

Corporate Payment Services Transfers to/from currency accounts

1. General description

This service allows transfers to be made to or from currency accounts with Handelsbanken. The transfer must have a maximum value equivalent to SEK 5,000,000 and it must be in an officially listed currency.

For transfers involving currency conversion the account must be denominated in Swedish kronor.

2. Transfers via Handelsbanken's online service

The following information must be registered to be able to create a transfer to or from a currency account.

- debit account
- credit account
- amount
- currency (credit/debit account)
- transfer date

Transfers may be registered up to five weekdays in advance. Transfers may be cancelled or changed no later than 3.00 a.m. CET on the transfer date.

Transfers *with* currency conversion

Transfers can be carried out before 8 a.m and 6 p.m. on the payment date.

- Transfers in SEK or EUR will reach the beneficiary account on the same day.
- For transfers in USD, DKK, GBP, ISK, NOK, CAD and CHF, the beneficiary account is credited one weekday in the future.
- Other currencies are credited to the beneficiary account at the latest two weekdays in the future.

If the account does not contain sufficient funds to cover the transfer, it will be cancelled immediately.

Transfers *without* currency conversion

Transfers can be carried out up to 11.15 p.m. on the payment date.

- Transfers between the customer's own currency accounts reach the beneficiary account on the same day.
- For transfers in EUR to another party's currency account, the beneficiary account is credited on the same day and for other currencies two weekdays in the future.

If the account does not contain sufficient funds to cover the transfer, repeated attempts will be made until 5.00 p.m. on the payment date; if the account still lacks sufficient funds to cover the transfer it will be cancelled.

3. Transfers via Handelsbanken Direkt

If the company has an agreement for Handelsbanken's telephone service *Handelsbanken Direkt Företag* the company has seven days a week, 24-hour access, within the frame of a valid mandate, to personal service by telephone, to carry out its transfers.

4. Transfers via Handelsbanken branch office

During office hours, transfers can be made via Handelsbanken branch offices.

Amount regulations

Amount limits are regulated in the company's mandate for payments.

Exchange rate

The exchange rate used is a reference exchange rate which is the exchange rate applying on the currency market at the time the Bank performs the payment transaction.

Information on current exchange rates is available in the Bank's online banking services and at Handelsbanken branch offices.

Information

Information about completed transfers can be obtained via Handelsbanken's online services.

Fees

For more information about fees, please see the current price list, which is available at Handelsbanken's online services and at your branch of Handelsbanken.

Other terms and conditions

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