

CLAIMS RESOLUTION TRIBUNAL

In re Holocaust Victim Assets Litigation
Case No. CV96-4849

Certified Award

to Claimant [REDACTED 1]
also acting on behalf of [REDACTED 2]

and to Claimant [REDACTED 3]

in re Accounts of Albert Schneider and to Erich Schneider

Claim Numbers: 223603/LV¹; 223604/LV; 223605/LV; 782248/LV²

Award Amount: 2,935,560.25 Swiss Francs

This Certified Award is based upon the claims of [REDACTED 1], née [REDACTED], (“Claimant [REDACTED 1]”) and [REDACTED 3], née [REDACTED 3], (“Claimant [REDACTED 3]”) (together “the Claimants”) to the published accounts of Erich Schneider and Albert Schneider.³ This Award is to the published account of Erich Schneider (“Account Owner Erich Schneider”) at the Zurich branch of the [REDACTED] (“Bank I”) and to the unpublished accounts of Albert Schneider (“Account Owner Albert Schneider”) and Account Owner Erich Schneider (together the “Account Owners”) at the Zurich branch of [REDACTED] (“Bank II”).

All awards are published, but where a claimant has requested confidentiality, as Claimant [REDACTED 1] has in this case, the names of the claimants, any relatives of the claimants other than the account owners, and the banks have been redacted.

Information Provided by the Claimants

Claimant [REDACTED 1] submitted a Claim Form identifying the Account Owners as her paternal grandfather, Albert Schneider, and her paternal uncle, Dr. Erich (Eric) James Schneider. Claimant [REDACTED 1] stated that her grandfather was born on 19 October 1872 in

¹ Claimant [REDACTED 1] submitted three Claim Forms, which were registered under the Claim Numbers 223603, 223604 and 223605. The CRT has determined that these claims are duplicate claims and is treating them under the consolidated Claim Number 223603.

² [REDACTED 3] did not submit a Claim Form to the Claims Resolution Tribunal. However, in 1999 she submitted an Initial Questionnaire (“IQ”), numbered ENG 0479 060, to the Court in the United States. Although this IQ was not a Claim Form, the Court, in an Order signed on 30 July 2001, ordered that those Initial Questionnaires which can be processed as claim forms be treated as timely claims. Order Concerning Use of Initial Questionnaire Responses as Claim Forms in the Claims Resolution Process for Deposited Assets (July 30, 2001). The IQ was forwarded to the CRT and has been assigned claim number 782248.

³ The CRT will treat the claim to the published account of Albert Schneider in a separate decision.

Nikolsburg, Austria, and that he was married to [REDACTED], née [REDACTED], with whom he had two children, Dr. Erich Schneider and Hans (Harry) John Schneider. Claimant [REDACTED 1] stated that her uncle was born on 15 November 1910 in Vienna, Austria, and that he was married to [REDACTED], née [REDACTED], on 24 December 1940 in Chicago, Illinois, the United States, with whom he had one child, [REDACTED 3], née [REDACTED] (Claimant [REDACTED 3]). Claimant [REDACTED 1] also stated that her uncle was divorced in October 1972 and that he subsequently remarried [REDACTED], née [REDACTED], with whom he had no children.

The Claimants stated that Eric and Albert Schneider, who were Jewish, resided in Vienna and owned a wholesale business for steel products called *Schneider & Wolkenberg Eisengrosshandlung*, which was liquidated by the Nazis following the incorporation of Austria into the Reich in March 1938 (the “*Anschluss*”). Claimant [REDACTED 1] stated that after the *Anschluss* her uncle and grandfather were arrested by the Gestapo and held in “protective custody” in the Vienna Municipal jail for six months. Claimant [REDACTED 1] further stated that following their release from “protective custody” in 1939, her uncle and grandfather fled to the United States, where her uncle lived in Chicago and her grandfather lived in New York, New York, the United States. Claimant [REDACTED 1] stated that the son of one of her grandfather’s silent partners, Alfred Wolkenberg, may have helped them flee from Austria. Claimant [REDACTED 1] indicated that her grandfather passed away on 19 June 1958 in New York and that her uncle passed away on 31 July 1984 in Scottsdale, Arizona, the United States.

Claimant [REDACTED 1] submitted her uncle’s certificate of residency and U.S. passport, indicating that his name was Erich Schneider and that he was born on 15 November 1910 in Vienna; her grandfather’s certificate of residency, indicating that he was born on 19 October 1872 in Nikolsburg and that he was a businessman; Claimant [REDACTED 1]’s father’s birth certificate, indicating that Hans Schneider was born on 18 February 1907 in Vienna and identifying his parents as Albert and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 1]’s birth certificate, identifying her parents as Hans and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 1]’s brother’s birth certificate, identifying [REDACTED 2]’s parents as Hans and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 3]’s birth certificate, identifying her parents as Eric and [REDACTED] Schneider, née [REDACTED]; a letter written by Albert and [REDACTED] Schneider, née [REDACTED], to [REDACTED], née [REDACTED], their daughter-in-law, congratulating her on the birth of their granddaughter, [REDACTED 3], née [REDACTED]; a letter dated 10 August 1976, written by Eric Schneider to his doctor, containing his signature; Albert Schneider’s death certificate, indicating that he passed away on 19 June 1958 in New York; Eric Schneider’s death certificate, showing that he passed away on 31 July 1984 in Scottsdale; Eric Schneider’s will, acknowledging [REDACTED 3] as his daughter and naming her a beneficiary; and a detailed family tree.

Claimant [REDACTED 3] previously submitted an Initial Questionnaire (“IQ”) with the Court in 1999, asserting her entitlement to a Swiss bank account owned by Albert, Hans, or Erich Schneider.

Claimant [REDACTED 1] indicated that she was born on 24 May 1938 in Vienna. Claimant [REDACTED 1] represents her brother, [REDACTED 2], who was born on 13 February 1936 in Vienna. The information submitted by Claimant [REDACTED 1] indicates that Claimant [REDACTED 3] was born on 3 January 1945 in Chicago.

Information Available in the Bank's Records

Bank I

Bank I's records consist of a safe deposit rental contract; two power of attorney forms; two safe deposit box registry cards; a hold-mail order; a protocol from a forcible opening of safe deposit box number 1736; a letter dated 29 September 1938 from Account Owner Erich Schneider to Bank I, indemnifying Bank I of liability for opening and emptying safe deposit box number 1736; an account closing card; an authorization card; and printouts from Bank I's database.

According to these records, the Account Owner was Dr. Erich Schneider, who resided at Rudolf von Altplatz 7, Vienna III, Austria, and the Power of Attorney Holders were Albert Schneider and Hans Schneider, who resided at Esteplatz 3, Vienna III, and Dr. Rudolf Fürth and Dr. Erich Fürth, who resided at Hohenstaufengasse 10, Vienna I. Bank I's records indicate that Account Owner Erich Schneider held a safe deposit box, numbered 1736, and one demand deposit account, numbered 60840. Bank I's records further indicate that the safe deposit box was opened on 9 December 1935. Bank I's records also indicate that, on 1 April 1938, Dr. Alfred Wolkenberg, of Davos, Switzerland, wrote to Bank I on behalf of Account Owner Erich Schneider, requesting that it hold all bank correspondence. Bank I's records indicate that the safe deposit box was internally blocked ("*Intern gesperrt*") on 7 January 1937 and that the block was lifted ("*Sperre aufgehoben*") on 11 May 1938 with receipt of the letter of indemnification regarding the opening of the safe. Bank I's records indicate that fees for safe deposit box 1736 were paid in advance until 16 December 1940. Those records also indicate that the fees for years 1937 and 1938 were paid from demand deposit account 60840.

According to Bank I's records, safe deposit box 1736 was opened by Bank I on 11 May 1938 in the presence of a representative of Bank I, whose name is not legible; Dr. Alfred Wolkenberg, who provided one of the keys to the safe deposit box; and Mr. Weigl, a representative of Bank II, who provided an authorization card for safe deposit box 1736. Bank I's records further indicate that the contents of the safe deposit box consisting of four folders containing documents were transferred to safe deposit box 1749, which was rented in the name of Bank II. The records indicate that safe deposit box 1749 was blocked by Bank I until it received a letter from Account Owner Erich Schneider releasing it of liability for the opening of safe deposit box 1736. Bank I's records contain a letter, dated 29 September 1938 in Zurich, from Account Owner Erich Schneider to Bank I, releasing Bank I of liability for the opening and emptying safe deposit box number 1736.

The registry card of safe deposit box 1749 indicates that it was held in the name of Bank II and that access to the safe deposit box required the presence of at least two representatives of Bank II and the key to the safe deposit box. The registry card also indicates that Bank II was in liquidation and that it was merging with [REDACTED]. The registry card further indicates that

safe deposit box 1749 was closed on 1 October 1938, and that the closure was confirmed by two persons, including Dr. Alfred Wolkenberg.

The auditors who carried out the investigation of this bank to identify accounts of Victims of Nazi Persecution pursuant to instructions of the Independent Committee of Eminent Persons (“ICEP” or the “ICEP Investigation”) did not provide any information regarding the disposition of demand deposit account 60840. There is no evidence in Bank I's records available to the CRT that the Account Owner, the Power of Attorney Holders or their heirs closed the demand deposit account and received the proceeds.

Bank II

The CRT notes that Bank II, which was liquidated in 1938, was not subject to the ICEP Investigation.

Information Available from the Austrian State Archives

Dr. Erich Schneider

By decree on 26 April 1938, the Nazi Regime required all Jews who resided within the Reich, and/or who were nationals of the Reich, including Austria, and who held assets above a specified level to register all their assets as of 27 April 1938 (the “1938 Census”). In the records of the Austrian State Archive (Archive of the Republic, Finance), there are documents concerning the assets of Dr. Erich Schneider, numbered 41742, which are dated 15 July 1938. The documents indicate that Dr. Erich Schneider was born on 15 November 1910, that he was not married, that he was a salaried employee, and that he resided at Rudolf von Altplatz 7, Vienna III, Austria. These records further indicate that Dr. Erich Schneider was a silent partner in the *Schneider & Wolkenberg* and *Eltschka & Radl* companies, both located at Esteplatz 3, Vienna III. The records indicate that as of 31 December 1937, his interest in these companies was valued at 62,899.59 Reichsmark (“RM”). The records include a letter from *Schneider & Wolkenberg* and *Eltschka & Radl*, explaining that it had not been possible to prepare a balance sheet for the companies as of 27 April 1938 and that it would take several weeks before a balance sheet in connection with the takeover of the companies by the *Ostmärkische Eisenhandels-Gesellschaft* could be available. These records also indicate that Dr. Erich Schneider held an account with Bank II in the amount of 395.00 United States Dollars (“US\$”), as of 27 April 1938, which was recorded as being equivalent to RM 987.50 (equivalent to 1,733.00 Swiss Francs (“SF”).⁴ The records further indicated that Dr. Erich Schneider held jewelry and RM 250.00 in cash.

Albert Schneider

In the records of the Austrian State Archive (Archive of the Republic, Finance), there are documents concerning the assets of Albert Schneider, numbered 9375, which are dated 15 July 1938. These documents indicate that Albert Schneider was born on 19 October 1872, that he

⁴ The CRT uses official exchange rates to convert foreign currencies into Swiss Francs.

was married to REDACTED], née [REDACTED], and that they resided at Rudolf von Altplatz 7, Vienna III, Austria. In his census declaration Albert Schneider declared that he was a business man and that, as of 27 April 1938, he was the sole owner of record of the *Schneider & Wolkenberg* and *Eltschka & Radl* companies. According to these records, the companies had a number of silent partners, mainly members of the Schneider family. Albert Schneider together with his wife held 51.5 percent of the companies' capital, his sons Hans and Erich held 7.1 percent each and the remainder was held by the Wolkenberg family, with, Dr. Alfred Wolkenberg owning a 13.3 percent share. The records further indicate that the inventory and other movable assets of both companies were purchased by *Ostmärkische Eisenhandelsgesellschaft*, which was owned by the *Hermann Goering Reichswerke*, for one-half of the acquisition value of the inventory of Eltschka & Radl and with similar reductions for the assets of Schneider & Wolkenberg. A portion of the proceeds of the sale was used to pay the flight taxes (“*Reichsfluchtsteuer*”) of RM 216,100.00 and RM 17,500.00 imposed upon Albert Schneider and Dr. Erich Schneider, respectively. The records also indicate that the companies were assessed an “aryanization tax” (“*Arisierungsabgabe*”) of RM 30,000.00. These records further indicate that Albert Schneider held three accounts at Bank II as of 27 April 1938. The first two accounts contained SF 154,178.00 and 103,748.00 Austrian Schillings (“S”) (equivalent to SF 58,880.82),⁵ respectively, and were deposited as security for loans obtained from Bank II on behalf of Albert Schneider's companies. The records show that in addition to these two accounts, Albert Schneider also held a third account at Bank II containing SF 15,696.00, as well as several other bank accounts with Austrian banks.

Hans Schneider

In the records of the Austrian State Archive (Archive of the Republic, Finance), there are documents concerning the assets of Hans Schneider, numbered 28081, which are dated 15 July 1938. The documents indicate that Hans Schneider was born on 18 February 1907, that he was married to [REDACTED], née [REDACTED], and that he resided at Böcklinstrasse 45, Vienna II, Austria. These records also indicate that Hans Schneider owned a 7.1 percent share as a partner in the *Schneider & Wolkenberg* and *Eltschka & Radl* companies. The records further indicate that he assessed a flight tax of RM 12,611.00. These records make no mention of a Swiss bank account.

The CRT's Analysis

Joinder of Claims

According to Article 37(1) of the Rules Governing the Claims Resolution Process, as amended (the “Rules”), claims to the same or related accounts may be joined in one proceeding at the CRT's discretion. In this case, the CRT determines it appropriate to join the four claims of Claimant [REDACTED 1] and the claim of Claimant [REDACTED 3] in one proceeding.

⁵ To convert this amount, the CRT used the exchange rate indicated in the 1938 Census declaration.

Identification of the Account Owners

The Claimants have plausibly identified the Account Owners. The name, city and country of residence of the Claimant [REDACTED 3]'s father and Claimant [REDACTED 1]'s uncle match the published name, city and country of residence of Account Owner Erich Schneider. The Claimants' grandfather's name also matches the published name of the Power of Attorney Holder. Claimant [REDACTED 1] identified her uncle's professional title and Alfred Wolkenberg as one of her uncle's business associates, which match unpublished information contained in Bank I's records. Furthermore, Claimant [REDACTED 1] stated that Alfred Wolkenberg was the son of her grandfather's business partner, which is consistent with the fact that one of the Power of Attorney Holders was named Alfred Wolkenberg. The information contained in the records of the Austrian State Archive also confirms the information provided by Claimant [REDACTED 1] regarding her uncle's and her grandfather's birthdates, occupations, names of the family businesses, the names of family members and their escape from Austria. Additionally, these records contain information regarding bank accounts held at Bank II, which matches unpublished information about Account Owner Erich Schneider's business relationship with Bank II contained in Bank I's records. Claimant [REDACTED 1] also submitted a copy of her uncle's signature, which matches the signature of Account Owner Erich Schneider contained in Bank I's records.

In support of her claim, Claimant [REDACTED 1] submitted documents, including her uncle's certificate of residency and U.S. passport, indicating that Erich Schneider was born on 15 November 1910 in Vienna; her grandfather's certificate of residency, indicating that he was born on 19 October 1972 in Nikolsburg, Austria, and that he was a businessman; Claimant [REDACTED 3]'s birth certificate, identifying her parents as Eric and [REDACTED] Schneider, née [REDACTED]; a letter dated 10 August 1976, written by Erich Schneider to his doctor, containing his signature; Albert Schneider's death certificate, indicating that he passed away on 19 June 1958 in New York; and Eric Schneider's death certificate, indicating that he passed away on 31 July 1984 in Scottsdale, providing independent verification that the persons claimed to be the Account Owners had the same names and resided in the same city recorded in Bank I's records and in the 1938 Census records as the names and city of residence of the Account Owners.

The CRT notes that the IQ submitted with the Court in 1999 by Claimant [REDACTED 3] identified and described the familial relationships between Albert Schneider, Erich Schneider and Hans Schneider, prior to the publication in February 2001 of the list of accounts determined by ICEP to be probably or possibly those of Victims of Nazi Persecution (the "ICEP List"). This also indicates that Claimant [REDACTED 3] has based her present claim not simply on the fact that an individual identified on the ICEP List as owning a Swiss bank account bears the same name as her relative, but rather on a direct family relationship that was known to her before the publication of the ICEP List. It also indicates that Claimant [REDACTED 3] had reason to believe that her relatives owned a Swiss bank account prior to the publication of the ICEP List. This supports the credibility of the information provided by Claimant [REDACTED 3]. The CRT further notes that there are no other claims to these accounts.

Status of the Account Owners as Victims of Nazi Persecution

The Claimants have made a plausible showing that the Account Owners were Victims of Nazi Persecution. The Claimants stated that the Account Owners were Jewish, that they were imprisoned by the Gestapo, that their property was confiscated and that they fled Austria to escape Nazi persecution. As noted above, the records of the Austrian State Archive contain documents concerning the assets of Erich Schneider and Albert Schneider, as required by the Nazi authorities of Jews living within the Reich, including Austria, and holding assets above a certain level.

The Claimants' Relationship to the Account Owners

The Claimants have plausibly demonstrated that they are related to the Account Owners by submitting specific information and documents demonstrating that the Account Owners were Claimant [REDACTED 1]'s uncle and grandfather and Claimant [REDACTED 3]'s father and grandfather. These documents include Claimant [REDACTED 1]'s father's birth certificate, indicating that Hans Schneider was born on 18 February 1907 in Vienna and identifying his parents as Albert and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 1]'s own birth certificate, identifying her parents as Hans and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 1]'s brother's birth certificate, identifying his parents as Hans and [REDACTED] Schneider, née [REDACTED]; Claimant [REDACTED 3]'s birth certificate, identifying her parents as Eric and [REDACTED] Schneider, née [REDACTED]; a letter written by Albert and [REDACTED] Schneider to [REDACTED], their daughter-in-law, congratulating her on the birth of their granddaughter, [REDACTED 3]; and Eric Schneider's will, acknowledging [REDACTED 3] as his daughter and naming her a beneficiary. There is no information to indicate that the Account Owners have surviving heirs other than the party whom Claimant [REDACTED 1] represents.

The Issue of Who Received the Proceeds

The facts of this case are similar to other cases that have come before the CRT in which, after the *Anschluss*, Austrian citizens who are Jewish report their assets in the 1938 Census, and subsequently, their accounts were closed unknown to whom or are transferred to a bank in Austria. With respect to the demand deposit account and the account of unknown type held by Account Owner Erich Schneider at Bank I and Bank II, respectively, and the three accounts held by Albert Schneider at Bank II, given that the CRT's precedent indicates that it is plausible in such situations that the account proceeds were repatriated to Austria; that the Nazis confiscated the Account Owners' company; that the Gestapo arrested and imprisoned the Account Owners; that the Account Owners fled Austria in 1939 to escape persecution; that the Account Owners and their heirs would not have been able to obtain information about their accounts after the Second World War from the Bank due to the Swiss banks' practice of withholding or misstating account information in their responses to inquiries by account owners because of the banks' concern regarding double liability; and given the application of Presumptions (a), (d) and (h), as provided in Article 28 of the Rules Governing the Claims Resolution Process, as amended (the "Rules") (see Appendix A), the CRT concludes that it is plausible that the proceeds of the demand deposit account held by Account Owner Erich Schneider at Bank I and of the accounts

held by the Account Owners at Bank II were not paid to the Account Owners or their heirs. Based on its precedent and the Rules, the CRT applies presumptions to assist in the determination of whether or not Account Owners or their heirs received the proceeds of their accounts.

With respect to the safe deposit box held at Bank I, given that the safe deposit box 1736 was forcibly opened by Bank I in the presence of a representative of Bank II, who held an authorization card for safe deposit box 1736; that its contents were transferred to safe deposit box 1749, which was held by Bank II, that Bank II was acting as the account owner of safe deposit box 1749 and not as a bank in this instance; and that Account Owner Erich Schneider wrote a letter to Bank I, indemnifying Bank I of liability for opening and emptying safe deposit box number 1736, the CRT concludes that safe deposit box 1736 was properly closed.

Basis for the Award

The CRT has determined that an Award may be made in favor of the Claimants. First, the claim is admissible in accordance with the criteria contained in Article 18 of the Rules. Second, the Claimants have plausibly demonstrated that the Account Owners were Claimant [REDACTED]'s uncle and grandfather and Claimant [REDACTED 3]'s father and grandfather, and those relationships justify an Award. Third, the CRT has determined that it is plausible that neither the Account Owners nor their heirs received the proceeds of the demand deposit account at Bank I and the accounts at Bank II. Further, the CRT notes that Claimant [REDACTED 3], as Erich Schneider's daughter, has a better entitlement to Account Owner Erich Schneider's accounts than Claimant [REDACTED 1], Erich Schneider's niece.

Amount of the Award

Accounts belonging to Account Owner Erich Schneider

In this case, Account Owner Erich Schneider held one demand deposit account, numbered 60840, at Bank I and one account of unknown type at Bank II. With regard to the demand deposit account held at Bank I, pursuant to Article 29 of the Rules, when the value of an account is unknown, as is the case with this account, the average value of the same or a similar type of account in 1945 is used to calculate the current value of the account being awarded. Based on the ICEP Investigation, in 1945 the average value of a demand deposit account was SF 2,140.00. The current value of this amount is calculated by multiplying it by a factor of 12.5, in accordance with Article 31(1) of the Rules, to produce an amount of SF 26,750.00 for this account.

With regard to Account Owner Erich Schneider's account of unknown type at Bank II, the 1938 Census records indicate that, as of 27 April 1938, the value of the account was SF 1,733.00. However, the CRT determines that it is unable to rely on the balance amounts declared in the 1938 Census as it has no evidence regarding the circumstances of Account Owner Erich Schneider's declaration. The CRT notes that, as evidenced in a number of cases, Account Owner Erich Schneider may not have declared all his assets, or understated their value, in the belief that this might help him safeguard some of them. Accordingly, the CRT does not find that the value of the unknown type of account indicated in Account Owner Erich Schneider's 1938 Census

declaration constitutes plausible evidence to the contrary sufficient to rebut the presumption of Article 29 of the Rules. Pursuant to Article 29 of the Rules, if the amount in an account of unknown type is less than SF 3,950.00, and in the absence of plausible evidence to the contrary, the amount in the unknown type of account shall be determined to be SF 3,950.00. The current value of the amount of the award is determined by multiplying the value as determined by Article 29 by a factor of 12.5, in accordance with Article 31(1) of the Rules, to produce an amount of SF 49,375.00 for this account.

Thus, the Award amount for the accounts held by Account Owner Erich Schneider is SF 76,125.00.

Accounts belonging to Account Owner Albert Schneider

Account Owner Albert Schneider held three accounts of unknown type at Bank II. The 1938 Census records indicate that, as of 27 April 1938, the values of Account Owner Albert Schneider's three accounts were SF 154,178.00, SF 58,880.82 and SF 15,696.00, respectively. As above, the CRT notes that it has no evidence regarding the circumstances of Account Owner Albert Schneider's declaration. However, while Account Owner Albert Schneider may not have declared all his assets, or understated their value, it is clear that he would not have *overstated* their value. Therefore, given that the values indicated in the 1938 Census declaration are all above the value set forth in Article 29 of the Rules as the average value of an account of unknown type, the CRT accepts these values for the purposes of determining the Award amount. Thus, the total value of the assets held by Account Owner Albert Schneider at Bank II was SF 228,754.82. The current value of the amount of the award is determined by multiplying the historic value by a factor of 12.5, in accordance with Article 31(1) of the Rules. Thus, the Award amount for Account Owner Albert Schneider's accounts is SF 2,859,435.25.

Consequently, the total Award amount in this case is SF 2,935,560.25.

Division of the Award

With regard to the accounts belonging to Account Owner Albert Schneider, according to Article 23(1)(c) of the Rules, if the Account Owner's spouse has not submitted a claim, the award shall be in favor of any descendants of the Account Owner who have submitted a claim, in equal shares by representation. In this case, the Claimants are the grandchildren of Account Owner Albert Schneider. Accordingly, Claimant [REDACTED 1] and her brother, [REDACTED 2], whom she represents, are entitled to share one-half of the Award amount for Account Owner Albert Schneider's accounts, or SF 714,858.81 each, and Claimant [REDACTED 3] is entitled to one-half of the Award amount for Account Owner Albert Schneider's accounts, or SF 1,429,717.63.

With regard to the accounts belonging to Account Owner Erich Schneider, according to Article 23(2)(a) of the Rules, if a claimant has submitted the Account Owner's will or other inheritance documents pertaining to the Account Owner, the award will provide for distribution among any

beneficiaries named in the will or other inheritance documents pertaining to the Account Owner. In this case, Claimant [REDACTED 1] provided the will of Account Owner Erich Schneider, in which Claimant [REDACTED 3] is named as a beneficiary. Account Owner Erich Schneider's will specifically devised any or all tangible personal property originally belonging to his parents to Claimant [REDACTED 3] and provides for the creation of a trust for his wife, [REDACTED]. Accordingly, Claimant [REDACTED 3] is entitled to the entire Award amount for Account Owner Erich Schneider's accounts, or SF 76,125.00.

Scope of the Award

The Claimant should be aware that, pursuant to Article 20 of the Rules, the CRT will carry out further research on her claims to determine whether there are additional Swiss bank accounts to which she might be entitled, including research of the Total Accounts Database (consisting of records of 4.1 million Swiss bank accounts which existed between 1933 and 1945).

Certification of the Award

The CRT certifies this Award for approval by the Court and payment by the Special Masters.

Claims Resolution Tribunal
25 October 2004