

## 1. General description

With a standing order you can regularly transfer money from your own account or from a joint account with individual rights of disposal to your own or another person's account with Handelsbanken or to an account with a different bank. You can also use a standing order to save in Individuellt Pensionsparande (Individual Pension Savings – IPS), in Investeringsparkonto (Investment Savings Account – ISA), or in your own fund. A standing order from an ISA account can only be made to a mutual fund account which is included in the investment savings account in question.

The easiest method of doing this is to submit the order via Handelsbanken Online Banking or Mobile Banking, but you can also order standing orders at your branch office or via Handelsbanken Direkt. Using the same methods, you can also amend or cancel an existing standing order.

Standing orders are not carried out at weekends or on public holidays. If the transfer date is a weekend or public holiday, the transfer will normally be made on the following banking day. If the following banking day falls in the next month, the transfer is instead made on the last banking day immediately prior to the date entered.

You must have sufficient funds in your account by 24.00 (CET) at the latest on the day before the transfer date in order for the transfer to be executed. If there are insufficient funds, further attempts at withdrawal will be made on the following 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 standing order will be automatically terminated and you will be advised of this by letter.

### Execution time

The funds are deducted from your account early on the morning of the payment date and will reach the beneficiary on the same day.

### Your right to correct/cancel a payment order

The latest time that a standing order can be cancelled is

- 24.00 (CET) on the day before the specified transfer date, if the cancellation is made via Handelsbanken Online Banking, Handelsbanken Mobile Banking or via Handelsbanken Direkt,
- before the branch closes on the banking day before the transfer date, if the cancellation is made at a branch office.

Termination of a standing order is executed on the next banking day.

If you have made an incorrect registration which means that your transfer did not reach the beneficiary, the Bank cannot claim back the amount and repay you the money. However, at your request, the Bank can take measures to recover the amount. The Bank charges a separate fee for this service.

### Information about transfers

Detailed information on transfers which have been executed can be found in Executed transactions/Transaction type Standing orders for up till

18 months after the transfer was carried out. Brief information regarding the transfers can be found in your account statement, which is stored for ten years or under account transactions in Handelsbanken Mobile Banking. More information on this service is available on Handelsbanken's website.

### Possible functions

You can choose a number of functions for standing order at a branch office, in Handelsbanken Online Banking or Handelsbanken Direkt, for example the following.

- You can choose a SEK amount by which the transfer amount is to be increased at the beginning of each calendar year.
- You can specify a temporary suspension of up to one year.
- If you have a monthly transfer interval, you can choose to stop your standing order for between one and three optional months per year.
- You can choose the date the transfer will be made for the last time.
- You can choose a future change in the amount and the date from which the change will start to apply.

## 2. Handelsbanken Online Banking

In Handelsbanken Online Banking you can view information about your standing orders and set up, change and terminate standing orders.

## 3. Handelsbanken Mobile Banking

In Handelsbanken Mobile Banking you can view information about your standing orders and set up, change and terminate standing orders.

## 4. Branch offices

At branch offices, you can obtain information about your standing orders and set up, change and terminate standing orders.

## 5. Handelsbanken Direkt

If you have an agreement for Handelsbanken's telephone service Handelsbanken Direkt, you can obtain information about your standing orders and set up, change and terminate standing orders by calling +46 (0)771 – 77 88 99.

## 6. Fees

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

## 7. Other terms and conditions

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