Handelsbanken

Standard European consumer credit information

Platinum

1. Lender's/credit broker's name and contact information

Lender Address	Svenska Handelsbanken AB (publ) Corporate identity no. 502007-7862 SE-106 70 Stockholm

2. Description of the main features of the credit product

Type of credit	Overdraft facility
The total amount of credit This means the ceiling or the total sums made available under the credit agreement.	SEK 100.000
The conditions governing the drawdown This states when and how the money can be drawn.	After the Bank has approved the credit application, the amount available up to the purchase limit can be utilised by means of the card or through other withdrawals from the account.
The duration of the credit agreement	Until further notice (undefined duration).
Repayments and, where appropriate, the order in which repayments will be allocated	You must repay at least 1/20 of the debt on the account every month or at least SEK 150. Interest and fees will be debited firstly from the balance of the account and secondly from the credit granted.
The total amount you will have to pay, SEK This means the amount of borrowed capital plus interest and possible costs related to your credit.	Total credit amount, annual fee and interest repaid by 1/12 per month for one year SEK 106.433

3. Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	Currently 8,8 % (Applying from 11 October 2023)
Annual percentage rate This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	11,47 %
In order to obtain the credit or to obtain it on the terms and conditions marketed, is it mandatory to take out - an insurance policy securing the credit, or - another ancillary service contract?	 No No
Amount of costs for using a specific means of payment (e.g. a credit card)	Annual fee: SEK 2.400 Cash withdrawals in Sweden: - STMs 2 % minimum 20 SEK - bank branches, post offices, currency exhange offices 2 % minimum 20 SEK - foreign currency in Bankomat AB's ATMs, currency conversion fee 2 % minimum 20 SEK Cash withdrawals abroad: - euro from ATMs 2 % minimum 20 SEK - other currencies from ATMs 2 % minimum 35 SEK - currency conversion fee on purchases/withdrawals 1,65 %
Conditions under which the above-mentioned costs related to the credit agreement can be changed	The Bank may change the interest rate to the extent justified by credit policy decisions, changes in borrowing costs for the Bank, or other cost increases which could not be reasonably foreseen when the credit was granted. The Bank is entitled to decide to increase any fee for the credit where the Bank's costs have increased for the action which the fee is intended to cover. The Bank informs about changed interest rates or fees for the credit by separate notice to the borrower.
Costs in the case of late payments. Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.	If payment is not made in time, the borrower shall pay penalty interest on the amount due for payment. Penalty interest is calculated as the current credit rate plus five percentage points. A delayed payment charge is also due, currently SEK 100. The borrower must also reimburse the Bank for work and costs involved in monitoring and collecting the Bank's claim and for utilising related collateral.

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4. Other important legal aspects

Right of withdrawal. You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes
Consultation of a database If a credit application is rejected on the basis of consultation of a database, the lender must inform you immediately and without charge of the result of the consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.	The Bank will obtain credit information pursuant to the Swedish Credit Information Act (1973:1173).
Right to a draft credit agreement You have the right upon request to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the lender at the time of the request is unwilling to proceed to the conclusion of the credit agreement with you.	Yes

Handelsbanken

Terms and conditions
Applying from 28 September 2026

Account terms and conditions for Platinum

Card issuer and lender

Svenska Handelsbanken AB (publ)
106 70 Stockholm
Corp. identity no.: 502007-7862
Tel.: +46 8 701 1000 (Switchboard)
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 supervisory authorities are the Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, Sweden and the Swedish Consumer Agency, Box 48, 651 02 Karlstad, Sweden.

The Swedish language is used for agreement terms and conditions, and communication between parties. These account terms and conditions are also available in Swedish.

1. Introductory provisions

The account holder(s) (henceforth only the form “account holder” will be used) are liable to the Bank for card transactions carried out and other withdrawals from the account. The account holder is also liable for the interest and charges that are debited from the account and responsible for ensuring that the credit facility is not exceeded and that all cardholders are aware of and comply with the terms and conditions of the account.

The cardholder is the person in whose name the card is issued, and may be either the account holder him/herself or another person whom the account holder has authorised to operate the account using the card. In these terms and conditions, a “banking day” is a day when the Bank is open for business to the extent required to carry out a payment transaction - normally a weekday.

2. Account with credit facility

After an application and a credit assessment, the Bank may grant a credit facility for the account. In carrying out this assessment, the Bank may request credit information. The Bank reserves the right to reject an application for a card or a credit facility, or to grant a smaller credit facility than the sum applied for, without justifying its decision.

3. 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 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.

“Mobile device” is a mobile phone, tablet, laptop computer, watch, wristband or similar device which can access the internet or some other network for phone or data traffic.

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, e.g. by using the applicable security settings.

4. Responsibility for personalised security credentials

The cardholder must protect the personalised security credentials as stated in this agreement.

A personalised security credential means a personal function which the Bank provides or accepts for authentication purposes, for instance the use of a personal codes or readers of biometric functions such as fingerprint readers (e.g. Touch ID for Mobile BankID).

A personal code is a personal function that the cardholder uses to verify their authorisation to perform transactions, such as a PIN, SMS code, and password.

The cardholder undertakes to safeguard their personal code by the following means:

- not disclosing the code to anyone,
- not choosing a code which has any connection with the cardholder's civic registration number or card number, if there is an option of choosing a personal code,
- 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 personal 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 section 5 below).

If the personalised 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.

If the cardholder chooses to verify their 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.

5. Notification of blocking of card, etc.

A request to block usage 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 code, or that the card or card number has been used without authorisation.

If card details and/or a security solution 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.

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Use the following numbers: in Sweden 020 41 12 12, and from outside Sweden: +46 8 41 12122. If a card that has been reported lost is found again, it must not be used and must be immediately destroyed by the cardholder.

6. Use of the card

The cardholder may use the card to pay for purchases of goods and services at points of sale, and for withdrawal of cash from ATMs and at bank branches, post offices, currency exchange agencies or similar. 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, e.g. a digital wallet.

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, sections 3-5 above also apply to use of the digital wallet and the use of the code or other security solution with associated personalised security credentials 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 addition, as a general rule, the customer is required to approve the transaction by means of a personal code, security solution (e.g. BankID or Mobile BankID), signature on sales slip, pressing a button, or otherwise in the manner required by the technical solution in order to execute a payment 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. The contactless function is incorporated in the card's chip, and cards with this function feature a special symbol. Payments are made by the cardholder holding the card against the terminal. Contactless payments without personal codes are subject to certain amount limits. In Sweden, the current limit is SEK 400 per purchase up to a total of SEK 1,200. The amount limits may be changed and are listed on 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 acknowledgement of the purchase or the withdrawn amount and represents an affirmation that there are sufficient funds on the account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The account may be debited in arrears for costs that 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 was informed of this and approved it.

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

The account holder may obtain information on the reference exchange rate, which is changed regularly, by contacting the Bank.

That which is stated above in this section regarding conversion to Swedish kronor at the exchange rate applied by Mastercard and regarding the currency 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 at the point of sale at the exchange rate applied by the vendor/merchant or the vendor's/merchant's card acquirer. That which is stated above regarding purchase of goods and services also applies to withdrawals at ATMs outside Sweden and to withdrawals in a currency other than Swedish kronor at ATMs in Sweden owned by Bankomat AB.

For purchases or withdrawals in euro or any other EEA currency within the EEA, the following applies.

To make it easier to compare different card issuers' currency exchange fees, the Bank states its total currency exchange fee in relation to the reference exchange rate issued by the European Central Bank (ECB). 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 a EEA currency other than the Swedish krona, the Bank informs the cardholder of the total currency exchange fee in an electronic message. The message is sent in the form of a push notification via the Bank's Mobile Services (app). The cardholder is able to request that no further such messages are sent by the Bank. Information on how the cardholder can do so is provided on the Bank's Mobile Service and on the Bank's website.

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/from their mobile device in connection with the Bank's electronic messages about currency exchange fees.

8. Maximum amount limits

For security reasons, the Bank applies certain limits for the maximum amount for executing and receiving payments and cash withdrawal per occasion and per time period. 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 as described 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.

10. Complaints regarding goods or services

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.

11. The Bank's right to block the card

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

- there is a risk that the card cannot be used securely, for example for technical reasons,
- 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
- for 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.

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

12. 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 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.

13. Revocation of authorisation to use the account

The cardholder's right to operate the 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.

14. 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.

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 transaction.

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 for investigation. 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 account.

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 action, has caused or contributed to the unauthorised transactions.

“Strong customer authentication” is 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).

15. 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:

- the exact amount of the transaction was not stated when the transaction was authorised, and
- 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. 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.

16. Additional services

For additional services linked to the Platinum card, separate terms and conditions apply. These services currently include:

- Priority Pass
- Concierge Service
- Insurance and Protection Package

17. Bonus points

Cardholders are credited with bonus points when purchases are made using the card. "Purchase" refers to payment for goods or services. Cash withdrawals and transfers to accounts for bets with gaming companies, for purchase of virtual currency, etc. therefore does not give bonus points. Neither do transfers to private individuals or to companies operating in the money transfer category qualify for bonus points

One Swedish krona gives one bonus point. The bonuspoints earned and bonus sums received in Swedish kronor are reported to the account holder on his or her account statement/invoice.

When a purchase sum is credited to the account (e.g. in the event of returns) the bonus balance is reduced by this sum.

Bonus sums are paid out in the form of fund units. The first time a bonus sum is paid out, the Bank opens a fund account for the account holder in a fund selected by the Bank. A fact sheet for the fund and the terms and conditions “Trading in Handelsbanken's non-complex funds” is available at www.handelsbanken.se/fonder.

For each 20,000 bonus points that are amassed, SEK 50 worth of units in the mutual fund concerned will be purchased on behalf of the account holder. If the account holder already has a fund account in the fund concerned, the sum will be deposited in this account. Bonus points amassed during one month that have not reached the set level at which a bonus payment is made are saved and added to points earned at a later date. If the agreement is terminated without the set level having been reached, the saved bonus points lapse.

If there is more than one account holder for the same account, each account holder receives bonus points for his or her own purchases and a fund account is opened for each account holder. If persons entitled to make withdrawals (holders of extra cards) are linked to the account, their points earned are added together and are always reported to the person who is Account Holder 1 on the Platinum card application form, regardless of whether this person is the sole account holder for the account.

The customer can waive their right to the bonus program by notifying the Bank of this. However, this does not affect the annual fee for the card. The customer can join the bonus program at a later date by notifying the Bank. However, the customer cannot be credited with any fund units retroactively.

The bonus program is not offered to natural persons resident outside Sweden, or to persons in other countries where the Bank is required to have taken registration measures or similar measures. The customer and the Bank therefore agree that for such customers, the Bank can limit its undertakings under the bonus program and that the Bank is entitled to terminate the bonus program with immediate effect.

If the customer is not a Swedish citizen or resides outside Sweden, the rights or obligations of the customer and the Bank under these terms and conditions may be subject to restrictions pursuant to Swedish law or foreign law.

18. Receipt and execution of payment orders

A payment order is received by the Bank when the beneficiary'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. The cardholder is responsible for the information submitted in a payment order being complete and correct, and for ensuring that sufficient funds are available on the account for the payment transaction to be executed. The Bank is responsible for ensuring that the amount is transferred to the beneficiary's bank, provided that the payment order has been properly transferred to the Bank. If a payment transaction has not been made or has been made incorrectly, and these errors are the fault of the Bank, the Bank is responsible vis-à-vis the account holder.

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

19. Investigation of unauthorised transactions or transactions performed incorrectly

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 or 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 Bank's procedures for complaints (complaint). However, notification to the Bank must not be made later than 13 months after the debit date. If rectification is requested at too late a date, the account holder cannot invoke the error against the Bank.

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

20. Debiting transactions, etc.

Transactions which have taken place during a thirty-day period, normally running from the 16th day of a month to the 15th day of the following month, are debited together with any interest and charges the account holder is liable to pay on the invoice that falls due for payment on the last banking day of the final month of the period.

The invoice, which is sent to the account holder at monthly intervals provided that transactions have taken place during the period in question or the account holder has interest or charges to pay, includes details of all transactions, the balance of account and payment amounts. All invoicing is in SEK.

21. Payment of debt

If the Bank has granted a credit facility for the account, the account holder must repay the debt on the account, either in full or in monthly instalments to the Bank. These payments must be made by the last banking day of the month, and must amount to at least one twentieth (1/20) of the debt as at the 15th of the same month, rounded upwards to the nearest SEK 5, but no less than SEK 150. If the account holder makes use of the opportunity to pay in instalments, the credit terms for the account are applied for any outstanding debt.

If payment is not made in time, the Bank is entitled to block the use of the account or card until payment has been completed.

22. Interest

Interest on debt is calculated on the closing balance every month if the account is in debt and is debited on the invoice that falls due for payment on the last banking day of the month. The interest rates that apply when the account is opened are stated in the Platinum card agreement.

The Bank may change the interest rate on debt with immediate effect, if this is justified by:

- credit policy decisions
- changes in borrowing costs for the Bank, or
- other cost changes which the Bank could not reasonably have foreseen when the facility was granted.

The Bank must also apply the above conditions to the advantage of the account holder.

Information on changes in interest rates or the basis for calculating them will be provided to the account holder before the change takes effect.

In January each year, statements regarding interest on debt for tax purposes are sent to the account holder and the Swedish tax authorities.

If the credit limit becomes overdrawn, the account holder must immediately cover the overdraft by making a deposit to the account. This type of overdraft will also incur an unauthorised overdraft fee and lead to interest on debt being debited on the amount overdrawn.

If payment of the debt, interest on debt or fee is not made on time, the account holder will also be required to pay a penalty fee for late payment.

23. 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 account. An annual fee for the card is debited from the account in the month determined at the start of the agreement, and every twelfth month thereafter.

If the agreement ceases to apply before the expiry of the period for which an annual fee has been paid, 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 account holder's account with the Bank.

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

24. The Bank's request for the information required to achieve customer due diligence

The Bank is entitled to request that the account holder provide the information and data 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.

25. Termination of the agreement

The agreement regarding the Platinum 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 agreement, unless this is specifically requested.

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 breached the agreement in a material way, or

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- 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 account holder will act in such a way that the Bank will not be able to comply with the aforementioned law.

When the agreement has been terminated by giving notice thereof or for any other reason, the current debt falls due for immediate payment. At the same time, the right to use the card for new payments and cash withdrawals ceases. In such circumstances, the card must be destroyed immediately.

The account holder is liable for payment for transactions executed before the right to use the card ceased which were not booked to the account until after the date of termination, as well as for transactions executed despite the right to use the card had ceased.

26. The right of the Bank to cancel the use of credit

The Bank may cancel the use of credit on the account with immediate effect, if any of the following circumstances applies:

- The account holder has committed a breach of the agreement that is not insignificant.
- The collateral for the credit facility or for other obligations of the account holder towards the Bank is no longer satisfactory.
- The account holder has used the account improperly, incurring an overdraft of the limit.
- 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 account holder will act in such a way that the Bank will not be able to comply with the aforementioned law
- There is reasonable cause to assume that the account holder will not meet his or her payment obligations towards the Bank.

If the Bank has cancelled the use of credit in accordance with this point, the account holder shall immediately destroy all his or her cards.

27. The right of the Bank to give notice of early repayment of the credit facility

The Bank is entitled to terminate the credit facility linked to the card if any of the following circumstances should apply:

- The account holder is significantly overdue with payment.
- The collateral pledged for the credit facility has deteriorated significantly.
- It is obvious that the account holder, by absconding, concealing property or similar behavior, is avoiding paying the debt.

If the Bank wishes to receive early repayment in accordance with the first paragraph above, a period of notice of not less than two months applies, counted from the date when the Bank sends a notice of the termination by registered post to the account holder, or notice of the termination reaches the account holder without such action being taken.

If the Bank has demanded early repayment in accordance with the first paragraph above, the account holder is still not compelled to pay in advance if, before expiry of the period of notice, he or she pays the due amount plus a delay penalty.

If, by virtue of the provisions in the preceding paragraph, the account holder has previously been released from his or her obligation to repay the credit facility, the provisions of that paragraph do not apply.

28. Right of withdrawal

The account holder has the right to withdraw from this credit agreement. If the account holder wishes to use their right of withdrawal, it could be exercised by using the withdrawal function in the Online and Mobile Banking services or by contacting Personal Service by phone 0771-778899 or by contacting their branch office within 14 days of the date of the credit agreement being entered into, or from the date the account holder is made aware of the terms and conditions of the agreement and other information, if this occurs at a later date than when the agreement was entered into. The account holder must as soon as possible, and at the latest within 30 days of the date that the message was submitted or sent to the bank, repay the whole of the utilized credit amount plus accrued interest. Interest is due from the time the credit is utilized as stated in the provisions of these terms and conditions.

The above applies even if there are several account holders and only one of them has exercised the right of withdrawal.

The Bank must immediately, and at the latest within 30 days of the day the Bank received the message, repay the fees that the borrower has paid due to the credit, with the exception of fees the Bank may have paid to the public sector.

If the account holder exercises his/her right of withdrawal concerning the credit agreement, the account holder is not bound to related agreements concerning services entered into as a result of the credit agreement, such as loan protection insurance.

29. Misuse register

A report may be made to the misuse register if a credit facility has been terminated in cases where payment duty has been grossly neglected, a credit limit has been grossly exceeded, or the credit facility has been granted under false pretenses.

30. Reporting information to the credit register

If a credit facility on an account has been granted against a guarantee, in full or in part without any other security, particulars of the credit will be given to the UC AB credit information agency. The company will enter particulars of the credit in a separate credit register. Only banks and credit market companies are able to obtain information from this register. Particulars are only provided of the total sum of the registered credits and the number of lenders and credits.

31. Payment plan

Upon request and at no charge during the term of the credit, the account holder is entitled to receive a summary of when principal, interest and fees are to be paid (payment plan).

32. Notices, etc.

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 SMS text message to a mobile phone number stated by the account holder/cardholder. Registered letters shall be deemed to have reached the addressee at the latest seven days after dispatch, 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, address, or phone number, or if the card includes incorrect information, the Bank must be immediately notified of this.

The account holder is always entitled, upon request and at no charge, to receive the current account terms and conditions for Platinum.

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 event of unauthorised use and security risks

In the event of unauthorised use or security risks, the Bank will notify the account holder 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 account holder's payment instrument (such as card details, log-in codes or signature information). If the account holder is contacted by the Bank, by phone or SMS text message, the account holder must always check by phoning the Bank at +46 (0)8 701 1000 or another publicly available switchboard number.

33. Amendment of terms, 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.

The account holder is always entitled, upon request and at no charge, to receive the current account terms and conditions for Platinum.

34. 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/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 which occurs in 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 second paragraph above, the Bank, or the party engaged by the Bank, shall not be liable in cases of unusual or unpredictable circumstances over which the Bank, or the party engaged by the Bank, has no influence and the consequences of which would have been impossible for the Bank, or the party engaged by the Bank, to avert, despite all their efforts. Nor is the Bank liable when the Bank or the party engaged by the Bank is acting in accordance with Swedish law or EU 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 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.

35. Assignment

The Bank is entitled to assign its claim in accordance with this agreement.

36. Applicable law, resolution of disputes

The Platinum card 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 “Complaints and resolution of disputes out of court”). The Bank can 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.

37. Price list

Card fees

Annual fee	SEK 2,400
Annual fee, extra card	SEK 500
Replacement card	SEK 75

Transaction fees

Cash withdrawals in Sweden	
- from ATMs	2% (minimum SEK 20)
- at bank branches, post offices, currency exchange offices, etc	2% (minimum SEK 20)

Cash withdrawals outside Sweden

- euros from ATMs	2% (minimum SEK 20)
- other currencies from ATMs	2% (minimum SEK 35)
- at bank branches, post offices, currency exchange offices, etc.	2% (minimum SEK 35)
- Currency conversion surcharge on purchases/withdrawals	1.65%

Other fees

Unauthorised overdraft fee	SEK 300
Reminder fee	SEK 45
Penalty fee for non-payment	SEK 100
Copy of sales slip	SEK 90
Courier delivery fee	From SEK 180

38. Autogiro mandate (direct debit)

The account holder (“payer”), consents to payments being made through withdrawals from a specified account at the request of the beneficiary (Handelsbanken) for payment to be made to the aforesaid beneficiary on a given day (“the due date”) via BGC's Autogiro. The account-operating bank is not obliged to verify the correctness of requested withdrawals or to inform the payer in advance of these. Withdrawals are charged to the payer's account and notification of withdrawals is provided in accordance with the rules applying at the account-operating bank. Upon request of the payer, the mandate can be transferred to another account with the account-operating bank or to a different bank.

Payment information. The payer will be notified by the beneficiary of the amount, due date and means of payment no later than eight banking days before the due date. Notification may be given prior to each individual due date or on a single occasion with details of several due dates in the future. However, this does not apply in cases where the payer has authorised the withdrawal in connection with purchasing or ordering goods or services. In such a case, the payer receives a notice from the beneficiary regarding the amount, due date and means of payment in conjunction with the purchase and/or the order. By signing this mandate, the payer provides his or her consent to payments covered by the beneficiary's notification in accordance with this section being carried out.

There must be sufficient funds on the account. The payer must ensure that sufficient funds are available on the account no later than 12:01 a.m. on the due date. If the payer does not have sufficient funds in the account on the due date, it may mean that payments cannot be carried out. If sufficient funds are unavailable for payment on the due date, the beneficiary may make additional withdrawal attempts during the coming banking days. The payer can receive information from the beneficiary upon request regarding the number of withdrawal attempts.

Stopping payments. The payer may stop a payment by contacting either the beneficiary no later than two banking days prior to the due date or the account-operating bank no later than the banking day prior to the due date.

If the payer stops a payment as per the above, it means that the current payment is stopped on a single occasion. If the payer wishes

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all future payments initiated by the beneficiary to be stopped, the payer must revoke the mandate.

Validity period for mandate, cancellation. The mandate is valid until further notice. The payer is entitled to cancel the mandate at any time by contacting the beneficiary or the account-operating bank. In order to stop payments that have not yet been made, notification of the cancellation of a mandate must be made to the beneficiary and received no later than five banking days prior to the due date, or made to the account-operating bank and received no later than the banking day prior to the due date.

The right to terminate the Autogiro link. The beneficiary has the right to terminate the payer's link to Autogiro thirty (30) days after the beneficiary has informed the payer. However, the beneficiary has the right to immediately terminate the payer's link to Autogiro if the payer has repeatedly had insufficient funds on the account on the due date, or if the account to which the mandate applies has been closed, or if the beneficiary finds that the payer should not participate in Autogiro for any other reason.

The payer's payment service supplier has the right to terminate the payer's link to Autogiro in accordance with the terms and conditions that apply between the payer's payment service supplier and the payer.

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Terms and conditions
Applying from 28 September 2026

Information

Processing of personal data

Controller, 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 this service, or that is otherwise registered in conjunction with this service.

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 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 fulfilling the terms and conditions of our agreement.

Complying 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 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 (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

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 Authority for Privacy Protection with any complaints concerning the processing of personal data.

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 at +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 as agreed by the account holder and the Bank.

The account holder 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 account holder's municipality.

As regards disputes with the Bank, the account holder 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 and other criteria 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 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.konsumenterna.se.

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Additional terms and conditions
Applying from 1 Februari 2024

Additional terms and conditions, Priority Pass for Platinum

About Priority Pass
Priority Pass gives you access to a large number of airport lounges all over the world. You apply for membership, and can then choose to activate the Priority Pass function either via your Platinum card or the Priority Pass app.

You will need to show your physical credit card or your digital Priority Pass in the Priority Pass app before you get access to the lounge.

Activating a Priority Pass
To activate your membership, go to www.prioritypass.com/handelsbankenplatinum.

This link will bring you to an external web page for the membership provider, i.e. Priority Pass Limited. On this page, you can create a user account, register your card details, and approve the terms and conditions for the membership.

Once this is done, you will be able to download the Priority Pass app, which is where your digital Priority Pass is located.

As you activate and start using your membership, Priority Pass will automatically validate your card.

Use of lounges, and what applies
In order to access a lounge, you need to identify yourself using your digital Priority Pass, together with your boarding card. You can also use your physical Platinum card together with your boarding card, and inform the staff that you are the holder of a Priority Pass.

As a cardholder, you may currently make up to 10 visits to any participating lounge per calendar year free of charge. Any extra visits, or accompanying guests, will incur an additional cost. For current pricing, and information about the number of visits free of charge, see handelsbanken.se/platinum.

These costs will be debited in connection with your visit in accordance with the terms and conditions for Priority Pass.

In the Priority Pass app and at prioritypass.com you will find the opening hours, a list of airport lounges where you can use your Priority Pass, visitor statistics, and current terms and conditions.

All participating lounges are owned and run by external organisations. You and your guests must follow the rules and conditions that apply to each lounge, respectively.

Access to lounges may be restricted due to space constraints. Decisions of this kind are made entirely by each individual lounge. Children's access to lounges may vary. Access is only provided to travellers with a valid airline ticket for the date on which access is requested. Terms and conditions for Priority Pass, and the participating lounges' terms and conditions for access to their lounges, can be found at www.prioritypass.com.

Termination of membership
If, for some reason, your credit card is blocked or ceases to be valid, your Priority Pass membership will be terminated automatically, i.e. without notice being given. For this reason, Handelsbanken shares information about cards that have ceased to be valid with Priority Pass Limited.

Your Priority Pass membership is based on the condition that the Bank has a collaboration with Mastercard. If this collaboration were to be terminated, your Priority Pass membership will cease to be valid as of the date stated by the Bank.

Complaints
If you have any questions or complaints regarding this service, please contact Priority Pass on +44 20 8680 1338 or email: MCOperations@collinsongroup.com. Complaints must be registered within 90 days.
You may be contacted by Mastercard or Priority Pass Limited in connection with complaints.

Other
This membership, and the access to participating lounges, constitute a service provided by Priority Pass Limited. The Bank is not responsible for any faults or deficiencies in the services and benefits that the Priority Pass membership entitles cardholders to. The Bank is not, under any circumstances, responsible for any form of damage or loss arising from your Priority Pass membership.

Handelsbanken has the right to terminate the service or amend these terms and conditions with a least two months' notice.

Information about personal data processing
Handelsbanken's processing of your personal data, and your rights, are set out at: www.handelsbanken.se/sv/om-oss/juridiska-dokument/personuppgifter. Handelsbanken shares information about blocked and terminated cards with Priority Pass Limited in order that these can be blocked from the service.

Handelsbanken may also share information with Mastercard in connection with complaints. You may, in such cases, be entitled to certain rights in accordance with Mastercard's binding corporate rules, which can be found at: www.mastercard.us/content/dam/mccom/global/documents/mastercard-bcrs.pdf

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Handelsbanken

Terms and conditions

General terms and conditions for the Platinum cardholder Concierge Service

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

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

Concierge Service

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

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

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

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

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

Using the Service

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

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

Operating hours and languages

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

Payment

Concierge Service is free of charge. However, you are required to pay for the products and services you order, such as tickets, hotel rooms, rental cars and the like. You are obligated to comply with the terms and conditions for payment and delivery specified by Mehrwerk or the supplier when using Concierge Service.

Processing of personal data

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

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

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

Queries and complaints:

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

You can also contact Handelsbanken directly.

General

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

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

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

Limitations

The Service does not include:

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

Applicable law and languages

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

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