

**Account terms and conditions for Expenses****Information about the Bank**

Svenska Handelsbanken AB (publ)  
SE-106 70 Stockholm, Sweden  
Corp. identity no.: 502007-7862  
Tel.: +46 (0)8 701 1000 (Switchboard)  
www.handelsbanken.com  
Registered office: Stockholm, Sweden

The bank will hereafter be referred to as “Handelsbanken” or “the Bank”.

Handelsbanken is a registered banking company with a licence to conduct banking operations under the Swedish Banking and Financing Business Act. The Bank is under the supervision of the Swedish Financial Supervisory Authority and is registered with the Swedish Companies Registration Office.

**1. Parties, etc.**

Expenses is a charge card which a company negotiates on behalf of its employees; the employee has personal payment liability. The parties to this agreement are, on the one hand, Handelsbanken AB (publ) in its capacity as the card issuer and lender, and, on the other hand, the account holder in their capacity as the account holder and cardholder. By signing the application for the card, the account holder is bound by the terms and conditions, and is responsible for all debt arising on the account.

**2. Definitions**

**Main agreement:** The agreement between the Bank and the company that has negotiated the card on behalf of its employees.

**Account:** Account for the card.

**Account holder:** A natural person whose application to open an account has been approved.

**Card:** A card issued for an account or a related card number. Refers to a physical card, details about a card or a fictitious card number which for security reasons replaces the number of the physical card.

**Cardholder:** The natural person in whose name the card has been issued.

**Mobile device:** A mobile phone, tablet, laptop computer, watch, wristband or similar device which can access the internet or other network for phone and data traffic.

**Personalised security credential:** A personalised function that the Bank provides or approves for the purpose of authentication, such as a personal code or biometric readers such as a fingerprint reader.

**Personal code:** A personalised function that the cardholder uses, for example to verify his/her authorisation to perform transactions, such as a PIN, SMS code or password.

**Security solution:** This refers, among other things, to BankID, Mobile BankID, log-in cards, security applications, log-in devices, PINs, single-use passwords and other procedures specified by the Bank for the identification or creation of electronic signatures under this agreement. A security solution can be used for identification vis-à-vis the bank and, in certain cases, another party (e.g. a public authority). When the security solution is used to initiate a payment order, the security solution is a payment instrument.

**Merchant:** A company linked to the international payment system applying to the card (Mastercard).

**3. Responsibility for the card, card details and personalised security credentials**

The card is personal and may only be used by the person to whom it is issued. The cardholder must not give the card to any other person, regardless of whether this will entail increased risk of unauthorised use of the card. The same applies to details of the card number, validity period and the security code on the reverse side of the card (i.e. the card details).

The card must be kept safe in the same way as money and other valuables, so that no other person is given the opportunity to use it. In environments with a high risk of theft, special vigilance must be observed, and a strict watch must be kept on the card. In the event of a burglary in the home, it is necessary to check that the card has not been stolen. The other instructions provided by the Bank together with the card must be followed.

The card must not be used in breach of legislation. Physical cards sent by post but not sent by the Bank (i.e. sent by the account holder or cardholder) may only be sent by post within Sweden, and as a registered letter.

The card cannot be used until it has been activated as instructed by the Bank.

The cardholder must protect the personalised security credential functions that are linked to the card as stated in this agreement. A personalised security credential linked to the card means a personal function which the Bank provides or accepts for authentication purposes, for instance the use of a personal codes or readers of biometric functions such as fingerprint readers (e.g. Touch ID for Mobile BankID).

The cardholder undertakes to protect the personal code by

- not disclosing the code to anyone,
- not noting down the code on the card, or keeping a note of the code together with the card or close to the card,
- noting down the code only in such a way that unauthorised persons have no reason to assume that the note refers to a PIN code,
- immediately destroying the slip of paper stating the code and the envelope containing it, once the cardholder has read the code, and
- immediately reporting to the Bank any suspicions that an unauthorised person has found out the code; see item 4 below

The above provisions regarding protection of personal codes also apply where applicable with respect to single-use passwords, passwords and the like.

If the card or a security solution, such as Mobile BankID, is stored on a mobile device, the cardholder must have good control and supervision of the device in order to prevent unauthorised use. The cardholder must also take all reasonable actions to protect the device against unauthorised use.

If the cardholder stores the card details in a service for purchase of digital content, such as music or games, the cardholder is responsible for ensuring that no other person can use the saved card details.

If the cardholder chooses to verify their identity using biometric information, such as a fingerprint stored on a mobile device, the cardholder is obliged to ensure that only the cardholder's own biometric information can be used. The cardholder must, for example, ensure that no other person's biometric information is registered on the mobile device.

**4. Notification of blocking of card, etc.**

A request to block usage must be made as soon as the loss of a card has been discovered, or if it can be suspected that an unauthorised person has found out the code, or that the card or card number has been used without authorisation.

If card details and/or a security solution such as Mobile BankID, are stored on a mobile device and the device is mislaid or it may be suspected that an unauthorised person has access to it, the card and/or security solution must be immediately blocked after such discovery or suspicion.

From within Sweden the number to call to block a card is 020 41 12 12, and from outside Sweden +46 8 41 12 122. If a card that has been reported lost is found again, it must not be used and must be immediately destroyed by the cardholder.

## 5. Use of the card

The card is principally intended to be used for business purposes. Information concerning payments made by the cardholder with the card may therefore be shared with companies with which the cardholder's employer co-operates for the administration of account coding and expenses.

The cardholder may use the card to pay for purchases of goods and services at points of sale. The card can be used both in environments where the actual card must be present in order for a transaction to be authorised, e.g. manned and unmanned terminals, and in environments where only the card details are required, e.g. online commerce or by phone, and when using an application in a mobile device where the card details have been entered.

If the account holder and the merchant are identical and operations are run as a sole trader, partnership, limited partnership or limited company which is a closed company, the card must not be used at the merchant in question.

The cardholder authorises the transaction by providing the card or the card details. This can be done by reading the card's chip or magnetic strip, by holding a contactless card against a card reader, by providing card information (card number, validity and, where applicable, CVV2/CVC2 figures) in writing or verbally or in some other manner as is available in the relevant environment, depending on the technology used, such as digital wallets. In addition, as a general rule, the customer is required to approve the transaction by means of a personal code, security solution (e.g. BankID or Mobile BankID), signature on sales slip, pressing a button or otherwise in the manner required by the technical solution in order to execute a payment transaction.

When using a digital wallet, points 3 and 4 above also apply in respect of its use and the use of the code or security solution which is used in the digital wallet.

Cards featuring a contactless function offer the ability to pay for small amounts without using a personal code in payment terminals that are activated for contactless payments. Payments are made by the cardholder holding the card against the terminal. Contactless payments without personal codes are subject to certain amount limits. In Sweden, the current limit is SEK 400 per purchase up to a total of SEK 1,200. The amount limits may be changed and are listed on [www.handelsbanken.se](http://www.handelsbanken.se). If the card is used for contactless payments in other countries, other amount limits may apply. If the transaction exceeds the prevailing limit, it must be authorised using a personal code. For security reasons, the cardholder may be asked to use the chip and code on certain occasions.

Authorisation is considered as an acknowledgement of the purchase or the deposited/withdrawn amount, and in the case of a purchase/withdrawal, represents an affirmation that there are sufficient funds on the account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The account may be debited in arrears for costs that occurred in connection with hotel stays, car rental or similar if the cardholder at the time of ordering the service or in an agreement with the merchant was informed of this and approved it.

## 6. Purchases and withdrawals in currencies other than SEK

When the card is used for purchases or withdrawals in a currency other than Swedish kronor, regardless of whether this takes place in Sweden or abroad, the amount will be converted from the foreign currency to SEK at the exchange rate applied by the Bank. The same applies to returns.

Except for withdrawals in a currency other than Swedish kronor at ATMs owned by Bankomat AB, the exchange rate is a reference exchange rate set by Mastercard and applicable on the day the transaction reaches Mastercard, plus a currency conversion fee (see price list). The account holder bears any exchange rate risk during the period from the date of the transaction until the transaction reaches Mastercard.

For withdrawals in a currency other than Swedish kronor at ATMs in Sweden owned by Bankomat AB, the exchange rate is a reference exchange rate published by the Riksbank and applicable the day the withdrawal is made, plus a currency conversion fee (see price list).

That which is stated above in this section regarding conversion to Swedish kronor at the exchange rate applied by the Bank and regarding the conversion fee, does not apply if, when buying goods or services outside Sweden, the cardholder accepts the merchant's offer to pay for the goods or services in Swedish kronor. Conversion to Swedish kronor will then be made directly on the spot at the exchange rate applied by the merchant or the merchant's card acquirer. That which is stated above regarding purchase of goods and services also applies to withdrawals at ATMs outside Sweden.

## 7. Receipt and execution of payment orders

A payment order is received by the Bank when the point of sale's bank (the acquiring bank) transfers the payment order to the Bank. This takes place in accordance with the agreement between the acquiring bank and the point of sale. After the Bank has received the payment order, the purchase sum or withdrawn amount is debited from the account.

In the event of a return, the Bank makes the sum available by crediting the account as soon as possible after the point of sale's bank has transferred the returned amount to the Bank.

## 8. Maximum amount limits

For security reasons, the Bank applies certain limits for the maximum amount for executing and receiving payments and cash withdrawal per occasion and per time period.

Exceeding these limits may prevent some transactions from being completed.

## 9. Cancellation of payment orders

An order from the cardholder for a transaction to be executed cannot be cancelled after the cardholder has authorised the transaction in accordance with section 5 above. However, the cardholder may contact the point of sale to cancel a previously authorised payment order for a transaction or series of transactions that has not yet been executed, in accordance with the terms and conditions and the time frame agreed upon by the cardholder and the point of sale.

## 10. Payment liability

**Debits.** The account holder has payment liability for all the debits arising through the use of cards issued for the account, as well as any interest, fees and costs charged to the account in accordance with these provisions. If the debt on the account exceeds the purchase limit granted, the account holder shall, upon request, immediately pay in the excess amount to the Bank. In addition, the Bank reserves the right to charge a separate interest rate and fee according to the principles applied from time to time by the Bank.

**Termination.** The cardholder bears the responsibility for the card, until such time as the Bank notifies the cardholder that the card is to be blocked/terminated. If, at this point in time, the account remains in debt, this liability remains until the debt is paid, and thus the applicable parts of these terms and conditions are valid as long as the debt remains on the account.

## 11. Terms of payment

**Invoicing.** The Bank periodically invoices the account holder for the current debt on the account. All invoicing is in SEK. When converting from another currency, the Bank's exchange rate applies, plus a currency exchange fee, see section 6 above. The account holder bears any exchange rate risk during the period from the date of the transaction until the transaction reaches Mastercard.

**Payments.** Full payment must reach the Bank by the due date stated on the invoice at the latest. In order to be sure that the payment reaches the Bank in time, the account holder should make the payment at least three banking days before the due date.

**Autogiro (Direct debit).** If payment is effected by Autogiro, the account holder is responsible for ensuring that there are sufficient funds on the bank account to which the Autogiro is linked.

**Default in payment.** If the account holder does not pay the invoice within the specified time, the Bank is entitled to charge the account with reminder and demand fees, debt collection costs and penalty interest.

## 12. Complaints

The merchant is liable to the cardholder for faults in goods or services pursuant to legislation applicable in the country concerned. Complaints concerning defective goods or services must therefore be directed to the merchant and not to the Bank. In cases of purchases made on credit in Sweden, the Bank's liability is in accordance with the Swedish Consumer Credit Act.

## 13. Interest and fees

**Annual fee** An annual fee is charged for the card and is debited from the account in advance. An annual fee which has been paid will not be refunded.

**Penalty interest on overdue payment, etc.** If an invoice is not paid in time, the account holder must pay separate penalty interest on the amount due until payment is made at the interest rate and according to the principles applied by the Bank from time to time. The Bank is also entitled to charge reminder and demand fees, and to claim compensation for any debt collection costs incurred.

**Currency exchange fee.** For purchases or withdrawals in a currency other than Swedish kronor, the Bank charges a currency exchange fee in accordance with the terms stipulated in section 6 above.

**Other fees.** The Bank has the right to charge fees and reimburse itself for expenses, e.g. for registering an account, replacement cards and copies of invoices and copies of slips in accordance with these provisions and according to the principles applied by the Bank from time to time.

**Changes in fees.** The Bank has the right to amend fees or to introduce new fees and reimbursements for expenses when the cost situation justifies this, effective one month after the account holder has been informed of the change.

## 14. Other provisions

**Change of address, etc.** Any change of name, address, company form or similar details must be reported to the Bank immediately. Cards bearing incorrect details must be destroyed. Where applicable, the Bank will issue a new card for which the current fee will be charged.

**Limited validity period.** The card applies for the period stated on the back of the card. When the validity period expires, the card will be automatically replaced by a new card, on condition that these terms and conditions have been complied with.

**Limits.** For security reasons, the Bank applies limits on the number of purchases/cash withdrawals and amounts within a certain period of time and reserves the right to reject purchases/cash withdrawals.

**Services.** Separate terms and conditions apply to the services which are linked to the card and its use. These terms can be obtained from the Bank.

## 15. The Bank's right to block the card

The Bank reserves the right to block the card on any of the following grounds:

- there is a risk that the card cannot be used securely, for example for technical reasons,
- there is a suspicion that there has been unauthorised use of the card, or that the card has been used in contravention of these terms and conditions or other instructions provided by the Bank, or
- there is a substantially increased risk that the account holder will not be able to meet his or her payment liability.

The account holder will be informed of such a stop as soon as this is possible, in the manner that the Bank generally provides information according to these terms and conditions.

## 16. Payment liability for unauthorised transactions

If an unauthorised transaction has been made using the card, after notification from the account holder, the Bank shall repay the amount unless otherwise stipulated below.

If the Bank has repaid an amount to the account holder and the Bank subsequently establishes that the transaction was authorised or that, for another reason, the account holder was not entitled to be refunded the entire amount, the account holder is obliged to repay the Bank.

### a) Liability for a maximum of SEK 400 (excess)

If it has been possible to perform unauthorised transactions using the card because the account holder or cardholder has not protected his/her personalised security credential, the account holder is liable for the amount, up to a maximum of SEK 400.

### b) Liability in the case of gross negligence and particularly reprehensible actions

If it has been possible to perform unauthorised transactions using the card because an undertaking in accordance with these terms and conditions has been violated due to gross negligence, the account holder is liable for the amount, up to a maximum of SEK 12,000. If the account holder or cardholder has acted in a particularly reprehensible manner, the account holder must instead defray the entire loss.

### c) Transactions after the card has been blocked

Notwithstanding that which is stated in a) and b) above, the account holder is not liable for any amount that is debited from the account as a result of unauthorised use of the card after the account holder or cardholder has requested that the card be blocked. However, this does not apply if the account holder or cardholder, through fraudulent actions, has caused or contributed to the unauthorised transactions.

### d) Obligation to inform the Bank

The account holder shall, without undue delay from the time that he or she is made aware of an unauthorised transaction, report this to the Bank for investigation. If the account holder fails to do so, he or she will be liable for the entire amount that has been debited from the bank account. The same applies if the account holder has not notified the Bank at the latest 13 months after the amount was charged to the account.

### e) Strong customer authentication

The account holder is not liable for any amount charged to the account if strong customer authentication was not required when the unauthorised transaction was electronically initiated. However, this does not apply if the account holder or cardholder, through fraudulent action, has caused or contributed to the unauthorised transactions.

"Strong customer authentication" is authentication based on the use of two or more of the following mutually independent elements: (i) something only the user knows (such as a personal code), (ii) something only the user has (such as a log-in device or card), and (iii) a unique characteristic (such as the user's fingerprint).

## 17. Refunds

This provision does not apply to card transactions where the beneficiary's payment services provider is domiciled outside the EEA.

The account holder is entitled to a refund from the Bank of a payment transaction that has already been authorised and executed if:

- the exact amount of the transaction was not stated when the transaction was authorised, and
- the amount of the transaction exceeds the amount the account holder could reasonably have expected, considering his/her previous spending pattern, the terms of this agreement and other relevant circumstances.

At the request of the Bank, the account holder must show that the conditions for a refund have been met. However, there is no right of

refund if the difference in the amount is due to the exchange rate and if the reference exchange rate the parties have previously agreed on has been used.

The request for a refund of an authorised transaction as described above must be made within eight weeks of the date that the amount was debited; otherwise, this entitlement is lost.

### 18. Receipt and execution of payment orders

A payment order is received by the Bank when the beneficiary's bank (the acquiring bank) transfers the payment order to the Bank. This takes place in accordance with the agreement between the acquiring bank and the point of sale.

The cardholder is responsible for the information submitted in a payment order being complete and correct, and for ensuring that sufficient funds are available on the account for the payment transaction to be executed. The Bank is responsible for ensuring that the amount is transferred to the beneficiary's bank, provided that the payment order has been properly transferred to the Bank. If a payment transaction has not been made or has been made incorrectly, and these errors are the fault of the Bank, the Bank is responsible vis-à-vis the account holder.

In the event of a return, the Bank makes the sum available to the account holder by crediting the bank account as soon as possible after the point of sale's bank has transferred the returned amount to the Bank.

### 19. Investigation of unauthorised transactions or transactions performed incorrectly

The account holder shall immediately study and check the information on executed payment transactions that is made available to the account holder on notifications, withdrawal slips, account statements or otherwise.

The account holder shall, without undue delay after becoming aware of an unauthorised transaction, or that a payment transaction has not been carried out, or has been carried out incorrectly, notify the Bank thereof and request rectification. However, notification to the Bank must not be made later than 13 months after the debit date. If rectification is requested at too late a date, the account holder cannot invoke the error against the Bank.

The account holder is obliged to provide the information the Bank requires to investigate the transaction which has been questioned.

### 20. Reporting information to credit information agencies

The Bank may disclose information about payment defaults and abuse of credit cards, etc. to credit information agencies, etc. pursuant to the Swedish Credit Information Act (1973:1173). Further information regarding such disclosure is available from the Bank.

### 21. Amendment of terms and conditions

The Bank is entitled to amend these terms and conditions without prior termination of the agreement. Notice of such amendments must be given at least two months before they start to apply. If the account holder does not approve of the amendments, he or she has the right to terminate the agreement with immediate effect prior to the date that the amendments come into force. If no termination is made, the account holder is deemed to have approved the amendments.

### 22. Limitation of the Bank's liability

The Bank does not guarantee that it will always be possible to effect purchases and cash withdrawals at linked points of sale or banks. Thus, the Bank will not refund any additional costs which may arise if the cardholder has not been able to make a purchase or cash withdrawal.

The Bank shall not be held liable for any loss resulting from a Swedish or foreign legal enactment, the intervention of a Swedish or foreign public authority, an act of war, a technical disruption or other disturbances in the computer system or phone connection that is being used to execute a particular service, a strike, a blockade, a boycott, a lockout or any other similar circumstance.

The reservation in respect of strikes, blockades, boycotts and lockouts applies even if the Bank itself is subjected to such measures or takes such measures.

Any damage which occurs in other circumstances shall not be compensated by the Bank, provided the Bank has exercised normal standards of care.

However, in the case of performance of payment services, instead of the provisions in the second paragraph above, the Bank, or the party engaged by the Bank, shall not be liable in cases of unusual or unpredictable circumstances over which the Bank, or the party engaged by the Bank, has no influence and the consequences of which would have been impossible for the Bank, or the party engaged by the Bank, to avert, despite all their efforts. Nor is the Bank liable when the Bank or the party engaged by the Bank is acting in accordance with Swedish law or EU law.

The Bank is in no case liable for indirect damage, unless the damage was caused by gross negligence on the part of the Bank.

If the Bank is prevented from executing payments or from taking other action as a consequence of such events as are set forth above, the action shall be postponed until the cause of the delay is removed. In the event of a postponement of payment, the Bank shall, if it is committed to pay interest, pay such interest at the interest rate prevailing on the due date for the postponed payment. If the Bank is not committed to paying interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of the Riksbank pursuant to section 9 of the Swedish Interest Act (1975:635), plus two percentage points.

Where a circumstance as referred to above prevents the Bank from receiving payments, the Bank shall, as long as the obstacle exists, be entitled to interest only on the terms prevailing on the due date of the payment.

### 23. Period of agreement and notice of termination

The agreement regarding the card is valid until further notice.

The account holder is entitled to terminate the agreement with immediate effect. The Bank may terminate the agreement subject to one month's notice. The Bank is, however, entitled to terminate the agreement with immediate effect if:

- a the account holder has breached the agreement in a material way,
- b the Bank, in its assessment, does not have adequate customer due diligence on the account holder pursuant to the Swedish Act (2017:630) on Money Laundering and Terrorist Financing (Prevention), or if there is reason to assume that the account holder will act in such a way that the Bank will not be able to comply with the aforementioned law, or
- c the account holder is no longer employed by the company which entered into the main agreement with the Bank, or if the company's main agreement with the Bank ceases to apply.

If the agreement is terminated, the debt on the account falls due for payment with immediate effect. The card(s) will also be blocked by the merchant companies and thus rendered invalid and must be immediately destroyed. If the account holder dies or is assigned an administrator pursuant to the Swedish Code on Parents and Children, the account agreement immediately lapses and any debt falls due for payment with immediate effect.

### 24. Notices

#### a) General information

Notices to the account holder(s) may be sent by ordinary or registered post, fax, internet or other electronic communication. In some cases, notices can also be provided by phone.

Any registered letter regarding this agreement which the Bank has sent to the account holder/cardholder shall be deemed to have reached this holder not later than on the seventh day after despatch, if the letter has been sent to the address set out in this agreement or which is otherwise known to the Bank.

Notices sent via fax, internet or other electronic communication shall be deemed to have reached the customer not later than the

next banking day, if the message is sent to an address or a number that the account holder/cardholder gave to the Bank.

The account holder/cardholder shall notify the Bank of any change in postal address, phone or fax number, or e-mail address.

**b) notification in the event of unauthorised use and security risks.**

In the event of unauthorised use or security risks, the Bank will notify the account holder/cardholder by phone, SMS text message, Online Banking, Mobile Banking or via [www.handelsbanken.se](http://www.handelsbanken.se). In any such contact, the Bank will never request sensitive information or codes related to the account holder/cardholder's payment instrument (such as card details, log-in codes or signature information). If the account holder/cardholder is contacted by the Bank, by phone or SMS text message, they must always check by phoning the Bank at +46 (0)8 701 1000 or another publicly available switchboard number.

**25. The Bank's request for the information required to achieve customer due diligence**

The Bank is entitled to request that the account holder provide the information and data which, in the Bank's assessment, are necessary to achieve adequate customer due diligence pursuant to the Swedish Act (2017:630) on Money Laundering and Terrorist Financing (Prevention). The information must be provided within the time frame determined by the Bank.

**26. Applicable law, resolution of disputes**

This agreement shall be subject to Swedish law.

If any provision in the agreement deviates from a provision in the Swedish Payment Services Act, the agreement applies in those cases where the Act allows the Bank and the customer to agree to such a deviation.

In the event of an investigation or complaint, the account holder should contact firstly the bank branch which provides this service and secondly the Bank's Head of Customer Complaints at the following address: Handelsbanken, Central Customer Complaints Department, SE-106 70 Stockholm, Sweden, or by telephone on +46 (0)8 701 1000.

If action is brought by the Bank, the dispute shall be resolved in a Swedish court of law. However, the Bank has the right to bring action in a court of law in a different country.

**27. Autogiro mandate (direct debit)**

The account holder, referred to below as the payer, consents to withdrawals being made from the bank account specified by the account holder upon request of the beneficiary (Handelsbanken) for payment via Autogiro. The account-operating bank is not obliged to verify the correctness of requested withdrawals or to inform the payer in advance of these. Withdrawals are charged to the payer's account in accordance with the rules of the account-operating bank. The payer will receive notification of the withdrawal from the account-operating bank. Upon request of the payer, the mandate can be transferred to another account with the account-operating bank or to an account with a different bank.

The following applies concerning withdrawals:

**Authorisation/prior information.**

The payer will receive notification from the beneficiary of the amount, due date and payment method no later than eight banking days before the due date. Notification may be given prior to each individual due date or on a single occasion with details of several due dates in the future. If notification applies to several due dates in the future, it must be given at least eight banking days prior to the first due date. However, this does not apply in cases where the payer has authorised the withdrawal in connection with purchasing or ordering goods or services. In such cases, the payer receives notification from the beneficiary of the amount, due date and payment method in connection with the purchase and/or order. By means of this consent, the payer agrees to the payments stipulated in the beneficiary's notification being made.

**There must be sufficient funds on the account.**

The payer must ensure that there are sufficient funds on the account for payment at 00.01 CET on the due date. If there are insufficient funds for payment on the due date, the beneficiary can make another attempt at withdrawing funds during the next few weekdays, but for no more than one week. Information about the number of withdrawal attempts will be provided by the beneficiary.

**Stopping withdrawals**

The payer can stop an individual withdrawal by:

- contacting the beneficiary no later than two weekdays prior to the due date, or
- contacting the account-operating bank no later than the weekday prior to the due date.

If the payer stops a payment in the manner described above, the payment in question will be stopped on an individual occasion. If the payer wants all future payments initiated by the beneficiary to be stopped, the payer must revoke the mandate.

**Validity period for mandate; cancellation**

The mandate is valid until further notice. If the payer wishes to cancel the mandate, the payer should do this by contacting the account-operating bank or the beneficiary. In order to stop payments that have not yet been made, notification of the cancellation of a mandate must be made to the beneficiary and received no later than five banking days prior to the due date, or made to the account-operating bank and received no later than the banking day prior to the due date.

**The right of the account-operating bank and beneficiary to close the Autogiro link.**

The beneficiary has the right to terminate the link to Autogiro thirty days after the beneficiary has informed the payer thereof. However, the beneficiary is entitled to immediately terminate the payer's Autogiro link if the payer on repeated occasions has insufficient funds in the account on the due date, or if the account to which the mandate refers is closed.

The account-operating bank has the right to terminate the payer's link to Autogiro in accordance with the terms and conditions that apply between the account-operating bank and the payer.

## Information

### Processing of personal data

#### Controller, etc.

The Bank is responsible (in its capacity as a Controller) for the processing of the personal data that you provide in conjunction with entering into this service, or that is otherwise registered in conjunction with this service.

The information below that pertains to you also applies to your guarantor, pledger, representative, trustee, or guardian.

#### Purpose and legal basis

##### *Fulfilling the terms and conditions of our agreement*

The basic purpose of the Bank's processing of personal data in conjunction with this service, and the legal basis for it, is to collect and check the personal data prior to making a decision on providing a service for you, and to fulfilling the terms and conditions of our agreement.

##### *Complying with laws and other regulations*

The data is also processed so that the Bank can fulfil its legal obligations or decisions by authorities.

An example of such processing is the Bank's processing of personal data to be compliant with the Swedish Bookkeeping Act and the Swedish Act on Anti-Money Laundering, as well as the reporting requirements of authorities such as the Swedish Tax Agency, the Swedish Police and the Swedish Enforcement Authority.

##### *Basis for research and marketing, etc.*

The personal data is processed for marketing and customer research, which comprises background material for marketing, methods and business development, and risk management. Risk management also involves processing information about the borrower and credits to assess the quality of credits for capital adequacy purposes. Personal data may also be processed for use as background material for financial advisory services.

Personal data may be used for direct marketing, unless you have requested that this be blocked (block on direct advertising).

Insofar as the Bank's actions are not conducted with the aim of fulfilling contractual terms and conditions, or required by law or the authorities, the legal basis for processing is generally that it is a legitimate interest for the Bank pursuant to the prevailing legislation.

#### How long do we save personal data?

We save personal data as long as it is necessary in order to fulfil our contractual terms and conditions for the service, and otherwise as required by law or decisions by authorities.

#### Your rights

Among other things, you are entitled to receive information about the personal data about yourself that is being processed by the Bank, and to request the correction of erroneous or incomplete information.

#### More information

Comprehensive information about the Bank's processing of personal data and your rights in conjunction with this processing is available at [www.handelsbanken.se](http://www.handelsbanken.se).

#### If you have any questions

If you have any questions or comments on how the Bank processes your personal data, you are welcome to contact your branch, or the Bank's Data Protection Officer at [dpo@handelsbanken.se](mailto:dpo@handelsbanken.se), or write to the following address:

Handelsbanken  
Data Protection Officer  
SE-106 70 Stockholm, Sweden

You are also always entitled to contact the Bank's Complaints Manager or the Swedish Authority for Privacy Protection with any complaints concerning the processing of personal data.

#### Complaints and resolution of disputes out of court

Complaints regarding the services in the agreement should primarily be addressed to the account holder's branch office. If the account holder is not satisfied, the account holder may contact the Bank's complaints officer at Handelsbanken, Central Customer Complaints, SE-106 70 Stockholm, Sweden, or by phone at +46 8 701 1000. The Bank may respond to the account holder's complaint verbally, for example by phone, or in a personal meeting. The Bank may also reply to the account holder by letter, in Online Banking, Mobile Banking, or as agreed by the account holder and the Bank.

The account holder may also obtain answers to questions and information on banking services and complaints from the Swedish Consumers' Banking and Finance Bureau (Konsumenternas Bank- och Finansbyrå), the Swedish Consumers' Insurance Bureau (Konsumenternas Försäkringsbyrå) or, where applicable, the consumer affairs service in the account holder's municipality.

As regards disputes with the Bank, the account holder has the option of contacting the Swedish National Board for Consumer Disputes (ARN), which is a board for alternative resolution of disputes. Address: ARN, Box 174, SE-101 23 Stockholm, [www.arn.se](http://www.arn.se). A submission to the Board must be made in writing. Certain value and time limits and other criteria must be met for the Board to try the case. The Bank undertakes to participate in ARN's processing of the dispute.

A customer who has entered into an agreement via Online Banking or Mobile Banking, and where a dispute has arisen, is entitled to use the EU online platform for resolution of disputes: <https://ec.europa.eu/consumers/odr>. Even if the customer uses the online platform regarding complaints/disputes with the Bank, the case will be sent to ARN for a decision. More information about online dispute resolution can be found at [www.konsumenterna.se](http://www.konsumenterna.se).