General terms and conditions for the Platinum cardholder Concierge Service

These terms and conditions shall apply as of 1 August 2024 and remain applicable until such time as superseded by new terms and conditions or in connection with the termination of the Service.

Concierge Service, also referred to below as the Service, is provided by Tenerity AB, referred to hereinafter as Tenerity, on assignment from Svenska Handelsbanken AB, referred to below as Handelsbanken. These terms and conditions are agreed between Handelsbanken and all customers granted access to the Service via Handelsbanken. A pre-requisite for Handelsbanken to grant access to the Service is that the user is a Platinum cardholder.

Concierge Service

Concierge Service is a lifestyle service designed to assist users with numerous types of needs: small or large, simple or complex. Concierge Service offers specialist expertise in organising travel, experiences, events and personal requests.

Concierge Service can help, for example, to order flight tickets or rental cars, book tables at popular restaurants or hotel rooms, organise places on guest lists or tickets to special concerts or events, order special birthday presents and flowers, or to provide tips and information on travel destinations, tourist attractions and restaurants

Concierge Service has an extensive network of partners and suppliers across national borders and can help resolve your requests in most parts of the world. However, Concierge Service cannot guarantee that it will be possible to fulfil each and every request.

Concierge Service can make reservations with a supplier of a specific service or product on your behalf, or can arrange for you to place an order yourself with a supplier of the requested service or product. By confirming a purchase or a reservation, you accept responsibility for compliance with the terms and conditions applying to the provision of the service or product in question set out by the relevant supplier. Concierge Service acts solely as an intermediary and accepts no responsibility for the execution or delivery of the service or product by third-party suppliers.

In certain cases, Tenerity may be the direct supplier of a service or product, in which case Tenerity's separate terms and conditions for the delivery of the service or product shall apply.

Using the Service

Concierge Service can be contacted by telephone or email. The relevant contact details can be found on Handelsbanken's website. Certain requests can be responded to immediately, while others require a longer processing time depending on their complexity and/or availability. Requests made by email always receive an immediate reply confirming receipt of the request. When contacting Concierge Service, you will be assigned an agent to assist you with your request.

Emails are checked regularly during normal working hours, and a reply will most often be sent on the same day. The goal is to respond to all requests within 24 hours, although this is not guaranteed. All request responses are as detailed as possible on the basis of the information provided.

Operating hours and languages

Concierge Service is available at all hours of the day, every day. The Service can be used in either English or Swedish.

Payment

Concierge Service is free of charge. However, you are required to pay for the products and services you order, such as tickets, hotel

rooms, rental cars and the like. You are obligated to comply with the terms and conditions for payment and delivery specified by Tenerity or the supplier when using Concierge Service.

Processing of personal data

Handelsbanken is the controller for personal data relating to you collected by Tenerity in conjunction with your usage of the service. The data collected consists of your name, contact details, card data and information about your request. Tenerity processes this information in its role as data processor to Handelsbanken in accordance with Handelsbanken's instructions.

Tenerity may collect information from you in conjunction with your ordering of a service or product from Tenerity as supplier, such as purchasing a ticket from Tenerity. Tenerity is, in such cases, the personal data controller for the information thus collected.

Tenerity processes such personal data in accordance with applicable law and Tenerity's personal data policy: https://www.tenerity.com/regulatory/

Queries and complaints:

Any queries or questions concerning the provision of the Service can be directed to Concierge Service via the telephone number +46 771 930 930 or the email address handelsbanken.platinum@conciergeservice.se.

You can also contact Handelsbanken directly.

Genera

The Service may only be used for legitimate legal purposes and in accordance with these terms and conditions. Handelsbanken reserves the right to immediately withdraw the availability of the Service from you if you, in the assessment of Handelsbanken, misuse the Service or fail to comply with these terms and conditions. You must be at least 18 years of age to use the Service.

Handelsbanken reserves the right to amend these terms and conditions with a least one month's notice, which also includes the right to amend the contents of the Service or terminate the Service.

Handelsbanken accepts no liability for damages, losses or delays arising due to any decision by public authorities, act of war, strike, lockout, blockade, fire, explosion, virus attack, sabotage or similar occurrence qualifying as force majeure.

Limitations

The Service does not include:

- Assistance in connection with purchases, orders or other requests relating to sex, weapons, narcotics or similar products or services in which trade is illegal.
- Acts that may damage Handelsbanken's reputation.
- Assistance or services relating to the countries/territories Syria, Sudan, Cuba, North Korea, Iran, Russia, Belarus, Donetsk People's Republic, Luhansk People's Republic, Zaporizhia (Ukraine) or the Crimean Peninsula.

Applicable law and languages

This Agreement is subject to Swedish law. The terms and conditions are available in both English and Swedish. Contact with Tenerity during the agreement's validity period can be made in either English or Swedish.