



Customer complaints handling procedure

Our goal is to provide convenient and user-friendly services that we can continuously improve based on feedback from our customers (users). Therefore, we encourage you to submit any questions, complaints, or suggestions related to MONEYZEN services, as customer satisfaction is our highest priority.

Contact information:

Moneyzen OÜ (registry code 12541882)

Address: Pronksi 19, 10124 Tallinn, Estonia

Phone: +372 600 2919

Email: info@moneyzen.eu

Website and Self-Service Portal: moneyzen.eu

Principles for handling customer complaints:

1. A customer complaint is defined as an expression of dissatisfaction related to a MONEYZEN service, service quality, or technical solution, provided that it includes a specific claim or request by the customer and has not been resolved through our customer service during the customer's initial contact.
2. A customer may submit a complaint in any form of their choice (oral, written, or in a format that can be reproduced in writing). However, depending on the nature of the complaint, the outcome and speed of its resolution may depend on our ability to identify the customer based on the information provided. Therefore, we prefer communication channels that enable customer identification and ensure the required level of personal data protection. If we are unable to verify the customer's identity, we may request electronic authentication or a digitally signed complaint.

3. If a complaint submitted by telephone cannot be resolved immediately (for example, if the customer cannot be identified or the circumstances require additional verification), we will propose that the complaint be submitted in writing.
4. When submitting a complaint, customers are requested to ensure that the following information is included:
 - Date of submission of the complaint;
 - Customer's full name, personal identification code or date of birth, and contact details;
 - Description of the complaint or issue and the reasons for it;
 - Factual circumstances of the complaint, including a reference to the agreement or transaction to which the complaint relates;
 - A clearly stated claim or request by the customer;
 - Any additional documents related to the complaint that have not been previously submitted.
5. If the customer wishes to receive feedback through a specific communication channel, they should indicate their preferred method in the complaint, and we will make reasonable efforts to accommodate that preference.
6. We will review the complaint and provide a response within 15 days. If it is not possible to resolve the complaint within this period, we will inform the customer of the reasons for the delay and provide a new deadline. If, during the review process, it becomes apparent that the complaint does not meet the required criteria or additional information is needed from the customer, the customer will be given up to 7 days to supplement the complaint or provide the requested information. If we reject the complaint or discontinue its review, we will provide the customer with a reasoned explanation and information regarding available appeal options.

If we decide to satisfy the complaint partially or in full, the customer's rights will be restored without undue delay, or another mutually acceptable solution will be offered.

Dispute resolution

Our objective is to resolve any disagreements through amicable negotiations whenever possible.

If the customer (consumer) does not agree with the solution or response provided by us, they may seek advice from the Consumer Protection and Technical Regulatory Authority (Endla 10a, 10122 Tallinn, Estonia; telephone

+372 620 1707; email info@ttja.ee; website ttja.ee) or submit the dispute to the Consumer Disputes Committee operating under the Authority. The Committee's procedural rules are available at komisjon.ee.

If out-of-court dispute resolution is unsuccessful, the dispute shall be resolved by Harju County Court unless otherwise provided by the agreement concluded with the customer or by applicable law. This jurisdiction shall also apply if, after the commencement of the customer relationship, the customer relocates abroad or if the customer's place of residence or business is unknown at the time the claim is filed. Additional information is available at kohus.ee.

Supervisory authorities

MONEYZEN is supervised by:

Financial Supervision and Resolution Authority (Finantsinspektsioon)
Sakala 4, 15030 Tallinn, Estonia
Phone: +372 668 0500
Email: info@fi.ee
Website: fi.ee

Consumer Protection and Technical Regulatory Authority (TTJA)
Endla 10a, 10122 Tallinn, Estonia
Phone: +372 620 1707
Email: info@ttja.ee
Website: ttja.ee