest), reference the legal provision(s) providing the ground for attachment and list the asset(s) to be attached. Only if (or to the extent) an application is not granted does the court issue a reasoned decision setting out the justification for the court’s rejection.

¹ Decision of the Swiss Federal Supreme Court of 1 February 2022 (case reference 148 III 138).

3. What is the jurisdictional basis for an attachment? Is the presence of the debtor's property a sufficient basis for an attachment to be obtained, assuming other requirements are satisfied? To what extent may attachments be used as a basis for obtaining personal jurisdiction over a debtor? To what extent are attachments or similar orders intended to have extraterritorial effect?

According to Article 272 DCBA, the Swiss court at the place where the assets to be attached are located or the Swiss court at the debtor's ordinary venue for debt enforcement proceedings (*i.e.*, the debtor's domicile or seat in Switzerland) shall have jurisdiction. This provision applies to both domestic and international contexts (*i.e.*, in respect of parties located in or outside of Switzerland).

Tangible (movable and immovable) assets are located where they are physically situated (including securitized claims). Intangible assets (non-securitized claims and other rights) are deemed located (i) at the domicile or seat of the debtor if the same is in Switzerland² or (ii) at the domicile or seat of the garnishee (*i.e.*, the debtor's debtor) if the debtor has his domicile or its seat abroad.³

In an international context, a jurisdictional ground for the issuance of an attachment order grants fallback jurisdiction to the local Swiss court over the potentially ensuing proceedings on the merits where the Swiss Private International Law Act would otherwise not provide for a Swiss forum. However, this rule does not apply where the debtor is domiciled in an EU or EFTA state, where the Convention of 30 October 2007 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters ("Lugano Convention") is applicable. If the dispute on the merits falls within the ambit of the Lugano Convention, jurisdiction must be established pursuant to the relevant provisions of the Lugano Convention and the mere place of a prior Swiss attachment is excluded as a ground for jurisdiction on the merits (Article 3(2) and 4(2) Lugano Convention and Switzerland's related declaration).

Since the revision of the DCBA, which entered into force on 1 January 2011, the territorial scope of an attachment order has been broadened

² Decision of the Swiss Federal Supreme Court of 3 September 2014 (case reference 140 III 512 consid. 3.2).

³ Decision of the Swiss Federal Supreme Court of 14 December 1981 (case reference 107 III 147 consid. 4.a).

and a Swiss court having jurisdiction for ordering an attachment has the authority to attach assets throughout the entire Swiss territory. This is an important simplification for plaintiffs, since it replaces the former regime under which the attachment could only be ordered in relation to assets located within the court's local jurisdiction and thus obliged the plaintiff-creditor to make several applications.

While it has been clear that a Swiss court may order the attachment of assets throughout the entire Swiss territory, some Swiss courts (for example in Zurich) and the majority of Swiss legal scholars have in general accepted that one single DCO may be designated to be in charge of executing the attachment throughout Switzerland by requesting assistance from other local DCOs (so called "Lead DCO"). Whilst some local DCO, *e.g.*, the Geneva DCO, refused to take part in such coordinated action, the Swiss Supreme Court confirmed that the designation of a "Lead DCO" is appropriate. The Swiss Federal Supreme Court held that one of the main goals of the revision of the DCBA of 1 January 2011 (*cf.* above) was to enable the nationwide attachment of assets throughout Switzerland and to allow its proper execution, bearing in mind the surprise effect that an attachment order entails.⁴ Also, practical aspects of a nationwide attachment require the execution to be coordinated in terms of timing. Therefore, the Supreme Court held that the court ordering an attachment must assess *ex officio* whether a Lead-DCO should be appointed. If the court does appoint a Lead-DCO, it must give specific instructions including the execution of the attachment by way of mutual legal assistance through the relevant DCOs where assets are located, a detailed account of the assets subject to the attachment as well as a list of the relevant DCOs who should receive the attachment order.⁵

In practice, the Geneva DCO and civil court of first instance now require the applicant of an attachment to indicate the Lead-DCO or the delegating office (as per the Decision of the Swiss Federal Supreme Court of 1 February 2022) as well as each DCO which shall execute the attachment in relation to the assets in its local jurisdiction.

Even though the Swiss Supreme Court has confirmed that a court may appoint a Lead-DCO which in turn may serve the attachment order to

⁴ Decision of the Swiss Federal Supreme Court of 1 February 2022 (case reference 148 III 138, consid. 3.4.2–3.4.3).

⁵ Decision of the Swiss Federal Supreme Court of 1 February 2022 (case reference 148 III 138, consid. 3.4.3).

local DCOs by way of mutual legal assistance, the court has not ruled on the question whether a plaintiff must validate an attachment in the jurisdictions of each DCO involved. As stated above, this is the practice of the Geneva Court. However, since it is contrary to the practice of many other Cantons and DCOs in Switzerland (*cf.* above) and given the most recent decision of the Supreme Court, we do expect that this diverging practice will be abandoned to improve the plaintiff's position.

The territoriality principle prevents attachments ordered by Swiss courts from having extraterritorial effects. In other words, only the debtor's assets located in Switzerland can be apprehended by a Swiss attachment order. However, the territoriality principle does not prevent Swiss courts from issuing attachment orders with regard to assets that are located at a foreign branch of a Swiss garnishee (*e.g.*, a Swiss bank). Indeed, the Swiss Federal Supreme Court confirmed that claims against a debtor who resides abroad are located (and may be attached) at the seat of the Swiss garnishee, even if these claims relate to its foreign branches' business operations.⁶

4. May an attachment be obtained in support of a proceeding on the merits in another country? If so, may the other proceeding be in court, arbitration or in another type of forum? Are attachments used as a mechanism in enforcing judgments or arbitral awards?

A Swiss attachment order may be obtained in support of proceedings on the merits pending before state courts or arbitral tribunals abroad provided that the legal requirements are satisfied (*see* the answer to question 7).

Attachments are often the first step in enforcing foreign or domestic court judgments or arbitral awards. Indeed, pursuant to Article 271(1) no. 6 DCBA, the plaintiff may obtain an attachment if it holds a definitive title to set aside an objection in debt collection proceedings (in German: *definitiver Rechtsöffnungstitel*; in French: *titre de mainlevée définitive*). The Swiss Federal Supreme Court has confirmed that this includes any enforceable domestic or foreign state court judgment or arbitral award.⁷

⁶ Decision of the Swiss Federal Supreme Court of 3 September 2014 (case reference 140 III 512, consid. 3), confirming its ruling in the case 128 III 473.

⁷ Decision of the Swiss Federal Supreme Court of 21 December 2012 (case reference 139 III 135).

As a result, a plaintiff holding an enforceable judgment or award will, in practice, often start enforcement proceedings in Switzerland by attaching the debtor's assets. No *separate* recognition and declaration of enforceability is required for foreign court decisions (even for judgments falling outside the scope of the Lugano Convention⁸) or arbitral awards⁹ before starting attachment proceedings in Switzerland. Rather, the judge will decide on the recognition of the foreign judgment or award in the context of the attachment proceedings. The attachment court will rule on this issue as a preliminary matter, *i.e.*, without *res iudicata* effects for non-Lugano Convention judgments¹⁰ (including arbitral awards which are explicitly excluded from the scope of application of the Lugano Convention, *cf.* Article 1 no. 2(d) Lugano Convention)¹¹ or by separate decision with *res iudicata* effect¹² for Lugano Convention judgments.¹³ In a recent leading case, the Swiss Federal Supreme Court held that the court rules on the enforceability of a Lugano Convention judgment even without an explicit request by the plaintiff who applies for an attachment based on it, which closes a long dispute amongst scholars and diverging court practices within Switzerland.¹⁴ An application for an attachment based on Article 271(1) no. 6 DCBA must therefore not specifically request the declaration of enforceability of the Lugano Convention judgment, on which the court will rule *ex officio*.¹⁵

⁸ Decision of the Cantonal Supreme Court of Vaud of 12 April 2012 (case reference 115, consid. II, b, cc).

⁹ *Cf.* for arbitral awards based on the ICSID convention: decision of the Swiss Federal Supreme Court of 17 March 2023 (case reference 149 III 318 consid. 3.2).

¹⁰ Jeandin N., *Point de situation sur le séquestre à la lumière de la Convention de Lugano*, SJ 2017 II 27, p. 39; decision of the Swiss Federal Supreme Court of 18 January 2023 (case reference 149 III 224, consid. 5.2.1.2).

¹¹ Decision of the Swiss Federal Supreme Court of 17 March 2023 (case reference 149 III 318, consid. 3.2.2).

¹² *Ibid.*

¹³ Decision of the Swiss Federal Supreme Court of 21 December 2012 (case reference 139 III 135, consid. 4.5.2); confirmed in the decision of the Swiss Federal Supreme Court of 18 January 2023 (case reference 149 III 224, consid. 5.2.1.2); decision of the First Instance of Zurich of 15 February 2015 (case reference EQ150028).

¹⁴ Decision of the Swiss Federal Supreme Court of 18 January 2023 (case reference 149 III 224, consid. 5.2.2).

¹⁵ Decision of the Swiss Federal Supreme Court of 18 January 2023 (case reference 149 III 224, consid. 5.2.3).

5. What are the requirements for obtaining an attachment of property in your country? In support of a proceeding in another country, if different?

The requirements for obtaining an attachment in Switzerland in support of pending foreign court or arbitration proceedings are the same as those applicable in a domestic context (for more details regarding the requirements for obtaining an attachment, *see* the answer to question 7).

When an attachment is required without prior debt collection proceedings or proceedings on the merits being initiated, the attachment must be validated by filing of a debt collection request or proceedings on the merits within 10 days as of receipt of the minutes of the attachment (Article 279(1) DCBA). If the plaintiff validates the attachment by filing a debt collection request, such request may be filed at the place where the attached assets are located (Article 52 DCBA). This is particularly interesting if the debtor neither has a domicile/seat nor a commercial branch in Switzerland.

6. May an attachment be obtained without notice to the debtor? If so, what are the requirements for notifying the debtor and what procedure is available to the debtor to challenge the *ex parte* attachment obtained? If not, what are the procedural requirements for obtaining an attachment on notice to the defendant?

Yes, always. Applications for an attachment are by operation of law always dealt with on an *ex parte* basis and by means of expedited summary proceedings. The debtor will only be informed of the existence of an attachment application once the attachment has been ordered and enforced against his or her assets. If an attachment application is dismissed, the debtor will not even be notified of the unsuccessful attachment application.

Once the attachment is ordered, the DCO will notify the debtor about the attachment. If the debtor is domiciled abroad, notification must follow the rules governing service abroad, through judicial legal assistance proceedings or through consular or diplomatic channels. A deadline of 10 days is set for the debtor to file a motion to discharge the attachment in the form of a submission with the court having issued the attachment order (for more details regarding the challenge proceedings, *see* the answer to question 20). The relevant starting point for this 10-day deadline is

the moment of formal service on the debtor.¹⁶ This is indeed fundamental because in practice, the debtor is frequently apprised of the attachment by his or her bank before formal service is carried out. The starting point is nevertheless the formal service on the debtor, meaning that it is irrelevant whether the debtor was already informed by the bank or has otherwise learned of the attachment prior to the formal service (namely if the attachment has been carried out in the debtor's presence).¹⁷ This 10-day deadline may be extended upon reasoned request, in particular when the debtor is not domiciled in Switzerland. Where several attachments are requested in different venues, each attachment order will be notified to the debtor separately. In such cases, the legal situation is not entirely clear regarding the relevant starting point for the 10-day deadline. To our knowledge, scholars unanimously opine that the 10-day deadline shall only start with the latest notification of the minutes of the attachment.¹⁸ This position was, however, not yet confirmed by case law.

In case a bank account is attached, the bank (as any other garnishee) is only obliged to provide the DCO—and thus the creditor—with information as to the effectiveness of the attachment (*i.e.*, whether the bank account still exists and—if applicable—whether funds were blocked and if so for which amount) after the attachment has become final, *i.e.*, after the period to challenge the same has lapsed or if a challenge was raised but has been definitely set aside (appeals included).¹⁹ In cases where the debtor is located abroad and where service of documents needs to be effected through judicial legal assistance proceedings or through consular or diplomatic channels, such essential information might thus only become available to the plaintiff at a (very) late stage.

Besides challenging the attachment order itself, the debtor may also file a complaint against its execution by the DCO (Article 17 DCBA).

¹⁶ Decision of the Swiss Federal Supreme Court of 9 January 2009 (case reference 135 III 232).

¹⁷ Decision of the Zurich High Court of 23 June 2023 (case reference PS230069-O, consid. 4.2).

¹⁸ Pahud J., *Le séquestre et la protection provisoire des créances pécuniaires, Dans le contexte interne et international*, Geneva, Zurich, Basle, 2018, p. 256; Stucki B./Burrus L., *Les adaptations du droit du séquestre dans le cadre de la mise en œuvre de la Convention de Lugano de 2007*, SJ 2013 II, pp. 65, 89; Weingart D., *Arrestabwehr – Die Stellung des Schuldners und des Dritten im Arrestverfahren*, p. 141, in: Kostkiewicz J. K./Markus A. R./Rodriguez R., *CIVPRO Band 7*, Bern, 2015.

¹⁹ Decision of the Swiss Federal Supreme Court of 15 September 2016 (case reference 5A_407/2016, consid. 3.1).

Grounds for such complaint may include attachments enforced over assets that the law designates as unseizable (*see* the answers to questions 14 and 16 hereafter) or attachments executed although the corresponding court order (a) does not contain all the legally required information or (b) does not adequately describe the assets to be attached.²⁰

7. What are the elements that must be established to the satisfaction of the court for it to grant an attachment? E.g., likelihood of success on the merits, likelihood that the debtor is removing, or will remove, its assets from the jurisdiction, fraudulent activity by the debtor, need for the attachment as security for an expected judgment or award?

To obtain an attachment, the plaintiff must make a *prima facie* demonstration supported by documentary evidence (to be provided in support of the application) of (i) the existence of a claim against the debtor which must be due and not already secured by way of a mortgage or pledge (personal guarantees being excluded²¹); (ii) the existence of assets of the debtor in Switzerland which can be attached, and (iii) the existence of one of the specific grounds for attachment as set out exhaustively under Article 271(1) no. 1-6 DCBA as follows:

1. the debtor has no fixed or permanent domicile (worldwide) or place of residence in Switzerland;
2. the debtor is concealing his or her assets, absconding or making preparations to abscond so as to evade the fulfilment of his or her obligations;
3. the debtor is only temporarily in Switzerland, *i.e.*, if he or she is on transit through Switzerland or belongs to the category of persons who visit fairs and markets; in such a case, only claims which by their nature must be fulfilled immediately can be attached;
4. the debtor is not domiciled in Switzerland and no other ground for obtaining an attachment order is fulfilled, provided that the claim has a sufficient connection to Switzerland or is based on a written recognition of debt pursuant to Article 82(1) DCBA;

²⁰ Decision of the Swiss Federal Supreme Court of 25 September 2017 (case reference 5A_394/2017, consid. 4.1.2).

²¹ KUKO SchKG-Meier-Dieterle, Art. 271 SchKG N 6.

5. the plaintiff holds a provisional or definitive certificate of shortfall (in German: *Verlustschein*; in French: *acte de défaut de biens*) against the debtor from earlier unsuccessful debt collection proceedings; or
6. the creditor holds a definitive title (in most cases an enforceable court judgment or award) to set aside an objection in debt enforcement proceedings (*see* the answer to question 4).

In practice, the most common grounds for attachment are no. 4 and 6 above. As ground no. 4 is secondary to any other grounds, it may not be relied upon (or only as an alternative pleading) when there is a court judgment or award available, in which case ground no. 6 must be argued.

The main difficulty when seeking an attachment based on ground no. 4 is often to establish a connecting factor to Switzerland. The mere existence of assets in Switzerland is not sufficient and the link to Switzerland must be established by additional elements such as demonstrating that the claim is governed by Swiss law; Swiss courts have jurisdiction over the merits of the case (if the attachment is sought beforehand); or, in presence of a contractual claim, showing that the contract was negotiated or entered into force or was (to be) performed in Switzerland.²² Pursuant to scholars and case law, the debtor's commercial activity, if linked to the claim at stake, can also constitute an element to prove a sufficient link to Switzerland even when the claim is not governed by Swiss law.²³

Whether or not such a sufficient link exists depends on the circumstances at hand, but the Swiss Federal Supreme Court specified that this requirement should not be interpreted too restrictively.

²² *See also* Decision of the Swiss Federal Supreme Court of 11 July 2022 (case reference 148 III 377, consid. 2.3.5), in which the Swiss Federal Supreme Court considered that money laundering acts committed in Switzerland following criminal offences abroad can establish a "sufficient connection with Switzerland" within the meaning of Article 271(1)(4) DCBA.

²³ Decisions of the Swiss Federal Supreme Court of 2 November 2012 (case reference 5A_222/2012, consid. 4.1.2) and of 9 April 2013 (case reference 5A_581/2012, consid. 5.2.2; SJ 2013 I 498); decision of the Cantonal Supreme Court of Zurich of 16 November 2015 (case reference PS150154, consid. 3.1.1).

8. What is the procedure for obtaining an attachment? What is the nature and extent of the evidence that must be presented to the Court and how must it be presented?

Courts can only order attachments upon an application by the plaintiff. The plaintiff must apply to the competent court at the place where the assets against which the attachment is sought are located or at the debtor's ordinary venue for debt collection (*see* the answer to question 3). Since each canton is sovereign to organise its court system, the type of court may vary from canton to canton.

The application is usually made in writing, although it could also theoretically be made orally in simple or urgent cases (Article 252(2) SCCP). In practice, however, oral applications remain exceptional. In the application, the plaintiff must indicate the debtor's name and place of domicile, the assets to be attached and their location, the existence of a claim against the debtor and the specific ground(s) on which the attachment is sought (*see* the answer to question 7). Where the plaintiff has a claim against the debtor in a foreign currency, the claim must be converted into Swiss Francs based on the exchange rate on the date of the application for an attachment.

In some cantons, it is normal practice for the plaintiff to complete the standard form used by the courts to issue the order for attachment and file it together with the application. The court will then merely rubberstamp the same to serve as the attachment order if the court grants the application.

As far as evidence is concerned, the plaintiff bears the burden of proof but must only bring *prima facie* evidence of the relevant facts, namely:

- (i) the existence of a monetary claim against the debtor, which is due and unsecured;
- (ii) the existence of a specific ground for attachment; and
- (iii) the existence of assets owned by the debtor that can be subject to attachment and their location (*see* the answer to question 7).

As a rule, only documentary evidence is admissible (Article 254(1) SCCP).

Prima facie evidence of the debtor's ownership over the assets is particularly important if the assets are formally registered in the name of

a third party (acting as an undisclosed nominee for the debtor). In such case, the plaintiff must also explicitly designate the third party in the application²⁴ and adduce *prima facie* evidence that the true owner is the debtor, not the apparent/registered owner, which typically requires to establish an abuse of law (concept of piercing the veil).²⁵

The evidentiary threshold is met when the judge considers the alleged facts to be credible despite possible doubts.²⁶

9. To what extent and under what circumstances is an undertaking, in the form of a third-party bond or guarantee or a deposit, required in order to obtain an attachment? In what amount, in relation to the amount claimed, is the undertaking required? How are such undertakings generally obtained, as a matter of practice? How much do they cost?

For attachments ordered as a conservatory measure in relation to the *exequatur* (*i.e.*, declaration of enforceability) of a foreign decision falling within the scope of the Lugano Convention, no undertaking can be ordered from the plaintiff. In all other cases, the plaintiff may be ordered to provide security in form of a bank guarantee or cash deposit to cover the likely damage that could arise from an unjustified attachment (Article 273(1) DCBA).

Courts will generally order the plaintiff to provide security if the existence of the plaintiff's claim against the debtor or the existence of a ground for attachment appears questionable despite having been established on a *prima facie* basis by the plaintiff. Practice shows that courts in the German-speaking part of Switzerland (particularly in Zurich) are more reluctant to order such security compared to courts in the French-speaking part. This is perhaps because Zurich courts tend to apply a higher threshold for the *prima facie* test. Once met, it generally leads to the issuance of an attachment order without any additional request for security.

An undertaking can be ordered in an amount corresponding to the likely damage that could arise from an unjustified attachment based,

²⁴ Decision of the Swiss Federal Supreme Court of 11 December 2014 (case reference 5A_615/2014, consid. 3.2).

²⁵ Decision of the Supervisory Authority of the Debt Collection Office of Geneva of 31 October 2013 (case reference DCSO/251/13).

²⁶ Decision of the Swiss Federal Supreme Court of 17 August 2012 (case reference 5A_365/2012, consid. 5.1).

among others, on (i) the likely length of the proceedings on the merits required to validate the attachment (validation proceedings); (ii) the likely amount of interest of loans or credits that might have to be taken out by the debtor to make up for the unavailability of the assets during such time; and (iii) the likely court costs and legal fees relating to a possible motion to discharge the attachment and to subsequent validation proceedings.

The court must examine *ex officio* whether an undertaking is required before granting the attachment. Such an undertaking can also be ordered upon an application filed by the debtor or a third party (namely the garnishee and/or the owner of the assets) after the enforcement of the attachment order (*see* the answer to question 20) or before the same by way of a so-called preventive brief (in principle inadmissible in the context of enforcement of Lugano Convention judgments, *see* the answer to question 21). Such an application can be made at any time, either in writing or orally.

The court can subsequently increase or reduce the undertaking (or even release the plaintiff from its obligation to provide any such undertaking), if this is justified by new facts or a change of circumstances.

The court costs relating to an application for attachment are regulated by a federal tariff and range between CHF 40 and CHF 4,000 (cap) depending on the amount in dispute (Article 48 of the Fees Ordinance of 23 September 1996 to the Federal Act on Debt Collection and Bankruptcy). The court costs for objection proceedings (if applicable) depend on the value in dispute and are separate from the court costs relating to the application for attachment.²⁷

10. What does the undertaking secure? Damages to the debtor if the attachment is ultimately vacated? Do such damages include interest? Other elements? Legal fees? To what extent? Court costs? To what extent?

The undertaking secures the potential damage that an unjustified attachment could cause to the debtor or third parties (namely the garnishee and/or the owner of the assets subject to the attachment). Such damage includes the amount of interest of loans or credits that may have to be taken out by the debtor to make up for the unavailability of the assets

²⁷ Decision of the Cantonal Supreme Court of Zurich of 18 April 2017 (case reference PS170050, consid. III, 4.2).

and all court costs and legal fees²⁸ incurred by the debtor in relation to his or her motion to discharge the attachment or in relation to the validation proceedings (*see* the answer to question 9). The damage considered must however be actually incurred and not theoretical. Although not confirmed by case law, legal scholars consider that as a ballpark figure, security corresponding to 10% of the (alleged) claim is usually appropriate.²⁹

Damages may, in principle also include lost income, especially interest losses and unrealized capital gains, when the assets were held for investment purposes but could not be optimally invested due to the attachment³⁰ but proving the quantum might be difficult in practice.

11. How specific must the application for an attachment be as to the nature, extent and location of the assets sought to be attached? How many potential garnishees may be served with an order of attachment?

The plaintiff must identify the assets to be attached with as much precision as possible. The plaintiff should identify specific assets but can also target generic assets of a certain type by referring to their holder (*e.g.*, all assets deposited in a given safe or with a specific financial institution), known as “generic” attachment. In case of a “generic” attachment, the assets to be attached can be identified only in general terms by their *genre* in the attachment application and their exact specification delayed until the seizure phase.³¹

With respect to assets held at a bank, the plaintiff is only required to identify the financial institution and bring *prima facie* evidence of a banking relationship between the latter and the debtor. Details of the bank account (*e.g.*, account number or IBAN) in which the assets are deposited or evidence of a positive balance on said account is however not required. So-called “investigative attachments” or “fishing expeditions”, *i.e.*, requests for attachment not sufficiently identifying the assets to be attached but rather aiming at finding out whether the debtor has any assets in

²⁸ To the extent that these are not already covered by procedural indemnities.

²⁹ Ottomann R., *Der Arrest*, ZSR 115 [1996] 262; STOFFEL W., BASLER KOMMENTAR, SCHKG II, 3RD ED. Basel 2021, Art. 273 N 22.

³⁰ Decision of the Swiss Federal Supreme Court of 16 October 2002 (case reference 5C.177/2002, consid. 2); STOFFEL W., BASLER KOMMENTAR, SCHKG II, 3RD ED. Basel 2021, Art. 273 N 8.

³¹ Decision of the Swiss Federal Supreme Court of 23 February 2016 (case reference 142 III 291, consid. 5.2).

Switzerland, are prohibited under Swiss law. The threshold regarding the degree of evidence of the existence of assets in general, and bank accounts in particular, is high. The Zurich courts refused, for instance, to grant an attachment of banking assets on the basis of on mere hearsay, i.e., a confirmation from a third party assuring that he or she heard from another person that the debtor holds a bank account.³²

The application must also mention any third parties who formally appear or are registered as the owners of assets (*e.g.*, the person or entity registered as account holder) over which the debtor has beneficial ownership.³³ The plaintiff must provide *prima facie* evidence that the true owner is not the third party but the debtor.³⁴

There is no limit to the number of potential garnishees that may be served with an attachment order. Indeed, as mentioned *above*, a Swiss court may issue various attachment orders to different DCOs in Switzerland if assets are located in different local jurisdictions throughout Switzerland (*see* the answer to question 3). If the garnishee is a Swiss bank with various branches in different local jurisdictions, the attachment application should as a rule be made at the seat as registered in the Swiss Commercial Registry (as opposed to the place of the branch). This is because, when the debtor is not domiciled in Switzerland, its assets are deemed located at the seat of the third party not at the latter's (registered) branch, which does not itself have legal capacity.³⁵ This will moreover allow the attachment to capture all assets held with the bank, regardless of whether they are managed at the seat or at any of the branches.

³² Decision of the Cantonal Supreme Court of Zurich of 5 September 2017 (case reference PS170179).

³³ Decisions of the Swiss Federal Supreme Court of 28 November 2014 (case reference 5A_25/2014) and of 11 December 2014 (case reference 5A_615/2014).

³⁴ Decision of the Supervisory authority of the Debt Collection Office of Geneva of 31 October 2013 (case reference DCSO/251/13).

³⁵ Decision of the Supervisory authority of the Debt Collection Office of Geneva (case reference DCSO/415/2020), consid. 2.1.2 and 2.2).

12. What are the obligations of a third party who is served with an order of attachment to report on the nature and extent of the assets of the debtor in his possession and the extent to which other persons, including the party served itself, have prior or competing liens on the property covered by the attachment order?

The third party who is served with an order of attachment must attach the assets under its disposition up to the amount specified in the attachment order. However, the third party is only obligated to report on the effectiveness of the attachment, the nature and extent of the assets of the debtor in its possession, or on any third party's rights on such assets, including its own, once the attachment order becomes final. The attachment order is deemed final upon the court's final decision on the debtor's motion to discharge the attachment or, if no motion was filed by the debtor, upon the expiration of the 10-day deadline set for the submission of such motion. As mentioned above, the relevant starting point for the 10 day-deadline is the moment of formal service on the debtor and not the debtor's knowledge of the attachment (*see* the answer to question 6).

Once the attachment is final, the third party on whom an attachment order was served must inform the DCO of the existence, value, and location of all assets referred to in the attachment order that it holds on behalf of the debtor (Article 91(4) by reference of Article 275 DCBA). Information on assets formally belonging to another third party must only be provided to the extent that the attachment order specifies that assets belonging to such third party are subject to the attachment.³⁶

The third party who is served with an attachment order risks criminal prosecution if it fails to comply with the attachment order or with these reporting obligations (Article 324(5) of the Swiss Criminal Code).

13. To whom are such reports given? To the Court? To the attaching plaintiff? What is the form of such reports? In writing? Oral? Informal? Hints?

The attachment reports are given to the DCO. The information provided in these reports is then transcribed by the DCO in the minutes recording the enforcement of the attachment (Article 276(1) DCBA). A copy of these minutes is then "immediately" notified to the plaintiff, to

³⁶ Decision of the Swiss Federal Supreme Court of 15 September 2016 (case reference 5A_407/2016).

the debtor as well as to any third party whose rights could be affected by the attachment (Article 276(2) DCBA).

14. What kinds of a property of a debtor may be attached? Debts of third parties to the debtor? Claims of the debtor against third parties? Expectancies?

As a rule, the debtor's moveable and immoveable assets, negotiable securities, existing claims against third parties and even joint accounts³⁷ may be attached. Rents generated by attached immovable assets are included in the attachment, even if the debt is already covered by the value of the immoveable asset attached.³⁸

In principle, only assets that legally (and not just economically) belong to the debtor can be attached. However, assets that do not (legally) belong to the debtor can also be attached, provided it can be established that the debtor holds them through a legally separate entity with which he or she forms an economic unity in an abusive manner, *i.e.*, with the intention of escaping his obligations (so-called "*piercing the corporate veil*", in German: *Durchgriff*; in French: *levée du voile corporatif*³⁹). Additionally, assets may be attached if it can be established that the apparent ownership of a third party of these assets is abusive (concepts of strawmen, etc.).⁴⁰

Under Swiss law, future claims may only be attached if they can be sufficiently identified at the time of the attachment application. This requires specific and detailed information on the claim (amount, date it will be credited, origin, transferor, etc.), which is typically not available to the plaintiff. It is not sufficient to refer in the attachment application to "any (potential) future funds and/or claims". Accordingly, future claims may be attached if they are certain and enforceable. Even future claims subject to a condition precedent may be attached if the level of uncertainty is not excessive. For example, the Swiss Federal Supreme Court confirmed that a soccer player's future claims which were conditional on his or her performance in a given competition (the European League, *in casu*) may

³⁷ Decision of the Cantonal Supreme Court of Zurich of 23 November 2017 (case reference NE170006, consid. 4.3.1).

³⁸ Decision of the Cantonal Supreme Court of Geneva of 26 February 2015 (case reference DCSO/103/2015).

³⁹ Decision of the Swiss Federal Supreme Court of 31 July 2019 (case reference 145 III 351).

⁴⁰ Decision of the Swiss Federal Supreme Court of 7 June 2016 (case reference 5A_205/2016, consid. 7.2).

be attached if the following elements are known at the time of the attachment application: (i) the period in which the competition takes place, (ii) the match schedule, (iii) the allocation key of future income, and (iv) the maximum amount that participating soccer players may earn.⁴¹ By contrast, mere expectancies cannot be attached.

Finally, certain categories of assets of the debtor cannot be seized by law and can therefore not be attached (*see* the answer to question 16).

15. What is the effect of the service of an order of attachment on assets of the debtor that came into the possession of the garnishee after the time of the service of the attachment order? Are there any time limits on the effectiveness of the order of attachment? In particular, what is the effect of the service of the order of attachment on a bank that has issued or confirmed a letter of credit of which the debtor is a beneficiary?

As a rule, the attachment only applies to assets in the debtor's possession at the time of the attachment's execution (*i.e.*, served on the debtor or the garnishee). For instance, the attachment does not apply to funds credited to a bank account just after the service of the attachment order. In other words, the attachment can be compared to a "snapshot" rather than a "film".

With respect to assets deposited in bank accounts, the object of the attachment is technically the claim of the debtor against the bank for the disbursement of these (intangible) assets. Accordingly, assets that came into possession of the garnishee after the issuance of the attachment order will not be attached, unless they have been identified by the creditor in the attachment application and the requirements for attaching future claims are met (*see* the answer to question 14).

For letters of credit of which the debtor is a beneficiary, the object of the attachment is the debtor's claim against the bank for payment of the sum guaranteed by the letter of credit. Thus, the bank served with the attachment order may not dispose of the claim and will no longer be able to pay out the amount stipulated in the letter of credit to the debtor.

In practice, if the assets deposited in the debtor's bank account are subject to attachment, banks will usually invoke their preferential rights, as

⁴¹ Decision of the Swiss Federal Supreme Court of 4 November 2013 (case reference 5A_328/2013).

agreed upon in the banking contractual documentation, in relation to any claim the bank may have against the debtor. As a result, if a bank is obligated to make a payment under a letter of credit, it will usually exercise its preferential rights and the creditor will only be able to attach the remaining balance after the exercise of such preferential rights (*see* the answer to question 18).

As regards temporal limits, the attachment will lapse if the creditor (i) fails to comply with the deadlines set for validation of the attachment (provided by Article 279 DCBA); (ii) withdraws the action on the merits or the debt enforcement application or allows them to elapse; (iii) is unsuccessful in the proceedings on the merits (Article 280 DCBA); or if (iv) the debtor is a legal entity (as opposed to an individual) and bankruptcy proceedings are opened against such debtor. In this case, the attached assets will become part of the bankruptcy estate and the plaintiff will have no privilege over other creditors. In all other cases, the attachment remains in effect until the plaintiff withdraws the subsequent proceedings on the merits or the debt enforcement application or is unsuccessful in the proceedings on the merits (*see* answer to question 17).

16. Are there certain kinds of assets or property of a debtor that are immune, or in some other way protected from attachment, e.g., pension funds, salaries, wages, diplomatic property, other sovereign property, other property specified under consumer-protection laws?

Assets which cannot be subject to a so-called seizure cannot be attached. Such assets are in particular indispensable items which include (i) objects for the debtor's personal use; (ii) religious books and items of worship; (iii) tools and other objects indispensable for the debtor to carry out its profession; (iv) specific animals indispensable to feed the debtor and family or to maintain the debtor's business; (v) food and fuel required by the debtor for two months following the seizure or the funds or credit necessary to purchase them; (vi) military equipment (uniform) and arms, a military horse and the pay of a member of the army or civil defence and community service equipment and pay; (vii) specific annuities; (viii) amounts.

received from charitable institutions in the event of illness, invalidity or bereavement; (ix) annuities, capital payments and other forms of compensation to victims or kin for bodily harm, damage to health or

bereavement to the extent that such benefits constitute satisfaction, replacement of recovery costs or serve for the acquisition of aids; (x) specific pension annuities or unmatured claims for benefits of pension funds and (xi) assets belonging to a foreign state or a foreign central bank that are allocated to tasks incumbent upon them as holders of public authority (Article 92 DCBA). The Federal Act on Insurance Policies, the Federal Act on Copyright, and the Swiss Criminal Code contain further details on unseizable assets.

Moreover, parts of the debtor's (future and determinable) income(s) that the DCO deems indispensable to sustain the debtor's and his or her family's essential needs cannot be seized. In Geneva, the Supervisory authority of the DCO issues yearly guidelines setting out the amount of said portions for the considered civil year depending on the status of the debtor (living alone or with a partner, with or without children, etc.).⁴² Similar guidelines exist in Zurich.⁴³ Moreover, such future income can be seized at most during one year as of the seizure (Article 93 DCBA).

As regards immunity from attachment, assets that are linked to the private or commercial activities of a State, *i.e.*, acts made *de iure gestionis*, may be attached provided that the transaction out of which the claim against the foreign state arises has a "sufficient connection" to Switzerland (in German: *Binnenbeziehung*; in French: *rattachement suffisant*).⁴⁴ Conversely, assets linked to the acts performed by a State in the exercise of its functions as a public authority, *i.e.*, acts *de iure imperii*, are immune from attachment. The Swiss Federal Supreme Court has confirmed that the "sufficient connection" requirement is a jurisdictional requirement which precedes any consideration of enforcement.⁴⁵

⁴² "Normes d'insaisissabilité pour l'année 2024", E 3 60.04, available at: <https://silgeneve.ch/legis/index.aspx> <https://silgeneve.ch/legis/index.aspx> (15 January 2024).

⁴³ "Richtlinien für die Berechnung des betriebsrechtlichen Existenzminimums" of 16 September 2009, Circular of the Administrative Commission of the Zurich High Court (available at: https://www.gerichte-zh.ch/fileadmin/user_upload/Dokumente/Themen/Betreibung_und_Konkurs/Richtlinien_Existenzminimum/Kreisschreiben.pdf).

⁴⁴ Decisions of the Swiss Federal Supreme Court of 19 June 1980 (case reference 106 Ia 142, consid. 3b and 4) and of 1st September 2009 (case reference 135 III 608).

⁴⁵ Decisions of the Swiss Federal Supreme Court of 7 September 2018 (case reference 144 III 411).

17. For how long may an order of attachment remain in effect? If the attachment order is in support of a proceeding in another forum, are there any requirements concerning when, in relation to the date of the issuance of the order of attachment, the proceeding in the other forum must be commenced? Completed?

As mentioned *above* (see the answer to question 15), the attachment lapses if the plaintiff (i) fails to initiate proceedings to validate the attachment within the applicable time limits provided by Article 279 DCBA; (ii) withdraws the proceedings on the merits or the debt enforcement application or allows them to elapse; (iii) is unsuccessful in the proceedings on the merits (Article 280 DCBA); or if (iv) in case the debtor is a legal entity (as opposed to an individual), bankruptcy proceedings are opened against such debtor, in which case the attached assets will become part of the bankruptcy estate and the plaintiff will have no privilege over other creditors. In all other cases, the attachment remains in effect without any time limitation.

If the plaintiff has not already initiated debt enforcement proceedings in Switzerland or filed an action on the merits before the appropriate forum, be it in Switzerland or abroad, prior to applying for the attachment order, it must do so within 10 days of the notification of the minutes of the enforcement of the attachment (Article 279 DCBA). Apart from this requirement, there is no specific deadline within which the proceedings on the merits must be completed. The deadlines concerning the underlying claim (namely statutes of limitation) are reserved.

18. What rights in the plaintiff are created by the service of an order of attachment? Priority over creditors attaching later? Do banks and other garnishees have set-off or other priority rights superior to those of creditors attaching assets of debtors who are also debtors of such garnishees?

The attachment order guarantees the plaintiff that the debtor's assets will remain available until their seizure. However, it does not grant the plaintiff priority over other creditors acting subsequently. If the assets attached are seized in favour of a third party before the plaintiff who was granted the attachment order is in a position to file an application for seizure, the plaintiff is merely entitled to participate in such seizure (Articles 281 and 112 DCBA; for more on priority between creditors see the answer to question 19).

An attachment of bank assets prevents garnishees—including custodian banks—from setting off their unsecured claims against the attached assets. If garnishees notify the DCO of their alleged counterclaim, the minutes of the attachment shall mention that the attached claim is disputed. Litigation between the plaintiff and the garnishees might ensue at the stage of seizure (Articles 106 to 109 DCBA).

Conversely, garnishees are entitled to enforce security interests in the attached assets despite the attachment. To be entitled as such, the garnishees must notify the DCO of their alleged preferential rights (Article 106 DCBA). If the plaintiff disputes the same, it can start litigation against the garnishee (Article 108 DCBA) pending which the latter is not entitled to pay itself by appropriating a corresponding part of the attached assets. In practice, banks (as third parties holding the attached assets) often enjoy a more favourable situation than ordinary garnishees since they generally have security interests (pledge or other preferential rights) vested in their clients' (debtors) assets pursuant to their contractual arrangements. As a result, litigation regarding the same is exceptional.

19. How are attachments ultimately enforced as judgments? What is the procedure? What happens if multiple plaintiffs seek judgments against the same property at roughly the same time?

If the debtor has not filed a motion to discharge the attachment or if such a motion was dismissed, and if the debtor has not timely objected to the debt collection proceedings then initiated by the plaintiff to validate the attachment, the plaintiff may apply for the continuation of the debt collection proceedings. Debt collection shall proceed either by way of (i) bankruptcy if the debtor is registered in the Commercial Register in one of the capacities set out in Article 39 DCBA (Article 279 DCBA) or by way of (ii) seizure of the assets in other cases.

In case the debtor is subject to the seizure of assets, the DCO must immediately proceed with the seizure upon receipt of the application for the continuation of the debt collection proceedings or have such seizure executed by the DCO at the place where the assets to be seized are located (Article 89 DCBA). For each seizure, a deed is drawn up and signed by the executing officer.

If there are no assets that can be seized, the deed of seizure serves as a certificate of shortfall (Article 115 DCBA). If assets are seized, each

member of a group of creditors is entitled to request their realisation, which realization as a rule occurs by way of public auction (Article 125 et seq. DCBA) or, in exceptional cases, by way of private auction, assignment of claims, or special realisation proceedings. Creditors filing an application for the continuation within 30 days of a seizure participate in the same, which is extended as necessary in order to cover the claims of all the creditors of the group. Creditors who file their application for continuation after the 30-day deadline form similar groups, resulting in additional seizures. Assets already seized can be seized again only to the extent that their proceeds will not be required for distribution to the creditors for whom the preceding distribution was made (Article 110 DCBA). Specific persons may participate in a seizure within 40 days thereof without first initiating debt collection proceedings. This includes, under certain conditions, the debtor's spouse or the debtor's children for claims from the parental relationship or guardianship (Article 111 DCBA).

By contrast, if the debtor is subject to ordinary bankruptcy proceedings, the attachment is lifted, and all assets of the debtor become part of the bankruptcy estate. With the opening of bankruptcy proceedings, the debtor loses the authority to dispose of the assets. The assets are realised by a receiver, and the proceeds are apportioned to the creditors based on the respective value of their accepted claim(s). The creditors' claims are assessed and, if approved by the receiver, allocated to different classes based on their nature. Priority is given to creditors with secured claims. These claims are satisfied from the proceeds of the corresponding collaterals. Creditors with unsecured claims follow, in various classes depending on the nature of their claim(s): (i) first class claims: in particular, claims resulting from employment relationships; (ii) second class claims: claims by social security, health, unemployment, insurance institutions and the like; and (iii) third class claims: all ordinary and unsecured claims accrued prior to the opening of bankruptcy proceedings. Creditors of an inferior class only participate in the distribution of the proceeds after creditors of a superior class have been fully satisfied. If the proceeds are not sufficient to satisfy all creditors in one class, they are distributed among them proportionally to the amount of their respective claim(s) as a so-called dividend payment.

Attachment proceedings are temporary in nature so that decisions rendered in this context do not have a *res iudicata* effect. Accordingly, an attachment application may be submitted multiple times despite its possible prior dismissal or revocation, save for situations of abuse of

rights, which might exist if an application is based on exactly the same facts and circumstances as a previous one.⁴⁶

20. What is the procedure for challenging or vacating an order of attachment?

Any person whose rights are affected by an attachment order may file a motion to discharge the same with the court having issued the order within 10 days “of learning thereof”, a term clarified by case law to mean upon receipt of the minutes of the attachment (Article 278 DCBA, *see* the answer to question 6). If filed within this 10-days deadline, the petition is considered timely and thus valid even without any reasoning and/or legal arguments. The Swiss Supreme Court further held that such a “bare” petition can be substantiated with legal arguments at a later stage.⁴⁷ The High Court of Zurich even considers that the petitioner may do so even if it had been provided with a copy of the attachment application and its exhibits informally beforehand.⁴⁸ The only admissible means of evidence available in support of the motion to discharge are documents, to the exclusion of witness testimony, which is deemed incompatible with the summary nature of the proceedings.⁴⁹

In addition, an appeal (in German: *Beschwerde*; in French: *recours*) may be filed within 10 days before the cantonal Appellate Court against the decision ruling on the motion to discharge (Article 319 in relation to Article 309 SCCP). The appeal decision may further be challenged within 30 days of its receipt before the Swiss Federal Supreme Court by means of an appeal (Article 72 Swiss Federal Supreme Court Act).

It is noteworthy that during the discharge and possible resulting appeal proceedings, the attachment remains in force so that the assets remain attached.

Finally, the alleged debtor may at any time obtain the release of the attached assets provided that it posts adequate security in an amount

⁴⁶ Decision of the Cantonal Supreme Court of Zurich of 31 March 2016 (case reference PS160037, consid. II., 3.2).

⁴⁷ Decision of the Swiss Federal Supreme Court of 13 April 2018 (case reference 5A_545/2017, consid. 3.1).

⁴⁸ Decision of the Cantonal Supreme Court of Zurich of 18 June 2020 (case reference PS190092, consid. 5.1.2).

⁴⁹ Decision of the Swiss Federal Supreme Court of 26 June 2017 (case reference 5A_228/2017, consid. 3.1).

corresponding to the concerned assets or, if their value is unknown, to that of the claim with interests and costs (Article 277 DCBA).

21. If there are any other aspects of attachment of law that have not been addressed in the questions, please discuss them here, or elsewhere, as appropriate.

A party fearing that interim measures, such as an attachment order or any other measure, might be sought and ordered against them without prior hearing may file a so-called protective brief. The purpose of this is to set out in advance the potentially targeted party's defensive arguments against a potential *ex parte* application (Article 270 et seq. SCCP). The court will consider the protective brief only if an *ex parte* application (e.g., for an attachment) is filed. In such case, it will in parallel serve the protective brief on the applicant. Conversely, a potential applicant considering applying for an attachment order cannot access a protective brief before filing its application even if it knows or suspects that its opponent filed a protective brief.

The protective brief remains in effect for six months after being filed, after which it may be renewed. However, protective briefs are in principle not permitted in enforcement proceedings under the Lugano Convention. This is because a court, when presented with a request for enforcement of another court decision rendered in one of the member states to the Convention, must declare such a decision immediately enforceable upon the satisfaction of the formal conditions set out in the Lugano Convention, without first hearing the judgment debtor. The debtor is entitled to object to such a declaration of enforceability only at a later stage (Article 41 Lugano Convention). That said, several scholars argue that, as an exception to the rule, a protective brief in a Lugano context could be deemed admissible if the claimant invokes obstacles to the enforcement that the enforcement court must consider *ex officio* (e.g., whether the foreign decision falls within the territorial, material, and temporal scope of application of the Lugano convention).⁵⁰

⁵⁰ HOFMANN D./KUNZ O., BASLER KOMMENTAR, LUGÜ, 3RD ED. Basel 2023, Art. 41 N 54; STAEHELIN D./BOPP L., STÄMPFLI KOMMENTAR, LUGÜ, 3RD ED. Bern 2021, Art. 41 N 2.

