



Complaints handling procedure

The purpose of this procedure for handling client complaints is to inform users about the form and content of the complaints that can be filed and the communication channels through which complaints can be filed by clients against the actions or omissions of MONEYZEN OÜ (hereinafter MONEYZEN), how and when MONEYZEN handles the complaint of a user and to which supervision authorities, pre-trial bodies and courts the user may file a complaint against the actions or omissions of MONEYZEN in order to obtain an impartial opinion.

If you have any further questions, please contact the MONEYZEN customer support (telephone: + 372 600 2919; e-mail: info@moneyzen.eu) or our office.

1. HOW TO FILE A COMPLAINT AND REQUIREMENTS FOR A COMPLAINT

1.1. A user has the right to file a complaint with MONEYZEN in the form and via the communication channel chosen by the user. The contact details of MONEYZEN are as follows:

telephone: + 372 600 2919

e-mail: info@moneyzen.eu

the postal address can be found on the website <https://moneyzen.eu/kontakt>.

1.2. The user is obliged to state the following when filing a complaint:

the complainant's identity and contact details, i.e. first name, surname, personal identification code or, if there is no code, the date and place of birth, residential address, telephone number and (if available) e-mail address

the date on which the complaint was filed

the factual circumstances of the complaint, including a reference to the agreement on the basis of which or in relation to which the complaint is filed

reasons for the complaint

the claim or request to be filed with MONEYZEN. The client must also submit to MONEYZEN the documents on which they rely in the complaint with the complaint if such documents are not freely accessible to MONEYZEN.

2. COMPLAINTS HANDLING

2.1. When a complaint is received, the user is informed of the acceptance of the complaint for handling and the deadlines of handling or the refusal to handle the complaint and the reasons for said refusal. The client will be informed of the refusal to handle the complaint and the reasons or of the acceptance for the handling of a complaint made in writing or in a format that can be reproduced in writing and the deadlines for handling the complaint either in writing or in a format that can be reproduced in writing.

2.2. If possible, a verbal complaint will be dealt with immediately and verbally. If a verbal complaint cannot be satisfied immediately and verbally because it requires a more in-depth analysis or a more thorough ascertainment of facts, MONEYZEN has the right to request that the complaint be made in writing or in a format that can be reproduced in writing.

2.3. If the user's complaint does not comply with the requirements set forth in point 1.2 of this procedure or if additional data or documents need to be examined to resolve the complaint correctly, MONEYZEN has the right to demand that the user submit the missing or additional data or documents.

2.4. MONEYZEN will resolve the complaint at the latest within 15 days of receiving it. If the complaint cannot be resolved within the aforementioned term, MONEYZEN will notify the user of the reasons for this and the new deadline for responding. If the complaint was made in writing or in a format that can be reproduced in writing, MONEYZEN will send the respective notice in writing or in a format that can be reproduced in writing.

2.5. MONEYZEN will respond to the complaint in writing or in a format that can be reproduced in writing, unless the complaint is verbal and the client agrees to MONEYZEN's verbal response. If the complaint is partially or fully rejected, MONEYZEN will state the reasons for this in its written reply.

2.6. If the complaint is satisfied, MONEYZEN will, without delay, restore the client's rights that have been breached or offer the client an alternative solution.

3. SUPERVISORY AUTHORITIES, PRE-TRIAL BODIES, COURT

If, as a result of the complaint procedure, the user and MONEYZEN disagree or cannot reach a compromise, the client has the right to seek further independent assessment or dispute resolution from the following supervisory authorities or pre-trial bodies (the following list is not exhaustive). The client also has the right to file a claim against MONEYZEN with a court.

Financial Supervision Authority: postal address: Sakala 4, 15030 Tallinn telephone: 668 0500; e-mail: info@fi.ee; website: www.fi.ee.

Consumer Protection and Technical Regulatory Authority: postal address: Endla 10a, Tallinn telephone: 620 1707; e-mail: info@ttja.ee; website: www.ttja.ee. If the complainant is a consumer, they can file a complaint to the Consumer Complaints Commission through the Consumer Protection and Technical Regulatory Authority to defend their rights or interests that have been breached.

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

Court (according to jurisdiction): Further information: www.kohus.ee.