

# Complaints Procedure

We want you to be happy with the services Bondora provides. However, if this is not the case and you are dissatisfied with the service requested by or provided to you, or its terms and conditions or quality, we want to know about it. Before filing a complaint, please review the Complaints procedure laid out below, so we can process your complaint as quickly and efficiently as possible.

## HOW DO I FILE A COMPLAINT?

Bondora's customer service is 100% digital. This means we can handle and solve complaints quickly and securely. You can file a complaint with Bondora by using the form under the "FAQ" section on Bondora's website.

## WHAT INFORMATION SHOULD I PROVIDE IN MY COMPLAINT?

You must provide all the relevant facts so we can solve your complaint as efficiently as possible. Please describe and explain the basis of your complaint in as much detail as possible. You should also state the claim or request you want Bondora to settle.

Please include any relevant documents in your complaint if they are not easily available to Bondora.

If your representative files a complaint in your name, please attach a document that certifies their right to representation. This document must be signed in a digital format.

## HOW DOES BONDORA PROCESS COMPLAINTS?

Bondora treats all customers with respect and without prejudice. We will establish your complaint's specific circumstances and analyze the problem to the core to settle it in the best way possible. If necessary, we may ask you for additional information or documents related to the complaint.

If the arguments in your complaint are justified, we will quickly restore any wrongdoings or propose another solution acceptable to you. But if we do not partly or wholly agree with your complaint, we will justify our decision in our reply to you.

## WHEN CAN I EXPECT A REPLY?

We will email you an automatic notification when we receive your complaint (usually within one business day).

Generally, we settle complaints within 5 (five) business days after receiving them, but it may take more time depending on the subject and complexity of your complaint. In any case, we will try to respond to you no later than 30 (thirty) calendar days from the complaint submission. If we can't settle your complaint within 30 (thirty) days, we will inform you why it's taking longer and set a new date when you can expect a reply.

### **WHAT SHOULD I DO IF I'M NOT HAPPY WITH THE PROPOSED SOLUTION?**

We will do our best to provide the best solution for your complaint. But if you are unhappy with our suggestion, you are welcome to contact us again and contest our decision.

If you are still unhappy with our solution, you can protect your rights by contacting the following authorities:

- Consumer Protection and Technical Regulatory Authority ([www.ttja.ee](http://www.ttja.ee), address: Endla 10a, 10142 Tallinn; email: [info@ttja.ee](mailto:info@ttja.ee); phone number: 620 1707)
- Financial Supervision and Resolution Authority ([www.fi.ee](http://www.fi.ee), address: Sakala 4, 15030 Tallinn; email: [info@fi.ee](mailto:info@fi.ee); phone number: 668 0500)
- Court ([www.kohus.ee](http://www.kohus.ee), contact details according to jurisdiction)
- Consumer Disputes Committee ([www.komisjon.ee](http://www.komisjon.ee), address: Endla 10A, 10142 Tallinn; email: [avaldu@komisjon.ee](mailto:avaldu@komisjon.ee); phone number: 620 1707). Complaints arising from distance contracts can also be filed with the Consumer Disputes Committee through an online dispute resolution environment at the address <http://ec.europa.eu/odr>
- Data Protection Inspectorate (complaints related to personal data, [www.aki.ee](http://www.aki.ee); address: Tatari 39, 10134 Tallinn; email: [info@aki.ee](mailto:info@aki.ee); phone number: 627 4135)
- Complaints regarding compliance with Danish financial legislation may be referred to the Danish FSA (Finanstilsynet), [www.finanstilsynet.dk](http://www.finanstilsynet.dk).
- Complaints regarding compliance with Danish data protection laws may be referred to the Danish Data Protection Agency (Datatilsynet), [www.datatilsynet.dk](http://www.datatilsynet.dk).
- Complaints regarding compliance with Danish consumer legislation may be referred to the Danish Consumer Ombudsmand (Forbrugerombudsmanden), [www.forbrugerombudsmanden.dk](http://www.forbrugerombudsmanden.dk)