Handelsbanken

**Terms and conditions**
Applying from 28 October 2026

# Corporate Payment Services
# Payments to Bankgiro/Plusgiro/Accounts

## 1. Payment via Handelsbanken's Online Banking

A payment may be registered up to 12 months before the payment date. The payment must be registered and authorised no later than 09:45 CET on the payment date to be executed on the same day. The Bank will monitor and execute the payment on the specified date. The amount is debited to the company's account early on the morning of the payment date and the beneficiary receives it on the same day.

From 30 June 2026, a payment to an account can be registered and authorised as late as 14:45 CET to be executed on the same day.

From 30 November 2026, all payments (Bankgiro, Plusgiro, account) can be registered and authorised as late as 14:45 CET to be executed on the same day.

**Payment to Bankgiro or Plusgiro**
If the account does not contain sufficient funds at the time of the initial balance check at 05:00 CET, a repeated attempt is made at 09:45 CET. If the account still lacks sufficient funds, the payment is rejected. Information about stopped payments is displayed in Online Banking and in Mobile Banking Corporate.

From 30 November 2026: An initial balance check is made at 05:00 CET, after which repeated attempts are made during the day until 14:45 CET. If the account lacks sufficient funds, the payment is rejected. Information about stopped payments is displayed in Online Banking and in Mobile Banking Corporate.

**Payment to an account**
An initial balance check is made at 05:00 CET, after which repeated attempts are made during the day until 14:45 CET. If the account lacks sufficient funds, the payment is rejected. Information about stopped payments is displayed in Online Banking and in Mobile Banking Corporate.

**Mandatory information about payments**
To execute a payment, the following information must be registered:

- debit account
- beneficiary's Bankgiro/Plusgiro/account number
- amount (SEK)
- payment date
- information to the beneficiary in the form of an OCR reference, RF reference or optional Message
- for a payment to an account number, the name of the beneficiary is required

## 2. Amount regulations

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

## 3. Cancellation/change

A payment may be cancelled or changed no later than 09:45 CET on the payment date. If you made an incorrect registration so that your payment did not reach the beneficiary, the Bank cannot claim back the amount and repay you the money.

From 30 June 2026, a payment to an account can be cancelled or changed as late as 14:45 CET on the payment date. If you made an incorrect registration so that your payment did not reach the beneficiary, the Bank cannot claim back the amount and repay you the money.

From 30 November 2026, a payment to Bankgiro or PlusGiro can be cancelled or changed as late as 14:45 CET on the payment date. If you made an incorrect registration so that your payment did not reach the beneficiary, the Bank cannot claim back the amount and repay you the money.

## 4. Payment at Handelsbanken branches

Payments to Bankgiro, Plusgiro and accounts can be carried out at any branch of Handelsbanken. The amount is deposited in the beneficiary's account one business day after the payment order is submitted.

## 5. Payment/transfer information

Information about pending and completed payments executed via Handelsbanken's Online Banking, Mobile Banking or via Handelsbanken Personal Service Corporate can be found on Handelsbanken's Online Banking.

## 6. Fees

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

## 7. Other terms

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

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