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## For consumers

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 cannot resolve disputes under civil law as an alternative to the courts, but consumers of financial services and products can contact Finantsinspektsioon for independent advice and explanations. 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.

The explanations issued by Finantsinspektsioon for consumer complaints are not legally binding and providers of financial services cannot use them as a basis for making decisions. Nor do the opinions of Finantsinspektsioon carry legal weight in court.

You can email us to ask for information at [info@fi.ee](mailto:info@fi.ee).