

Terms and Conditions of Website Use

effective as of 01.12.2019

We want You to be able to easily find information about Our products on the Inbank website. The Terms and Conditions of Website Use apply to You when You visit Our Website. Our website at www.inbank.ee includes websites located on subdomains and subsites and Our websites on other domains.

1. DEFINITIONS

Terms of Use	These Terms and Conditions of Website Use.
Local Data Units	The data units saved by the Website on Your device and accessible to the Website from there, incl. cookies and other data units created with similar technology.
Device	Any device (incl. computer, tablet, telephone) on which You use the Website.
You or the User	Every natural person and legal entity who visits the Website.

We use the other terms with capital initials in the meaning defined in the General Terms and Conditions of Inbank AS.

2. APPLICATION OF TERMS AND CONDITIONS

2.1 By visiting and/or using the Website, You confirm that You have read and understood the Terms of Use, agree with them and undertake to comply with them.

2.2 We reserve the right to unilaterally amend the Terms of Use at any time. We will inform You about any amendments of the Terms of Use via the Website and/or the Digital Channels at least 30 (thirty) days before the amendment enters into force, unless the amendment only arises from an amendment made to law.

2.3 The law of the Republic of Estonia applies to the Terms of Use. Any disagreements related to the Website and/or the Terms of Use will be resolved according to the General Terms and Conditions of Inbank AS.

3. OWNERSHIP AND PROTECTION OF WEBSITE

3.1 The Website belongs to Us. All of the rights related to the Website, incl. all rights related to the design of the Website, the information given on the Website, the trademarks, etc. also belong to Us, unless expressly written otherwise on the Website.

3.2 The reproduction of the information on the Website, incl. texts, logos, photos, etc., in any manner whatsoever is only permitted with Our prior written consent. You may use the information on the Website for non-commercial purposes. If use of the information on the Website is permitted according to the Terms of Use or law, You must always refer correctly to the source of the information when You use it.

4. INFORMATION ON WEBSITE

4.1 It is important to Us that the information on the Website is accurate and complete and comes from trustworthy sources, and we make reasonable efforts to ensure this. We do not guarantee or confirm that the information on the Website is accurate and complete at all times and cannot be held liable for possible damage arising therefrom. Please contact Us to specify the information.

4.2 Our analyses and comments on the Website are Our subjective analyses and comments. The Website may include analyses or comments made by Third Parties, incl. other Users. We are not liable for the completeness and correctness of analyses and comments or the potential damage they may cause You.

4.3 The information on the Website does not constitute investment advice. Please always consult an expert before You make an investment decision.

4.4 There may be references to Third Parties on Our Website. We are not liable for the websites of Third Parties or their consent, or for the products or services provided by such Third Parties. If You would like to go to a Third Party website by clicking on a link, You do so at Your own responsibility.

5. RESTRICTIONS ON WEBSITE USE

5.1 The Website and the information on the Website are not meant for use by or aimed at persons who are citizens, residents or permanent residents of a country whose laws prohibit entering the Website and/or using the Website. The services accessible to individuals via the Website are not meant for persons who are residents of jurisdictions where such services are prohibited by banking laws (e.g. the United States of America, Canada and Japan). All persons who are not allowed to use the information on the Website or who are not sure that they are allowed to use it must leave the Website immediately. You visit the Website in Your own initiative and risk, and You are responsible for compliance with all of the laws applicable to You.

6. REQUIREMENTS FOR WEBSITE USER

6.1 You are responsible for the security of use of the Website. During every session of use, You must guarantee that Your Device is protected, i.e. use a secure Internet connection and secure and stable software solutions, incl. the operating system, web browser, anti-virus and anti-malware software.

6.2 We make reasonable efforts to guarantee that using the Website is possible to a reasonable extent when software solutions that are up to two (2) years old and officially supported by the software producer, incl. the operating system, browser, ID card software and other third party software solutions, are used. We also support older stable software versions if possible. We cannot be held liable for any damage caused to You by problems in the solutions of hardware and software producers.



7. LIMITATION OF LIABILITY

7.1 We cannot be held liable for Your costs or damages related to visiting, reading and/or using the Website, unless otherwise provided for by law. In such cases, Our liability is restricted to the minimal liability stipulated in the relevant norms.

7.2 There may be disruptions in the operation of the Website, and We do not guarantee the constant operation of the Website without disruptions and cannot be held liable for the damage this may cause to You.

8. USER'S DEVICES

8.1 Our Website may contain Local Data Units. We primarily use Local Data Units to make visiting the Website more secure and convenient for You and offer You a better service as well as for the purposes of statistics and marketing. We save Local Data Units on Your device with Your consent according to the Terms of Use.

8.2 The Local Data Units used by Us may be session or persistent Local Data Units. Session Local Data Units are saved on Your Device only for the time when You are using the Website (i.e. for as long as the Website session is active) and are deleted after the Website or web browser is closed. Session Local Data Units are primarily necessary for accessing the parts of Our Websites that are aimed at Clients, easy use of the Website and the purposes of statistics and analysis. Persistent Local Data Units are saved on the Device even after the active session of the Website is closed – for the period determined by the owners of the cookies or for an unspecified term. The purpose of persistent Local Data Units (incl. third party ones) is to make using the Website more convenient for You. Persistent Local Data Units are also used to provide a better service to You, to recognise Your device or web browser, to improve security, to make offers and for the purposes of statistics and analysis.

8.3 You can block or delete Local Data Units in Your web browser or with special software and to withdraw Your consent for saving Local Data Units. Blocking the function of saving Local Data Units or deletion of saved local data units may obstruct the use of the Website by You, and We cannot be held liable for the damage this may cause to You. If You want to block or delete Local Data Units, You must do this on each device and/or web browser separately. Read the help section of the relevant web browser to find information about cookie and security settings.

8.4 We have the right, with Your permission, to request information about the geographic location of the Device, the settings of the Device or the other current parameters of the sensors connected to mobile devices and use (incl. save) this information for the provision of a better and more convenient service and for statistical purposes, incl. for map applications, display of information arising from moving the Device, etc. We will not transmit said data to third parties without Your consent.

8.5 We have the right to use third-party software solutions in order to present the content of the Website better as well as to include such solutions in the Website from third party servers.

8.6 The data related to Your use of the Website (incl. addresses of the visited subdivisions of the Website, Your IP address, operating system and browser version and other data) are Processed according to the Principles of Processing Client Data.