

Notify us about illegal activities

If you work for a subject of financial supervision, or have some similar form of relationship with one, and find out or suspect that your employer as a subject of supervision has broken the law, please inform Finantsinspektsioon about in one of the following ways:

- by calling + 372 668 0555 (calls are recorded)
- by emailing vihje@fi.ee
- by filling in the online form

If you want, we can guarantee your anonymity as an informer.

Please remember that these information lines are not intended for consumer complaints and they are not for information about breaches of consumer protection regulations. Consumer complaints can be addressed to the Consumer Protection and Technical Regulatory Authority or to the general email address of Finantsinspektsioon at info@fi.ee. Consumer complaints can also be submitted through an [online form](#).

How the information is handled

The information you provide us will be assessed by Finantsinspektsioon staff, and we will guarantee confidentiality for it if you wish.

You may be asked for further information if you have given your contact details and agree to answer additional questions. It is often important that we gather additional information, and so we ask you to share your contact details with us if you can.

If the information you give us leads us to suspect that the law has been broken, our options for legal action include starting misdemeanour proceedings or informing the prosecutor and the police of the criminal act.

Your rights if you inform us about an illegal activity

The person giving notification of a breach of the law has the right to remain anonymous. The fact that the information has been given and the identity of the informant may only be revealed with the written consent of the informant. Confidentiality of the notification is however not guaranteed if the informant has knowingly submitted false information.

After a breach of the law has been reported, the informant is not liable for the legal consequences of the disclosure of information, including of trade secrets, if they had reasonable grounds to believe that it was necessary to disclose the information in order to reveal the breach, unless such disclosure of information is punishable as a criminal offence. The informant is not held liable for obtaining access to information in order to report a breach, unless access to the information was obtained in a way that is punishable as a criminal offence.

Notification of a suspicion does not necessarily mean in every case that the law has actually been broken. If the informer gives the notification in good faith and does not knowingly give false information, in order to mislead deliberately for example, then they have no liability for the notification.

Those notifying about breaches of the law need to be protected against unfair treatment, discrimination and revenge. It is prohibited to take any direct or indirect action or inaction at work against an informant that results from them reporting a violation and causes or may cause unjustified damage to them. It is prohibited

to apply, attempt to apply or threaten to apply any measures to put pressure on them. The informant may go to court to protect their rights, including by filing claims for compensation for material or non-material damage. More information about going to court can be found on the website of the [Estonian courts](#).

If the informant's rights in the employment relationship are violated because they reported the breach of the law, they may also apply to the labour dispute committee with any claims to protect their rights. Information on contacting a labour dispute committee with examples of claims and deadlines can be found on the website of the [Labour Inspectorate](#) and in its [information channel](#).

Upon request, the Finantsinspektsioon can issue you with confirmation of your status as a whistleblower, if you reveal your identity and require such confirmation due to a labour dispute.

To protect your rights and file potential claims, it is advisable to consult a legal adviser, which can be found from the website of the [Estonian Bar Association](#).

If necessary, the Finantsinspektsioon shall provide further explanations regarding the procedure for receiving and processing information.

Statistics on the receipt and processing of notifications

In 2024, a total of 47 notifications were submitted to the Finantsinspektsioon through the aforementioned methods (44 notifications via email and web form, and 3 notifications via telephone).

Processing of personal data

Personal data are processed, which includes competent authorities exchanging and transmitting personal data, in accordance with the Financial Supervision Authority Act and European Union Regulation (EU) 2016/679.

Personal data that are evidently not important for the particular notification are not collected, or if they are collected inadvertently they are deleted without any unnecessary delay.

Anonymous

Name and surname
Name
Surname

Email

Information

--

Additional information, attachment 1

Choose

a
file

One file only.

64 MB limit.

Allowed types: gif, jpg, png, bmp, eps, tif, pict, psd, txt, rtf, html, odf, pdf, doc, docx, ppt, pptx, xls, xlsx,

xml, avi, mov, mp3, ogg, wav, bz2, dmg, gz, jar, rar, sit, svg, tar, zip.

Additional information, attachment 2

Choose

a
file

One file only.

64 MB limit.

Allowed types: gif, jpg, png, bmp, eps, tif, pict, psd, txt, rtf, html, odf, pdf, doc, docx, ppt, pptx, xls, xlsx, xml, avi, mov, mp3, ogg, wav, bz2, dmg, gz, jar, rar, sit, svg, tar, zip.

The circumstances of the illegal activity and related data

Sector of operations

Name of the company or institution involved

Is the company or institution aware of the illegal activity?

People associated with the illegal activity