What to do in the case of payment difficulties?

Should you experience payment difficulties or delay payment for other reasons, please contact us as soon as possible, because:

- the faster you respond, the greater the chance of reaching an agreement that suits us both;
- by anticipating problems through cooperation, we can prevent or reduce potential debt-related costs (e.g. interest on arrears, fees for sending debt collection notices, and costs related to court, execution, or bankruptcy proceedings);
- delays may affect your chances of getting a loan in the future;
- if we find a solution on time, your arrears will affect your credit score;
- a grace period or a reduction in your monthly loan payment enables you to concentrate on solving the issues causing payment difficulties, e.g., search for information about how to register as unemployed or look for a job.

Our customer service staff has resolved many different cases and are able to offer you a number of suitable options. In order for us to help you, please inform us immediately of the reasons for the payment difficulties, including an overview about when and how much you are able to pay. In addition, be sure to read all messages that we send you.

Keep in mind that if you encounter a problem with your payment, we expect your active engagement in finding a solution. There is a lot of information available about national programmes and support measures designed to help consumers who have encountered payment difficulties.

Useful links

- On the consumer website of the Financial Supervisory Agency at www.minuraha.ee/makseraskused, you can find unbiased information to help you overcome payment difficulties and better manage your finances.
- The Estonian Unemployment Insurance Fund’s website www.tootukassa.ee describes how to register as unemployed and provides opportunities for finding a new job and benefits to people registered as unemployed.
- A contact list of Estonian debt counsellors is available on the website of the Estonian Debt Counsellors Association at www.evnl.ee.

Should you encounter payment difficulties, please contact us as soon as possible because together we can find a suitable solution. Our priority is to help you!