

General terms and conditions for Handelsbanken Online Banking and Handelsbanken's Telephone Services – Personal customers

Information about Handelsbanken

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Website: www.handelsbanken.se
Registered office: Stockholm, Sweden

Handelsbanken is henceforth referred to as "the Bank."

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 applies for agreement terms and conditions, and communication between parties. For more information about accounts and services and the current General terms and conditions, see www.handelsbanken.se

The customer always has the right, upon request and free of charge, to receive the current terms and conditions for Handelsbanken Online Banking and Handelsbanken's Telephone Services.

A) General provisions

1. Introduction

These terms and conditions, including the Price list, apply to Handelsbanken Online Banking and Handelsbanken's Telephone Services when communicating with the Bank or any other company in the Handelsbanken Group. Handelsbanken's Telephone Services currently comprise Handelsbanken Direkt, Handelsbanken Mobile Banking and Telesvar (interactive voice response). To access Handelsbanken Online Banking and Handelsbanken's Telephone Services, the customer must sign an agreement with the Bank regarding the service in question and activate one of the log-in methods offered by the Bank.

These General terms and conditions also apply to other services, if the agreement refers to these terms and conditions.

The range of services the customer can access after logging in is currently determined by 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 Handelsbanken Online Banking and Handelsbanken's Telephone Services can be obtained from branches of the Bank or via the respective service.

Unless otherwise stated below, the terms and conditions for accounts, payment services, custody accounts, equity transactions and other products and services to which the customer has access via Handelsbanken Online Banking and Handelsbanken's Telephone Services are regulated in the separate agreements that the customer must enter into with the Bank for each such product or service.

There are separate procedures for payments and transfers concerning accounts which are subject to investigation.

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

2. Definitions

The following definitions in the General terms and conditions shall have the meanings set forth below.

Payment initiation service: An online service to initiate a payment order from a payment account with another payment services provider at the request of the customer.

Payment instrument: A personalised instrument or a personalised procedure which, in accordance with an agreement, is used to initiate a payment order, e.g. a log-in card or Mobile BankID. Personalised security credentials can be linked to a payment instrument.

Payment order: Any instruction which the customer or the beneficiary makes to their payment service provider requesting the execution of a payment transaction.

Payment transaction: A deposit, withdrawal, payment or transfer of funds, regardless of whether the transaction is initiated by the customer, another natural person or legal entity, or by a payment beneficiary.

Account information service: An online service to provide a compilation of information regarding one or more payment accounts which the customer has with one or more other payment service providers.

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.

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).

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

Price list: A list of the prices and fees applying to accounts and other services called Price list for payment accounts and payment services - private customers. The current price list is available from branches of the Bank and at www.handelsbanken.se

Telephone services: Currently Handelsbanken Direkt, Handelsbanken Mobile Banking and Telesvar (interactive voice response).

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

3. Availability

Handelsbanken Online Banking and Handelsbanken's 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 Handelsbanken Online Banking and Handelsbanken's Telephone Services. The Bank reserves the right, without terminating the agreement, to restrict or modify the contents of the service or its opening hours, when the agreement is entered into or at a later date.

The Bank has the right to temporarily suspend the services for scheduled maintenance etc., and in such case will provide prior notice to this effect on the Bank's website. In the event of a shutdown, temporary suspension of service or other disruptions to Handelsbanken Online Banking or Handelsbanken's Telephone Services, the customer is referred to the Bank's branches.

4. Fees and charges

Fees for Handelsbanken Online Banking and Handelsbanken's Telephone Services are payable as stated in the Price List. The Bank is entitled to charge a fee for new or extra card readers. Any fees for the use of the services that the Bank provides via Handelsbanken Online Banking or Handelsbanken's Telephone Services will be based on the terms and conditions for each service.

5. Log-in and authorisation of orders

Log-in to Handelsbanken Online Banking and Handelsbanken's Telephone Services and authorisation of transactions are performed electronically using the Payment instruments provided by the Bank or which the Bank accepts. For use of the payment instrument, in addition to these terms and conditions for Handelsbanken Online Banking and Handelsbanken's Telephone Services, "Terms and conditions for log-in cards etc. at Handelsbanken" also applies, this being a separate agreement which includes certain supplementary provisions regarding liability for the payment instrument and the personalised security credentials.

It is also possible to log in to and authorise transactions in Handelsbanken Online Banking and Handelsbanken's Telephone Services using a BankID issued by a bank other than Handelsbanken. In this case, the customer's obligations to the issuing bank apply to protection of the payment instrument, and the customer should report the loss of their BankID to the issuing bank as soon as possible. See section 9 below. In certain cases, it is also possible to log in to and authorise transactions in Handelsbanken Online Banking, using a debit or credit 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 on the Bank's website.

The customer is personally responsible for the equipment and software, including the internet subscription, required to access Handelsbanken Online Banking and Handelsbanken's 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, Handelsbanken Online Banking or Handelsbanken's Telephone Services.

6. Binding orders

The Bank is entitled to execute a transaction requested via Handelsbanken Online Banking or Handelsbanken's Telephone Services after it has been authorised as stated in section 5. No other authorisation check is carried out. Registered transactions are binding on the customer, and may only be corrected or revoked if this is permitted according to the terms and conditions of the service in question.

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 Handelsbanken Online Banking

and Handelsbanken's 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.

8. Electronic invoices

The customer may opt to receive invoices electronically via Handelsbanken Online Banking or Handelsbanken Mobile Banking. Customers who have opted to receive invoices electronically from a certain company must be aware that they will not receive any invoices or payment slips by post from that company. It is therefore important that the customer regularly accesses the electronic invoices that have been submitted to Handelsbanken Online Banking. E-invoices can be authorised in Mobile Banking but it is currently not possible to sign an e-invoice agreement via Mobile Banking. This service requires the Bank to submit certain personal data on the customer, e.g. civic registration number and where the bank account is held, to Bankgirocentralen BGC AB (the Bank Giro Centre) and to the other banks which collaborate in electronic invoicing. By virtue of the customer applying for the service, the customer allows the Bank to collect, process and provide to other parties this and other data which are necessary for the service to function.

The Bank has no liability for errors or omissions in, or delay to, invoice information from companies.

For complete information, see the terms and conditions generally applying for payment of invoices by privatgiro or bankgiro.

9. Responsibility for payment instruments and personalised security credentials

In order to protect the customer's electronic identity, it is of the utmost importance that the customer keeps the personal code secret. The customer therefore undertakes:

- a not to disclose a personal code to another person,
- b 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,
- c 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, civic number, account number or phone number,
- d not to write a personal code down in such a way that another person may gain knowledge of it,
- e 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
- f 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.

The above provisions also apply where applicable with respect to single-use passwords, passwords and the like. "Single-use passwords" refer to, for example, 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.

Customers must exercise caution when using their payment instruments, and must not use the payment instrument in a manner which gives any other 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.

If the payment instrument is on a mobile device, the customer must use the applicable security arrangements such as a passcode for locking the mobile device. The customer is also obliged to protect a mobile device or other technical equipment used by the customer against unauthorised access, for example, by installing virus protection or the equivalent and keeping this up-to-date.

If the customer chooses to verify their identity using biometric information, such as 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 in order for the Bank's services to function.

The customer must immediately report to the Bank if a payment instrument is lost, or if there is suspicion that the payment instrument or a personalised security credential has been used in an unauthorised manner, and, if the Bank so requests, also report the incident 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, and from outside Sweden +46 8 41 12 122. Customers connected to Handelsbanken Online Banking can also make a report via Online Banking in accordance with the instructions given there.

When the customer has requested cancellation of his/her payment instrument, or the payment instrument has been cancelled for any other reason (see section 13 below), the customer is only liable for use of the payment instrument if the customer has acted fraudulently.

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 personalised security credential.

If the payment instrument was not provided by the Bank, in addition to that which is stated in this section 9, the provisions of the agreement with the respective issuer will apply. In this case, the payment instrument must be blocked with the issuer.

Nothing which is stated in section 5 or this section 9 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.

10. Liability for unauthorised transactions and other damage

If it has been possible to perform unauthorised payment 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.

If it has been possible to make unauthorised payment transactions due to breach of an obligation pursuant to these terms and conditions, or the other terms and conditions referred to in section 5 above have been violated through gross negligence, the customer is liable for the amount, up to a maximum of SEK 12,000. If the customer's action was particularly reprehensible, he or she must bear the entire loss.

Notwithstanding that which is stated above, the customer is not liable for any loss (i) if the unauthorised transaction or unauthorised action that caused damage was made after the a request to block the payment instrument was made or (ii) if strong customer authentication was not required when the customer initiated an electronic payment transaction at the Bank. However, that which is specified in this paragraph does not apply if the customer, through fraudulent action, has caused or contributed to the unauthorised transaction.

The customer shall without undue delay from the time he or she was made aware that an unauthorised transaction or action that caused damage has been made, report this to the Bank for investigation. Failure to do so will mean that the customer is held liable for the entire loss. The same applies if the Bank has provided the customer with information about the transaction, or made the information available to the customer in the manner agreed upon, and the customer does not notify the Bank at the latest 13 months after the date the amount was charged to the account.

For damages that arise due to unauthorised use of Handelsbanken Online Banking or Handelsbanken's Telephone Services other than those specified above, the customer shall be held liable if these arose as a result of the customer's negligence in handling the payment instrument and/or personalised security credential.

If the customer has used a BankID issued by another bank, the customer agrees to Handelsbanken requesting from the issuer of the BankID such information as is necessary to process the case.

11. Investigations

It is incumbent upon the customer to submit complaints about any errors to the Bank without undue delay. Further provisions on how to make complaints are contained in the terms and conditions for each service.

The account holder shall inform the Bank in accordance with this section 11, even if an unauthorised or incorrectly executed transaction was initiated by a payment service provider (third-party provider).

12. Period of agreement and notice of termination

The agreement regarding the customer's access to Handelsbanken Online Banking and Handelsbanken's Telephone Services applies until further notice. The customer is entitled to terminate the agreement with immediate effect. Termination on the part of the Bank shall take place in writing after two months' notice.

The Bank is, however, entitled to terminate the agreement with immediate effect and immediately cancel the customer's access to Handelsbanken Online Banking and Handelsbanken's Telephone Services if:

- the customer is in breach of these general terms and conditions or the separate instructions that apply to this service, and the customer's negligence is of material importance, or
- unauthorised use is suspected, or there have been repeated unsuccessful attempts to log in, or
- there is reasonable cause to assume that the customer will not fulfil his/her payment obligations towards the Bank.

If the customer has also entered into an agreement with the Bank regarding a *Payment account with basic functions (i.e. Allkonto/ Allkonto Ung with a Maestro debit card in the terms and conditions for F035)*, the termination provision of agreement F035 will apply instead of the second paragraph of this section. In all other respects, the terms and conditions in this section will apply.

The customer's right to utilise Handelsbanken Online Banking or Handelsbanken's Telephone Services ceases if the customer dies, is declared bankrupt, or if an administrator is appointed for him/her pursuant to the Swedish Code relating to Parenthood and Guardianship.

The Bank is entitled to terminate this agreement without notice if:

- a the customer's accounts and other commitments with the Bank have been terminated, or
- b the customer has not used any of the services included in Handelsbanken Online Banking and/or Handelsbanken's Telephone Services during the past 24 months.

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

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

- a there is a risk that Handelsbanken Online Banking or Handelsbanken's Telephone Services cannot be used securely, for example, for technical reasons, or
- b it is suspected that there has been unauthorised use of Handelsbanken Online Banking or Handelsbanken's Telephone Services, or use in contravention of these terms and conditions 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.

14. 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. 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, 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 for performance of payment services according to this paragraph when the Bank or the party engaged by the Bank is acting in accordance with Swedish law or Union law.

The Bank is in no case 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 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. If 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 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.

15. Amendments to these General terms and conditions

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 customer does not approve the amendments, the customer has the right to immediately cancel the agreement before the day on which the amendments come into effect. If the agreement is not terminated the customer is considered to have approved the amendments.

16. Notices

a) General information

Handelsbanken Online Banking: The Bank provides information and notices in accordance with these terms and conditions via Handelsbanken Online Banking, the e-mailbox or other service for electronic communication. In some cases, information on paper may be provided to the customer. The Bank can also provide information by SMS text message to a mobile phone number stated by the account holder.

Handelsbanken's Telephone Services: The Bank provides the customer with written information and notices in accordance with these terms and conditions. If the customer has access to Handelsbanken Online Banking, notices can be provided via this service. Otherwise, notices are sent by post to the address registered with the Bank or which is otherwise known to the Bank. The Bank can also provide information by SMS text message to a mobile phone number stated by the account holder.

Information and notices provided via Handelsbanken Online Banking, the e-mailbox, Mobile Banking or other electronic communication service shall be deemed to have reached the customer as soon as they have been made available.

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.

The Bank must be immediately informed of any change of name, address, e-mail address or phone number.

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 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.

c) notification in the event of unauthorised use and security risks

In the event 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 customer'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 account holder/customer must always check by phoning the Bank at +46 (0)8 701 1000 or another publicly available switchboard number.

17. Applicable law and 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 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 below under "Resolution of complaints and disputes out of court"). 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) Handelsbanken Online Banking and Handelsbanken's Telephone Services

Using Handelsbanken Online Banking and Handelsbanken's Telephone Services, customers can easily and securely carry out most banking transactions at a time that suits them. The range of services may vary over time.

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.

18. Handelsbanken Online Banking

18.1 General

Handelsbanken Online Banking is a web-based service that can be used on all types of devices which are linked to the internet and which permit web-based services. Online Banking is the self-service option which offers the widest range of services.

18.2 Direct payments

Customers who have access to Handelsbanken Online Banking can make direct payments.

In some e-commerce stores, the customer can choose Handelsbanken's Direct Payment service to pay for the purchase of goods or services. The customer will be transferred from the e-commerce store to Handelsbanken Online Banking and will log in there as stated in section 5. The customer then selects the account from which payment is to be made and authorises the payment as instructed. The Bank receives the transaction and executes the payment immediately after it has been authorised by the customer. An authorised payment cannot be revoked. Requests for rectification of goods or services purchased by means of the direct payment method must be made to the e-commerce store.

19. Handelsbanken's Telephone Services

19.1 General

Handelsbanken's Telephone Services provide access to three different methods of communicating with the Bank.

Handelsbanken Mobile Banking 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 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.

Handelsbanken Direkt is a service which offers the customer - after logging in - the opportunity to speak to and receive assistance from the Bank's customer support officers via a touch tone telephone.

20. E-mailbox

20.1 General information

The e-mailbox and its additional services enable the customer to receive, send and archive electronic messages. This service is currently included in Handelsbanken Online Banking.

The Bank will reply to questions and process orders sent via the mailbox as quickly as possible. However, no specific processing time can be guaranteed. Messages which require immediate processing must not be submitted via the e-mailbox.

20.2 Electronic notifications, etc.

The customer consents to the e-mailbox being used to send messages 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 these messages on paper - if this option is available in the service in question - or instruct the Bank not to send direct marketing material to the e-mailbox.

When a specific service changes from paper to electronic notifications, the customer will be informed of this well in advance, either by normal post or by means of a message to the e-mailbox.

20.3 Special instructions concerning orders

Orders submitted 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 transaction 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 the e-mailbox, and request that the customer submit the order by visiting the branch or by another method.

20.4 Archiving period

Messages and attached files in the inbox of the e-mailbox are automatically transferred to the customer's e-archive after six months unless the customer personally removes or archives the message before this. Messages and attached files in the e-archive are saved during the period stated in the e-archive unless the customer removes the message before the end of the period. Messages and other information that may relate to the messages will be deleted after ten years with no separate notice being sent to the customer. The Bank is entitled at any time to completely remove the customer's messages and attached files from the

e-mailbox if the amount of information exceeds the maximum limit set by the Bank, or if the customer's use of the e-mailbox contravenes legislation or these terms and conditions. The Bank will normally notify the customer of such action in reasonable time before proceeding.

20.5 Detailed instructions for use

More detailed instructions concerning use of the e-mailbox are available on the Bank's website. New instructions and information relating to the e-mailbox or its additional services may be sent directly to the e-mailbox. Even if the customer has selected a specific additional service for messages (notifications), the Bank reserves the right, if it deems this necessary, to send certain notifications via a channel selected by the Bank (e.g. the online banking services, e-mail, SMS text message or standard post). The Bank cannot guarantee that notices it sends by e-mail, 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 to the e-mailbox messages or attached files which contain program 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 the e-mailbox 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 e-mailbox presented on the Bank's website at any given time or sent in a message to the e-mailbox.

21. Third-party providers

The Customer may use payment services in the form of Payment initiation services and Account Information services regarding payment accounts in the Bank. That is under condition that the Customer can access the account in question online via the Bank. These payment services are not provided by the Bank but by a Third party provider according to a separate agreement entered into between the Customer and the Third party provider.

Authorisation of payment orders may be submitted to the Bank via a Third party provider, but this does not affect the conditions regarding execution of payment orders (receiving of payment orders, execution time, the Bank's responsibility for execution of payment orders etc.) set forth in the agreement between the Customer and the bank regarding the account/payment service in question. Consequently, the Customer shall notify the Bank regarding unauthorised or incorrectly executed transactions even if the transaction was initiated by a Third party provider.

If the Bank deems that a Third party provider should be denied access to the Customer's account, the Customer will be notified pursuant to what is set forth in clause 20. 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 information.

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 borrowers 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.

Information according to 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 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.

Parties wishing to use their right of withdrawal pursuant to the above Act can do so by giving or sending a message to the Bank within 14 days of entering into the agreement with the Bank, or within 14 days of the exact contents of the agreement becoming known/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.

The customer must contact the Bank when he or she wishes to use the right of withdrawal.

Complaints and resolution disputes out of court

Complaints regarding the services in the agreement 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.

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 processing of the dispute.

A customer who has entered into an agreement via Handelsbanken 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.