

Insurance distributor:	Svenska Handelsbanken AB (publ), Company registration no. 502007-7862
Handelsbanken's postal address:	106 70 Stockholm, Sweden
Handelsbanken's phone number:	+46 (0)8 701 10 00
Handelsbanken's email address:	info@handelsbanken.se
Handelsbanken's website:	www.handelsbanken.se

### Information about insurance distributor Svenska Handelsbanken AB (publ)

#### Tied insurance intermediary

Svenska Handelsbanken AB (publ) ("Handelsbanken") is a tied insurance intermediary that mediates insurance on behalf of the insurance companies named below. As a tied insurance intermediary, Handelsbanken only offers insurance policies from these insurance companies. Each insurance company is responsible for any financial loss which you may incur as a customer if the Bank's distribution is deemed to have breached good insurance distribution practice.

- \* Handelsbanken Liv Försäkringsaktiebolag (516401-8284)
- \* Storebrand Helseforsikring AS through its branch in Sweden, DKV Hälsa (516402-6998).
- \* Euro Accident Health & Care Insurance AB (556551-4766)
- \* BNP Paribas Cardif Försäkring AB (516406-0567)

#### Registration and licensing, etc.

Handelsbanken is registered with the Swedish Companies Registration Office as a tied insurance intermediary for

- \* Life insurance
  - Life insurance and supplementary insurance, including occupational group life insurance (classes Ia and Ib)
  - Life insurance linked to mutual funds (class III)
  - Accident and health insurance (class IV)
- \* Non-life insurance
  - Accident and health insurance, including care insurance (classes 1 and 2)
  - Other financial loss (class 16)

For distribution of Handelsbanken Liv's insurance policies with savings – endowment insurance, pension insurance, and occupational pension insurance – Handelsbanken is licensed as a tied insurance intermediary by Finansinspektionen, the Swedish Financial Supervisory Authority.

Registrations and licences can be verified by contacting the Swedish Companies Registration Office, 851 81 Sundsvall, Sweden, tel. +46 (0) 771 670 670, email: bolagsverket@bolagsverket.se; or the Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, Sweden, tel. +46 (0)8 408 980 00, email: finansinspektionen@fis.se, www.fi.se.

Individual Handelsbanken advisors' authorisation to mediate insurance can be verified by contacting the respective insurance company or the Swedish Financial Supervisory Authority. If you wish to enquire about individual advisors' authorisation to mediate insurance, please contact the respective complaints manager at each respective insurance company as follows: for Handelsbanken Liv,:

klagomal\_handelsbankenliv@handelsbanken.se; for DKV Hälsa, admin@dkvhalsa.se; for Euro Accident Health & Care Insurance, Johan. Malmgren@euroaccident.com; for BNP Paribas Cardif, BNP Paribas Cardifs Klagomålsnämnd, Box 24110, 400 22 Gothenburg, Sweden.

Handelsbanken's insurance mediation services fall under the supervision of the Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, Sweden, tel. +46 (0)8 408 980 00, email finansinspektionen@fi.se, website: www.fi.se; Handelsbanken's marketing of insurance products falls under the supervision of the Swedish Consumer Agency, Box 48, 651 02 Karlstad, Sweden, tel. +46 (0)771 42 33 00, email konsumentverket@konsumentverket.se, website: www.konsumentverket.se. Handelsbanken Liv Försäkringsaktiebolag is a wholly owned subsidiary of Handelsbanken.

#### About insurance advisory services

Handelsbanken provides advisory services for the insurance policies that we offer. Since we offer insurance policies from Handelsbanken Liv, to which we are closely linked, these advisory services are not considered impartial.

The advisory services are personal and tailored to each customer, based on their needs and circumstances at the time the advice is given. Please note that we do not regularly assess the continued suitability of insurance policies should a client's circumstances change.

#### Commission for insurance distribution

Commission is paid to Handelsbanken by Handelsbanken Liv, DKV Hälsa, Euro Accident, and BNP Paribas Cardif. Individual bank employees do not receive commission.

DKV Hälsa	Commission is paid at 12.5 per cent of the premium for mediated risk insurance.
Euro Accident	Commission is paid at 4-12 per cent of the premium for mediated risk insurance.
BNP Paribas Cardif	Commission is paid at 25 per cent of the premium for mediated non-life insurance. Any additional profit is shared equally with Handelsbanken.
Handelsbanken Liv	Handelsbanken receives an hourly fee for time spent on insurance distribution.

As a customer, you will receive information annually on reimbursements received by Handelsbanken from Handelsbanken Liv.

#### Complaints

Complaints regarding insurance distribution should be submitted to the distributing branch, in the first instance. In the second instance by post to Handelsbanken Kundklagomål, 106 70 Stockholm, Sweden or by email to klagomal@handelsbanken.se.

Disputes regarding distribution or the mediated insurance can be tried by a Swedish court of law or by the Swedish National Board for Consumer Disputes (ARN), Box 174, 101 23 Stockholm, Sweden, +46 (0)8 508 860 00, website: www.arn.se, email: arn@arn.se.

Advice on insurance-related matters can be obtained from the Swedish Consumer Agency (Hallå konsument), the Swedish Consumers' Insurance Bureau, the Swedish Consumers' Banking and Finance Bureau, and by municipal consumer information and guidance offices.