

## Procedure for Resolution of Complaints

Valid as of 20 June 2018

The objective of Inbank AS 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 and the respective procedure:

1. Please file your complaint in a format of your choosing (orally, in writing, electronically, etc.) to our valid Means of Communication (i.e. address, e-mail, telephone, fax, etc.). Our valid Means of Communication are accessible on the Website.
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 consumer Customers and within 30 days for Customers that are 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 objective 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, you shall be entitled to address the Consumer Protection Board. 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.

### **Financial Supervision Authority**

Sakala 4, 15030 Tallinn, [www.fi.ee](http://www.fi.ee), telephone 6 680 500, fax 6 680 501, e-mail: info@fi.ee

### **Consumer Protection Board**

Pronksi 12, 10117 Tallinn, [www.tarbijakaitseamet.ee](http://www.tarbijakaitseamet.ee), telephone 6 201 707, fax 6 201 701, e-mail: [info@tarbijakaitseamet.ee](mailto:info@tarbijakaitseamet.ee).

Consumers shall also be entitled to address the Consumer Disputes Commission operating at the Consumer Protection Board: address Pronksi 12, 10117 Tallinn, telephone 6 201 920, e-mail: [avaldus@komisjon.ee](mailto:avaldus@komisjon.ee). (<http://www.tarbijakaitseamet.ee/et/tarbijale/kaebuse-esitamine>). Information on procedural rules can be found at <https://www.tarbijakaitseamet.ee/en/consumer/submission-complaints>.

Complaints arising from distance contracts can be submitted to the Consumer Disputes Committee via Online Dispute Resolution platform at <http://ec.europa.eu/odr>.

#### **Estonian Data Protection Inspectorate**

Väike-Ameerika 19, 10129 Tallinn, [www.aki.ee](http://www.aki.ee), telephone 6 274 135, e-mail: [info@aki.ee](mailto:info@aki.ee)

7. Please contact us via our Means of Communication if you have any questions in relation to this Procedure for Resolution of Complaints, a specific complaint, the proceedings in relation to a complaint or a resolved complaint.
8. The definitions starting in uppercase in this Procedure shall have the same meaning as provided in the Inbank AS General Terms and Conditions (accessible on the Website).