

Corporate Payment Services Swedish kronor transfers

1. General description

This service allows the company to transfer funds denominated in Swedish kronor between its own accounts or to someone else's account with Handelsbanken. Funds can also be transferred to accounts with other banks. The Standing Order service may be used if an amount is to be transferred regularly between accounts.

2. Transfers via Handelsbanken's online service

The following information must be registered to be able to set up a transfer:

- debit account
- credit account
- amount
- transfer date
- message to beneficiary - mandatory when making a transfer to an account with another bank.

A transfer can be registered 24 hours a day and up to 12 months in the future. If the account does not contain sufficient funds to cover the transfer, repeated attempts will be made until 5.00 pm CET on the payment date. If the account still lacks sufficient funds after the cut-off time the transfer is cancelled. Transfers may be cancelled or changed no later than 3.00 am CET on the transfer date.

Amount regulations

Amount limits are regulated in the company's mandate for payments.

Implementation

Transfers to Handelsbanken accounts are deposited in the beneficiary account immediately upon registration. Transfers to other Swedish banks that are registered and authorised on weekdays before 2.00 pm CET are deposited in the beneficiary account on the same day.

3. Transfers via Handelsbanken Direkt

If the company has an agreement for Handelsbanken's telephone service *Handelsbanken Direkt Företag* the company has seven days a week, 24-hour access, within the frame of a valid mandate, to personal service by telephone, to carry out its transfers.

4. Transfers via Handelsbanken branch offices

During office hours transfers can be made via Handelsbanken branch offices.

5. Standing orders

If a transfer involves the same amount and is periodically recurrent, an agreement for a standing order can be signed at the Handelsbanken branch. Set-up and changes can only be effected at the bank branch.

The funds will be deducted from the company's account early on the morning of the payment date and will reach the beneficiary on the same day.

- If the account does not contain sufficient funds to cover the transfer, two transfer attempts will be made on the next two weekdays. If it has not been possible to carry out the transfer on three occasions during the same calendar year due to insufficient funds, the order will be cancelled automatically and the company will be advised of this by letter.
- The standing order may be stopped for a maximum of one year. If the company has a monthly transfer interval, the company can choose to suspend its standing order for one to three selected months per year.
- If a final transfer date is specified, the standing order will be made for the last time on this date, after which the standing order will be terminated.

Information about the transfer transaction for standing orders can be obtained in the company's account statements.

Information

Information about executed transfers can be obtained via Handelsbanken's online services.

Fees

For more information about fees, please see the current price list, which is available at Handelsbanken's online services and at the Handelsbanken branch office.

Other terms and conditions

In other respects, the Bank's "General terms and conditions for corporate accounts and payment services" also apply.