

# The Complaints Handling Procedure of Inbank

effective as of 15.09.2020

Our objective is to offer You high-quality services. Should You be unsatisfied when it comes to our services or the provision of services, please notify us thereof. We shall proceed from the following principles upon the filing of Your complaint:

1. Please file your complaint in a format of your choosing (orally, in writing, electronically, etc.) to our means of communication (i.e. address, e-mail, telephone, fax, etc.), which are accessible on [www.inbank.ee](http://www.inbank.ee).
2. In the complaint, please provide Your name (first name and surname in case of consumers), personal identification code or date of birth or registry code, contact address, e-mail address and telephone. Please describe the circumstances that You are unsatisfied with as accurately as possible and append the documents serving as the basis of Your statements to the complaint. If you wish, You can set out the means of communication by which You want us to respond.
3. We generally resolve complaints within 15 days for consumers and within 30 days for legal persons. We shall be entitled to extend the aforesaid terms if the circumstances of the complaint are complex or require further analysis for any other reason. We shall notify You of the reasons for the extension of the term of the procedure and the extended term for the response in a format that can be reproduced in writing.
4. We shall respond to Your complaint either orally, in writing or electronically. If You have noted the means of communications that You would prefer to use, we shall communicate our opinion via the means of communication preferred by You if possible. We shall provide clear and comprehensible reasoning if We decide to dismiss a complaint.
5. Our goal is to resolve any possible disputes by means of negotiations.
6. Should negotiations fail to resolve the dispute, You shall have recourse to the courts in order to protect Your rights or, if You are a consumer, to address the Consumer Protection and Technical Regulatory Authority or the Consumer Dispute Committee operating under said authority. The contact details of bodies conducting pre-trial proceedings and supervisory agencies are provided below (the list may be incomplete). Court actions shall be resolved in a court of our location, unless agreed otherwise between the parties or provided otherwise in the applicable legislation. See [www.kohus.ee](http://www.kohus.ee).

Financial Supervision Authority (Finantsinspektsioon)

Sakala 4, 15030 Tallinn, [www.fi.ee](http://www.fi.ee), tel. 668 0500, e-mail: [info@fi.ee](mailto:info@fi.ee).

Consumer Protection and Technical Regulatory Authority (Tarbijakaitse ja Tehnilise Järelevalve Amet)

Endla 10a, 10142 Tallinn, [www.ttja.ee](http://www.ttja.ee), tel. 620 1707, e-mail: [info@ttja.ee](mailto:info@ttja.ee).

As a consumer You shall also be entitled to address the Consumer Dispute Committee operating under the Consumer Protection and Technical Regulatory Authority: Endla 10a, 10142 Tallinn, tel. 620 1920, e-mail: [avaldu@komisjon.ee](mailto:avaldu@komisjon.ee). Information on procedural rules can be found at [www.ttja.ee](http://www.ttja.ee).

Complaints arising from a contract entered into via a means of communication may also be submitted to the Consumer Disputes Committee via the online complaints resolution environment at <http://ec.europa.eu/odr>.

Estonian Data Protection Inspectorate (Andmekaitse Inspektsioon)

Tatari 39, 10134 Tallinn, [www.aki.ee](http://www.aki.ee), tel. 627 4135, e-mail: [info@aki.ee](mailto:info@aki.ee).

7. Please contact us if you have any questions in relation to this Complaints Handling Procedure, a specific complaint, the proceedings in relation to a complaint or a resolved complaint.