

## Preliminary information regarding agreements entered into via means of communication

### The financial service providers are:

Coop Pank AS (hereafter referred to as the Bank)  
 Registry code: 10237832  
 Registered office: Maakri 30, 15014 Tallinn  
 Phone: +372 669 0900  
 E-mail: [info@cooppank.ee](mailto:info@cooppank.ee)

Coop Liising AS (hereafter referred to as the Leasing Company)  
 Registry code: 10079244  
 Registered office: Maakri 30, 15014 Tallinn  
 Phone: +372 669 0937  
 E-mail: [liising@cooppank.ee](mailto:liising@cooppank.ee)

Coop Kindlustusmaakler AS (hereafter referred to as the Insurance Broker)  
 Registry code: 14790046  
 Registered office: Maakri 30, 15014 Tallinn  
 Phone: +372 669 0907  
 E-mail: [maakler@cooppank.ee](mailto:maakler@cooppank.ee)

The Bank, the Leasing Company and the Insurance Broker hereafter jointly or separately referred to as the Financial Service Provider.

1. This preliminary information pertains to all agreements entered into via a means of communication between the Financial Service Provider and the client.
2. Supervision of the Financial Service Provider is exercised by Finantsinspektsioon (Financial Supervision Authority, address: Sakala 4, 15030 Tallinn, phone: +372 668 0500, e-mail: [info@fi.ee](mailto:info@fi.ee), website: [www.fi.ee](http://www.fi.ee)) and the Consumer Protection and Technical Regulatory Authority (address: Endla 10a, 10122 Tallinn, phone: +372 620 1707, e-mail: [info@ttja.ee](mailto:info@ttja.ee), website: <https://ttja.ee>).
3. Using any financial service and assuming any obligations entails certain risks. Clients should always be clear on what the obligations they are assuming will involve. They should also assess whether they would be able to fulfil said obligations if they were to find themselves in straitened circumstances.
4. The characteristics of the products and services offered by the Financial Service Provider, the terms and conditions applicable to them, the deadlines for the provision of the services and details of fees and other costs can be found on the website of the Financial Service Provider at [www.cooppank.ee](http://www.cooppank.ee).
5. Before entering into a financial service agreement, the

client should familiarise themselves with the terms and conditions of the agreement, the general terms and conditions of the bank and other terms and conditions and documents referred to in the terms and conditions of the agreement in question. Where needed, the Financial Service Provider recommends that the client turn to it for explanations and further information.

6. Unless the parties agree otherwise, pre-contractual information, the terms and conditions of the agreement and other information pertaining to the agreement shall be provided to the client in Estonian.
7. In order to digitally sign and (where required) encrypt documents, the client must have an ID card, an ID card reader and the necessary software, or Mobile ID or Smart ID. Further information about digital signing and encryption can be found on the website of Serfifitseerimiskeskus at [www.skidsolutions.eu](http://www.skidsolutions.eu).
8. Unless the Financial Service Provider and client agree otherwise, an agreement entered into via a means of communication shall enter force on the day on which the client signs the agreement. The Financial Service Provider recommends that the client save the agreement entered into via a means of communication in digital form on their own data medium.
9. The communications costs incurred in entering into the agreement and using the service shall be borne by the client.
10. A consumer client has the right to withdraw from the agreement within 14 days of the agreement entering force (or within 7 days in the case of a loan agreement secured with a mortgage). In order to withdraw from the agreement, the client must submit to the Financial Service Provider in writing an application to this effect, either digitally signed or via the bank's Internet bank. If the application is not submitted via the Internet bank, it must be lodged using the contact details given above.
11. In the event of withdrawing from the agreement, the client must return everything placed at their disposal by the Financial Service Provider for the use of the service. In the case of a paid service, the Financial Service Provider has the right to charge a service fee for the service provided, in accordance with the price list. If the client does not exercise their right to withdraw from the agreement within the term provided, they lose their right to do so.
12. If the client feels that the Financial Service Provider has caused them damage, the client must submit to the Financial Service Provider in writing a claim for compensation of the damage, either digitally signed or via the bank's Internet bank.
13. Wherever possible, disputes between the client and the Financial Service Provider should be resolved by way of negotiations. If no agreement can be reached, a consumer client has the right to turn to the consumer dispute committee of the Consumer Protection and Technical Regulatory Authority in order for the dispute to be

settled out of court. (See <https://ttja.ee> for more information.) If the dispute is taken to court, proceedings shall be launched in Harju County Court unless the agreement or legislation requires otherwise.

**14.** Unless the client and the Financial Service Provider have agreed otherwise or legislation requires otherwise, Estonian law shall apply to the agreement entered into between the client and the Financial Service Provider.