
WEBSITE USER TERMS AND CONDITIONS

I General

1. The user terms and conditions of the ESTO AS (hereinafter referred to as "ESTO" and "Us", "We", and "Our") website apply to this website and its subpages (hereinafter referred to as "Website") that belong to ESTO AS.
2. By using the Website, the Consumer confirms that they have read and understood the current Terms and Conditions and that they fully agree with the Terms and Conditions. In the case that the Terms and Conditions contradict the conditions of certain products or services, the latter conditions shall be applied.

II Ownership and protection

1. The Website is owned by ESTO AS. ESTO AS also owns all the rights connected to this Website, including the rights on the design, information, trademarks, etc., except when clearly stated otherwise on the Website.
2. Any copying and reproduction of the information, including the texts, logos, photos, etc. from the Website are allowed only with the prior written consent by ESTO AS. The information on the Website may be used for non-commercial purposes only and when it is allowed according to the User Terms and Conditions or by imperative law and the User of the information must always correctly refer to the original source of the information.

III Information on the Website

1. It is important to ESTO and We have made all the necessary efforts to ensure that all the information on the Website is accurate and complete and is brought from reliable sources. We shall continue making reasonable efforts to achieve this. However, We do not warrant or confirm that the information on the Website is accurate and complete at all times and We are not reliable for the possible damages thereof. Please contact Us if you wish to specify the information on the Website or need more detailed information.
2. The reviews, comments, views and opinions and prognoses about general trends in economics published on the ESTO Website reflect the subjective views of ESTO about possible future circumstances. ESTO takes no responsibility for the aforementioned reviews, comments, views and opinions and prognoses and they shall not be seen as recommendations if not directly stated otherwise.
3. The User confirms that when using the Website, they shall not make decisions based solely on such reviews, comments, views and opinions and prognoses.
4. This Website is not intended for persons who are the citizens, residents or permanent residents of such countries that prohibit the access or use of the Website. The persons who are prohibited to access or use the information of the Website or who are in doubt of whether they are permitted to do so should leave the Website.
5. The ESTO Website may have links and references to third person webpages, e.g. webpages that are not owned by ESTO. We are not responsible for such webpages nor the content of such webpages, including the products and services offered by third parties. In case You wish to access a third-party webpage through a link, it is entirely Your own responsibility.

IV Requirements for the User

1. Using the Website safely is the responsibility of the User. The User must ensure the safety of their device during all connections, i.e. to use a safe internet connection; up-to-date, secure, and stable software solutions, incl. operation systems, web browsers, and antivirus software.
2. We make every reasonable effort to ensure the access to the Website in a reasonable amount for the users of officially supported stable software solutions (incl. operation systems, web browsers, ID-card software, and other software created by third persons) not older than 2 (two)

years. If possible, our Website will also support stable software solutions that are older than two years. We are not responsible for Your possible damages resulting from any problems connected to hardware or software solutions.

V Restrictions of use

1. The Website and the information on this Website are not intended for persons who are the citizens, residents or permanent residents of such countries that prohibit the access to and/or the use of the Website. More specifically, the services accessible for private persons through the Website are not intended for persons who are the residents of jurisdictions where such services are prohibited by banking law (especially the U.S.A., Canada, and Japan). The persons who are prohibited to use the information on the Website or who are in doubt of whether they are permitted to do so must leave the Website immediately. You are using the Website at Your own will and risk and are responsible for following the laws and regulations applicable to You.

VI Limitation of liability

1. ESTO does not give any warranties about the Website or its contents. ESTO shall not be liable for any damages arising from the use of the Website, even if ESTO had known about a mistake on the Website.

VII Copyright

1. All the information on the Website, including the design and software of the Website, belongs to ESTO AS, if not stipulated otherwise, and may be used for non-commercial purposes only.
2. The reproduction of the reviews, comments, views and opinions, prognoses, and other information on the Website and their transfer to third parties without the prior written consent of ESTO AS is forbidden.

VIII Links

1. The links to third party information on the Website shall not be considered as an endorsement by ESTO to any of the products or services offered by those webpages. The use of the aforementioned links is entirely at Your own risk and ESTO accepts no responsibility for the content, accessibility or use of such websites. ESTO has not verified the truthfulness, correctness, reasonability, credibility, and thoroughness of the information on such websites.

IX Cookies

1. This Website uses cookies. Cookies are small text files that are stored on the hard drive of the user's computer by the Website.
2. There are two types of cookies. The first type stores information on the hard drive of the user's computer for a certain amount of time. They shall be used for informing the user about the changes on the Website that have occurred after their last visit. The second type – the Session cookie – shall be saved only temporarily - for the time that the website is being used.
3. ESTO uses cookies for complementing the statistical data of visitors and for improving the functionality of the Website.
4. In order to use the Website, the user must enable the cookies. Enabling the cookies allows the user to perform bank transactions smoothly and the cookies will be removed after You finish using the Website.
5. If the user does not wish to enable the cookies, they can change the security settings of their web browser. Please note that after disabling the session cookies, it will not be possible to perform bank transactions through the Website.



X Applicable law and jurisdiction

1. The Website and its User Terms and Conditions shall be governed by Estonian law. All disputes arising from the use of the Website and its Terms and Conditions shall be submitted to the courts of Estonia.