

# A long but important story, a.k.a. General Terms and Conditions of Payment Methods

Effective as of 14 October 2019

In order for the use of our payment methods (which we will hereafter refer to as the **Service**, (capital 'S') to be as smooth and as pleasant an experience for you as possible, there are certain rules you need to take into account. The Service covers a variety of payment methods (any and all of which we will hereafter refer to as **Payment Method**/s, capital 'P', capital 'M') and, depending which one you choose, different terms and conditions.

## What does the Service involve?

Our Service is all about providing you with convenient use of Inbank's Payment Methods. As part of the Service we introduce to you Inbank's products and services based on information known to us about you and your purchases. Our aim therein is to offer you the products and services most appropriate to your needs. We use information pertaining to you in accordance with **Inbank's Principles of Processing Client Data** (all caps). Products and services offered by third parties are not covered by the Service; nor is financial advice other than us introducing to you our own products and services.

## Notifications to keep you on the ball

If you choose to pay for your purchases using one of Inbank's Payment Methods, we will e-mail you a range of notifications regarding such things as repayment deadlines, cancellation of payments and refunds, and the terms and conditions that apply to all of them. We send repayment reminders from 7-10 days before the deadline and again 1-3 days beforehand. So that you have the best possible overview of your purchases and repayments, our notifications always outline how much you spent on a purchase, where you made the purchase and the date you made it on.

## Changed your mind? Change your Payment Method!

As well as sending you repayment reminders, we offer you the chance to swap out the Payment Method you originally chose for another one. If you'd rather divide your outgoings up over a longer period or, conversely, pay them off sooner than planned, all you need to do is change your Payment Method. The selection of Payment Methods we offer you is based on your purchase history, your past use of our Service and the Payment Method you initially opted for. Your choice is limited to the products and services we offer, whether free or for a fee.

## Even more convenient every time you use it

The more you use one of Inbank's Payment Methods, the more opportunities open up to you to make use of the Service to an even greater extent. Taking into consideration your previous purchase and payment behaviour, information in regard to which we've obtained in the course of providing you with our Service, we can offer you the Payment Method that best matches your profile. You're never stuck with the Payment Method you originally choose, and it's always you who decides how to pay for your purchases.

## And last but not least...

The repayments you have to meet as part of the Service must be made to Inbank in accordance with the invoices we issue you with. Get in touch with us straight away if you run into any difficulty meeting your repayments so that we can put our heads together and find a workaround. If you don't make a repayment by the deadline or in full, you'll have to pay a penalty and compensate any costs involved in recovering the outstanding amount as per our **price list** (or rather Price List, capital 'P', capital 'L'). We have the right to transfer any claims arising from your use of the Service to collection agencies.

Make sure the personal and contact details we have for you are always up to date, since we need them in order to be able to offer you the Service. If we have any reason to suspect that the information you've given us is incorrect, or if you rack up any debts, we can limit your use of the Service.

Make sure you review the **General Terms and Conditions of Inbank AS**, our **Principles of Processing Client Data** and our **Price List**, since they form inseparable parts of the general terms and conditions of our Payment Methods. As defined by the General Terms and Conditions of Inbank AS, the general terms and conditions of our Payment Methods constitute our Terms and Conditions of Service.

Our aim is to offer you a high-quality Service for paying for your purchases. Whether or not goods meet the standards expected of them is the responsibility of the trader who sells them to you, and any complaints in that regard should be lodged with the trader. If at any time you're unhappy with our Service (including our customer service), please get in touch with us straight away. Pointers on how best to do so can be found in **Inbank's Procedure for Resolution of Complaints**. Our goal is to resolve any disagreements by way of negotiations. As a consumer you also have the right to take your complaint to court or to the Consumer Complaints Committee at the Consumer Protection and Technical Regulatory Authority (Pronksi 12, 10117 Tallinn | +372 620 1920 | [avaldus@komisjon.ee](mailto:avaldus@komisjon.ee)). Any court cases will be heard in the court corresponding to our registered office unless the law provides otherwise.

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

[info@inbank.ee](mailto:info@inbank.ee)

+372 640 8080