



Austria, Belgium, Bulgaria, Croatia,
Cyprus, Czech Republic, Denmark,
Finland, France, Germany, Greece, Hungary,
Ireland, Italy, Latvia, Lithuania, Luxembourg,
Malta, Netherlands, Poland, Portugal,
Romania, Slovakia, Slovenia, Spain,
Sweden, Iceland, Liechtenstein and Norway

06.05.2025 No 4.8-2.11/886-12

Notification in accordance with Article 32 of the Mortgage Credit Directive (2014/17/EU)

Dear Colleagues,

In accordance with Article 32 of the Mortgage Credit Directive (2014/17/EU), I am writing to notify you that **Mifundo OÜ**, a mortgage credit intermediary authorised by the Estonian Financial Supervision and Resolution Authority (Finantsinspektsioon), notified us of its intention to carry out intermediation of mortgage credit related services and activities (as listed in attached Annex 1) in all of the European Economic Area (EEA) countries under the freedom to provide services. We have also informed Mifundo OÜ regarding the notification referred to in this letter on 6 May 2025.

I kindly request that all correspondence relating to this notification is sent to the following e-mail address: notification@fi.ee.

Yours sincerely,

/signed digitally/

Siim Tammer
Member of the Management Board

Markus Laja +372 668 0598
markus.laja@fi.ee

Annex 1 – Notification form for exercising the freedom to provide services

1	Date of transmission of this notification from the home to the host competent authority	06/05/2025
2	Host Member State	All EEA countries
3	Type of notification	<input checked="" type="checkbox"/> First notification <input type="checkbox"/> Change to previous notification
4	Name of credit intermediary	Mifundo OÜ
5	Date of birth in case of natural person	N/A
6	Home State registration number	14587569
7	Head office address	Hobujaama st 4, Tallinn, Harju County 10151 Estonia
8	Email	Kaido.saar@mifundo.com
9	Telephone number	+372 5295570
10	Fax number	N/A
11	Name of home competent authority	Estonian Financial Supervision and Resolution Authority (Finantsinspektsioon)
12	Home Member State	Estonia
13	Web address of the online register	https://www.fi.ee/en/banking-and-credit/banking-and-credit/credit-intermediaries/licensed-credit-intermediaries-estonia/mifundo-ou
14	To the extent available, services to be provided by the credit intermediary in the host Member State	<input checked="" type="checkbox"/> offers/presents credit agreements <input type="checkbox"/> assists in preparatory/pre-contractual administration work <input type="checkbox"/> concludes credit agreements provides <input type="checkbox"/> advisory services

15	Tied credit intermediary	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>In the case of a tied credit intermediary:</p> <p>a) Name and registration number of the creditor(s) or groups to which the intermediary is tied in the host Member State</p> <p>b) Whether the credit intermediary is exclusively tied to only one creditor</p> <p>c) Confirmation that the creditor(s) take full and unconditional responsibility for the credit intermediation activities</p>	<p>a)</p> <p>b)</p> <p>c)</p>