

Corporate Payment Services Transfers in Swedish kronor

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. From 30 June 2026, transfers to accounts with other banks are replaced by payments 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 Banking

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

- Debit account
- Beneficiary account
- Name of beneficiary
- Amount
- Transfer date
- Message to beneficiary – mandatory when making a transfer to an account with another bank

A transfer can be registered 24 hours a day and scheduled for up to 12 months in the future.

If the account does not contain sufficient funds, repeated attempts are made during the day, with the final attempt made at 17:00 CET. 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 03:00 CET on the transfer date.

Execution time

Transfers to Handelsbanken accounts are deposited in the beneficiary account immediately upon authorisation. Transfers to be executed immediately to accounts with Handelsbanken can be carried out every day of the week. For transfers to accounts with Handelsbanken scheduled for the future, only business days can be selected as the transfer date.

Applicable until 29 June 2026: Transfers to accounts with other Swedish banks registered and authorised no later than 14:00 CET on the business day before the transfer date will be available to the beneficiary on the transfer date. For transfers to accounts with other Swedish banks scheduled for the future, only business days can be selected as the transfer date.

3. Transfers via Handelsbanken's File service

The following information must be included in the file to enable the execution of a transfer:

- Debit account
- Beneficiary account
- Name of beneficiary
- Amount
- Transfer date
- Message to beneficiary – mandatory when making a transfer to an account with another Swedish bank

A transfer can be executed on business days. If the specified transfer date is not a business day, the transfer is executed on the first possible business day after the selected transfer date.

If the account does not contain sufficient funds, repeated attempts are made during the day, with the final attempt made at 17:00 CET. If the account still lacks sufficient funds after the cut-off time, the transfer is cancelled.

Scheduled transfers submitted via file may be cancelled or changed no later than 03:00 CET on the transfer date.

Execution time

Transfers to accounts with Handelsbanken that receive final authorisation no later than 18:45 CET on the business day before the transfer date will be available to the beneficiary on the transfer date.

Transfers to accounts with Handelsbanken are executed throughout the day, depending on booking rules.

Applicable until 29 June 2026: Transfers to accounts with other Swedish banks that receive final authorisation no later than 13:45 CET on the business day before the transfer date will be available to the beneficiary on the transfer date.

4. Transfers via Handelsbanken Personal Service

If the company has an agreement for Handelsbanken's telephone service Handelsbanken Personal Service, within the frame of a valid mandate, the company has 24/7 access to personal service by telephone to carry out its transfers.

5. Transfers via Handelsbanken branches

During opening hours, transfers can be made via Handelsbanken branches.

6. Standing orders

If a transfer is for the same amount and is regularly recurring, 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 public holiday, the transfer will normally be made on the following business day. If the following business day falls in the next month, the transfer is made on the last business day immediately prior to the date entered.

- If the account does not contain sufficient funds to cover the transfer, two transfer attempts will be made on the next two business 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 Banking.

Fees

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

Other terms

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