
When should I contact Finantsinspektsioon?

Related links

[Finantsinspektsioon contacts](#)

[The Estonian Consumer Protection Board](#)

[Police and Border Guard Board](#)

[Guarantee Fund](#)

[Estonian Competition Authority](#)

If you believe that an insurer, a bank or some other provider of financial services is in breach of contract, Finantsinspektsioon can use your complaint to request additional explanations from the service provider. We can also make sure that the financial institution is acting within the law. After that we will give you our own explanations and suggest where you should turn to resolve the dispute.

Finantsinspektsioon does not resolve disputes that have arisen under a contract signed between a consumer and a provider of financial services, nor does it give opinions on the legitimacy of the actions of parties in such a dispute. You can contact Finantsinspektsioon above all for independent advice and explanations.

The explanations issued by Finantsinspektsioon are not legally binding and providers of financial services should not use them as a basis for making decisions. The opinions of Finantsinspektsioon do not carry legal weight. Finantsinspektsioon is not an extrajudicial organ for resolving disputes under civil law. You can email us to ask for information at info@fi.ee.

Useful links

- The consumer website minuraha.ee (in Estonian)
- [The Consumer Protection Board](#) has legal responsibility for supervising the goods and services sold in Estonia. The Consumer Protection Board helps consumers to defend their legal rights.
- Under the constitution, only [the courts](#) can interpret the law in Estonia. Estonia has a three-level court system with regional and administrative courts, then the court of appeal, and then the Supreme Court. The Supreme Court only hears cases that have been through the first two levels.
- [The arbitral tribunal for resolution of insurance](#) (only in Estonian) disputes is an extrajudicial body that operates at the Estonian Insurance Association. The tribunal only handles insurance disputes if the parties have specifically agreed that it should do so.

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- [The police](#) and the prosecutor's office uphold the law and protect against and investigate criminal acts. The police come under the Ministry of the Interior and the prosecutor comes under the Ministry of Justice. Lawyers from the prosecutor's office represent the state in the criminal courts.
 - [The Guarantee Fund](#) guarantees the investments of depositors and investors and shareholders in mandatory pension funds within the amounts set out by law.
 - [The Estonian Competition Authority](#) supervises compliance with competition law and investigates possible agreements, activities or decisions that could harm competition.