

Heimondo Estonia OÜ was granted a licence as a credit servicer or debt collection agency

11/09/2025

Finantsinspektsioon issued a licence to operate as a debt collection agency to Heimondo Estonia OÜ on 8 September. The debt collection licence will give Heimondo Estonia OÜ the right to call in debts arising from the credit contracts of banks and creditors. It also gives Heimondo Estonia OÜ the right to collect the payments for claims that are overdue and to hold negotiations over the conditions with the borrower.

The licence also sets obligations on the company such as managing complaints relating to the credit contract and informing the borrower of requirements set in the credit contract by the bank or creditor, or changes to the interest rates, fees or payments in the credit contract.

The members of the management board of Heimondo Estonia OÜ are Kristjan Vahar and Aleksandr Pavlov.

The list of licensed debt collection agencies can be found in the register of market participants on the [Finantsinspektsioon website](#).