



Inbank „pay next month“ Payment Conditions

Inbank Finance AS

Effective as of 01.02.2022

In order to ensure that your purchase experience is as convenient and as pleasant as possible, the terms and conditions listed below apply between you and us (which is to say the client and Inbank).

How does Inbank payment solution work

If you choose Inbank pay next month to pay, you have until the 25th of the next month to try the goods and decide how to pay for the things you have kept. You have the choice of paying for the purchase in one or more instalments. 10 days before the payment deadline, we will send you an e-mail reminder to make a choice. Our General Terms and Conditions of Inbank Payment Methods apply to the range of payment methods we offer.

If you agree to save the Inbank cookie on your device, next time you can use Inbank pay next month without filling in the registration form and using Inbank payment solution will be even faster and more convenient for you. Consent must be given again on each device. Read more about cookies and how to delete them here: [Inbank's cookie settings](#).

Who can use Inbank pay next month?

To make sure that using Inbank payment solution will be financially doable for you, we check public registers and, if needed, other publicly available sources of information.

Paying for a purchase with Inbank might not work if you are not at least 19 years old, have any arrears, data you inserted is not correct or if you've used up Inbank payment solution balance or have current debts to Inbank.

Price and payment

Inbank offers payment solution free of charge.

You can pay in two ways. First, the entire amount by bank transfer to Inbank's account at no extra charge. Second, monthly payments over a longer period.

Before dividing into instalments, we will ask for some additional information and provide you with personal terms and conditions, where additional fees are always clear and visible. You always have the option to refuse the offer. Inbank has the right not to approve your application for division into instalments or not to offer you a choice, if the information available to us at the time of purchasing changes. In this case, we are waiting for the full amount to be transferred to the Inbank account.

If you have used the Inbank pay next month payment option more than once in a month, we will aggregate the amount of your purchases. This means that you do not have to make several transfers for several purchases, but only one. When making a payment, make sure that the invoice reference number and the current account number match the information described in the e-mail. Only in this case, the payment will be received in Inbank's current account and the Inbank pay next month payment will be considered paid.

The goods become yours as soon as you obtain them and the seller transfers all claims arising from the sale agreement to Inbank Finance AS, including Inbank payment claims and associated claims (first and foremost penalties and any claims for the compensation of damages arising from you not fulfilling your obligations).

Refunds

If you wish to return your purchase, please contact the merchant with whom you made the purchase. The merchant will notify Inbank of your return, after which we will send you a confirmation of your return and an updated Inbank pay next month overview. Bear in mind that even in the case of a full refund, we will still invoice you if your shopping cart also included shipping or other additional services that will not be canceled upon return.

If you have made a purchase in the osta.ee environment, please contact the merchant with whom you made the purchase regarding the return request. The Merchant will return the money for the returned goods to the bank account belonging to you specified by you and you can continue to make refunds according to the schedule. Please note that when returning the goods, the merchant may not reimburse you for shipping costs or other additional services that will not be reimbursed upon return.

What happens if a payment goes unpaid?

If you see you'll have trouble making a repayment, contact us here at Inbank straight away. If possible, we will prepare a payment schedule for you with fixed monthly payments. In a word, we'll work with you to find the best solution.

If you get into debt, you may find that a penalty and recovery costs are added to your total amount in accordance with Inbank's [Price List](#). If the situation demands it, then based on your Inbank Payment Conditions we may transfer any claims we have against you to a collection agency. In such a case you'll be informed that we've done so. We have the right to pass on information about you and your transactions to third parties if such a right and/or obligation arises from law or our Terms and Conditions.

If you have any questions, get in touch with our customer support team

info@inbank.ee +372 640 8080

Our aim is to offer you a high-quality service. If at any time you're unhappy with our service (including our customer service), please let us know by following the Procedure for Resolutions of Complaints on our website.