

Terms and conditions for Handelsbanken's Bankkort and Frikort cards

Information about the Bank

Svenska Handelsbanken AB (publ)
SE-106 70 Stockholm, Sweden
Corporate identity no: 502007-7862
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www.handelsbanken.se
Registered office: Stockholm

The bank is referred to below as "Handelsbanken" or simply "the Bank".

Handelsbanken 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.

1. Definitions

Bank account: The bank account to which the card is linked and which is debited or credited when the card is used according to these terms and conditions. Handelsbanken's General terms and conditions for private accounts and payment services shall apply for the bank account.

Point of sale: A company which is linked to Mastercard's international payment system and which sells goods and services against payment using the Bankkort debit card.

Contactless function: A function in the card's chip which makes it possible to, in certain cases, execute payments for example at point of sale without inserting the card in a terminal. Cards with this function are provided with a special symbol.

Account holder: The holder of the bank account.

Cards: Handelsbanken's Bankkort Mastercard, Bankkort Maestro and Frikort (debit cards). Refers to a physical card, details about a card or a fictitious card number which for security reasons replaces the number of the physical card.

Cardholder: The person in whose name the card is issued. The cardholder may be either the account holder him/herself or another person whom the account holder has authorised to operate the bank account using the card.

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

Personalised security credential: A personalised function that the Bank provides or approves for the purpose of authentication, such as a personal code or biometric readers such as a fingerprint reader.

Personal code: A personalised function that the cardholder uses to verify their authorisation to perform transactions, such as a PIN, SMS code, Mastercard® SecureCode™ and password.

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 (such as the user's fingerprint).

2. Responsibility for the card and card details

The card is personal, and may only be used by the person to whom it is issued. The cardholder 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).

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

The card must not be used in breach of legislation.

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 on to Handelsbanken Online Banking.

Immediately upon receiving the card, and before using it, the cardholder must sign the card in the designated place.

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

If the card is stored on a mobile device, the cardholder must have good control and supervision of the device in order to prevent unauthorised use. The cardholder must also take all reasonable actions to protect the device against unauthorised use.

If the cardholder stores the card details in a service for purchase of digital content such as music or games, the cardholder is responsible for ensuring that no other person can use the saved card details.

3. Responsibility for personalised security credentials

The cardholder must protect the personalised security credentials (for instance personal codes and biometric readers such as a fingerprint reader) as stated in this agreement.

Each cardholder receives a PIN code to use with the card for cash withdrawals from cash machines (ATMs), and cash deposits in Bankomat AB's cash deposit machines (below deposit machines), and for payments via an electronic point-of-sale terminal where a code may be utilised.

Cardholders undertake to protect a personal code by

- not disclosing the code to anyone,
- if there is an option of choosing a personal code - not choosing a code which has any connection with the cardholder's civic registration number, card number or telephone number,
- not noting down the code on the card, or keeping a note of the code together with the card or close to the card,
- noting down the code only in such a way that unauthorised persons have no reason to assume that the note refers to a code,
- immediately destroying the slip of paper stating the PIN code and the envelope containing it, once the cardholder has read the code, and
- immediately reporting to the Bank any suspicions that an unauthorised person has found out the code, see point 4 below.

If the personal security credential (for instance Mobile BankID) is stored on a mobile device, the cardholder must have good control and supervision of the device in order to prevent unauthorised use. The cardholder must also take all reasonable actions to protect the device against unauthorised use.

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

4. Notification of blocking of card, etc.

A cancellation request must be made as soon as the loss of a card has been discovered or if it can be suspected that an unauthorised person has found out the PIN, or that the card or card number has been used without authorisation.

If card details and/or a security solution such as Mobile BankID, are stored on a mobile device and the device is mislaid or it may be suspected that an unauthorised person has access to it, the card and/or security solution must be immediately blocked after such discovery or suspicion.

Use the following numbers: in Sweden 020-41 12 12, and from outside Sweden +46 8 41 12 122. If the card has been used without authorisation, the matter must also be reported to the police. If a card which has been reported lost is found again, it must not be used, and must be immediately destroyed by the cardholder.

5. 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 telephone and when using an application in a mobile device where the card details have been added.

Online purchases with Bankkort Maestro or Frikort can only be made in online stores connected to Mastercard® SecureCode™. To be able to use a digital wallet, a separate agreement is often required with the supplier of the wallet. When using a digital wallet, points 2 above apply in respect of its use and the use of the code or other security solution which is used in the digital wallet. The cardholder authorises the transaction by providing the card or the card details. This can be done 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 orally 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, or the pressing of a key or other method as directed by the technical solution to complete a transaction.

With card equipped with a contactless function there is a possibility to, in card terminals activated for contactless payments, pay smaller amounts without using the PIN code. A payment is executed by cardholder holding the card against the terminal. For contactless payment without using the PIN code there is certain

amount limits, in Sweden at present 200 SEK for each purchase up to a total amount of 1 200 SEK. The amount limits can be changed and follows from www.handelsbanken.se If the card is used for contactless payments in other countries there can be other amount limits. If the transaction exceeds the current amount limit the transaction needs to be authorized by using the PIN code. For security reasons the cardholder may occasionally be asked to use chip and PIN code.

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 bank account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The bank account may be debited in arrears for costs which occurred in connection with hotel stays, car rental or similar if the cardholder at the time of ordering the service or in an agreement with the merchant has been informed of this and approved it.

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

6. Purchases and withdrawals in currencies other than SEK

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 for returns, when exchanging Swedish kronor back into the foreign currency.

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 fee (see price list). The customer can obtain information on the reference exchange rate, which is changed regularly, by contacting the Bank.

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

For withdrawals in a currency other than Swedish kronor at ATMs in Sweden owned by Bankomat AB, the exchange rate is a reference exchange rate published by the Riksbank and applicable the day the withdrawal is made, plus a currency conversion fee (see price list).

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 merchant's offer to pay for the goods or services in Swedish kronor.

Conversion to Swedish kronor will then be made directly on the spot at the exchange rate applied by the merchant or the merchant's card acquirer. That which is stated above regarding purchase of goods and services also applies to withdrawals at ATMs outside Sweden.

7. Receipt and execution of payment orders

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

In the event of a return, the Bank makes the sum available by crediting the bank account as soon as possible after the point of sale's bank has transferred the returned amount to the Bank.

8. Maximum amount limits

For security reasons, the Bank applies certain limits for the maximum amount for payment/cash withdrawal /cash deposit 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.

9. 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 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 have not yet been executed, in accordance with the terms and conditions and the time frame that were agreed upon by the cardholder and the point of sale.

10. Complaints

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. Complaints regarding cash withdrawals, cash deposits or card debiting should be made to the Bank.

The account holder shall immediately study and check the information on executed payment transactions that is made available to the account holder on notifications, withdrawal slips, account statements or otherwise.

The account holder shall, without undue delay after becoming aware of an unauthorised transaction that a payment transaction has not been carried out, or has been carried out incorrectly, notify the Bank thereof and request rectification in accordance with the procedures for complaints applied at the Bank (complaint). However, notification to the Bank must not be made later than 13 months after the debit date.

The account holder is obliged to provide the information the Bank requires to investigate the transaction which has been questioned.

11. Cancellation insurance and travel insurance

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

12. The Bank's right to stop the card etc.

The Bank reserves the right to stop the card on any of the following grounds:

1. there is a risk that the card cannot be used securely, for example for technical reasons,
2. there is a suspicion that there has been unauthorised use of the card, or that the card has been used in contravention of these terms and conditions or other instructions provided by the Bank, or
3. for bank accounts with a credit limit, there is a substantially increased risk that the account holder will not be able to meet his or her payment liability.

If an event occurs as stated in sub-sections 1 or 2 above, the Bank also reserves the right to close the account holder's possibility to make cash deposits in deposit machines.

The account holder will be informed of the card being stopped/closed as soon as this is possible, in the manner that the Bank generally provides information under these terms and conditions.

13. Payment liability for unauthorised transactions

If an unauthorised transaction has been made using the card, after notification from the account holder, the Bank shall repay the amount unless otherwise stipulated below.

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

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

If it has been possible to perform unauthorised transactions using the card because the account holder or cardholder has not protected his/her personalised security credential, the account holder 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 using the card because an undertaking in accordance with these terms and conditions has been violated due to gross negligence, the account holder is liable for the amount, up to a maximum of SEK 12,000. If the account holder or cardholder has acted in a particularly reprehensible manner, the account holder must instead defray the entire loss.

c) Transactions after the card has been blocked

Notwithstanding that which is stated in a) and b) above, the account holder is not liable for any amount that is debited from the account as a result of unauthorised use of the card after the account holder or cardholder has requested that the card be blocked. However, this does not apply if the account holder or cardholder, through fraudulent actions, has caused or contributed to the unauthorised transactions.

d) Obligation to inform the Bank

The account holder shall, without undue delay from the time that he or she is made aware of an unauthorised transaction, report this to the Bank (complaint). If the account holder fails to do so, he or she will be liable for the entire amount that has been debited from the bank account. The same applies if the account holder has not notified the Bank at the latest 13 months after the amount was charged to the bank account. The Bank will charge an investigation fee if it transpires that the transaction(s) which are the subject of the investigation were not unauthorised.

e) Strong customer authentication

The account holder 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 account holder or cardholder, through fraudulent actions, has caused or contributed to the unauthorised transactions.

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 Bankkort card.

In the relationship between the trustee/administrator and the Bank, the restrictions shall apply that are stated in the Swedish Act on liability for unauthorised transactions with cards or other 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.

14. Refunds

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

The account holder 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 account holder 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 account holder must show that the conditions for a refund have been met. There is, however, no right of refund if the difference in the amount is due to the exchange rate and the reference exchange rate the parties have previously agreed on.

The request for 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.

15. Misuse register

A report may be made to the misuse register if the Bank terminates a bank account which is utilised by means of the card because the bank account has been misused or, where the card allows utilisation of a bank 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.

16. Fees and costs

For the services provided by the Bank relating to the card, fees are charged according to the applicable price list. The Bank debits these to the bank account. An annual fee is charged for each card and is debited from the account to which the card is linked the month after the agreement starts, and subsequently every twelfth month. If the agreement is terminated before the expiry of the period for which an annual fee has been paid in advance, the account holder is entitled to a refund of the portion of the fee for the time after the cessation of the agreement. Unless otherwise agreed, the funds will be paid to the bank account.

17. Revocation of authorisation to use the account

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

18. 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.

19. Notice of termination, etc.

The agreement regarding the card is valid until further notice.

The account holder may terminate the agreement with immediate effect. A request to block the card does not constitute a termination of the card agreement, unless this is specifically specified.

The Bank may terminate the agreement by giving at least two months' notice in writing. However, the agreement may be terminated by the Bank with immediate effect if the account holder or cardholder has committed a material breach of the agreement.

For an agreement regarding Bankkort Maestro that has been linked to an Allkonto current account or an Allkonto Ung account, the following terms and conditions regarding notice of termination shall instead apply:

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

- the account holder or the cardholder has deliberately used the payment account and card for illegal purposes,
- the account holder provided incorrect information when the account was opened and if correct information had been provided, he/she would not have been permitted to sign an agreement regarding a Bankkort Maestro.

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

- no transactions have occurred on the payment account linked to the card during the last 24 months,
- there are special circumstances for doing so.

Notice of termination shall be given in writing.

All cards

If the account holder dies, is declared bankrupt or if a legal guardian is appointed pursuant to Chapter 11, section 7 of the Swedish Parental Code, the agreement is terminated with immediate effect.

When the agreement is terminated by giving notice thereof or for any other reason, the right to use the card for new payments, cash withdrawals and cash deposits ceases at the same time. In such circumstances, the card must immediately be destroyed. The account holder 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.

20. Notices

a) General information

The Bank provides the account holder with information and notices in writing, in accordance with these terms and conditions. If the account holder has Handelsbanken Online Banking, the messages can be provided via this service. Otherwise, notices will be sent by post to the address that has been registered with the Bank. The Bank can also provide information by text message (SMS) to a mobile phone number stated by the account holder. 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 there is a change of name or address, or if the card includes incorrect information, the Bank must be immediately notified of this.

Information about transactions completed with the card shall be provided in accordance with the terms and conditions for the bank account.

The account holder is always entitled, upon request and at no charge, to receive the current terms and conditions for Handelsbanken's Bankkort and Frikort.

b) 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 account holder as soon as the notice has been made available and the Bank has notified the account holder of this in the form of an electronic message such as an SMS text message or other form of electronic notification.

c) Notification in the case of unauthorised use and security risks

In the case of unauthorised use or security risks, the Bank will notify the customer by telephone, 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 account holder's payment instrument (such as card details, log-in codes or signature information). If the customer is 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 other publicly available switchboard number.

21. Amendment of these terms and conditions, etc.

The Bank is entitled to amend these 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. If the account holder does not approve of the amendments, he or she has the right to terminate the agreement with immediate effect prior to the date that the amendments come into force. If no termination is made, the account holder is deemed to have approved the amendments.

22. Limitation of the Bank's liability

The Bank does not guarantee that it will always be possible to effect purchases, cash withdrawals or cash deposits at linked points of sale or banks. Thus, the Bank will not refund any additional costs which may arise if the cardholder has not been able to make a purchase, cash withdrawal or cash deposit.

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. 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 paragraph 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.

The Bank is not in any case liable for indirect damage unless the damage was caused by gross in any case negligence on the part of the Bank.

If the Bank is prevented from executing payments 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. Where the Bank is not committed to pay interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of Sveriges 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.

The stipulations in this item concerning the Bank also apply to any party retained by the Bank.

23. Applicable law, resolution of disputes

This agreement 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 account holder is domiciled there or has assets in that country. The account holder may also, in order to find 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 below under "Resolution of complaints and disputes out of court"). The Bank may respond to the account holder's complaint verbally, for example by phone, or in a personal meeting. The Bank may also reply to the account holder by letter, in Online Banking, Mobile Banking or as agreed by the account holder and the Bank.

Information

Processing of personal data

Controller, etc.

The Bank is responsible (the controller) for the processing of the personal data that you provide in conjunction with entering into this service, or that is otherwise registered in conjunction with this service.

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

Purpose and legal basis

Performance of contract

The basic purpose of the Bank's processing of personal data in conjunction with this 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.

Legal obligations

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 Accounting Act and the 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 analysis 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 should be blocked.

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

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.

More 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 office, or the Bank's Data Protection Officer at dpo@handelsbanken.se, or write to the following address:

Handelsbanken
Data Protection Officer
SE-106 70 Stockholm, Sweden

You are also always entitled to contact the Bank's Complaints Manager or the Swedish Data Protection Authority 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 business premises only applies if the total price the consumer has to 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 the date 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 utilised 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.

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

Complaints and resolution of disputes out of court

Complaints regarding the services in the agreement should primarily be addressed to the account holder's branch office. If the account holder is not satisfied, the account holder 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 account holder's complaint verbally, for example, by phone, or in a personal meeting. The Bank may also reply to the account holder by letter, in Online Banking, Mobile Banking, or otherwise as agreed by the account holder and the Bank.

The account holder may also contact 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 account holder's municipality, with his or her questions and for information on banking services and complaints.

As regards disputes with the Bank, the account holder may contact 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. The Board's hearing of the dispute is subject to certain value and time limits. The Bank undertakes to participate in ARN's processing of the dispute.

Price list**Bankkort**

Annual fee Bankkort Mastercard	SEK 300
Annual fee Bankkort Maestro	SEK 300
Annual fee Bankkort Maestro for under 21s	SEK 0
Replacement card	SEK 75
Card image of your choice	SEK 123
Replacement card with latest selected image	SEK 85

Cash withdrawals in Sweden

- from ATMs	SEK 0
- currencies other than SEK in Bankomat AB's ATMs, currency exchange fee	4 %
- at bank branches, post offices, currency exchange offices, etc	SEK 40

Cash deposits in Sweden

- in deposit machines	SEK 0
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Cash withdrawals outside Sweden

- euros from ATMs	SEK 0
- other currencies from ATMs	SEK 40
- at bank branches, post offices, currency exchange offices, etc.	SEK 40
- currency exchange fee on purchases/withdrawals	1,65 %

Frikort (is not available as a new product)

Annual fee and replacement card	SEK 0
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Cash withdrawals in Sweden

- from Bankomat AB's ATMs*	SEK 0
- from ATMs other than Bankomat AB's ATMs	SEK 10
- currencies other than SEK in Bankomat AB's ATMs, currency exchange fee	4 %
- at bank branches, post offices, currency exchange offices, etc	SEK 40

Cash deposits in Sweden

- in deposit machines	SEK 0
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Cash withdrawals outside Sweden

- euros from ATMs	SEK 10
- other currencies from ATMs	SEK 40
- at bank branches, post offices, currency exchange offices, etc.	SEK 40
- currency exchange fee on purchases/withdrawals	1,65 %

Other fees Bankkort and Frikort

Copy of sales slip	SEK 90
Investigation fee	SEK 500
Courier delivery fee	From SEK 180
Emergency cash	SEK 350

*16 withdrawals free of charge per cardholder and calendar year from Bankomat AB's ATMs. SEK 10 per withdrawal in excess of 16.