Procedure for processing customer complaints
Effective as of 15.01.2019

General provisions

The purpose of this procedure for processing customer complaints (hereinafter: the Procedure) is to inform customers of the form and communication channels for submitting complaints, necessary data to be included in complaints, period for responding to the complaint and form and communication channel used for the response. The Procedure also includes information about the body that conducts pre-judicial proceedings, jurisdiction and the supervisory authority to which the customer may file a complaint regarding the activities of the Bank.

The Customer is any person or entity who uses, has used or has expressed wish to use the services provided by the Bank.

The Bank in terms of this Procedure is Swedbank AS and other Estonian companies belonging to the Swedbank Group: Swedbank Liising AS, Swedbank P&C Insurance AS, Swedbank Life Insurance SE and Swedbank Investeerimisfondid AS.

Customer’s complaint or Complaint is any particular notion of dissatisfaction with products, services or service submitted by the Customer to the Bank via any communication channel, whether written or oral.

The Parties are the Customer and the Bank jointly.

In case of further questions regarding this Procedure and specifics of writing or submitting a Complaint, please refer to customer support service (on 6 310 310 / by e-mail info@swedbank.ee) or to any Bank branch.

1. Submission and acceptance of Complaint

1.1 Customer may submit Complaints in any form (oral or written, including electronic or reproducible form) and via any communication channel (Bank’s customer support, Bank branch, Internet Bank, e-mail or phone).

1.2 If an oral Complaint lodged by the Customer needs further examination, the Bank may ask the Customer to submit the Complaint in written form, including electronic or reproducible form.

1.3 The Complaint must refer to the circumstances and document that the Complaint is based on. If the Customer refers to a document that is not freely available to the Bank, the Customer must add this document to the Complaint.

2. Processing of Complaint

2.1 If the Complaint is about a particular transaction relation, the processing of Complaint requires the identification of the person submitting the Complaint.

2.2 The person submitting the Complaint and their claims are treated respectfully and without prejudice.

2.3 The Bank will clarify circumstances mentioned in the Complaint thoroughly enough to reach the core nature of the problem and the solution thereof. If necessary, the Bank will ask the submitter of the Complaint to submit additional data required for solving the Complaint.

3. Responding to Complaint

3.1 The circumstances of an oral Complaint submitted by the Customer are immediately clarified and solved by the Bank employee who received the Complaint, if applicable.

3.2 Should the Complaint need further processing, the Bank will respond to the Customer via the same communication channel that was used for lodging the Complaint, unless the Customer has expressed their wish to receive the response via another communication channel.

3.3 The Bank will notify the Customer of acceptance and period for solving the Complaint upon receipt of the Complaint.

3.4 The Bank will solve Complaints without delay, but not later than in 15 (fifteen) calendar days as of receipt of the Complaint by the Bank. If it is not possible to solve the Complaint within the specified term, the Bank will notify the Customer of the reasons for extending the term and the new due date of response.
3.5 If the claims in the Complaint are reasonable, the Bank will restore the Customer’s rights without further delay or suggest another solution to the Customer.

3.6 If the Bank refuses to meet some or all of the Customer’s demands, the Bank shall justify its decisions in the response sent to the Customer.

4. Supervisory authorities, bodies conducting pre-judicial proceedings, court

4.1 If the Bank and the Customer have dissenting opinions after processing the Complaint or if no compromise with the Customer can be reached, the Customer may ask for an additional independent assessment or for solving a dispute from the following supervisory authorities or bodies conducting pre-judicial proceedings (this list is not exhaustive). The Customer may also file a statement of claim with a court.

The Financial Supervision Authority, address Sakala 4, Tallinn 10129, phone 6 274 135, fax 6 274 137, e-mail info@fi.ee.

Webpage www.fi.ee

Complaints lodging related information at www.fi.ee/index.php?id=11905

Consumer Protection and Technical Regulatory Authority, address Pronksi 12, Tallinn 10117, phone 6 201 700, fax 6 672 001, e-mail info@ttja.ee (if the complaint is lodged by a consumer).

Webpage https://www.ttja.ee/et

(If the complaint is lodged by a consumer, the complaint for the protection of their violated rights or damaged interests may be submitted via the Consumer Protection Board to the Consumer Complaint Committee instead of the aforementioned institutions. see https://takis.tarbijakaitseamet.ee/avalik/avaldu/dused)

A Customer who concludes a contract via electronic means can seek an out-of-court settlement by submitting the Complaint online via the ODR platform: http://ec.europa.eu/consumers/odr/. That website is not meant for resolution of complaints – it merely allows the Customer to submit the Complaint electronically to the Consumer Disputes Committee, which resolves such complaints.

Data Protection Inspectorate, address Väike-Ameerika 19, Tallinn 10129, phone 6 274 135, fax 6 274 137, e-mail info@aki.ee.

Webpage http://www.aki.ee

Estonian Traffic Insurance Fund’s conciliation body (in case of disputes related with traffic insurance), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, fax 667 1800, e-mail lepitus@lkf.ee

Webpage www.lkf.ee/et/lepitusorgan

Conciliation application: https://www.lkf.ee/et/vaidlus-ja-lepitus/lepitusavaldus-ja-lepituse-k%C3%A4ik

Estonian Insurance Association’s conciliation body (in case of disputes related with insurance service and insurance mediation services), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, fax 667 1800, e-mail lepitus@eksl.ee

Webpage www.eksl.ee/et/lepitusorgan

Conciliation application: https://www.lkf.ee/et/vaidlus-ja-lepitus/lepitusavaldus-ja-lepituse-k%C3%A4ik

Estonian Insurance Association’s arbitrary tribunal (body for out-of-court settlements of insurance disputes), address Mustamäe tee 46 (building A), Tallinn 10621, telephone 667 1800, e-mail lepitus@eksl.ee

Webpage www.eksl.ee/lepitusorgan

Details of out-of-court settlements are described at: https://www.lkf.ee/et/vaidlus-ja-lepitus/kindlustuse-vahekohus

The Court of Arbitration of the Estonian Chamber of Commerce and Industry in Tallinn (in disputes regarding letters of credit), address Toom-Kooli 17, Tallinn 10130, phone 6 040 060, fax 6 040 061, webpage http://www.koda.ee/?id=10569 or Harju County Court, harjumk.info@kohus.ee.

Court according to jurisdiction. Additional information: www.kodus.ee