

## Preliminary information on agreements negotiated by means of communication

### Financial service providers are:

Coop Pank AS (hereinafter: Bank)  
 Registry code: 10237832  
 Address: Narva mnt 4, 15014 Tallinn  
 Phone no.: + 372 6 690 900  
 E-mail: [info@cooppank.ee](mailto:info@cooppank.ee)

Coop Liising AS (hereinafter: Leasing)  
 Registry code: 10079244  
 Address: Narva mnt 4, 10117 Tallinn  
 Phone no.: + 372 6 690 937  
 E-mail: [liising@cooppank.ee](mailto:liising@cooppank.ee)

Coop Finants AS (hereinafter: Coop Finants)  
 Registry code: 12087992  
 Address: Narva mnt 4, 15014 Tallinn  
 Phone no.: + 372 6 690 966  
 E-mail: [finants@cooppank.ee](mailto:finants@cooppank.ee)

Bank, Leasing and Coop Finants, hereinafter collectively or individually - financial service provider.

1. This preliminary information is extended to all agreements between the financial service provider and the client negotiated by means of communication.
2. The Financial Supervision Authority (address Sakala 4, 15030, Tallinn, phone no.: 6 680 500, e-mail: [info@fi.ee](mailto:info@fi.ee), website: [www.fi.ee/en](http://www.fi.ee/en)) and the Consumer Protection Board (address Pronksi 12, 10117, Tallinn, e-mail: [info@tarbi-jakaitseamet.ee](mailto:info@tarbi-jakaitseamet.ee), phone no.: 6 201 707, website: [www.tarbi-jakaitseamet.ee](http://www.tarbi-jakaitseamet.ee)) exercise supervision over the financial service provider.
3. The use of any financial service and assumption of responsibilities entails certain risks. The client must always make the content of the obligations to be taken clear. The client also needs to assess whether he/she can meet the obligations under the agreement when the adverse circumstances coincide.
4. The main features and terms of the products and services, deadlines for the provision of services, fees and other costs of services offered by the financial service provider can be found on the website of the financial service provider: [www.cooppank.ee/en](http://www.cooppank.ee/en).
5. Before entering into a financial service agreement, the client must be sure to read the terms of the agreement, the general terms of the bank, as well as other terms and documents referred to in the terms of the agreement. If necessary, the financial service provider recommends that the client contacts the financial service provider for explanations or additional information.

6. Unless otherwise agreed by the parties, pre-contractual information, agreement terms and other agreement-related information shall be sent to the client in Estonian.

7. For digital signing and, if necessary, encryption of documents, the client needs an ID card with ID-card reader and respective software, Mobile-ID or Smart-ID. More information on digital signing and encryption can be found on the Certification Center website: [www.sk.ee/en](http://www.sk.ee/en).

8. Unless otherwise agreed by the financial service provider and the client, the agreement concluded by means of communication shall enter into force on the day the client concludes the agreement. The financial service provider advises the client to store the agreement in digital form on the client's own storage medium.

9. All communication costs related to the conclusion of the agreement and the use of the service are borne by the client.

10. The client has the right to withdraw from the agreement within 14 days from the entry into force of the agreement (within 7 days in the case of a loan agreement secured by a mortgage). In order to withdraw from the agreement, the client must submit a withdrawal application to the financial service provider, in writing, digitally signed or via the bank's internet bank. If the withdrawal application is not submitted via the bank's internet bank, the withdrawal application must be submitted with the above agreement details.

11. In the event of withdrawal from the agreement, the client must return all that he/she has received from the financial service provider for use of the service. In the case of a paid service, the financial service provider is entitled to charge a service fee in accordance with the price list for the service provided. In the event of failure to execute the right of withdrawal on time, the client's right of withdrawal shall expire.

12. If the client finds that the financial service provider has caused them damage, the client must submit a claim for damages to the financial service provider in writing, digitally signed or via the internet bank.

13. All disputes between the client and the financial service provider shall be resolved by agreement as far as possible. In the event of failure to reach an agreement, the client has the right to refer the dispute to the extrajudicial settlement of the Consumer Disputes Committee of the Consumer Protection Board (additional information can be found at [www.tarbi-jakaitseamet.ee](http://www.tarbi-jakaitseamet.ee)). If the dispute is settled in court, the procedure will be commenced in Harju County Court, unless otherwise provided by the agreement or legislation.

14. Unless otherwise agreed by the client and the financial service provider, or unless otherwise provided by law, Estonian law shall apply to the agreement concluded between the client and the financial service provider.