

## Payment services – Personal customers Privatgirot – Product description

### 1. General description

With Privatgirot you can make payments to Bankgiro and Plusgiro without access to a computer or the internet. When you make an application for Privatgirot, the Bank will order 25 payment orders with envelopes for you. Your name, account number and address will be printed on the payment orders. The payment orders and envelopes will be sent directly to your home address by post. The package also includes instructions for how to use the service. When you wish to pay bills, you complete a payment order and send it together with the payment slips to Privatgirot in the postage-paid envelope. The bills are paid by the money being deducted from your bank account. New forms can be ordered using the separate order form in the payment order book.

Where applicable, the terms and conditions applying to this service are “General terms and conditions for private accounts and payment services”.

If you do not use the Privatgirot service over a period of 24 months, the Bank reserves the right to cancel the service, with the Bank providing a notice period of at least two (2) months prior to the cancellation becoming effective.

### How to make a payment

To carry out a payment, the following information must be registered:

- For example, in the first field on the payment order, write in the beneficiary and the invoice number. Use a pen with black or blue ink.
- In the next field, fill in the beneficiary’s Bankgiro or Plusgiro number.
- In the “Belopp kr öre” field (Amount SEK öre), write in the exact amount, without rounding off the number of öre.
- Then add up the amounts and write in the total sum in the “Totalsumma kr öre” box (Total sum SEK öre).
- Block blank rows in the amount field.
- Sign the payment order in the “Underskrift” field (Signature).
- Write in the date under “Insänt den” (Sent on).

Before you post the original order slip together with the payment advices we recommend that you check that everything has been correctly filled in, and the amounts have been correctly added up. A maximum of 8 advices can be sent per payment order.

If sufficient funds are available on your account, the money will be deducted from it. If there are insufficient funds at the first attempt, further attempts will be made on the following six weekdays. If there are insufficient funds, information on this will be sent by post. If there are still insufficient funds after the seventh attempt, Privatgirot will return copies of the order.

### 2. Execution time

For a payment order to be booked in time, Privatgirot must receive the order two (2) weekdays before the due date. The day after the withdrawal from your account, the amount will be deposited on the beneficiary’s Bankgiro or Plusgiro account.

### 3. Amount regulations

The maximum total amount permitted for the payment orders is SEK 1 million.

### 4. Corrections

Privatgirot AB will execute the payment even if the order has been incorrectly totalled. If the error is greater than SEK 1,100, you will also receive a letter informing you of the incorrect totalling.

If slips have not been enclosed, the remaining slips that have been enclosed will be booked, and information regarding the missing slips will be sent by letter to you.

If you have written incorrect information on a payment slip, which has meant that your payment did not reach the beneficiary, the Bank cannot claim back the amount and repay the money to your account. However, at your request, the Bank can take reasonable measures to recover the amount. For this service, the Bank charges a separate fee.

### 5. Stopping orders

If your payment order forms are stolen, you must immediately contact your bank branch to have the forms cancelled.

If an individual order has gone astray and you do not wish to wait until it arrives at Privatgirot, you can stop the order yourself by calling Privatgirot on the telephone number below and then sending in a new order.

### 6. Questions and cancellations

You can receive information on individual payment orders and cancel payment orders that have not yet been executed by contacting:

Privatgirot AB  
105 19 Stockholm  
Sweden  
Telephone: +46 8 725 7868.  
E-mail: kundservice@privatgirot.se

### 7. Stopping orders

It is possible to stop an individual payment order before it is processed by contacting Privatgirot. If you wish to stop a lost payment order book, please contact your bank branch.

### 8. Information regarding payments

The total amount for the payments made by payment order is presented on account statements or on the Bank’s online service. Detailed information on a particular order can be provided by Privatgirot AB.

### 9. Fees

The fee for a payment order is charged according to the current price list. The fee is deducted automatically from the account to which Privatgirot is linked for payment of invoices.