

## Corporate Payment Services

### Salary Payments

#### 1. General description

The service is for salary payments to beneficiaries with a specified account with a Swedish bank.

The following alternatives exist:

- Salary payments via file to Handelsbanken or Bankgiro
- Create salary in Handelsbanken Online Banking

#### 2. Create file with salary payments

The file format to be used for salaries via Handelsbanken is ISO 20022 pain.001. The file format for salaries to Bankgiro applies to Account deposits (KI) and Supplier payments (LB). Applicable until 31 May 2026

#### To Handelsbanken

#### To Bankgiro applicable until 31 May 2026

<p>Handelsbanken must receive salary payments on file no later than 12:45 CET on the last business day before the salary payment date.</p> <p>From 30 June 2026: Handelsbanken must receive salary payments on file no later than 14:45 CET on the last business day before the salary payment date.</p>	<p>Bankgiro must receive salary payments on file no later than 19:00 CET two business days before the salary payment date.</p>
<p>Payments can be cancelled or changed via Online Banking until 12:45 CET on the business day before the salary payment date.</p> <p>From 30 June 2026: Payments can be cancelled or changed via Online Banking until 14:45 CET on the business day before the salary payment date.</p>	<p>Bankgiro must receive notice to cancel or change payments no later than 19:00 CET two business days before the salary payment date. See Bankgiro's website for further information: <a href="http://www.bankgirot.se">www.bankgirot.se</a></p>
<p>An initial balance check is made at 05:00 CET on the business day before the salary payment date. If the account does not contain sufficient funds, repeated attempts are made during the day, with the final attempt made at 12:45 CET. If the account still lacks sufficient funds, the salary payment is rejected.</p> <p>From 30 May 2026: An initial balance check is made at 05:00 CET on the business day before the salary payment date. If the account does not contain sufficient funds, repeated attempts are made during the day, with the final attempt made at 14:45 CET. If the account still lacks sufficient funds, the salary payment is rejected.</p>	<p>If Bankgiro receives the salary payment file after Bankgiro's cut-off time, the salary payment date is rescheduled for one business day later. If there are insufficient funds in the account, the payments will be rejected.</p>

#### 3. Create salary lists in Handelsbanken Online Banking

The company can create its own salary lists which can easily be reused each month via Online Banking.

A salary payment may be registered up to 12 months before the payment date.

Payments can be registered, cancelled or changed via Online Banking until 12:45 CET on the business day before the salary payment date.

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Payments can be registered, cancelled or changed via Online Banking until 14:45 CET on the business day before the salary payment date.

#### 4. Execution time

The company's account is debited on the business day before the salary payment date. The salary payment is available to the beneficiary on the payment date at 00:01 am CET.

#### 5. Payment information

Information about pending and executed salary payments is available via Handelsbanken's Online Banking.

#### 6. Fees

For information about fees, please see the current price list, which is available at Handelsbanken's branches and via Handelsbanken's Online Banking.

#### 7. Other terms

In other respects, the Bank's "General terms and conditions for corporate accounts and payment services" also apply.