

## Corporate Payment Services Swedish kronor transfers

**1. General description**

This service allows the company to transfer funds denominated in Swedish kronor between its own accounts or to someone else's account with Handelsbanken. Funds can also be transferred to accounts with other banks. The Standing Order service may be used if an amount is to be transferred regularly between accounts.

**Amount regulations**

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

**2. Transfers via Handelsbanken's online service**

The following information must be registered to be able to set up a transfer:

- debit account
- credit account
- amount
- transfer date
- message to beneficiary - mandatory when making a transfer to an account with another bank.

If the account does not contain sufficient funds to cover the transfer, repeated attempts will be made until 5.00 pm CET on the transfer date. If the account still lacks sufficient funds after the cut-off time the transfer is cancelled.

Transfers may be cancelled or changed no later than 3.00 am CET on the transfer date.

**Implementation**

Transfers to Handelsbanken accounts are deposited in the beneficiary account immediately upon authorization. Transfers to be made directly to an account in Handelsbanken can be made any day of the week. When transferring to an account in Handelsbanken with transfer date in the future, only banking days can be selected as the transfer day.

Transfers to account in other Swedish banks that are registered and authorized on banking days before 2.00 pm CET are deposited in the beneficiary account on the same day. When the transferring to account in other Swedish banks with a transfer date in the future, only banking days can be selected as the transfer day.

**3. Transfers via Handelsbanken's File service**

The following information must be entered in the file for a transfer to be carried out.

- From account
- To account
- Amount
- Transfer date
- Message to the beneficiary – mandatory when transferring to an account in another bank

A transfer can be carried out on banking days. If the specified transfer day is a non-banking day, the transfer will be carried out on the first possible banking day after the selected transfer day.

If the account does not contain sufficient funds to cover the transfer, repeated attempts will be made until 5.00 pm CET on the transfer date. If the account still lacks sufficient funds after the cut-off time the transfer is cancelled.

Transfers may be cancelled or changed no later than 3.00 am CET on the transfer date.

**Implementation**

Transfers to Handelsbanken accounts that are authorized banking days before 6.45 pm CET are deposited in the beneficiary account on the same day.

Transfers to Handelsbanken accounts are made continuously during the day depending on booking rules.

Transfers to account in other Swedish banks that are authorized on banking days before 1.45 pm CET are deposited in the beneficiary account on the same day.

**4. Transfers via Handelsbanken Personal service**

If the company has an agreement for Handelsbanken's telephone service Handelsbanken Personal service 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.

**5. Transfers via Handelsbanken branch offices**

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

**6. Standing orders**

If a transfer involves the same amount and is periodically recurrent, an agreement for a standing order can be signed.

The funds will be deducted from the company's account early on the morning of the transfer date and will reach the beneficiary on the same day. If the transfer date is a non-banking day, the transfer will normally be made on the next banking day. If the next banking day falls in the following month, the transfer will be made on the previous banking day.

- If the account does not contain sufficient funds to cover the transfer, two transfer attempts will be made on the next two banking days. If it has not been possible to carry out the transfer on three occasions during the same calendar year due to insufficient funds, the order will be cancelled automatically and the company will be advised of this by letter.
- The standing order may be stopped for a maximum of one year.

If the company has a monthly transfer interval, the company can choose to suspend its standing order for one to three selected months per year.

- If a final transfer date is specified, the standing order will be made for the last time on this date, after which the standing order will be terminated.

Information about the transfer transaction for standing orders can be obtained in the company's account statements.

**Information**

Information about executed 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 the Handelsbanken branch office.

**Other terms and conditions**

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