



The procedure for settling complaints of **Holm Bank AS**

Client satisfaction is of utmost importance for Holm Bank AS – feedback from clients helps us to offer improved service and develop better services. If you have any suggestions, questions, or complaints concerning our services or customer service, please notify us in any format convenient for you. Our contact details can be found at www.holmbank.ee/kontakt.

We process complaints based on the following principles:

- We can process your complaint if it is possible to identify you based on the information submitted. In order to ensure faster processing of your complaint, we advise you to submit it in the self-service environment on our website, which can be accessed by ID-card or Mobile-ID.
- If you use a representative to contact us, please submit a document which proves their right of representation, usually a notarised power of attorney or a power of attorney certified in an equivalent manner.
- We aim to settle any verbal complaints immediately, if possible. If the issues related to a verbal complaint require further inspection or if it is not possible to identify you properly, we will suggest you to formalise your complaint in writing.
- Please specify your name, personal identification code or registry code, e-mail address, and telephone number in a complaint submitted in writing or electronically. In order to ensure faster processing of the complaint, please describe the nature of the complaint or issue as accurately as possible and enclose the documents required.
- Our customer support specialists do not monitor the complaints submitted via social media (e.g. Facebook). Thus, this is not a suitable environment for submitting of a complaint.
- If you would like to receive feedback from us in a certain format, please specify the preferred communication channel in your claim and we will attempt to take this into consideration.

- We will review your complaint and provide feedback within 15 days. If the complaint cannot be resolved within this period of time, we will notify you of the reasons of extending the deadline and of the new deadline.
- We aim to resolve any potential disputes by negotiations. If we are not able to satisfy your claims, we will explain this in our response. If you maintain a different opinion, you may ask a supervisory authority for advice (please find the contact details below) or file your complaint with a court.

Consumer Protection and Technical Regulatory Authority (consumers): Sõle 23a, 10614 Tallinn, www.ttja.ee, advice line for consumers 620 1707, e-mail info@ttja.ee. Clients may also contact the Consumer Disputes Committee of the Authority for settling a dispute. The rules of procedure of the Committee can be found at <https://komisjon.ee>. Complaints arising from a service contract entered into by using communications tools may also be filed via the environment for settling online disputes accessible at <http://ec.europa.eu/odr>.

Estonian Financial Supervision and Resolution Authority: Sakala 4, 15030 Tallinn, www.fi.ee, telephone 668 0500, e-mail info@fi.ee.

Estonian Data Protection Inspectorate: Tatari 39, 10134 Tallinn, www.aki.ee, telephone 627 4135, e-mail: info@aki.ee.