
PROCEDURE FOR RESOLUTION OF COMPLAINTS

(Valid from 03.01.2023)

I General Provisions

1. In the case You wish to make a Complaint about the Service or the Customer Service of ESTO AS (hereinafter "ESTO" and "Us", "We", "Our"), please notify Us immediately. Our goal is to offer high quality service to all our clients and cooperation partners.
1. If You have any questions about the current Procedure for Resolution of Complaints, a Complaint, the handling of a Complaint or a resolved Complaint, please contact Us through our Means of Communication.

II Filing a Complaint

1. Please file Your Complaint in a suitable format for You (orally, in writing, electronically, etc.) via our Means of Communication (address: Laeva 2, 10111 Tallinn, Estonia, e-mail: info@esto.ee, phone: 622 52 52). Our Means of Communication are available on Our website www.esto.eu/ee.
2. Please add to the Complaint Your name (if you are a consumer, Your first name and surname), Your personal identification code or date of birth, or, the registry code, Your contact address, Your e-mail address, Your contact phone and the date of submitting the Complaint. Please describe in the Complaint the reasons for Your discontent as accurately as possible and add the necessary documents supporting Your Complaint. You may note through which means of communication You wish to receive Our response.
3. Depending on the content of a Complaint we may ask you to submit oral complaint in writing (incl. electronically) or in a format reproducible in writing.
4. If a Complaint concerns a particular transaction relation, we may ask you to follow a process established by Us to identify you.
5. For clients who are consumers, We shall generally resolve the Complaint within 15 days; for clients who are a legal entities, We shall resolve the Complaint within 30 days. We have the right to extend the deadline if the circumstances of the Complaint are complex or need additional analysis. We shall notify You in a format reproducible in writing about the reasons for extending the term and of the new due date of the response.
6. We shall answer Your Complaint either orally, in writing or electronically. If You have marked your preferred means of communication, We shall forward our response via Your preferred means of communication, if possible. We shall provide a clear and comprehensive explanation if we have decided to dismiss Your Complaint.
7. Our goal is to resolve the possible disagreements through negotiations and in cooperation with You to find the best solution for You.
8. When it is not possible to resolve a dispute through negotiations, You have the right to turn to the Court for the protection of Your rights, or, if You are a consumer, to the Consumer Protection and Technical Regulatory Authority or to the Consumer Disputes Committee operating under it. The contact details of the pre-court and supervisory authorities are listed below (the list may not be exclusive). Court actions shall be resolved in Our local court, unless otherwise agreed by the Parties or stipulated by law.

III Contact Details

1. Financial Supervision and Resolution Authority:
 - 1.1. Address: Sakala 4, 15030 Tallinn, website: www.fi.ee, phone: 6 680 500, fax: 6 680 501, e-mail: info@fi.ee
2. Consumer Protection and Technical Regulatory Authority:
 - 2.1. Address: Endla 10A, 10122 Tallinn, website: www.ttja.ee, phone: 6 201 707, fax: 6 201 701, e-mail: info@ttja.ee
 - 2.2. Consumer Disputes Committee (address: Endla 10A, 10122 Tallinn, website: <https://ttja.ee/en/consumer-disputes-committee>, phone: 6 201 707, e-mail: avalduus@komisjon.ee; Complaints arising from a contract entered into via electronic means of communication may also be submitted to via the online complaints resolution environment at <http://ec.europa.eu/odr>)
3. Estonian Data Protection Inspectorate:
 - 3.1. Address: Tatari 39, 10134 Tallinn, website: www.aki.ee, phone: 6 274 135, e-mail: info@aki.ee