

General terms and conditions for accounts and payment services – Private customers

Information about Handelsbanken

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Handelsbanken is henceforth referred to as “the Bank” or “Handelsbanken”.

The Bank is a registered banking company with a licence to conduct banking operations under the Swedish Banking and Financing Business Act. The Bank is under the supervision of the Swedish Financial Supervisory Authority and is registered with the Swedish Companies Registration Office.

The Swedish language is used for agreement terms and conditions, and communication between parties.

A) General provisions

1. Scope

These terms and conditions are applied to accounts, payment services and other linked services.

The agreement form and product specification, these “General terms and conditions for accounts and payment services - Private”, the appendix with cut-off times and the price list are jointly referred to as the “**agreement**”.

The agreement only applies to a customer who is a consumer, unless anything else is separately agreed, or is set out in the agreement.

The terms and conditions are divided into different parts:

- A general provisions that apply to all products and services in the agreement
- B provisions that apply to accounts and deposits
- C provisions that apply to digital and other remote channels, as well as security solutions and payment instruments
- D provisions that apply to payments, and
- E special provisions for certain payment services

In the event of any inconsistencies between the provisions of this agreement, that which is stated on the agreement form and in the product specification takes precedence over these terms and conditions.

In the event of any inconsistencies between the provisions of these terms and conditions, the provisions specified in parts B) - E) take precedence over those in part A), unless expressly stated otherwise.

The terms and conditions are also applied to other banking products or services, if the separate product terms and conditions refer to these terms and conditions. Thus, these terms and conditions apply in addition to the separate product terms and conditions, unless expressly stated otherwise.

In the event of any inconsistencies between the separate product terms and conditions and these terms and conditions, the separate product terms and conditions shall take precedence.

2. Definitions

Account: Payment accounts and/or other accounts.

Account information service: An online service provided by a third-party provider to supply a compilation of information regarding one or more payment accounts which the customer has with the Bank.

Banking day: A day when banks and other financial institutions are open in such locations and for such transactions as are required to carry out services under the agreement - usually a weekday.

BIC (Business Identifier Code): A unique code used to identify banks and other financial institutions which the customer mainly uses for cross-border payment transactions to countries outside the EEA.

Card: Handelsbanken's Bankkort Mastercard and Bankkort Start, i.e. a card issued by the Bank. Refers to a physical or virtual card, details about a card or a fictitious card number which for security reasons replaces the number of the physical card.

Cardholder: The customer in whose name the card has been issued, or another person whom the customer has authorised to use the card.

Contactless function: A function incorporated in the card's chip that enables a payment, for example at a point of sale, in some cases to be executed without the card being inserted into a terminal. Cards with this function have a special symbol.

Customer: A party to the agreement.

The holder of a payment instrument is normally a customer of the Bank, but may also be a representative of the customer without themselves being a customer of the Bank. That which is stated in the agreement and the separate product terms and conditions concerning “the customer” shall therefore apply where applicable to the person who is a representative of the customer without themselves being a customer of the Bank.

“Customer” also refers to a **cardholder**, unless otherwise stated.

Cut-off time: The latest time in a banking day by which a payment order must be registered by the Bank to qualify as having been received on the same banking day. A payment order that is received after the cut-off time is considered to have been received on the following banking day. See the “Cut-off times” appendix for the cut-off times that apply to each payment service.

EEA (European Economic Area): An economic area that currently includes the EU member countries, as well as Iceland, Liechtenstein and Norway.

EEA currency: An official currency in an EEA country which is not the euro.

IBAN (International Bank Account Number): A bank account number in a standardised international format that usually identifies an individual payment account, mainly within the EEA.

Mobile device: A mobile phone, tablet, laptop computer, watch, wristband or similar device which can access the internet or other network for phone and data traffic.

Other accounts: accounts that are primarily intended for savings. There are limited opportunities for executing payment transactions from and linking payment services to other accounts.

Payment account: An account that is intended for executing payment transactions.

Payment initiation service: An online service provided by a third-party provider to initiate a payment order from a payment account with the Bank at the request of the customer.

Payment instrument: A personalised instrument, such a card or a security solution, which is used to initiate a payment order in accordance with an agreement. Personalised security credentials can be linked to a payment instrument. A security solution may be a payment instrument.

Payment order: An instruction which the customer (or the beneficiary) makes to the Bank or another payment service provider, requesting the execution of a payment transaction.

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Payment service: Services for the execution of payment transactions. Certain payment services provided by the Bank from time to time require the Bank and the customer to sign a separate agreement.

Payment transaction: A deposit, withdrawal, payment or transfer to or from an account, regardless of whether the transaction is initiated by the payer or beneficiary.

Personalised security credentials: A personalised function which the Bank provides or approves for the purpose of authentication, such as a personal code, biometric readers such as a fingerprint reader (e.g. Touch ID for Mobile BankID) or facial recognition.

Point of sale: A company which is linked to Mastercard's international payment system and which sells goods and services for payment using a card.

Price list: A list of the prices and fees applying to products and services under the agreement.

Security solution: This refers, among other things, to BankID, Mobile BankID, log-in cards, security applications, log-in devices, PINs, single-use passwords and other procedures specified by the Bank for the identification or creation of electronic signatures under this agreement. A security solution can be used for identification vis-à-vis the Bank and, in certain cases, another party (e.g. a public authority). When the security solution is used to initiate a payment order, the security solution is a payment instrument.

Separate product terms and conditions: The separate terms and conditions for products and services which refer to these terms and conditions, e.g. "Terms and conditions for Handelsbanken's Money Market account".

Services: The services/products to which the terms and conditions are applied.

Strong customer authentication: Authentication based on the use of two or more of the following mutually independent elements: (i) something only the user knows (such as a personal code), (ii) something only the user has (such as a log-in device or card) and (iii) a unique characteristic (e.g. biometrics).

Third-party provider: A payment service provider other than the Bank which has the required permit or is registered to provide payment initiation services and/or account information services.

Unauthorised transaction: a transaction that is executed without the consent of the customer or of another person who is authorised under the agreement to use the account.

Unique identifier: the combination of letters, numbers or characters, such as a bank account number, IBAN or mobile phone number, which the customer must submit in a payment order to identify unambiguously the beneficiary or the beneficiary's account.

3. Prices**3.1 General information**

For the products and services that are subject to the agreement, Handelsbanken will charge the prices specified in the price list.

For products and services that are regulated by separate product terms and conditions, any additional fees specified in such terms apply.

Taxes, fees and costs may result from entering into the agreement which are neither paid through nor charged by the Bank.

For accounts with separate interest-fixing periods or a limited number of free withdrawals, the Bank is entitled to charge withdrawal fees in accordance with the provisions of section 14.

Fees for currency conversion in the case of payments in other currencies are set out in section 21.

3.2 Payment, set-off, etc.

Monthly and annual fees are paid in advance, unless specified otherwise in the agreement. If the customer has paid an annual fee in advance, and the service is prematurely terminated, the customer

is entitled to a refund of the part of the annual fee relating to the period after the service was terminated.

The Bank is entitled to charge fees by debiting the account agreed upon by the customer and the Bank.

The customer shall ensure that there are sufficient funds on the account on the date that the account is to be debited.

The customer shall reimburse the Bank for costs incurred for the collection of claims from the customer, including costs for written payment reminders. The Bank may debit the account with amounts corresponding to fees, costs and expenses for orders executed on behalf of the customer and for payment of other due claims which the Bank has on the customer (set-off). Set-off may not be effected against salary, pension or comparable funds that are necessary for the customer's living expenses.

In the case of cross-border payments, payment service providers (i.e. correspondent banks and receiving banks) may in some cases deduct their fees from the payment amount. Section 21.3 specifies the distribution of fees between the payer and the beneficiary for the fees that each of their payment service providers charge.

4. Ownership and copyright

Software and other copyrighted information that is provided by the Bank or its suppliers in conjunction with the execution of any service is the property of the Bank or its suppliers.

5. The Bank's right to request information

The Bank is entitled to request information and data from the customer which, in the Bank's assessment, are necessary to achieve adequate customer due diligence pursuant to the Swedish Act (2017:630) on Money Laundering and Terrorist Financing (Prevention). The information must be provided within the time frame determined by the Bank.

6. Amendments to agreement terms and services

The Bank is entitled to amend the content of the services in and terms and conditions of this agreement, or the separate product terms and conditions, without prior termination of the agreement. Notice of such amendments must be given at least two months before they start to apply, unless otherwise specified in the product terms and conditions. If the customer does not approve the amendments, the customer is entitled to immediately and at no cost cancel the relevant service to which the amendments relate before the day on which these come into effect. If the agreement is not terminated, the customer is considered to have approved the amendments.

If new legislation or other regulations come into force immediately, and this leads to a change in the conditions for any service, the Bank may apply the new regulations immediately.

Where there are special reasons, the Bank has the right, without terminating the agreement, to restrict or modify the contents of the services or their opening hours.

Upon request, the customer always has the right to receive the most recent version of these general terms and conditions free of charge.

7. Messages**7.1 General information**

The Bank provides the customer with written information and notices. If the customer has access to Handelsbanken Online Banking, notices can be provided via this channel. Otherwise, notices are sent by post to the address specified in the agreement or which is otherwise known to the Bank. Registered letters shall be deemed to have reached the addressee at the latest seven days after despatch, if the letter has been sent to the address set out in the agreement or which is otherwise known to the Bank.

If the customer has Handelsbanken's mobile app, the Bank can send push notifications and other messages via the app.

Notices from the Bank that are of a general nature may be published electronically on www.handelsbanken.se. Such notices shall be deemed to have been received by the customer no later than 30 days after publication.

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If there is a change of name, address, email address or phone number, or if a card includes incorrect information, the Bank must be immediately notified of this.

7.2 Notices regarding amendments to terms and conditions

When terms and conditions are changed, a notice to this effect, which is transmitted via an electronic communication service such as Online Banking or Mobile Banking, is deemed to have reached the customer as soon as the notice has been made available and the Bank has notified the customer of this in the form of an electronic message such as an SMS text message or other form of electronic notification.

7.3 Notification in the event of unauthorised use or security risks

In the event of unauthorised use or security risks, the Bank will notify the customer by phone, SMS text message, Online Banking, Mobile Banking or via www.handelsbanken.se. In any such contact, the Bank will never request sensitive information or codes related to the customer's payment instrument (such as card details, log-in codes or signature information). In the case of the customer being contacted by the Bank, by phone or SMS text message, the customer must always check by phoning the Bank at +46 (0)8 701 1000 or another publicly available switchboard number.

8. Period of agreement and notice of termination

8.1 General information

The agreement is valid until further notice.

The customer has the right, at any time, to terminate the agreement in its entirety or with regard to a specific service, with immediate effect.

The Bank has the right, with a two-month period of notice, to terminate in writing the agreement in its entirety or with regard to a specific service.

The Bank has the right to immediately terminate the agreement in its entirety or with regard to a specific service, or to cancel the customer's use of any service if

- a the customer has breached the agreement in a material way,
- b there is reasonable cause to assume that the customer will not fulfil his/her payment obligations towards the Bank,
- c the customer has been dishonest towards the Bank,
- d there is suspicion of money laundering or terrorist financing, or if there is a risk that, by providing the service, the Bank will in some way encourage such crime,
- e in the assessment of the Bank, there is suspicion that an account, or a specific service or product, is being used, or will be used, for or in connection with criminal activity, or in other respects in breach of current legislation or sanctions, or in a manner which may cause damage to the Bank or another party,
- f no transactions have occurred on the account, or the customer has not used the service, during the preceding 24 months,
- g the customer's accounts and other commitments with the Bank have been terminated,
- h the Bank, in its assessment, does not have adequate customer due diligence pursuant to the Swedish Act (2017:630) on Money Laundering and Terrorist Financing (Prevention), or if there is reason to assume that the customer will act in such a way that the Bank will not be able to comply with the aforementioned law.
- i legislation, regulations, or directives or decisions by Swedish or foreign public authorities prevent the Bank from providing a specific service to the customer,
- j the customer is listed on any of the EU's sanction regulations, or
- k the customer is included on any list of sanctions applied by the Bank as part of international sanctions outside the EEA, e.g. sanction lists issued by the UK or the Office of Foreign Assets Control (OFAC) in the USA.

Notice of termination shall be given in writing.

Termination of a given service may entail a fee or other consequences if these are specified in the agreement, or in the separate product terms and conditions.

If the customer dies, is declared bankrupt, or if a legal guardian is appointed pursuant to Chapter 11, section 7 of the Swedish Parental Code, certain products and services may be terminated with immediate effect.

8.2 Particular information about payment accounts with basic functions

The Allkonto current account and Allkonto Ung account (for young people) are payment accounts to which basic functions pursuant to the Swedish Act on Payment Services can be linked ("payment account with basic functions"). At present, the following services are basic functions:

- Online Banking, Mobile Banking, Telesvar, the Bankkort Start debit card, payments to another account (i.e. transfers) including standing orders, and payments via Bankgiro, PlusGiro and Autogiro (direct debit).
- Execution of payment transactions within the EEA, such as direct debit, payments using a debit card, and payments via the Bank's online services, including standing orders.

For a payment account with basic functions, the following grounds for the Bank's right to terminate the account apply instead.

The Bank is entitled to terminate the agreement with immediate effect if:

- the customer has used the payment account for illegal purposes, or
- the customer provided incorrect information when the account was opened, and if correct information had been provided, he/she would not have been permitted to open such an account.

The Bank is entitled to terminate the account with two months' notice if:

- no transactions have occurred on the payment account during the preceding 24 months, or if
- there are special reasons for doing so.

Notice of termination shall be given in writing.

9. Limitation of the Bank's liability

The Bank shall not be held liable for any loss resulting from a Swedish or foreign legal enactment, the intervention of a Swedish or foreign public authority, an act of war, a strike, a blockade, a boycott, a lockout or any other similar circumstance. The reservation in respect of strikes, blockades, boycotts and lockouts applies even if the Bank itself is subjected to such measures or takes such measures. Nor shall the Bank be held liable for damage or inconvenience due to operational breakdowns or other disruptions to computer systems or telecommunications used by any party that accepts the payment instrument issued by the Bank.

Any damage arising from other circumstances shall not be compensated by the Bank, provided the Bank has exercised normal standards of care.

However, in the case of performance of payment services, instead of the provisions in the first and second paragraphs above, the Bank shall not be liable in cases of unusual or unpredictable circumstances over which the Bank has no influence and the consequences of which would have been impossible for the Bank to avert, despite all its efforts. Nor is the Bank liable when the Bank is acting in accordance with Swedish law or EU law.

The Bank is never liable for indirect damage, unless the damage was caused by gross negligence on the part of the Bank.

If the Bank is prevented from executing a payment transaction or from taking other action as a consequence of such events as are set forth above, the action shall be postponed until the cause of the

delay is removed. In the event of a postponement of payment, the Bank shall, if it is committed to pay interest, pay such interest at the interest rate prevailing on the due date for the postponed payment. If the Bank is not committed to paying interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of the Riksbank pursuant to section 9 of the Swedish Interest Act (1975:635), plus two percentage points.

Where a circumstance as referred to above prevents the Bank from receiving payments, the Bank shall, as long as the obstacle exists, be entitled to interest only on the terms prevailing on the due date of the payment.

10. Investigations

10.1 General information

If the customer considers that Handelsbanken has performed an assignment in an incorrect manner, or that there is a fault in a product (e.g. a security solution), the customer must notify the Bank in accordance with the Bank's prevailing procedures for requesting investigations, as soon as possible after the customer has discovered, or should have discovered, the fault.

A request for an investigation may be made via Online Banking, personal service by telephone, or at a branch of the Bank. See also the "Resolution of complaints and disputes out of court" section, under "Information" below.

10.2 Particular information about unauthorised transactions, etc.

The customer must immediately read and review the information about executed payment transactions made available to the customer in notifications, withdrawal receipts, account statements or in some other way.

As soon as possible after learning about incorrectly executed or unauthorised transactions, the customer must notify the Bank and request rectification in accordance with the Bank's current procedures for investigations (investigation). However, an investigation cannot be carried out later than 13 months after the debit date. The customer may not claim that the Bank made an error if it is too late to request an investigation.

The Bank will charge an investigation fee if it transpires that the transaction(s) which are the subject of the investigation were not unauthorised.

The customer shall inform the Bank in accordance with this section 10.2, even if an unauthorised or incorrectly executed transaction was initiated by a payment service provider (third-party provider).

11. Maintenance and operational interruptions

The Bank has the right to temporarily suspend the services, e.g. for scheduled maintenance or in case of an operational interruption. The Bank must ensure that planned maintenance and operational interruptions take place at times when demand for the services is normally low, unless there are special reasons for not doing so. Information about such stoppages to services is provided at www.handelsbanken.se.

The Bank reserves the right to temporarily restrict the use of the payment instrument/security solutions or to terminate the services with immediate effect due to maintenance activities, disruptions to operations, or if, in the view of the Bank, this is necessary to prevent damage to the Bank or other parties.

12. Applicable law, resolution of disputes

This agreement and the product terms and conditions shall be subject to Swedish law.

If action is brought by the Bank, the dispute shall be resolved in a Swedish court of law. The Bank is entitled, however, to pursue a claim outside Sweden if the customer is domiciled there or has assets in that country. The customer may also, in order to find a resolution to the dispute out of court, submit a request for rectification directly to the Bank or report the dispute to be considered by the Swedish National Board for Consumer Complaints (see the "Resolution of complaints and disputes out of court" section below, under "Information"). The Bank may respond to the

customer's complaint verbally, for example by phone, or in a personal meeting. The Bank may also reply to the customer by letter, in Online Banking, Mobile Banking or as agreed by the customer and the Bank.

B) Provisions for accounts and deposits

13. General provisions on accounts and deposits

In this part there are general provisions regarding the right of disposal for accounts, deposit services, interest, etc. which apply to payment accounts and other accounts unless otherwise expressly stated in the provisions of section 14 or the separate product terms and conditions.

13.1 Right of disposal for accounts

The customer, and any person to whom the customer grants a power of attorney, has the right to dispose of balances on the account. A trustee or custodian appointed for the customer under the Swedish Children and Parents Code also has the right of disposal.

When an account is held by more than one customer, the customers can decide to have an individual right of withdrawal, at the time the account is opened or at a later date. In this case, each individual customer can individually issue a power of attorney for another.

If the Bank and the customer agree that the account will have a credit facility, then special terms and conditions also apply to this facility.

If the Bank deems that a third-party provider should be denied access to the customer's information or account, the customer will be notified via Online Banking. This is not the case, however, if doing so would be in conflict with legislation or if it is justifiable for security-related reasons not to provide such notification.

13.2 General information regarding deposit services

13.2.1 Interest

Interest on balances is calculated at the interest rate and according to the principles applied by the Bank at any given time for the respective type of account. The customer receives information about the current interest rate in conjunction with opening the account.

The interest is either calculated for each calendar day or for 30 days per month regardless of the length of the month, depending on the basis for interest calculation applying to the account. Interest on funds deposited to the account is calculated from and including the banking day after the deposit date. However, interest on funds transferred from another account that the customer has with the Bank is calculated from and including the deposit date. Interest on salary, pension, etc., deposited to the account is calculated from and including the deposit date. Interest on funds withdrawn is calculated up to and including the day before the withdrawal date. Unless otherwise stated, interest is deposited to the account at the end of each year or when the account is closed. The Bank is required to withhold tax on the interest and to send a statement of income relating to interest paid to the Swedish Tax Agency under prevailing rules.

If the interest rate changes to the detriment of the customer, and this is due to circumstances beyond the Bank's control, e.g. changes in prevailing interest rates, the customer will be informed of this as soon as possible in advertisements in the daily press, or through a notice. If the interest rate changes to the detriment of the customer and this is due to other circumstances, the account holder will be informed in advertisements in the daily press, or through a notice, before the change comes into effect. If the basis for calculation of the interest changes, the customer will be informed of the change in advertisements in the daily press, or through a notice, before the change comes into effect.

If an announcement regarding a change in the interest rate or the basis for calculation has been made in the daily press, this information will also be given on the next account statement and at www.handelsbanken.se. If the customer has access to Online Banking, the information will be provided there.

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If the customer does not approve the change in the interest rate, the customer is entitled to terminate the account agreement without a separate fee, unless otherwise specified under section 14.

13.2.2 Overdrawn account (unauthorized overdraft)

If the account becomes overdrawn, the customer must immediately cover the overdraft by making a deposit to the account. If the account becomes overdrawn, interest will also be due as shown in the price list.

If a withdrawal from an account should cause a shortfall of funds, but the shortfall is covered by an equivalent deposit to the account on the same day, this is not considered as an overdraft.

13.3 Information regarding executed payment transactions

The customer will receive information about executed payment transactions to or from a payment account either continuously, or on a monthly basis.

If the customer has Online Banking or Mobile Banking, there is information on account events there. The Bank also sends account statements to the customer at intervals that apply for the respective type of account, or as specifically agreed with the customer. For a payment account, the customer is entitled to request one (1) account statement by post per month, at no charge.

For other accounts, the Bank provides account statements to the account holder according to the rules that apply for each type of account.

If further terms and conditions for information on executed payment transactions apply to a certain service, account statements will be sent to the customer in accordance with the rules applying to the service concerned.

The Bank has the right not to send account statements, if no payment transactions were carried out on the account during the relevant period.

The Bank has the right to provide certain detailed information about executed payment transactions by means other than account statements, for example, on withdrawal receipts or in connection with the execution of a payment transaction, including to a representative or other party who carries out a payment transaction on behalf of the customer. Examples of such cases are withdrawals in Sweden denominated in a currency other than Swedish kronor and incoming payments from abroad.

14. Special rules for certain accounts**14.1 General information**

This section contains special rules for accounts that are primarily intended for savings (other accounts). There are limited opportunities for executing payment transactions from and linking payment services to these accounts.

14.2 Money Market Account (Pennyningmarknadskonto)

For the Money Market Account, the product terms and conditions "Terms and conditions for Handelsbanken's Money Market Account" also apply.

14.3 Currency Account (Valutakonto)

The Currency Account is denominated in foreign currency. The customer's right to access balances on the Currency Account is subject to the same restrictions as may apply to the Bank in respect of its right to corresponding balances in the relevant foreign currency. In the case of a delay in paying deposited funds due to the aforementioned circumstances, the Bank is not liable to pay interest for the period of delay according to a different basis of calculation from that applying on the due date.

The Bank has no cash services in foreign currencies relating to Currency Accounts. It is only possible to make deposits or withdrawals of cash to/from the Currency Account in Swedish kronor. In the case of deposits/withdrawals, the amount will be converted from/to Swedish kronor according to the exchange rate applied by the Bank for transfers with foreign currency conversion.

14.4 Savings Account (Sparkonto)

A Savings Account (Sparkonto) is an account that is mainly designed for long-term savings, and is not used regularly for payments. The Savings Account has interest rate bands, based on the amount of funds on the account.

14.5 Future Account (Framtidskonto)

The Future Account has a specified savings period, which is a minimum of one year and a maximum of ten years. Several deposits may be made during the savings period.

The agreed savings period may be extended, provided that the total savings period does not exceed ten years. After the end of the savings period, the Future Account is automatically converted into a Savings Account (or the equivalent type of account). The savings capital, together with the interest, is deposited on the savings account, with any deductions for preliminary tax being made.

Interest is calculated based on both the principal and the previous year's accrued interest. The interest is capitalised on the calendar day on which the savings period is terminated.

The customer has the right, before the end of the savings period, to withdraw the entire balance on the Future Account, including accrued interest, by closing the account. Partial withdrawals are not permitted. The Future Account may also be terminated prematurely at the request of the Bank, if the Bank wishes to utilise the amount fully or partially for payment of an overdue claim which the Bank has on the customer. In this case also, the Future Account is terminated in its entirety. In the case of premature withdrawals, the Bank deducts a withdrawal fee. The fee is calculated according to the principles applied by the Bank at any given time for premature withdrawals from the Future Account, currently one (1) per cent annual interest on the withdrawn amount for the remaining savings period, but a maximum of one year.

If interest on the Future Account becomes subject to annual taxation of income, the Bank is entitled to decide that what was agreed regarding savings periods, and regarding capitalisation of interest, will not apply. The Future Account may then instead be converted into another type of account, the terms and conditions of which for interest, etc., will apply from and including the day on which the type of account is changed.

14.6 Fixed-Term Deposit (Bunden placering)

A Fixed-Term Deposit is an account whereby the Bank and the customer agree on a fixed interest rate and a specific interest fixing period, up to ten years, for funds that the customer deposits with the Bank. The interest on a Fixed-Term Deposit is calculated for each calendar day. No deposits or withdrawals can be made on the account during the fixing period.

On the settlement date (payment date), the Bank transfers the deposited amount plus capitalised interest back to the agreed account. The Bank notifies the customer about the retransfer, with details of the principal and interest amount, as well as any tax withheld.

Interest is capitalised on the date the order is terminated, regardless of whether the funds have been deposited on the Fixed-Term Deposit account for a period longer or shorter than one year, or whether one or several calendar year(s) have passed.

At the request of the customer, a Fixed-Term Deposit account may be terminated prematurely. Such a request must relate to the entire balance, including accrued interest. Partial withdrawals are not permitted. The Fixed-Term Deposit account may also be terminated prematurely at the request of the Bank, if the Bank wishes to utilise the amount fully or partially for payment of an overdue claim which the Bank has on the customer. In this case also, the deposit is terminated in its entirety. In the case of premature termination, the Bank deducts a withdrawal fee according to the principles applied by the Bank at any given time. Currently the withdrawal fee corresponds to an interest amount calculated at the interest rate that the Bank would have offered on the Fixed-Term Deposit for the remainder of the interest fixing period, less the interest amount that would have been paid for the remainder of the fixing period, based on the original interest rate. This agreement also applies to new deposits on existing Fixed-Term Deposit accounts. A Fixed-Term Deposit account is automatically closed if the account lacks funds for a period of 24 months.

14.7 Investment Account for Private Customers (Placeringskonto Privat)

Interest on balances on the Investment Account for Private Customers is payable at a fixed interest rate. The customer receives information about the current interest rate when the account is opened or, when a new deposit is made on an existing account, in conjunction with the deposit. The interest on the Investment Account for Private Customers is calculated for each calendar day. Funds which the customer deposits on the account are fixed for three months (90 days). If the end of the interest fixing period falls on a day that is not a banking day, the deposited amount is fixed until the day before the next banking day. No new deposits can be made on the account during the fixing period.

The deposit will be automatically extended every three months unless the customer actively chooses to terminate the deposit no later than the day before a new deposit period commences. Automatic extension means that the amount deposited is fixed for a further three months at a new interest rate. The Bank notifies the customer of the new interest rate each time the period is extended. At the end of each fixing period (every third month) the interest is capitalised and credited to the Investment account for private customers (reinvested) or to another account agreed between the Bank and the customer. The Bank notifies the customer about the interest payment with details of the interest amount, as well as any tax withheld.

When the customer has actively terminated the deposit, the settlement date (payment date) occurs on the day after the end of the current fixing period. On the settlement date, the Bank moves the deposited amount plus capitalised interest back to the agreed account. The Bank notifies the customer about the retransfer, with details of the principal and interest amount, as well as any tax withheld.

At the request of the customer, an investment may be terminated prematurely. Such a request must relate to the entire balance, including accrued interest. Partial withdrawals are not permitted. The deposit may also be terminated prematurely at the request of the Bank, if the Bank wishes to utilise the amount fully or partially for payment of an overdue claim which the Bank has on the customer. In this case also, the deposit is terminated in its entirety. In the case of premature withdrawal, the Bank deducts a withdrawal fee according to the principles applied by the Bank at any given time. At present, the withdrawal fee corresponds to one (1) per cent of the annual interest on the capital deposited, but no more than the interest accrued for the current three-month period.

These terms and conditions also apply to new deposits on existing accounts. The Investment Account for Private Customers is automatically closed if the account has no balance for a period of 24 months.

14.8 Account for Funds related to Forestry (Skogslikvidkonto)

An Account for Funds related to Forestry may only be opened by a sole trader with income from forest management and may only be used to deposit funds from timber cutting, including value added tax and insurance compensation relating to damage to the forest. The customer must verify this at the time of deposit.

The account holder may make four free withdrawals from the account per year. In addition, the previous year's interest may also be withdrawn free of charge on one occasion. After this, the account is subject to a withdrawal fee according to the principles applied by the Bank at any given time, currently one half (0.5) per cent of the withdrawal amount - but a minimum of SEK 50.

Changing the type of account from an Account for Funds related to Forestry to another type of account is considered in this context as withdrawal of the entire balance.

14.9 Forestry Account and Forest Damage Account (Skogskonto and Skogsskadekonto)

A Forestry Account and Forest Damage Account may only be opened by a sole trader with income from forest management. A maximum of one account may be opened per income year. The customer may not deposit funds on the account after the deadline for the income tax return for the income year to which the account relates. Special rules apply to the Forestry Account and Forest Damage Account under the Swedish Income Tax Act.

14.10 Tax Deferment Account for Royalties, etc. (Upphovsmannakonto)

A Tax Deferment Account for Royalties, etc. may only be opened by natural persons with income from literary or artistic works, and such income must be income from business activities, not employment.

A maximum of one account may be opened per tax assessment year. Special rules apply to the Tax Deferment Account for Royalties, etc. under the Swedish Income Tax Act. The Bank reports withdrawals from the Tax Deferment Account for Royalties, etc. to the Swedish Tax Agency.

14.11 Pension Account

This agreement also applies to Pension Accounts unless stated otherwise in legislation or "General terms and conditions for agreements on individual pension savings at Handelsbanken".

14.12 Deposit account for Investment Savings Account (Inläningskonto för Investeringsparkonto)

This agreement also applies to a deposit account which is part of an Investment Savings Account (Investeringsparkonto, ISK), unless otherwise stated below, or in legislation, or in the separate product terms and conditions "Agreement and General terms and conditions for Investment Savings Accounts".

An Investment Savings Account consists of a deposit account (ISK account) and a custody account (ISK custody account). Therefore, to open an Investment Savings Account, the customer must enter into an agreement for an ISK account in Swedish kronor which is linked to the ISK custody account. The ISK Account is closed when the Investment Savings Account is closed.

The interest on an ISK Account is calculated for each calendar day. The interest rate is variable but will not exceed the government borrowing rate on 30 November of the previous year. The interest is capitalised at the end of each year or when the account is closed. The Bank is not required to withhold tax on the interest and will only send a statement of income relating to interest paid to the Swedish Tax Agency if the customer has limited tax liability in Sweden. For customers who are liable to pay tax in Sweden, each deposit to the ISK Account implies an increase in the capital amount upon which the standard tax is based.

15. Passbooks

15.1 Passbook entries

When making deposits and withdrawals, the customer must present the passbook for the transactions to be recorded. In order to be valid, notification about deposits must be authorised by a bank officer or mechanically confirmed in due order.

15.2 Storage of passbooks

The customer must store their passbook carefully and immediately report to the Bank if the passbook is lost. The customer is responsible to the Bank for any damage arising as a result of negligence in any of the above respects.

C) Provisions for digital channels, security solutions and payment instruments

16. Online Banking and Telephone Services

16.1 Online Banking

Online Banking is an online self-service function that can be used for many of the Bank's services. Online Banking can be used on all types of devices which are linked to the internet and which permit web-based services.

16.2 Telephone Services

'Telephone Services' refers to the following three services:

Handelsbanken Mobile Banking is a service that provides the customer with the opportunity to communicate with the Bank using a mobile phone or other mobile device with an internet connection, via an app which the customer downloads. The customer logs on using

Mobile BankID or by entering their civic registration number and PIN. Log-in using a PIN requires the customer to activate every mobile phone or other mobile device on which the service can be used, in accordance with the activation instructions provided by the Bank when the agreement is entered into.

Telesvar is a service that provides the customer with the opportunity to communicate with the Bank using a touch tone telephone, either landline or mobile phone. Telesvar is an automated service where communication takes place exclusively with the Bank's computer systems.

Personal service is a service which offers the customer the opportunity to speak to and receive assistance from the Bank's customer support officers via a telephone.

16.3 Use, etc.

The range of services to which the customer has access after logging into Online Banking or the Telephone Services depends on the services for which the customer has signed an agreement with the Bank. For some services, such as custody accounts and transactions in equities, separate agreements are required.

The range of services is also determined by factors such as the customer's age, choice of log-in method and language (Swedish or English). The Bank determines which services may be used at any time and which log-in methods can be used at any time. Information regarding the types of transaction that can be carried out at any time via Online Banking and the Telephone Services can be obtained from branches of the Bank or via the respective service.

The customer undertakes not to leave the device he or she is using unattended when logged on to any of the services.

No separate notifications are provided for transactions carried out via the services. Reporting follows the standard procedures for the services concerned.

Information on share prices, exchange rates, and other similar information is solely for the customer's personal use.

16.4 Availability, etc.

Online Banking and Telephone Services are open during the hours stated on the Bank's website. Any restrictions that may apply to certain types of services regarding opening hours or the current relevance of the information provided, are set out in instructions which the Bank provides via Online Banking and the Telephone Services.

In the event of a shutdown, temporary suspension of service or other disruptions to Online Banking or Telephone Services, the customer is referred to the Bank's branches.

16.5 Log-in and authorisation of orders

Log-in to Online Banking and Telephone Services and authorisation of transactions are performed electronically using the payment instruments provided by the Bank or which the Bank accepts. The use of security solutions and payment instruments is regulated in item 17. Provisions on responsibility for payment instruments and personalised security credentials can also be found there.

It is also possible to log in to and authorise transactions in Online Banking and Telephone Services using a BankID issued by a bank other than Handelsbanken. In this case, the customer's obligations to the issuing bank to protect the payment instrument, and to report the loss of their BankID as soon as possible to the issuing bank, apply in addition to these terms and conditions.

In certain cases, it is also possible to log in to and authorise transactions in Online Banking, using a card issued by the Bank. Information regarding this can be provided by the Bank's branches and customer support.

Each log-in method gives access to the range of banking transactions which the Bank provides at any given time within the respective service. More detailed information on the types of transaction that may be carried out and the restrictions that may exist for each log-in method are available at www.handelsbanken.se.

The customer is personally responsible for the equipment and software, including subscriptions, required to access Online Banking and Telephone Services.

The log-in procedures are personal and may only be used by the customer. The customer must not allow any other person to use the log-in procedures, Online Banking or Telephone Services.

16.6 Binding orders

The Bank is entitled to execute a transaction requested via Online Banking or Telephone Services after it has been authorised as stated in section 16.5. No other authorisation check is carried out. Registered transactions are binding upon the customer, and may only be corrected or revoked if this is permitted according to the terms and conditions of the service in question.

16.7 Logging and documentation

For reasons of security, and to enable investigations to be carried out, the Bank logs all questions and other transactions that the customer submits to the Bank via Online Banking and Telephone Services. When communication takes place, the Bank will register the IP number of each device and certain other information which is unique to the device in order to ensure secure communication between the Bank and the customer.

The Bank also has the right to record or in other ways document the customer's communication with the Bank.

16.8 The Bank's right to restrict utilisation of or block Online Banking and Telephone Services

The Bank reserves the right to block the customer's access to Online Banking and Telephone Services for any of the following reasons:

- a there is a risk that Online Banking or Telephone Services cannot be used securely, for example, for technical reasons, or
- b it is suspected that there has been unauthorised use of Online Banking or Telephone Services, or use in contravention of the law or this agreement or other instructions provided by the Bank.

The customer will be informed that services are being blocked as soon as possible and in the manner that the Bank generally provides information in accordance with these terms and conditions.

During the period which, in the Bank's assessment, is required for the investigation in accordance with Section 5 (customer due diligence), the Bank is also entitled to block the customer's access to Online Banking and Telephone Services.

16.9 Online and Mobile Banking Inbox

16.9.1 General information

The Inbox enables the customer to receive information and messages, and to send and archive electronic messages.

The Inbox filters the contents into two different categories: Correspondence and Messages. The Inbox also has a function for archiving contents from the Inbox (Archive).

16.9.2 Correspondence

Correspondence consists of information from the Bank and other companies in the Handelsbanken Group, for example notifications, contract notes, invoices, account statements, annual statements and changes to terms and conditions and for marketing purposes. The customer can at any time opt to receive such information in written (physical) form – if this option is available in the service in question. At any time, the customer can instruct the Bank not to send direct marketing material to the Inbox.

When a specific service changes from paper to electronic notifications, the customer will be informed of this well in advance, either via the Inbox or by normal post.

The contents of Correspondence are automatically moved to the Archive after 18 months unless the customer has manually deleted or archived them. The total storage period (in the Inbox and Archive) is 10 years.

16.9.3 Messages

Messages is used by the Bank for communication other than Correspondence, such as FAQs about a topical matter, or if an advisor wishes to contact the customer. The customer is also able to send messages, ask questions and issues submit orders to the Bank via Messages. The Bank will reply to questions and process orders sent via Messages as quickly as possible. However, no specific processing time can be guaranteed. Messages which require immediate processing must not be submitted via Messages.

Submitted orders are binding on the customer, and may only be corrected or revoked to the extent that this is expressly stated in the instructions provided by the Bank.

The Bank is entitled to process the order without sending a separate confirmation to the customer. However, before the order is executed, the Bank is entitled to request confirmation and/or clarification of the order from the customer.

The Bank also reserves the right to reject an order which has been submitted via Messages, and/or request that the customer submit the order by visiting the branch or by other means.

The Bank is entitled at any time to completely remove the contents of Messages if the amount of information exceeds the maximum limit set by the Bank, or if the customer's use of Messages contravenes legislation or these terms and conditions.

The Bank will normally notify the customer of such action in reasonable time before proceeding.

16.9.4 Detailed instructions for use

More detailed instructions concerning use of the Inbox are available on the Bank's website. New instructions and information relating to the Inbox or its additional services may be sent directly to Correspondence. Even if the customer has selected a specific additional service for information and messages (notices), the Bank reserves the right, if it deems this necessary, to send certain notifications via a channel selected by the Bank (e.g. push notifications, email, SMS text message or standard post). The Bank cannot guarantee that notices it sends by push notification, SMS text message or standard post will reach the customer. Where a fee is charged for a specific additional service, the customer will not be entitled to a deduction of the fee for this additional service if messages on isolated occasions do not reach the customer and this is not attributable to the Bank.

The customer undertakes not to send messages or attached files to Messages which contain programming code or anything else which may cause damage to the computer systems of the Bank or any other party. The customer also undertakes not to send or save material in Messages which infringes upon the rights of any other parties, or which is of such nature or design that it contravenes laws, regulations or decisions by public authorities, or risks causing a breach of the peace, damage, injury or any other nuisance to the Bank, the Bank's staff or any other party. In addition, the customer undertakes to comply with the instructions for use of the Inbox presented on the Bank's website at any given time or sent in a message to Correspondence.

16.10 Insurance distribution

Via Online Banking and Telephone Services the customer can receive information on and manage the insurance policies provided by the Bank. The Bank can, via Online Banking and Telephone Services, also offer the customer the opportunity to enter into insurance agreements.

The Bank is a registered tied insurance intermediary, and pursues insurance distribution under the Swedish Insurance Distribution Act. More information on the insurance mediation, including commissions, can be found in the attached "Information sheet: Insurance distribution". Up to date information is available at all times at www.handelsbanken.se.

The Bank is under the supervision of the Swedish Financial Supervisory Authority and is registered with the Swedish Companies Registration Office.

17. Security solutions and payment instruments**17.1 About security solutions and how they can be used, etc.**

A security solution is an electronic identification device that the customer uses to prove their identity to the Bank in a secure manner. A security solution can also be used to create electronic signatures to authorise orders, e.g. in Online Banking and Mobile Banking. An electronic signature of this type is the equivalent of signing a document. The customer can also use a security solution to identify him/herself, and to create electronic signatures for a party other than the Bank, in certain cases.

When a security solution, e.g. Mobile BankID, is used to initiate (authorise) a payment order, the security solution is a payment instrument. This means that that which is specified in this agreement regarding "payment instruments", e.g. the obligations to protect payment instruments and personal security credentials, also applies to security solutions.

A security solution that Handelsbanken has provided the customer with is the property of the Bank and can be withdrawn or blocked if the customer breaches the terms and conditions of this agreement, or if the Bank has reasonable cause to assume that the security solution, the personal code, or other identification solution may be used in contravention of the terms and conditions of this agreement, or in breach of prevailing legislation, regulations or directives issued by public authorities.

Further information on and more detailed instructions for the various procedures for identification and authorisation of orders using security solutions are available from branches of the Bank and www.handelsbanken.se.

The Bank shall not be liable for any damage that may arise as a result of a security solution containing incorrect information that the customer affirmed to be correct when the security solution was ordered.

If the customer uses a security solution, e.g. BankID, which was issued by a party other than the Bank, that which is specified in this section (17) will apply in addition to the provisions of the agreement with the issuer concerned.

17.2 Legal implication of an electronic signature with a security solution

Before the customer submits an electronic signature using their security solution, the customer must carefully examine that which is to be signed, and decide whether he/she wishes to submit the signature. Signing electronically means that the customer wishes their electronic signature to have the same effect as if they had signed a paper document.

Unless expressly stated otherwise in the terms and conditions for the service in which a security solution is used, the customer gives the Bank, and other parties that accept the security solution issued by the Bank, the right to execute the orders that are requested through the use of the customer's payment instrument and/or personal code. Submitted orders and documents that have been signed electronically with the customer's security solution are - apart from any exceptions stipulated in laws or agreements - binding upon the customer and may only be revoked or amended if this is expressly

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stated by the Bank or by the party providing the service in which the security solution is used, or by the provisions of this agreement.

17.3 The customer's liability for the payment instrument

The payment instrument is personal and can only be used by the person to whom it is issued. The payment instrument must not be given to any other person, regardless of whether this will entail increased risk of unauthorised use. The same applies to personal codes and other personalised security credentials.

The payment instrument and personalised security credentials must be kept safe in the same way as money and other valuables, so that no other person is given the opportunity to use them. In environments with a high risk of theft, special vigilance must be observed, and a strict watch must be kept on the payment instrument. In the event of a burglary in the home, it is necessary to check that the payment instrument has not been stolen. All other instructions provided by the Bank together with the payment instrument must be followed.

Customers must exercise caution when using their payment instrument, and must not use the payment instrument at the request of another person, or in a manner which may give another person access to the customer's accounts or services with the Bank. The customer is required, when the payment instrument's functionality so allows, to carefully examine that which is to be signed, and to decide whether he/she wishes to submit their signature.

The customer is aware that the payment instrument (e.g. Mobile BankID or card) may be on a mobile device. If the payment instrument is on a mobile device, the customer must use the applicable security arrangements such as the phone's passcode and the other options for securing the mobile device, and must have good control and supervision of the device in order to prevent unauthorised use.

If the customer chooses to verify their identity using biometric information, such as facial recognition or a fingerprint stored on a mobile device, the customer is obliged to ensure that only the customer's own biometric information can be used. The customer must, for example, ensure that no other person's biometric information is registered on the mobile device.

It is the responsibility of the customer, where applicable, to update software and/or replace devices and/or use other methods or procedures which the Bank provides the customer with or gives instructions about and which, according to notification from the Bank, are required for the Bank's services to function.

If the customer stores information on the payment instrument in a service for purchase of digital content, such as music or games, the customer is responsible for ensuring that no other person can use the saved information.

With the limitations that may exist according to laws or agreements, the customer also undertakes to accept liability for any damage that may arise as a result of the customer's handling of the payment instrument and/or the personalised security credentials.

See also section 24 regarding the customer's responsibility when failing to protect a personalised security credential, or if the customer, knowing that the payment instrument, or the mobile device containing the payment instrument, has been lost or used in an unauthorised manner, does not immediately report this to the Bank.

17.4 The customer's undertaking to protect personalised security credentials

The customer must protect their personalised security credentials (e.g. a personal code and biometric readers such as a fingerprint reader). The customer therefore undertakes:

- a to immediately destroy the slip of paper stating the code and the envelope containing it, once the customer has read the personal code.
- b not to disclose the personal code to any other person,
- c to change their personal code if it may be suspected that an unauthorised person has learned the code,

- d only to use the personal code directly in the Bank's services and not to use the personal code when logging in to the Bank's services indirectly via another company's services,
- e if there is an option of choosing a personal code, not to choose a personal code which has any connection with the customer's civic registration number, card number, account number, phone number or similar,
- f not to write a personal code down in such a way that another person may gain knowledge of it, e.g. on a card, or keeping a note of the code together with a card or in close proximity to the card,
- g if a personal code is written down, not to state that it is a personal code or its connection with the customer's payment instrument and
- h not to store the payment instrument or written notes about the personal code in such a way that another person can gain access to them.

That which is specified above also pertains, where applicable, to single-use passwords, other passwords, etc. 'Single-use passwords' refers, for example, to the codes generated by the card reader and displayed on the card reader after the customer has entered their PIN code on the card reader.

When in contact with the customer, the Bank will never ask for personal codes, single-use passwords, or other passwords. Thus, the above undertakings also apply with regard to the customer's communications with the Bank.

17.5 Restrictions on the use of the payment instrument

The Bank reserves the right to temporarily restrict the use of the payment instrument or to terminate the services with immediate effect due to maintenance activities, disruptions to operations, or if, in the view of the Bank, this is necessary to prevent damage to the Bank or other parties.

The Bank does not guarantee that it will be possible to use the payment instrument at all times at companies, public authorities and other parties that accept payment instruments issued by the Bank.

17.6 Validity period

An issued payment instrument may be used for the purposes of identification and signing for a limited period of validity. Before the validity period of the payment instrument expires, the customer may order a new payment instrument via Online Banking or Mobile Banking. When the validity period has expired, the customer may order a new payment instrument from his/her bank branch. The expiry of the validity period does not affect the validity of the authorisations and attestations that the customer has already submitted to a counterparty.

The customer can request blocking of the payment instrument at any time, and order a new one.

17.7 The customer's obligation to block the payment instrument

The customer must immediately report to the Bank if their payment instrument is lost, if there is suspicion that an unauthorised person has learned the personalised security credential, or if there is suspicion that the payment instrument or the personalised security credentials have been used in an unauthorised manner. If the payment instrument has been used in an unauthorised manner, a report must also be made to the police.

There is no charge to the customer for requesting a block on the payment instrument. The request should be made by phoning Handelsbanken, in Sweden at 020 41 12 12, or from outside Sweden at +46 8 41 12 122. Customers connected to Online Banking can also make a report via Online Banking or Mobile Banking in accordance with the instructions given there.

If the payment instrument was not provided by the Bank, blocking of the payment instrument must be carried out by the issuer.

17.8 The Bank's right to block payment instruments

The Bank reserves the right to block the customer's payment instrument in the following situations:

- there is a risk that the payment instrument cannot be used in a secure manner, such as for technical reasons,
- there is suspicion that the payment instrument has been used in an unauthorised manner, or
- for payment instruments with a credit limit, there is a materially increased risk that the customer will not be able to pay.

If an event occurs as stated above in relation to cards, the Bank also reserves the right to cancel the customer's possibility of making cash deposits in deposit machines.

If there is any suspicion of ID theft or other misuse of a Bank ID, it may be blocked by a party other than the Bank pursuant to the rules applying for Bankernas ID-tjänst (the Swedish bank ID service). See also section 17.9.

After notifying the customer separately, the Bank is entitled to block the customer's payment instrument if legislation, decisions by public authorities, regulations, general guidelines or similar circumstances mean that the Bank is not able to fulfil its undertakings, despite reasonable efforts.

During the period which, in the Bank's assessment, is required for the investigation in accordance with Section 5 (customer due diligence), the Bank is also entitled to block the customer's access to payment instruments.

The Bank must cancel the block or replace the payment instrument as soon as there is no reason to let the block remain in place.

The customer will be informed of the card being blocked/cancelled as soon as this is possible, in the manner that the Bank generally provides information under these terms and conditions. However, no information will be provided if doing so would be in conflict with legislation, or if it is justifiable for security-related reasons not to do so.

The Bank retains the right to terminate inactive log-in cards.

17.9 Special provisions for BankID, Mobile BankID and Handelsbanken ID

17.9.1 General information

This section, section 17.9, contains special provisions for BankID (Bank ID – card), Mobile BankID and Handelsbanken ID which have been issued by the Bank, and which apply in addition to the provisions on security solutions and payment instruments. BankID, Mobile BankID and Handelsbanken ID are hereafter referred to collectively as "BankID". The provisions of this section apply in addition to the other provisions of this agreement.

Information regarding the function of BankID and the information it contains is set out at www.bankid.com.

17.9.2 Processing of information, etc.

A BankID contains information on the customer's name, civic registration number, and the bank that issued the BankID.

The customer consents to this data being shown to the party within whose services the customer is using their BankID.

In addition, the customer consents to the Bank:

- registering and compiling the data that the customer has approved when ordering, in a directory that can be kept available for the party that has accepted BankID as an identification document,
- processing the personal data in the Bank's customer and issuer database, within the framework of Bankernas ID-tjänst (the Swedish bank ID service),
- using log data to compile information on the use of BankID,
- disclosing information to any other party in Bankernas ID-tjänst (the Swedish Bank ID service) which is necessary for them to protect their rights in the event of a claim made upon that party, and
- registering and making available blocks on the shared block list for issuers of BankID, regarding the Bank's customers that are prohibited from obtaining a new BankID (i.e. blocking, see

below), and making checks against the aforementioned block list in conjunction with requests the Bank receives to issue new BankIDs for the Bank's customers.

17.9.3 Blocking

If the Bank suspects that the customer's BankID has been used, or is at risk of being used, for criminal activity, or otherwise misused, or if the customer has severely violated these terms and conditions in any other manner, the Bank reserves the right to block the customer from entering into a new agreement for a BankID, in accordance with the rules governing the BankID service. Such a block is applicable at all issuers of BankIDs for a specified period of time, currently twelve (12) months.

17.9.4 Specific provision regarding the Bank's blocking of BankID upon issuance

For the customer to be granted a BankID, certain security control measures are required to ensure the security and reliability of the BankID service as an online identification and signature service. Through their application for the BankID service, the customer therefore accepts that they can be refused the service via an automated decision in the central issuance system used to issue BankIDs. The automated decision is made in conjunction with the issuance of the BankID and results in the immediate blocking of the BankID.

D) Provisions for payments

18. Scope and limitations

Payment transactions can be executed via Online Banking, Mobile Banking, branches of the Bank, Telesvar, personal service via telephone, and the payment services set out in part E, e.g. cards and Swish.

In order for the Bank to be able to execute the payment transaction, the customer must have sufficient funds on the account. For payments on a specified date in the future, a balance check is normally carried out at 23:59 on the banking day before the payment date.

For security reasons or other reasons, access to the Bank's payment accounts and payment services may be restricted, in the form of maximum amount limits, user access limitations, etc.

Exceeding these maximum amount limits may prevent one or more payment transactions from being performed.

Information about maximum amount limits applied at any given time is available at the Bank's branches, and in Online Banking, Mobile Banking and personal service.

Carrying out a transfer to another person's Pension Account with the Bank is not permitted.

Restrictions regarding outgoing and incoming cross-border payments are set out in section 21.1.

19. Registration and authorisation of payment orders

19.1 General information regarding the authorisation of payment orders

Authorisation to execute a payment order can be submitted directly to the Bank, via the beneficiary or via a third-party provider. See also section 25 regarding third-party providers.

Authorisation of payment orders and log-in to Online Banking, Mobile Banking and other Telephone Services is performed using a payment instrument provided or approved by the Bank.

The customer authorises a payment order by giving consent for it to be executed according to the provisions of this agreement, the separate product terms and conditions, or otherwise according to the instructions provided by the Bank in conjunction with the registration of the payment order.

In all cases, the customer must prove their identity.

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19.1.1 Authorisation at branches, via Telesvar or via personal service

The customer authorises the payment order at the Bank branch by signing it at the place indicated.

The customer authorises a payment order via Telesvar by selecting the alternative with the keypad on the phone regarding the transaction that has been read out. The authorisation of payment orders via Telesvar is restricted to transfers to pre-registered accounts.

The customer authorises a payment order via personal service by verbally authorising the payment order that is read out by the bank officer.

19.1.2 Authorisation in Online Banking and Mobile Banking

The customer authorises a payment order through electronic signing with the aid of a payment instrument. The instructions in Online Banking and Mobile Banking give detailed directions on how signing is carried out.

Transfers between a customer's own payment accounts are authorised by clicking on "Approve" or the equivalent.

See also the section on log-in and authorisation of orders, section 16.5.

19.1.3 Other payment methods

Part E describes how other payments, such as cards, Swish and Autogiro, are authorised. In the directions for the use of each service there are specific instructions for how a payment order is to be authorised.

19.2 Information for executing a payment

19.2.1 General information

For a payment order to be executed, the customer must enter the account number for debiting, the amount and the payment date, as well as the beneficiary's clearing number and account number, Bankgiro or PlusGiro number, mobile phone number or other equivalent information, e.g. the beneficiary's IBAN number and Bank Identifier Code (BIC). The customer must also provide the other information set out in part E or in the directions given for the use of each service, e.g. OCR number, invoice number, or other message to the beneficiary.

19.2.2 Particular information about cross-border payments

In all cross-border payments, the beneficiary's name, address and country must also be stated (note that in some countries, P.O. Box addresses are not permitted, so the complete street address must be stated). It is important that the beneficiary's name is correctly spelled; otherwise, there is a risk that the payment will be returned.

For cross-border payments within the EEA, as well as to Monaco, San Marino, Switzerland and the UK, the beneficiary's account number must be stated in the form of the account's unique IBAN.

For other cross-border payments (outside the EEA, Monaco, San Marino, Switzerland and the UK), the beneficiary's account number and bank connection must be stated as a BIC or national bank ID, such as Fedwire for payments to the US.

For payments to certain countries, additional information may be required. For example, some countries require a 'reason code', provided to the payer by the beneficiary.

19.3 Receipt of payment orders

The Bank receives a payment order when it has been authorised by the customer and registered with the Bank.

The time for receiving of a payment order is the time when the order is received by the Bank if it occurs before the cut-off time. If a payment order is received after the cut-off time, the payment order is deemed to have been received on the following banking day.

If the payment order is received on a day that is not a banking day, the payment order is deemed to have been received during the following banking day.

If a date in the future is chosen for the execution of a payment transaction, the payment order is considered to be received on that day.

A payment order by card is received by the Bank as described in section 26.5.

A payment order that the Bank has refused to execute according to section 22 is never considered to have been received by the Bank.

19.4 Cancellation of payment orders and transfer orders

For payments via Bankgiro, PlusGiro, transfers between accounts, and cross-border payments made via Online Banking and, where applicable, Mobile Banking, the customer can cancel and change an authorised payment order that is to be carried out on a specified date in the future up until the cut-off time.

A payment order that has been authorised at a branch in accordance with section 19.1.1 cannot be cancelled.

The other cases in which a payment order may be cancelled are shown in the terms and conditions for each service.

A cancellation can be carried out via Online Banking, Mobile Banking or personal service (tel. +46 +0771 778899), or at branches during office hours.

20. Execution times, etc.

20.1 General information

The execution time depends on when the Bank received the payment order. See section 19.3 on when a payment shall be deemed to have been received by the Bank, cut-off times, etc.

That which is stated below concerning execution time applies only when it is not otherwise stipulated in this agreement, e.g. Swish, or in the separate product terms and conditions.

If the payment order is submitted on paper, the execution time is extended by one banking day.

If the payment order is submitted at a branch, the cut-off times are ultimately restricted by the branch's opening hours.

The Bank has separate procedures for payments and transfers which are being investigated. This may mean that a transaction is not carried out in accordance with the execution times that would otherwise apply to the transaction.

20.2 Bankgiro and PlusGiro

Payments via Bankgiro and PlusGiro are credited to the beneficiary's bank by the end of the banking day after the payment order was received by the Bank, or a later banking day (payment date) if such a date was selected by the customer.

20.3 Transfers in Swedish kronor within Sweden

Transfers in Swedish kronor within Handelsbanken are executed directly unless the customer has specified that the transfer shall be executed on a banking day in the future.

Transfers in Swedish kronor to other banks in Sweden are credited to the beneficiary's bank on the same day as they were received by the Bank, or on a later banking day selected by the customer as the payment date.

20.4 Payments in euro within the EEA

In the case of payment transactions denominated in EUR within the EEA, the Bank is responsible for ensuring that the amount is accessible to the beneficiary's bank no later than the banking day after the day on which the Bank received the payment order.

20.5 Payments in EEA currencies within the EEA

In the case of payment transactions denominated in EEA currencies to accounts with banks within the EEA, the Bank is responsible for ensuring that the amount is accessible to the beneficiary's bank no later than four banking days after the day on which the Bank received the payment order.

20.6 Other payment transactions

In the case of payment transactions denominated in another currency, or to a country other than those specified in the sections above, the following applies. When the Bank has received a payment order, the Bank will send the payment order to the beneficiary's bank or other service provider (e.g. a correspondent bank) no later than at the end of the second banking day after it was received.

21. Particular information about cross-border payments and payments in other currencies

21.1 Conditions for cross-border payments

The customer's right to outgoing and incoming cross-border payments is based on the condition that the Bank - depending on the country in question - deems that adequate customer due diligence has been carried out in accordance with the Swedish Act (2017:630) on Money Laundering and Terrorist Financing (Prevention). The customer is responsible for informing the Bank of their need to make cross-border payments, and for providing the Bank with the necessary information in order to allow adequate customer due diligence to be carried out.

Information on customer due diligence and the countries that are available at any time for outgoing and incoming payments via the Bank can be obtained from a branch or www.handelsbanken.se.

21.2 General information regarding conversion and conversion rates

In the case of execution of a payment transaction denominated in a currency other than that of the account, conversion takes place on the payment date in conjunction with execution of the payment transaction. Conversion is done using the Bank's exchange rate applying at the time of payment. This is shown on the exchange rate list, which is available from the Bank's branches, in Online Banking, and via personal service. If the payment transaction is executed via Online Banking, the customer will only receive preliminary information about the exchange rate used to execute the payment order. The preliminary exchange rate may deviate from the exchange rate finally used. This is because currency conversion does not take place until the Bank executes the payment transaction, at the exchange rate applying at that time.

Please note that due to exchange rate fluctuations, currency conversion may entail a particular risk. In cases where the cross-border payment has not been executed abroad and is repaid to the customer, the amount repaid will be at the buying rate applied by the Bank at the time of processing.

Separate provisions apply to currency conversion and conversion rates when cards are used - see sections 26.7-26.8.

21.3 Distribution of fees for cross-border payments

For cross-border payments within the EEA, the payer and the beneficiary must pay the fees that each of their payment service providers charge.

For cross-border payments outside the EEA, the payer can choose how the costs of the payment order will be distributed. The payer can choose one of the following options:

- **SHA** - The ordering customer only pays his/her bank's charges, and the beneficiary is liable for fees incurred by any intermediaries and the Bank.
- **OUR** - The ordering customer pays all charges, i.e. those incurred by his/her bank, by any intermediaries and by the Bank. Handelsbanken is not responsible if deductions for costs are nevertheless made by the intermediary.
- **BEN** - The beneficiary pays all charges, i.e. those incurred by the remitter's bank, by any intermediaries and by the Bank. The payment amount will be reduced by these charges.

The Bank may engage a foreign bank to execute the payment. This may entail a cost, which in turn will mean that the transaction amount will decrease to the equivalent extent. It is important to take account of this in situations where a specifically agreed amount is to be paid to a beneficiary, for example if the payment is for taxes, insurance or loan payments.

21.4 Statement to the tax authority in the case of incoming cross-border payments

For those fully taxable in Sweden (a permanently resident natural person, the estate of a deceased person, or a Swedish legal entity) who receive payments from abroad, the Bank will submit a payment report to the Swedish Tax Agency, if the order involves an amount in excess of the amount established by the Swedish Tax Agency, currently SEK 150,000, or the equivalent value thereof denominated in a foreign currency.

22. Refusal to execute a payment order

The Bank may always refuse to execute a payment order if the terms and conditions of this agreement (or other agreements with the payer that regulate the payment order) are not met, or if execution would contravene laws, regulations, contractual agreements, decisions by public authorities or any sanction regulations with which the Bank complies. The Bank is also entitled to refrain from executing a payment order, if doing so would contravene the Bank's internal guidelines or instructions. When the Bank refuses to execute a payment, the Bank must notify the customer and, if possible, state the reasons for this. If there are reasonable grounds for refusing to execute a payment order, the Bank is entitled to charge a special fee for such notification.

The Bank's right to refuse to execute a payment transaction applies even if the transaction was initiated by the beneficiary or a provider of payment initiation services.

23. Responsibility when executing payment orders

23.1 Executing outgoing payments

The customer is responsible for ensuring that the information provided in the payment order is complete and correct, and that adequate funds are available on the account to execute the payment transaction.

The Bank is then responsible for ensuring that the amount is transferred to the beneficiary's bank/payment service provider. If the Bank can demonstrate that the receiving bank has received the transaction, the receiving bank/payment service provider is responsible for placing the amount at the disposal of the beneficiary. Should the beneficiary's bank/payment service provider return the amount to the Bank, the Bank will repay it to the customer.

The Bank has an equivalent responsibility to transfer the amount in payment transactions initiated by or via the beneficiary, provided that the payment order is correctly transferred to the Bank from the beneficiary's bank/payment service provider.

If a payment transaction has been executed using a unique identifier, the transaction is regarded as having been correctly executed to the beneficiary indicated by the unique identifier. This applies even if the customer has provided further information in addition to the unique identifier.

If the unique identifier provided by the customer is incorrect, the Bank is not liable. The Bank has no obligation to investigate whether the unique identifier is correct. However, at the request of the customer, the Bank shall take reasonable measures to recover the funds pertaining to the payment transaction. For these services, the Bank is entitled to charge a special fee.

23.2 Executing incoming payments

In the case of a deposit/incoming payment to the account, the Bank makes the funds available to the customer by crediting the account as soon as possible after the Bank has received the funds and information about the deposit/payment. Salary, pension, etc., are made available to the customer on the payment date determined by the payer.

Incoming payments are credited to the customer's account in the currency specified by the payment, even if the payment order specifies another of the customer's accounts with the Bank. If the customer does not have an account in the currency specified by the payment, currency conversion will take place before the payment is executed by the Bank.

The ability to accept incoming payments may be restricted for security reasons, or to ensure the Bank's compliance with applicable laws and regulations.

The Bank is always entitled to refuse to execute an incoming payment under the conditions specified in section 22.

In the case of payments from abroad, the payer should use the IBAN and BIC to reduce the risk of a payment being delayed because of incorrect or incomplete payment information. IBAN and BIC are specified on account statements and in Handelsbanken Online Banking and Mobile Banking.

23.3 Responsibility if a payment order has not been executed, or has been executed incorrectly

23.3.1 Outgoing payments

In the event that the amount of the payment transaction is not transferred to the beneficiary's bank, even though the conditions for transfer are met, or the payment transaction is improperly executed in some other way, the Bank will, without unnecessary delay, repay the amount or restore the debited account to the balance it would have had if the improperly executed transaction had not occurred. The customer also has the right to compensation for fees and interest resulting because the payment transaction was not executed or was improperly executed and this is not the fault of the customer.

If the customer provided erroneous information in the payment order (e.g. an incorrect account number), the Bank is not responsible if the payment transaction is not executed or is improperly executed. However, the Bank is responsible, upon customer request, to take reasonable measures to recover the funds relating to the payment. The Bank has the right to charge for this service.

Regardless of whether the Bank is responsible as stated above, the Bank must, as soon as possible after the customer's request, and at no cost to the customer, attempt to trace the payment transaction and notify the customer of the result.

For payments initiated by the beneficiary, the following applies. If the beneficiary's bank/payment service provider is not responsible for the payment transaction vis-à-vis the beneficiary, the Bank is responsible to the customer for the payment transaction being executed correctly. In such cases, provided that the customer has reported in accordance with section 10, the Bank shall immediately refund the transaction amount to the customer, or restore the debited account to the balance it would have had if the improper transaction had not occurred.

23.3.2 Incoming payments

If the payer's bank/payment service provider can demonstrate that the Bank has received the payment transaction, the Bank is responsible for the payment transaction having been executed correctly. In such cases, provided that the customer has reported in accordance with section 10, the Bank shall immediately put the payment transaction amount at the customer's disposal, or credit the customer's account with the equivalent amount.

The Bank is entitled to take back funds deposited on the account if this took place incorrectly, for example, if the amount was credited to the wrong beneficiary according to the payment order or if too much money was deposited into the account.

24. Unauthorised transactions

24.1 Refund of an unauthorised transaction

If an unauthorised transaction has been executed from the customer's account or with the customer's payment instrument, the customer must report this according to section 10.

The Bank shall restore the account to the balance that it would have had if the transaction had not been executed, unless otherwise specified under sections 24.2 or 24.3.

The customer's payment liability for unauthorised transactions also includes amounts which have been charged to the account due to it having been overdrawn or a granted limit having been exceeded.

If the Bank has repaid an amount to the customer and the Bank subsequently establishes that the transaction was authorised, or that the customer for any other reason was not entitled to be refunded the entire amount, the customer is obliged to repay the Bank. The Bank is then entitled to debit the customer's account in the relevant amount.

24.2 Payment liability for unauthorised transactions

a) Liability for a maximum of SEK 400 (excess)

If it has been possible to perform unauthorised transactions because the customer has not protected his/her personalised security credential, the customer is liable for the amount, up to a maximum of SEK 400.

b) Liability in the case of gross negligence and particularly reprehensible actions

If it has been possible to perform unauthorised transactions because an obligation as set out in section 17, or the terms and conditions applying to payment instruments issued by a party other than the Bank, have been violated due to gross negligence, the customer is liable for the full amount, up to a maximum of SEK 12,000. If the customer has acted in a particularly reprehensible manner, the customer shall, however, be held liable for the entire loss.

c) Transactions after the payment instrument has been blocked

Notwithstanding that which is stated above, the customer shall not be liable for any amount that is debited from the account as a result of an unauthorised transaction after the customer has reported that the payment instrument concerned is to be blocked. However, that which is specified in this paragraph does not apply if the customer,

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c) Transactions after the payment instrument has been blocked

Notwithstanding that which is stated above, the customer shall not be liable for any amount that is debited from the account as a result of an unauthorised transaction after the customer has reported that the payment instrument concerned is to be blocked. However, that which is specified in this paragraph does not apply if the customer, through fraudulent actions, has caused or contributed to the unauthorised transactions.

d) Obligation to notify the Bank

If the customer fails to notify the Bank of the unauthorised transaction without undue delay after becoming aware of the unauthorised transaction in accordance with section 10, the customer will always be liable for the full amount. The same applies if the customer does not notify the Bank within 13 months from the time that the amount is debited from the bank account.

e) Strong customer authentication

The customer is not liable for any amount charged to the account if strong customer authentication was not required when the unauthorised transaction was electronically initiated. However, this does not apply if the customer, through fraudulent actions, has caused or contributed to the unauthorised transaction. Payment orders are also regarded as "electronically initiated" when the customer has identified himself/herself using their payment instrument, but authorises the transaction in a different way.

24.3 Other authorised user

If a person other than the customer is authorised to use a payment instrument linked to the customer's account, the customer is responsible for unauthorised transactions that are carried out on the account using the other person's payment instrument, as if the customer him/herself had acted.

25. Third-party providers

For payment accounts, the customer may use payment services in the form of payment initiation services and account information services provided by a third party, i.e. a party other than the Bank. A condition for this type of use is that the customer can access the payment account online via the Bank.

In order to use payment initiation services and account information services, a separate agreement between the customer and the third-party provider, which regulates the service provided by the third-party provider, is normally required. Such agreements do not affect the provisions of this agreement on the implementation of payment services, unless this agreement or the separate product terms and conditions specifically state otherwise.

The authorisation for executing a payment transaction that is given via a third-party provider does not affect the terms and conditions for the execution of payment transactions (receiving of payment orders, execution time, the Bank's responsibility for executing the payment transaction, etc.) that apply to each agreement regarding an account with the Bank. Thus, a request for an investigation into unauthorised or incorrectly executed payment transactions must be made to the Bank, even if the transaction was initiated by a third-party provider.

The Bank discloses account information to, and executes payments initiated by, the third-party provider engaged by the customer. The Bank does not have any control over, or responsibility for, how the third-party provider uses the information to which it gains access in this way. This is because these services are not provided by the Bank, but by the third-party provider engaged by the customer.

If the Bank deems that a third-party provider should be refused access to a payment account with the Bank, the customer will be notified of this as specified in section 7 before the refusal takes place. Such notifications will not be provided if doing so would be in conflict with legislation or if it is justifiable for security-related reasons not to provide such notification.

Nothing expressed in this agreement shall be regarded as preventing the customer from utilising payment initiation services or account information services provided by a third-party provider which the customer has retained.

E) Special provisions for certain payment services

The provisions in sections 26-31 of this part complement the other parts of the agreement (A-D) and thus apply in addition to the other provisions of the agreement.

26. Cards

26.1 General information

This section, 26, contains provisions for card payments that complement the other parts of the agreement. Since a card is a payment instrument, the provisions, for example, of section 17 apply; these relate to responsibility for payment instruments, protection of personal security credentials, and the obligation to block the payment instrument for the card.

26.2 Responsibility for cards and card details, etc.

The card is personal and may only be used by the person to whom it is issued. The customer must not give the card to any other person, regardless of whether this will entail increased risk of unauthorised use of the card. The same applies to details of the card number, validity period and the security code on the reverse side of the card (i.e. the card details).

Physical cards sent by post but not sent by the Bank (i.e. sent by the account holder or cardholder) may only be sent by post within Sweden, and as a registered letter.

The card may, in certain circumstances, be used to log in to Handelsbanken Online Banking.

Immediately upon receiving the card, and before using it, the customer must sign the card in the designated signature field.

The card cannot be used until it has been activated as instructed by the Bank. A customer may activate all cards that are linked to the customer's payment account, while a cardholder who is not a customer may only activate cards that are issued in his/her own name.

26.3 Obligation to block the card

As a clarification of the customer's obligation to block the card in accordance with section 17.7, the following applies. If card details are stored on a mobile device, e.g. in a digital wallet, and the device is mislaid or it may be suspected that an unauthorised person has access to it, the card must be blocked as soon as possible after such discovery or suspicion.

26.4 Use of the card

The cardholder may use the card to pay for purchases of goods and services at points of sale, and for deposits of cash in deposit machines, for withdrawal of cash from ATMs and at bank branches, post offices, currency exchange agencies, etc. The card can be used both in environments where the actual card must be present in order for a transaction to be authorised, e.g. manned and unmanned terminals, and in environments where only the card details are required, e.g. online commerce or by phone, and when using an application on a mobile device where the card details have been entered.

When the card is used in a digital wallet, the separate terms and conditions communicated by the Bank when the card was activated in the digital wallet also apply.

To be able to use a digital wallet, a separate agreement is often required with the supplier of the wallet.

When the agreement regarding a card is terminated by giving notice thereof or for any other reason, the right to use the card for new payment transactions ceases at the same time. In such circumstances, the card must be destroyed immediately. The customer is liable for payment for transactions carried out before the right to use the card ceased, but which were not registered on the bank account until after the time of termination, and for transactions carried out although the right to use the card has ceased.

26.5 Authorisation and execution of payment orders

The cardholder authorises the transaction by reading the card's chip or magnetic strip, by holding a contactless card against a card reader, by providing card information (card number, validity and, where applicable, CVV2/CVC2 figures) in writing or verbally or in some other manner as is available in the relevant environment, depending on the technology used, such as digital wallets. In certain cases, approval also requires a signature on a sales slip, the use of a code(s), such as a PIN code, password or other personalised security credential, pressing a key or other method as required by the technical solution to complete a transaction.

Cards featuring a contactless function offer the ability to pay for small amounts without using a personal code in payment terminals that are activated for contactless payments. Payments are made by the cardholder holding the card against the terminal. Contactless payments without personal codes are subject to certain amount limits. Information on current amount limits is available at: www.handelsbanken.se. If the card is used for contactless payments in other countries, other amount limits may apply. If the transaction exceeds the prevailing limit, it must be authorised using a personal code. For security reasons, the cardholder may be asked to use the chip and code on certain occasions.

Authorisation is considered as an acknowledgement of the purchase or the deposited/withdrawn amount, and in the case of a purchase/withdrawal, represents an affirmation that there are sufficient funds on the payment account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The payment account may be debited in arrears for costs which have occurred in connection with a hotel stay, car rental or similar if the cardholder at the time of ordering the service or in an agreement with the point of sale had been informed of this and authorised it.

If the payment account is overdrawn or if the credit facility granted is exceeded, the customer is liable to pay any amounts, including special interest and charges, in accordance with the terms and conditions of the payment account.

Terms and conditions

Applying from 9 December 2024

A payment order is received by the Bank when the point of sale's bank/payment service provider (the acquirer) transfers the payment order to the Bank. This takes place in accordance with the agreement between the acquirer and the point of sale. After the Bank has received the payment order, the purchase sum or withdrawn amount is debited from the payment account.

The Bank does not guarantee that it will always be possible to effect payment transactions at linked points of sale. Thus, the Bank will not refund any additional costs which may arise if the customer has not been able to make payment transactions.

In the event of a return, the Bank makes the sum available by crediting the payment account as soon as possible after the acquirer has transferred the returned amount to the Bank.

26.6 Investigations

The customer is obliged to check information regarding executed transactions as soon as possible, and to request an investigation in accordance with the provisions of section 10.

The point of sale is liable to the cardholder for faults in goods or services pursuant to legislation applicable in the country concerned. Complaints regarding goods or services shall therefore be made to the point of sale. In cases of purchases made on credit in Sweden, the Bank's liability is in accordance with the Swedish Consumer Credit Act.

26.7 General information regarding conversion and conversion rates when a card is used in a different currency

When the card is used for purchases or withdrawals in a currency other than Swedish kronor, regardless of whether this takes place in Sweden or abroad, the amount will be converted from the foreign currency to SEK at the exchange rate applied by the Bank. The same applies to returns, when exchanging the foreign currency back into Swedish kronor.

Except for withdrawals in a currency other than Swedish kronor at ATMs owned by Bankomat AB, the exchange rate is a reference exchange rate set by Mastercard for this purpose and applicable on the day the transaction reaches Mastercard, plus a currency conversion surcharge (see price list). The customer can obtain information on the reference exchange rate, which is changed regularly, by contacting the Bank.

The customer bears any exchange rate risk during the period from the date of the transaction until the transaction reaches Mastercard.

That which is stated above in this section regarding conversion to Swedish kronor at the exchange rate applied by the Bank and regarding the conversion fee, does not apply if, when buying goods or services outside Sweden, the cardholder accepts the offer from the point of sale to pay for the goods or services in Swedish kronor.

Conversion to SEK will then be carried out at the point of sale at the exchange rate applied by the point of sale/merchant or the point of sale's/merchant's card acquirer. That which is stated above regarding purchase of goods and services also applies to withdrawals at ATMs outside Sweden, as well as to withdrawals of non-Swedish currency from Bankomat AB's ATMs in Sweden.

26.8 Conversion and conversion rates when a card is used within the EEA in an EEA currency

For purchases and withdrawals within the EEA in euros or any other EEA currency, the following applies, in addition to section 26.7 above:

To facilitate the comparison of different card issuers' currency exchange fees, the Bank states its total currency exchange fee in relation to the European Central Bank's (ECB's) reference exchange rate. This information may change on a daily basis, and is available at www.handelsbanken.se.

In the event that the cardholder makes a purchase or a withdrawal in an EEA currency other than the Swedish krona, the Bank will inform the cardholder of the total currency exchange fee in an electronic message. The message is sent in the form of a push notification in Mobile Banking (the app). The cardholder is able to request that no further such messages are sent by the Bank. Information on how the cardholder can do this is provided in Mobile Banking and on www.handelsbanken.se.

The Bank's distribution of electronic messages does not affect the provisions in the agreement pertaining to when a transaction is considered to have been authorised or when the transaction is received by the Bank.

The cardholder bears all liability for costs related to data, internet and telephone traffic to their mobile device in connection with the Bank's electronic messages about currency exchange fees.

26.9 Amount limits

For security reasons, the Bank applies certain limits for the maximum amount for outgoing payments/incoming payments/cash withdrawals/cash deposits per occasion and per time period. For cash deposits in deposit machines, the limit may also apply to the number of bank notes per deposit occasion. Exceeding these limits may prevent some transactions from being completed.

26.10 Cancellation of payment orders

An order from the cardholder for a transaction to be executed cannot be cancelled after the cardholder has authorised the transaction in accordance with section 26.5 above. However, the cardholder may contact the point of sale to cancel a previously authorised payment order for a transaction or series of transactions that has not yet been executed, in accordance with the terms and conditions and the time frame agreed upon by the cardholder and the point of sale.

26.11 Refunding of executed card transactions

This provision does not apply to card transactions where the beneficiary's payment services provider is domiciled outside the EEA.

The customer is entitled to a refund from the Bank of a payment transaction that has already been authorised and executed if:

1. the exact amount of the transaction was not stated when the transaction was authorised, and
2. the amount of the transaction exceeds the amount the cardholder could reasonably have expected, considering his/her previous spending pattern, the terms of this agreement and other relevant circumstances.

At the request of the Bank, the customer must show that the conditions for a refund have been met. However, there is no right of refund if the difference in the amount is due to the exchange rate and if the reference exchange rate the parties have previously agreed on has been used.

The request for a refund of an authorised transaction as described above must be made within eight weeks of the date that the amount was debited; otherwise, this entitlement is lost.

26.12 Cancellation insurance and travel insurance

Separate terms and conditions apply to the cancellation insurance and travel insurance linked to the Bankkort Mastercard.

26.13 Misuse register

A report may be made to the misuse register if the Bank terminates a payment account which is utilised by means of the card because the payment account has been misused or, where the card allows utilisation of a payment account with a credit facility, if payment duty has been grossly neglected, a credit limit has been grossly exceeded, or the credit facility has been granted under false pretences.

26.14 Revocation of authorisation to use the account

The cardholder's right to operate the payment account using the card is valid until the customer revokes this right. The Bank will then stop the relevant card, and it will not be possible to use it further.

26.15 Validity period of the card

An issued card ceases to be valid after the expiry of the year and the month stated on the card. If the cardholder has complied with the card terms, the Bank will provide the cardholder with a replacement card before the card expires.

The customer is also able to order a replacement card. The existing card will stop working when the replacement card is first used, or one (1) month after the date on which the customer ordered the replacement card, whichever comes first.

26.16 Special undertaking on the part of a trustee/administrator

If a trustee/administrator under the Swedish Parental Code is the cardholder, and the card is linked to the principal's account, the trustee or administrator undertakes to indemnify the principal and the Bank in cases where unauthorised transactions are carried out on the principal's account through the use of the trustee's/administrator's card.

In the relationship between the trustee/administrator and the Bank, the restrictions shall apply that are stated in the Swedish Act on Payment Services, or any other law that may come into force to replace this act. A cardholder who is a trustee/administrator must immediately notify the Bank when this appointment ceases.

27. Swish Private

27.1 Description of the service

27.1.1 General information regarding the service

This service enables the customer to use their mobile phone 24 hours a day to receive payments and make payments denominated in Swedish kronor from the customer's payment account to other accounts which are linked to Swish. The payment takes place in real time which means that the money is available to the beneficiary immediately after the withdrawal from the customer's account. The customer can also receive payments in a similar way from other persons who are linked to Swish. See below regarding disbursements and refunds from companies.

Swish payments are made via the mobile phone number that is linked to the account from which the payment is to be made. Both Swedish and foreign mobile phone numbers can be linked to Swish.

When the customer enters into an agreement with the Bank regarding Swish, the customer must specify the account to be linked to the service and the mobile phone number to be linked to the account. The customer can connect a maximum of three mobile phone numbers to the service.

Payments using Swish can also be made if the payer or beneficiary is outside Sweden.

The payment transactions take place via mobile data traffic, which may entail increased traffic fees.

Swish is intended for personal use only.

The beneficiary's name becomes known to the person who makes a payment with Swish, or who begins making such a payment without the payment order having been signed.

The payer's name and mobile phone number are revealed to the beneficiary. If the beneficiary's identity is protected, their name will not be revealed to the person making a Swish payment but a message will be sent stating that the beneficiary's identity is protected. If the identity of the person making a Swish payment is protected, their mobile phone number (but not their name) will be revealed to the beneficiary.

The message that the payer sends together with a Swish payment is displayed on the beneficiary's mobile phone in the form of a push notification. The settings on the beneficiary's mobile phone determine whether the message is also displayed on the phone's screen when it is in locked mode.

It is possible to send and receive payment requests via the Swish app.

It is possible for the beneficiary to block another user of Swish Private. The block comprises all payments and payment requests from the blocked sender until the beneficiary cancels the block.

The Bank determines which services may be used in Swish at any time.

27.1.2 Payments to and from companies, etc.

The customer can receive a payment from a company that is linked to the *Swish Payout* service. After the disbursement has been made, the customer receives a confirmation of the payment in the Swish app.

With payments to and from a company, the company may ask the customer for his/her civic registration number, in order for the company to ensure that the transaction goes to, or comes from, the correct person. In such cases, the customer's civic registration number is used to verify that the civic registration number and mobile phone number given to the company by the customer agree with the corresponding information stored in the Swish system.

Some companies have age limit requirements for their goods and services, and therefore do not accept payments from customers who are below a certain age. For these payments, the company's age limit requirements will be checked against the customer's civic registration number, which is stored in the Swish system. If the age requirement is not met, this may mean that the transaction will not be executed.

It is possible to receive refunds (e.g. when returning a purchase) for payments made via Swish to companies, associations and organisations. The refund is conditional on the customer having the same mobile phone number linked to their payment account at the time of the refund as they had at the time of the original payment.

It is also possible to make payments whereby the initiative for the payment is taken by the beneficiary (beneficiary-initiated payment). A prerequisite for this is that the beneficiary is a company that is linked to the *Swish Recurring Payments* service, and that the customer has given consent for such payments in accordance with section 27.4 below.

27.2 Conditions for using Swish

To be able to receive money via Swish, the customer must have:

- a mobile phone or the right to use a mobile phone with a mobile phone number, and
- access to a payment account with the Bank.
- In order to make a payment with Swish, the customer must also:
- have an agreement for and download Mobile BankID, which is the security solution that the Bank offers for Swish, and
- have downloaded and activated the Swish app.

27.3 Authentication, authorisation and execution of payment transactions, etc.

Swish payments are authorised using Mobile BankID.

For beneficiary-initiated payments, the provisions of section 27.4 below also apply.

Section 17 contains provisions on security solutions and payment instruments, such as the customer's responsibility for protecting their Mobile BankID, personal code, and other personal security credentials. There are also rules regarding the customer's responsibility when failing to protect a personalised security credential, or if the customer, knowing that the payment instrument has been lost or used in an unauthorised manner, does not immediately report this to the Bank.

It is not possible to revoke an authorised Swish payment transaction.

The Bank has the right to assume that an authorised person is carrying out the payment transaction or obtaining information with Swish when the Bank has verified the customer's identity with the aid of Mobile BankID.

The customer is responsible for ensuring that the account has sufficient funds and that the information provided to the Bank is correct and sufficient to execute the payment transaction.

The Bank is entitled to execute an order request in Swish when it has been authorised as stated above.

27.4 Beneficiary-initiated payments (Swish Recurring Payments)

27.4.1. General information

For beneficiary-initiated payments, the customer must have provided their consent to the Bank, entailing that the beneficiary may debit (make withdrawals from) the customer's payment account linked to Swish Private at a specific, agreed point in time (the payment date). In addition, the customer must give their approval to the beneficiary

that the account may be used for payments initiated by the beneficiary, and the beneficiary must give their approval for the customer to make use of this payment method.

The customer is responsible for ensuring that sufficient funds are on the linked payment account on the payment date. Should the account have insufficient funds on the payment date, the beneficiary may initiate a new payment for the same claim at a later point in time.

27.4.2 Consent, approval of payment orders, etc.

The customer provides their consent to the Bank by signing a consent statement in the Swish app, using the security solution designated by the Bank (e.g. Mobile BankID). Subsequent payment transactions initiated by the beneficiary under the terms of this consent have thus been pre-approved by the customer. The mandate is valid until further notice. In the event that the customer terminates their Swish Private agreement with the Bank and moves to another Bank that is also connected to Swish, there is an option in the Swish app allowing the customer to transfer their consent to the new bank.

The recipient is entitled to terminate the customer's consent, insofar as it applies to the recipient, if the recipient is of the assessment that the customer misuses the service.

The customer is informed of the amount and point in time for the execution of the payment in conjunction with purchases of goods or services in the manner agreed between the customer and beneficiary.

27.4.3 Execution and execution time

Provided that the customer has submitted the information required and has sufficient funds on their payment account, the payment transaction is executed on the payment date agreed between the customer and beneficiary.

27.4.4 Withdrawal of consent

The customer can only stop a payment transaction by withdrawing their consent in its entirety. This must occur no later than one banking day prior to the payment date. The customer can withdraw their consent in the Swish app, or by contacting the beneficiary or the Bank. A withdrawal of consent entails that all future payment transactions to the beneficiary are stopped.

27.4.5 Refund of an authorised payment transaction

The customer is entitled to a refund from the Bank of a beneficiary-initiated payment transaction that has already been authorised and executed if

- a the exact amount of the payment transaction was not stated when the transaction was authorised, and
- b the amount of the payment transaction exceeds the amount the customer could reasonably have expected considering his/her previous spending pattern, the terms of the framework agreement and relevant circumstances.

At the request of the Bank, the customer must show that the conditions for a refund have been met.

The customer is not entitled to a refund if the customer has granted authorisation to the Bank and received information about the future payment transaction at least four weeks prior to the last payment date.

The request for refund of an authorised payment transaction must be made within eight weeks of the date when the amount was debited. Within ten banking days of receipt of the request, the Bank must refund the entire amount or state reasons for its refusal to refund the amount, including information as to where the customer can appeal the case.

27.5 Payment information

Detailed information about executed transactions in Swish is available in Online Banking up to 18 months after the payment has been made. Basic information is also available in Handelsbanken Mobile Banking. The customer can also see transactions in the Swish app for up to six months after the transaction was carried out.

27.6 Certain restrictions to the service, open/close function

27.6.1 Amount limits

For security-related reasons, the Bank can apply specific limits for maximum individual payments on a single occasion and/or during a specific time period. Exceeding these limits may prevent one or more payment transactions from being performed. Information about maximum amount limits applied at any time is available at the Bank's branches and in Handelsbanken Online Banking and Mobile Banking.

27.7 Other

An activate/deactivate function in Handelsbanken Online Banking and Mobile Banking enables the customer to temporarily suspend the option of transferring money using Swish.

27.8 Availability

Swish can be used 24 hours a day.

The Bank has the right to temporarily suspend the service for scheduled maintenance, in case of disruption, etc.

The Bank reserves the right to restrict the customer's access to Swish on any of the following grounds:

- Risk that the service cannot be used in a secure manner, such as for technical reasons.
- Suspicion that the service has been used without authorisation or in breach of the law, these rules or other instructions provided by the Bank.

The customer will be informed of such action as soon as possible and in the manner in which the Bank generally provides information under the agreement.

27.9 Notification of change of phone number

The customer must immediately inform the Bank if the customer is no longer the holder of, or no longer has access rights to, the mobile phone number which the customer has linked to the service.

27.10 Termination of the right to use Swish

In addition to that which is stated in section 8, the right to use Swish as the customer agreed with the Bank will be terminated without separate notice if:

- the customer connects the same mobile phone number to the Swish service at another bank as the number provided according to the agreement with Handelsbanken, or if another person registers the customer's mobile phone number for Swish at Handelsbanken or at another bank,
- the customer's other dealings with the Bank are terminated,
- the customer is no longer the holder of, or no longer has access rights to, the mobile phone number which the customer has linked to the service,
- the customer dies, is declared bankrupt, or if a guardian or trustee is appointed for the customer under the Swedish Children and Parents Code,
- in the assessment of the Bank, the customer misuses Swish in a manner which may cause the Bank or another party damage, or
- agreements which are required in order for the Bank to provide Swish cease to apply.

27.11 Logging

For reasons of security, and to enable investigations to be carried out, the Bank logs all questions and other transactions that the customer sends to the Bank via Swish.

28. Standing orders

28.1 Implementation, etc.

With a standing order, the customer can regularly transfer money from their own account or from a joint account with individual rights of disposal to their own or another person's account with Handelsbanken or to an account with a different bank. A standing

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order from an ISK account can only be made to a mutual fund account which is included in the Investment Savings Account in question.

Standing orders are executed only on banking days. If the selected transfer date is a weekend or public holiday, the transfer will normally be made on the following banking day. If the following banking day falls in the next month, the transfer is instead made on the last banking day immediately prior to the date entered.

The customer must have sufficient funds on their account by 23.59 (CET) at the latest on the day before the transfer date in order for the transfer to be executed. If there are insufficient funds, further attempts at withdrawal will be made on the following two banking days. If it has not been possible to carry out the transfer on three occasions during the same calendar year due to insufficient funds, the standing order will be automatically terminated and the customer will be advised of this by letter.

Termination of a standing order is executed on the next banking day.

29. Bankgiro's direct debit service (Autogiro)**29.1 Consent**

Payment via Bankgiro's direct debit service (Autogiro) is conditional upon the customer having signed a special mandate with a beneficiary to allow withdrawals from the account at the request of the beneficiary for payment to this beneficiary on a specific date (the due date).

The customer can provide such a mandate either on a paper form or electronically to the beneficiary. When the mandate is submitted, the customer receives special direct debit regulations that describe in detail how the direct debit service works.

When a mandate is provided to the beneficiary, the customer simultaneously gives their approval by consenting to the Bank executing the payments to which the mandate relates. This consent is effective until the mandate is cancelled, regardless of whether one or more individual payments are stopped.

29.2 Notification and payment

The beneficiary specifies the amount and due date no later than eight banking days before the due date, if the amounts vary at each due date and otherwise on one occasion (for example, annually). The amount is drawn from the account on the due date and reaches the beneficiary on the same day. If the due date is a public holiday, the funds are drawn from the account the next banking day and reach the beneficiary on this day.

29.3 Stopping an individual payment

The customer can stop an individual payment in one of the following ways:

- by informing the beneficiary no later than two banking days prior to the due date,
- via Handelsbanken Online Banking, at the latest 23:00 CET on the day before the due date,
- via Handelsbanken Mobile Banking, at the latest 23:00 CET on the day before the due date,
- by contacting Personal Service no later than 23:00 CET on the day before the due date, or
- by submitting a stop payment request to the Bank, no later than on the banking day before the due date during the branch's office hours.

The customer is responsible for ensuring that the information about the payment specified in the request is sufficient and correct, which is necessary for the action to be carried out. If the account does not contain sufficient funds on the due date, in some cases the beneficiary can make one or more additional attempts to execute the payment. This does not mean that the deadline for stopping the payment is postponed.

29.4 Revocation of consent

The customer can revoke the mandate in one of the following ways:

- by informing the beneficiary, following which the mandate will be terminated no later than five banking days after such revocation.
- via Handelsbanken Online Banking,
- by contacting personal service, or
- by submitting a request for revocation to the Bank.

In order to also stop future payments, the Bank must receive a request for revocation of the mandate

- no later than 23:00 CET on the day before the due date for payment if the revocation is made via Online Banking or personal service, or
- if the revocation is submitted to the Bank no later than on the banking day before the due date of the payment during the branch's office hours.

29.5 Refund of direct debit payments

The customer is entitled to a refund from the Bank for an authorised and executed payment transaction via direct debit if

- a the exact amount of the payment transaction was not stated when the transaction was authorised, and
- b the amount of the payment transaction exceeds the amount the customer could reasonably have expected considering his/her previous spending pattern, the terms of the framework agreement and relevant circumstances.

At the request of the Bank, the customer must show that the conditions for a refund have been met.

The customer is not entitled to a refund if the customer has granted authorisation to the Bank and received information about the future payment transaction at least four weeks prior to the last payment date.

The request for refund of an authorised payment transaction must be made within eight weeks of the date when the amount was debited.

Within ten banking days of receipt of the request, the Bank must refund the entire amount or state reasons for its refusal to refund the amount, including information as to where the customer can appeal the case.

30. SEPA Direct Debit**30.1 Consent**

Payment via SEPA Direct Debit is conditional upon the payer having signed a special mandate with a beneficiary to allow withdrawals from the account upon the request of the beneficiary for payment to this beneficiary on a specific date (the due date). The payer may provide such a mandate, either on a paper form or electronically to the beneficiary, provided that the beneficiary offers an electronic service for this purpose.

When a mandate is provided to the beneficiary, the payer simultaneously consents to the Bank executing the payments to which the mandate relates. This consent is effective until the mandate is cancelled, regardless of whether one or more individual payments are stopped.

Questions regarding the mandate should be addressed to the beneficiary.

30.2 Stopping an individual payment

The payer can stop an individual payment by submitting a stop payment request to the Bank no later than 09:30 CET on the due date. The payer can also contact the beneficiary directly to agree that payment must not be made.

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30.3 Revocation of consent

The payer can cancel or change a mandate so that payments are transferred to a specific beneficiary by contacting the beneficiary. The payer can also contact their branch directly to cancel or restrict a mandate, so that payments are transferred to a specific beneficiary or to block or restrict the account for transactions within SEPA Direct Debit.

A mandate automatically expires if it is not used for 36 months.

30.4 Refunds via SEPA Direct Debit

The payer is entitled to a refund from the Bank of a direct debit which has already been authorised and executed if the payment was executed via SEPA Direct Debit Core and the request for a refund reaches the Bank within eight weeks of the day the amount was debited from the payer's account.

If the request for a refund has not reached the Bank until eight weeks after the payment transaction was executed, the Bank will investigate the payment transaction and then inform the payer as to whether or not a refund will be made.

A refund from the Bank does not affect the customer's agreement with the beneficiary in terms of the underlying agreement between them.

The payer contacts their branch to request a refund. Within ten banking days of receipt of such a request, the Bank must refund the entire amount or state reasons for its refusal to refund the amount, including information as to where the customer can appeal the case.

Information

Processing of personal data

Responsibility for personal data, etc.

The Bank is responsible (in its capacity as a Controller) for the processing of the personal data that you provide in conjunction with entering into these services, or that is otherwise registered in conjunction with the services.

The information below that pertains to you also applies to your guarantor, pledger, representative, trustee, or guardian.

Purpose and legal basis

Fulfilling the terms and conditions of our agreement

The basic purpose of the Bank's processing of personal data in conjunction with such a service, and the legal basis for it, is to collect and check the personal data prior to making a decision on providing a service for you, and to fulfil the terms and conditions of our agreement.

Compliance with laws and other regulations

The data is also processed so that the Bank can fulfil its legal obligations or decisions by authorities. An example of such processing is the Bank's processing of personal data to be compliant with the Swedish Bookkeeping Act and the Swedish Anti-Money Laundering Act, as well as the reporting requirements of authorities such as the Swedish Tax Agency, the Swedish Police and the Swedish Enforcement Authority.

Basis for research and marketing, etc.

The personal data is processed for marketing and customer research, which comprises background material for marketing, methods and business development, and risk management. Risk management also involves processing information about the borrower and credits to assess the quality of credits for capital adequacy purposes. Personal data may also be processed for use as background material for financial advisory services.

Personal data may be used for direct marketing, unless you have requested that this be blocked (a "block on direct advertising").

Insofar as the Bank's actions are not conducted with the aim of fulfilling contractual terms and conditions, or required by law or the authorities, the legal basis for processing is generally that it is a legitimate interest for the Bank pursuant to the prevailing legislation.

How long do we save personal data?

We save personal data as long as it is necessary in order to fulfil our contractual terms and conditions for the service, and otherwise as required by law or decisions by authorities.

Your rights

Among other things, you are entitled to receive information about the personal data about yourself that is being processed by the Bank, and to request the correction of erroneous or incomplete information.

Further information

Comprehensive information about the Bank's processing of personal data and your rights in conjunction with this processing is available at www.handelsbanken.se.

If you have any questions

If you have any questions or comments on how the Bank processes your personal data, you are welcome to contact your branch, or the Bank's Data Protection Officer at dpo@handelsbanken.se, or write to the following address:

Handelsbanken
Data Protection Officer
106 70 Stockholm, Sweden

You are also always entitled to contact the Bank's Complaints Manager or the Swedish Authority for Privacy Protection (IMY) with any complaints concerning the processing of personal data.

The Swedish Distance and Off-Premises Contracts Act

According to the Swedish Distance and Off-Premises Contracts Act, consumers have the right to withdraw from certain agreements relating to financial services with the Bank (right of withdrawal) if the agreement has been entered into without the two parties meeting, or if it has been entered into off the Bank's premises. The right of withdrawal for agreements entered into off the Bank's premises only applies if the total price the consumer must pay according to the agreement exceeds SEK 400. A distance agreement refers to an agreement where the Bank and the customer do not meet in person, such as when an agreement regarding a financial service is entered into online or by phone.

Anyone wishing to use their legal right of withdrawal can do so by submitting or sending a message to the Bank within 14 days of the date the agreement was entered into with the Bank or when the exact content of the agreement was made known/became available to the consumer. The right of withdrawal applies only to the initial agreement, and not to the transactions, services or equivalent performed by the Bank at the request of the consumer during the period in which the right of withdrawal applies.

If the consumer exercises his/her right of withdrawal, the Bank shall be entitled to compensation in respect of the agreed service for the time the consumer made use of the service and for any costs incurred up to the point in time the right of withdrawal was exercised.

For the following account types: Future Account (Framtidskonto), Fixed-Term Deposit (Bunden Placering), and Investment Account for Private Customers (Placeringskonto Privat), special terms and conditions apply if the right of withdrawal is used - see above under sections 14.5, 14.6 and 14.7.

Please contact the Bank if you wish to exercise your right of withdrawal.

Government deposit guarantee scheme

All accounts except for the Pension Account (see section 14.11) are covered by the deposit guarantee scheme according to a decision by the Swedish National Debt Office. Each customer is entitled to compensation for the total funds on his or her account(s) with the Bank to a maximum amount of SEK 1,050,000. The Swedish National Debt Office makes the compensation available to the customer within seven banking days of the date on which the Bank was declared bankrupt or the Swedish Financial Supervisory Authority decided that the guarantee would become effective. In addition to this amount, a customer may receive compensation for funds attributable to certain defined events, such as the sale of private housing, termination of employment, inheritance and insurance compensation. The maximum amount of compensation is SEK 5 million. Further details are available from www.riksdagen.se.

Complaints and resolution of disputes out of court

Complaints regarding the services should primarily be addressed to the customer's branch office. If the customer is not satisfied, the customer may contact the Bank's complaints officer at Handelsbanken, Central Customer Complaints, SE-106 70 Stockholm, Sweden, or by phone +46 8 701 1000. The Bank may respond to the customer's complaint verbally, for example by phone, or in a personal meeting. The Bank may also reply to the customer by letter, in Online Banking, Mobile Banking or as agreed by the customer and the Bank.

The customer may also obtain answers to questions and information on banking services and complaints from the Swedish Consumers' Banking and Finance Bureau (Konsumenternas Bank- och Finansbyrå), the Swedish Consumers' Insurance Bureau (Konsumenternas Försäkringsbyrå) or, where applicable, the consumer affairs service in the customer's municipality.

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As regards disputes with the Bank, the customer has the option of contacting the Swedish National Board for Consumer Disputes (ARN), which is a board for alternative resolution of disputes. Address: ARN, Box 174, SE-101 23 Stockholm, www.arn.se. A submission to the Board must be made in writing. Certain value and time limits must be met for the Board to try the case. The Bank undertakes to participate in ARN's hearing of the dispute.

A customer who has entered into an agreement via Online Banking or Mobile Banking, and where a dispute has arisen, is entitled to use the EU online platform for resolution of disputes: <https://ec.europa.eu/consumers/odr>. Even if the customer uses the online platform regarding complaints/disputes with the Bank, the case will be sent to ARN for a decision. More information about online dispute resolution can be found at www.konsumenternas.se.

Cut-off times

“Cut-off time” refers to the latest time in a banking day by which a payment order must be registered by the Bank to qualify as having been received on the same banking day. A payment order that is received after the cut-off time is considered to have been received on the following banking day.

For payments at bank branches, the cut-off time is limited by the branch's opening hours.

Cut-off times for Handelsbanken payment transactions

Payments in Swedish kronor within Sweden	Cut-off time
Bankgiro and PlusGiro – new/changes/cancellation	23.59
Transfer within Handelsbanken	executed immediately
Transfer to other banks within Sweden	14.00
Transfer scheduled for a future date – new/changes/cancellation	23.59
Standing order – new/changes/cancellation	23.59
Swish	executed immediately
Cross-border payments	
Payments with an execution date the same day will be processed directly after final authorisation	
Payments in euro within the EEA	16.30
Payments in EEA currencies within the EEA	16.30
Other payment transactions	16.30
Payments scheduled for a future date – changes/cancellation	23.59

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.