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If you suspect that your provider of financial services has broken the law, you can inform Finantsinspektsioon of this by:

- calling + 372 668 0555 (calls are not recorded)
- emailing turukuritarvitus@fi.ee
- writing to: Finantsinspektsioon, Turujärelevalve ja sunni divisjon, Sakala 4, 15030 Tallinn
- filling in the online form

If none of these suits you, you can contact us on +372 668 0500 and we can arrange to meet. Please do not use these channels for consumer complaints. Consumer complaints can be addressed to the consumer protection board or to the general email address of Finantsinspektsioon at info@fi.ee.

Under the implementing directive of the European Commission, anyone giving Finantsinspektsioon information under the market abuse regulation is not breaking any confidentiality agreement or the limits imposed by legal or administrative standards, and so holds no liability as a result of sharing this information.

How is information handled

The information you give us is assessed by Finantsinspektsioon staff who are qualified to use it to start supervisory proceedings.

During these proceedings you may be asked for further information if you have revealed your identity and agree to answer additional questions. Different people at Finantsinspektsioon handle the supervisory proceedings and the information about illegal activities. Information about the law being broken is kept separately from other supervisory information.

Financial supervision proceedings are not public under the Financial Supervision Authority Act § 54(1). Finantsinspektsioon handles all information about breaches of the law confidentially. We do not give any updates on how the information is being handled or what stage the proceedings are at.

If the information you give us leads us to suspect that the law has been broken, we can start misdemeanour proceedings or inform the prosecutor and the police of the criminal act. If you informed us about the breach of the law you may be called as a witness in any criminal proceedings. To maintain confidentiality for you, your witness statement will not give information on how you informed us and will not connect you with the information we received about the breach of the law.

Your anonymity as a witness is not guaranteed in misdemeanour proceedings and you do not have the right to representation in that case under the Code of Misdemeanour Procedure §33. If Finantsinspektsioon takes a witness from statement from you in misdemeanour proceedings, the information you gave on the breach of the law will be kept confidential, but your witness statement will not.

Your rights if you inform us about an illegal activity

If you notify Finantsinspektsioon under the market abuse regulation, then there is no breach of contract or of standard restraints. This means you have no liability for releasing the information.

People giving information on breaches of the law need to be protected against unfair treatment, discrimination and revenge. To protect your rights you can contact a legal adviser, and you can find one from the website of the Estonian Bar Association.

If a dispute arises with your employer you can apply to the labour dispute commission of the Labour Inspectorate. If you want, Finantsinspektsioon can issue you with confirmation of your status as a whistleblower, if you reveal your identity and need this confirmation in a labour dispute.

Online form for notifying us

Anonymous

Name and surname

Name

Surname

Email

Information

Additional information, attachment 1

One file only.
16 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

One file only.

16 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