Handelsbanken

Standard european consumer credit information

Allkort card

1. Identity and contact details of the lender

Lender Address	Svenska Handelsbanken AB (publ) Business organisation no. 502007-7862 SE-106 70 Stockholm, Sweden

2. Description of the main features of the credit product

The type of credit	Credit facility
The total amount of credit This means the ceiling or the total sums made available under the credit agreement.	20.000 SEK
The conditions governing the drawdown This means how and when you will obtain the money.	After the Bank has approved the credit application, the amount available up to the purchase limit can be utilised by means of the card or through other withdrawals from the Allkort account.
The duration of the credit agreement	Until further notice (undefined duration).
Repayments and, where appropriate, the order in which repayments will be allocated	You must repay at least 1/20 of the debt on the account every month or at least SEK 150. Interest and fees will first be debited from the balance of the account and second from the credit granted.
The total amount you will have to pay This means the amount of borrowed capital plus interest and possible costs related to your credit.	Total credit amount, annual fee and interest repaid by 1/12 per month for one year 21.634 SEK

3. Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	At present 13,90 % (1 October 2025)
Annual percentage rate (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	16,30 %
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or - another ancillary service contract?	 No No
Amount of costs for using a specific form of payment (e.g. a credit card)	Annual fee: SEK 360 Cash withdrawals in Sweden: - ATM (cash machine) SEK 0 - foreign currency at ATMs owned by Bankomat AB, currency exchange fee 1,65 % - at bank branches, post offices, currency exchange offices 1 % (minimum SEK10) Cash withdrawals abroad: - euro from ATMs SEK 0 - other currencies from ATMs SEK 40 - at bank branches, post offices, currency exchange offices SEK 40 - Currency exchange surcharge on purchases/withdrawals 1,65 %
Conditions under which the above mentioned costs related to the credit can be changed	The Bank may change the interest rate to the extent motivated by credit policy decisions, changes in borrowing costs for the Bank, or other cost increases which could not be reasonably foreseen when the credit was granted. The Bank is entitled to decide to increase any fee for the credit where the Bank's costs have increased for the action which the fee is intended to cover. The Bank informs about changed interest rates or fees for the credit by separate notice to the borrower.
Costs in the case of late payments Missing payments can have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.	If payment is not made in time, the borrower shall pay penalty interest on the amount due for payment. Penalty interest is calculated as the current credit rate plus five percentage points. A delay charge is also due, currently SEK 100. The borrower must also reimburse the Bank for work and costs involved in monitoring and collecting the Bank's claim and for utilising related collateral.

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4. Other important legal aspects

Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes
Consultation of a database The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community Law or is contrary to objectives of public policy or public security.	The Bank will obtain credit information pursuant to the Swedish Credit Information Act.
Right to a draft credit agreement You have the right, upon request, to receive a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.	Yes

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Handelsbanken

Terms and conditions
Applying from 28 September 2026

Terms and conditions for the Allkort card

Card issuer and lender

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

Handelsbanken is referred to below as “Handelsbanken” or simply “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. Introductory provisions

The account holder/account holders (unless otherwise set out below, only the form “account holder” will be used hence meaning also the “account holders” when applicable) are liable to the Bank for card transactions carried out and other withdrawals from the Allkort account. The account holder is also liable for the interest and charges that are debited from the Allkort account and is responsible for ensuring that the credit facility is not exceeded, and that all cardholders are aware of and comply with the terms and conditions of the account. The cardholder is the person in whose name the card is issued, and may be either the account holder him/herself or another person whom the account holder has authorised to operate the Allkort account using the card. In these terms and conditions, a “banking day” is a day when the Bank is open for business to the extent required to carry out a payment transaction - normally a weekday.

2. The Allkort account - deposits and credit

Funds can be paid into the Allkort account. After an application and a credit assessment, the Bank may also grant a credit facility for the Allkort account. In carrying out this assessment, the Bank may request credit information. The available amount on the Allkort account consists of the funds deposited and the credit granted and can be utilised using the card or by means of other withdrawals in accordance with these terms and conditions. The Bank debits charges and interest on credit from the Allkort account, and pays interest on the credit balance.

The Bank reserves the right to reject an application for a card or a credit facility, or to grant a smaller credit facility than the sum applied for.

3. Debiting transactions on the Allkort account

Cash withdrawals from cash dispensers that are part of the Swedish ATM collaboration are debited from the Allkort account on the date of withdrawal, in the first place from deposited funds, and in the second place from credit granted by the Bank. The same applies to transfers from the Allkort account to other accounts. Other transactions - which have taken place during a thirty-day period, normally running from the 16th day of a month to the 15th day of the following month - reduce the amount available on the Allkort account on the transaction date, but are debited from the Allkort account as of the last banking day of the final month of the period. When this debiting is carried out, the sum is taken in the first place from deposited funds and in the second place from credit granted by the Bank.

4. Responsibility for card and card details

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 may, in certain circumstances, be used to log on to the Handelsbanken Online Banking.

Immediately upon receiving the card, and before using it, the cardholder must sign the card in the designated place.

The card cannot be used until it has been activated as instructed by the Bank. An account holder may activate all cards that are linked to the Allkort account, while a cardholder who is not an account holder may only activate cards that are issued in his/her own name.

If the card 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.

“*Mobile device*” is a mobile phone, tablet, laptop, watch, wristband or similar device which can access the internet or some other network for phone or data traffic.

If the cardholder stores the card details in a service for purchase of digital card details such as music or games, the cardholder is responsible for ensuring that no other person can use the saved card details, e.g. by using the applicable security settings.

5. Responsibility for personalised security credentials

The cardholder must protect the personal security credentials as stated in this agreement.

A *personalised security credential* means all types of security credentials which the Bank provides or accepts for purposes of authentication when making a payment transaction using the card. Personal codes and biometric readers such as a fingerprint reader (e.g. Touch ID for Mobile BankID) are examples of this.

A *personal code* is a personalised function that the cardholder uses to verify their authorisation to perform transactions, such as a PIN, SMS code and password.

Each cardholder receives a PIN code to use with the card for cash withdrawals from cash machines (ATMs), for cash deposits in Bankomat AB's deposit machines (below deposit machines) and for payments via an electronic point-of-sale terminal where a code may be utilised.

Cardholders undertake to protect the personal code by

1. not disclosing the personal code to anyone,
2. if there is an option of choosing a personal code - not choosing a code which has any connection with the cardholder's civic registration number, card number or telephone number,
3. not noting down the code on the card, or keeping a note of the code together with the card or close to the card,
4. noting down the code only in such a way that unauthorised persons have no reason to assume that the note refers to a personal code,
5. immediately destroying the slip of paper stating the PIN code and the envelope containing it, once the cardholder has read the code,

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6. immediately reporting to the Bank any suspicions that an unauthorised person has found out the code.

If the personalised security credential 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 chooses to verify their identity using biometric information, such as a fingerprint stored on a mobile device, the cardholder is obliged to ensure that 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.

6. 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 PIN, or that the card or card number has been used without authorisation.

If card details and/or a security solution 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.

Use the following numbers: in Sweden 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.

7. Use of the card

The cardholder may use the card to pay for purchases of goods and services at points of sale, for deposits in deposit machines and for withdrawal of cash from ATMs and at bank branches, post offices, currency exchange agencies, etc. 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 or a computer where the card details have been entered, e.g. a digital wallet.

To be able to use a digital wallet, a separate agreement is often required with the supplier of the wallet. When using a digital wallet, points 4 - 6 above apply in respect of its use and the use of the code or other security solution with associated personalised security credentials used in the digital wallet.

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, imprinting the card on a paper slip, 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 orally 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.

With card equipped with a contactless function there is a possibility to, in card terminals activated for contactless payments, pay smaller amounts without using the PIN code. The contactless function is built in the card´s chip and cards with this function are provided with a special symbol.

A payment is executed by cardholder holding the card against the terminal. For contactless payment without using the PIN code there is certain amount limits, in Sweden at present 400 SEK for each purchase up to a total amount of 1 200 SEK. The amount limits can be changed and follows from www.handelsbanken.se If the card is used for contactless payments in other countries there can be other amount limits. If the transaction exceeds the current amount limit the transaction needs to be authorized by using the PIN code. For security reasons the cardholder may occasionally be asked to use chip and PIN code.

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

The Allkort account may be debited in arrears for costs which 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 has been informed of this and approved it.

8. 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 for 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 the day the transaction reaches Mastercard, plus a currency conversion surcharge (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.

The account holder can obtain information on the reference exchange rate, which is changed regularly, by contacting the Bank.

That which is stated above in this section regarding conversion to Swedish kronor at the exchange rate applied by Mastercard and regarding the currency 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 at the point of sale 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 and to withdrawals in a currency other than Swedish kronor at ATMs in Sweden owned by Bankomat AB.

For purchases or withdrawals in euro or any other EEA currency within the EEA, the following applies.

To make it easier to compare different card issuers’ currency exchange fees, the Bank states its total currency exchange fee in relation to the reference exchange rate issued by the European Central Bank (ECB). This information may change on a daily basis, and is available at www.handelsbanken.se.

In the event that the cardholder makes a purchase or a withdrawal in a EEA currency other than the Swedish krona, the Bank informs the cardholder of the total currency exchange fee in an electronic message. The message is sent in the form of a push notification via the Bank’s Mobile Services (app). The cardholder is able to request that no further such messages are sent by the Bank. Information on how the cardholder can do so is provided on the Bank’s Mobile Service and on the Bank’s website.

The Bank’s distribution of electronic messages does not affect the provisions in the agreement pertaining to when a transaction is considered to have been authorised or when the transaction is received by the Bank.

The cardholder bears all liability for costs related to data, internet and telephone traffic to/from their mobile device in connection with the Bank’s electronic messages about currency exchange fees.

9. 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 amount available on the Allkort account.

In the event of a return, the Bank is responsible, as soon as possible after the point of sale's bank has transferred the returned amount to the Bank, for making this sum available to the account holder by increasing the amount available on the Allkort account.

10. Maximum amount limits

For security reasons, the Bank applies certain limits for the maximum amount for executing and receiving payments and cash withdrawals per occasion and per time period. For cash deposits in deposit machines, the limit may also apply to the number of bank notes per deposit occasion. Exceeding these limits may prevent some transactions from being completed.

11. 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 as described 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 have not yet been executed, in accordance with the terms and conditions and the time frame that were agreed upon by the cardholder and the point of sale.

12. Complaints

The point of sale is liable to the cardholder for faults in goods or services pursuant to legislation applicable in the country concerned. Complaints regarding goods or services shall therefore be made to the point of sale. In cases of purchases made on credit in Sweden, the Bank's liability is in accordance with the Swedish Consumer Credit Act.

Complaints regarding cash withdrawals, cash deposits or card debiting should be made to the Bank.

13. The Bank's right to stop the card etc.

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

1. there is a risk that the card cannot be used securely, for example for technical reasons,
2. 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
3. for Allkort accounts with a credit limit, there is a substantially increased risk that the account holder will not be able to meet his or her payment liability.

If an event occurs as stated in sub-sections 1 and 2 above, the Bank also reserves the right to close the account holder’s possibility to make cash deposits in deposit machines.

The account holder will be informed of the card being stopped-/closed as soon as this is possible, in the manner that the Bank generally provides information under these terms and conditions.

14. Validity period of the card

An issued card ceases to be valid after the expiry of the year and the month stated on the card. If the cardholder has complied with the terms, the Bank will provide the cardholder with a replacement card before the card expires.

The customer is also able to order a replacement card. The existing card will stop working when the replacement card is first used, or one (1) month after the date on which the customer ordered the replacement card, whichever comes first.

15. Revocation of authorisation to use the account

The cardholder's right to operate the account using the card is valid until the account holder revokes this right. The Bank will then stop the card, and it will not be possible to use it further.

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 transaction.

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 actions, has caused or contributed to the unauthorised transaction.

“*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:

1. the exact amount of the transaction was not stated when the transaction was authorised, and
2. 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. There is, however, no right of refund if the difference in the amount is due to the exchange rate and the reference exchange rate the parties have previously agreed on.

The request for 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. Cancellation insurance and travel insurance
Separate terms and conditions apply to the cancellation insurance and travel insurance linked to the Allkort card.

19. Customer bonus
Cardholders are credited with bonus points when purchases are made using the card. "Purchase" refers to payment for goods or services. Cash withdrawals and transfers to accounts for bets with gaming companies, for purchase of virtual currency, etc. therefore does not give bonus points. Neither do transfers to private individuals or to companies operating in the money transfer category qualify for bonus points.

One Swedish krona gives one bonus point. The bonuspoints earned and bonus sums received in Swedish kronor are reported to the account holder on his or her account statement/invoice.

When a purchase sum is credited to the account (e.g. in the event of returns) the bonus balance is reduced by this sum..

Bonus sums are paid out in the form of fund units. The first time a bonus sum is paid out, the Bank opens a fund account for the account holder in a fund selected by the Bank. A fact sheet for the fund and the terms and conditions “Trading in Handelsbanken's non-complex funds” is available at www.handelsbanken.se/fonder.

For each 20,000 bonus points earned, the Bank buys SEK 40 worth of units in the fund concerned on behalf of the account holder; if bonus-boosting services apply as stated below, the Bank buys units worth the higher sum that the account holder is entitled to. If the account holder has several Allkort accounts, the points are added together. If the account holder already has a fund account in the fund concerned, the sum will be deposited in this account. Bonus points amassed during one month that have not reached the set level at which a bonus payment is made are saved and added to points earned at a later date. If the Allkort agreement (or all Allkort agreements if the account holder has several Allkort accounts) is terminated without the set level having been reached, the saved bonus points become void.

If there are two account holders for the same account, each account holder receives bonus points for his or her own purchases and a fund account is opened for each account holder. If persons entitled to make withdrawals (holders of extra cards) are linked to the account, their points earned are added together and are always reported for the person stated as Account Holder 1 on the application for the Allkort, regardless of whether this person is the sole account holder for the account.

A person who, in addition to an Allkort account, has one or more bonus-boosting services in any of the following five groups: mortgages, funds, savings in accounts, pension savings and monthly savings, receives a higher bonus sum as stated below. For funds, savings in accounts and pension savings to qualify, the market value or balance must amount to at least SEK 10,000 in the relevant group for the group to have a bonus-boosting effect. For each group that qualifies for boosting the bonus, the bonus sum increases by SEK 10, although no more than to a total of SEK 80 including the bonus for card purchases. Reconciliation of the number of services that qualify to boost the bonus takes place on the banking day before the Allkort purchases are invoiced.

Further details about which funds, accounts or other savings schemes increase bonuses can be obtained from the Bank's branches and in Online Banking.

The Bank reserves the right to discontinue or change the bonus programme, which includes removing or replacing bonus-boosting services, without terminating the agreement and at any time it chooses.

The customer can decline the right to the Bonus Programme by informing the Bank. This will not affect the annual fee for the card. The customer can reactivate the Bonus Programme at any time by informing the Bank but the benefit of the Bonus Programme will only apply from the date of reactivation and not retrospectively.

The Bank’s services under the terms and conditions are not offered at natural persons resident outside Sweden or to persons in other countries where the Bank is required to have taken registration measures or similar measures. The Customer and the Bank therefore agree that for such customers, the Bank can limit its undertakings under the terms and conditions and that the Bank is entitled to terminate the bonus programme with immediate effect.

If the customer is not a Swedish citizen or resides outside Sweden, the rights and obligations of the Customer and the Bank under these terms and conditions may be subject to restrictions or foreign law.

20. Transfers
Transfers can be made from the Allkort account to another account with the Bank, via Handelsbanken Online Banking or telephone services, or at a bank branch.

21. Registration and authorisation of transfers
In order for a transfer to be executed, the account holder must enter the following information when registering:

1. the account from which the transfer is to be made
2. beneficiary's account number
3. amount
4. transfer date (cannot be selected when registering at a branch)
5. message to beneficiary

The transfer is authorised once the account holder has consented to it being executed, in accordance with the instructions given by the Bank in conjunction with registration. If registration and authorisation are carried out via Handelsbanken Online Banking or telephone services, and a transfer date in the future has been specified, the order can be revoked up until midnight on the day before the transfer date.

22. Receipt of transfer orders and execution time
A transfer order registered via Handelsbanken Online Banking or telephone services is received by the Bank when it is authorised. However, if a transfer date in the future has been selected, the order is always considered to have been received by the bank on the transfer date.

An order registered via a bank branch is considered to have been received by the Bank when it reaches the Bank. Orders that reach the Bank after the bank branch's closing time, or on a day which is not a banking day, are considered to have been received on the following banking day.

Transfers to another account with the Bank take place immediately after the order has been received.

23. Deposits/incoming payments
When there is a deposit on/incoming payment to the account, the Bank will make the funds available to the account holder by crediting the account as soon as possible after the Bank has received the funds and information regarding the deposit/payment.If information about the account is missing or incorrect, the Bank notifies that the account holder has funds in the Bank. Salary, pension, etc., are made available to the account holder on the payment date determined by the payer.

The Bank has the right to recapture deposited funds in the account if this took place incorrectly, such as cases in which the amount is credited to the wrong beneficiary according to the payment transaction or if too much money is deposited into the account.

If the amount is in a currency other than Swedish kronor, conversion is carried out before the account is credited. For the conversion, the Bank uses a reference exchange rate which is the rate applying on the currency market for purchase of the currency in question at the time the Bank performs the payment transaction.

In the case of payments from abroad, the payer should use IBAN (International Bank Account Number) and BIC (Bank Identifier Code) to reduce the risk that a payment is delayed because of incorrect or incomplete payment information. The use of IBAN and

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BIC is mandatory for all cross-border payments in euro within the EU/EEA. Information on IBAN and BIC is available from in Handelsbanken Online Banking under Account information, or from bank branches.

If the payer's bank can demonstrate that the Bank has received the payment transaction, the Bank is responsible for the payment transaction having been executed correctly. In such cases, provided that the account holder has reported in accordance with Section 25, the Bank shall immediately put the payment transaction amount at the account holder's disposal, or credit the account holder's account with the equivalent amount.

24. Responsibilities when payment transactions are carried out

The account holder is responsible for the information submitted in a payment order being complete and correct, and for ensuring that sufficient funds for the payment transaction to be executed are available on the account. The Bank is then responsible for ensuring that the amount is transferred to the beneficiary's bank. If the Bank can demonstrate that the receiving bank has received the transaction, the receiving bank is responsible for placing the amount at the disposal of the beneficiary. If the beneficiary's bank returns the amount to the Bank, the Bank will refund it to the account holder.

The corresponding responsibility for the Bank to transfer the amount applies in the case of payment transactions that are initiated via the beneficiary (card purchases), provided that the payment order has been transferred correctly to the Bank from the beneficiary's bank.

The Bank's responsibilities in the case of deposits or incoming payments are described above.

25. Liabilities if payment transactions are not executed, or are executed incorrectly

If a payment transaction amount, despite conditions for transfer being fulfilled, has not been transferred to the beneficiary's bank, or if the payment transaction has been carried out incorrectly in any other manner, the Bank shall without undue delay refund the amount or restore the balance of the debited payment account to the amount it would have been, had the incorrectly carried out transaction not taken place.

The account holder is entitled to compensation for fees and interest incurred because a payment transaction has not been carried out, or has been carried out incorrectly, and this is not due to the account holder.

If the account holder has provided erroneous information in the payment order (e.g. an incorrect account number), the Bank is not liable for the payment transaction not being carried out, or being carried out incorrectly. However, at the request of the account holder, the Bank is obliged to take reasonable action to secure the return of the funds relating to the payment. For this service, the Bank is entitled to charge a special error investigation fee.

Regardless of whether the Bank is liable under the first paragraph or not, the Bank must, as soon as possible after the account holder's request, and at no cost to the account holder, attempt to trace the payment transaction and notify the account holder of the result.

For payments initiated by the beneficiary, the following applies. If the beneficiary's bank is not liable for the payment transaction vis-à-vis the beneficiary, the Bank is responsible to the account holder for the payment transaction being executed correctly. In such cases, provided that the account holder has reported in accordance with Section 25, the Bank shall immediately refund the transaction amount to the account holder, or restore the debited account to the balance it would have had if the improper transaction had not occurred.

26. Notification of unauthorised transactions or transactions performed incorrectly

The account holder must as soon as possible be informed of executed payment transactions made available to the account holder on advices, withdrawal or deposit 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 in accordance with the Bank's applicable procedures (complaint). 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.

27. Account statement/invoice

All transactions, balances and information relating to amounts to be paid are presented on the statement/invoice which is sent to the account holder every month, provided that there have been transactions during the said period. If the account holder has not received a statement/invoice, despite there having been transactions during the preceding period, he or she must contact the Bank.

28. Paying off debt on the account

If the Bank has granted a credit facility for the account, the account holder must repay the debt on the account, either in full or in monthly instalments to the Bank. These payments must be made by the last banking day of the month, and must amount to at least one twentieth (1/20) of the debt as at the 15th of the same month, rounded upwards to the nearest SEK 5, but no less than SEK 150. If the account holder makes use of the opportunity to pay in instalments, the credit terms for the account are applied for any outstanding debt. If payment is not made in time, the Bank is entitled to block the use of the account or card until payment has been completed.

29. Interest

Interest on debt and interest on the credit balance are calculated for each calendar day and at an annual rate of interest according to the 365/365 model (366/365 for leap years), i.e. the actual number of days on the basis of a year of 365 days. The interest rates that apply when the account is opened are stated in the Allkort agreement.

Information on changes in interest rates or the basis for calculating them will be provided to the account holder before the change takes effect. Information on prevailing interest rates is always stated on account statements/invoices and on the Bank's website.

In January each year, statements regarding interest on debt and interest on the credit balance are sent to the Swedish tax authorities.

Interest on debt is calculated on utilised credit up to the 15th day of every month that interest is debited from the Allkort account, in the first place from deposited funds, and in the second place from credit granted by the Bank.

The Bank may change the interest rate on debt with immediate effect, if this is justified by:

1. credit policy decisions
2. changes in borrowing costs for the Bank, or
3. other cost changes which the Bank could not reasonably have foreseen when the facility was granted.

Interest on the credit balance is currently calculated on a maximum sum of SEK 100,000. The interest on deposited funds is calculated from and including the banking day after the deposit date. However, interest on funds transferred from another account that the account holder has at the Bank is calculated from and including the deposit date. Interest on salary, pension, etc. that is deposited on the account is calculated from and including the disbursement date. Interest on funds withdrawn is calculated up to and including the day before the withdrawal date. Interest is deposited to the account at the end of each year or when the account is closed. The Bank is obliged to withhold tax on the interest in accordance with the regulations applying from time to time. The Bank has the right to change the interest rate on the credit balance with immediate effect.

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30. Penalty interest, etc.
If payment of debt, interest on debt, or fees is not effected when due, the account holder must pay a penalty fee and separate penalty interest on the overdue amount until payment is made.

On amounts not overdue, the usual interest rate continues to apply. Penalty interest is calculated at the interest rate applying to the credit facility (the interest rate on debt), plus five percentage points or, when the entire credit facility is due, one percentage point.

31. Fees and costs
For the services provided by the Bank relating to the card, fees are charged according to the applicable price list. The Bank debits these fees from the Allkort account. An annual fee for the card is debited from the account in the month determined at the start of the agreement, and every twelfth month thereafter. If the agreement ceases to apply before the expiry of the period for which an annual fee has been paid, the account holder is entitled to a refund of the portion of the fee for the time after the cessation of the agreement. Unless otherwise agreed, the funds will be paid to the account holder's account with the Bank.

The Bank's costs for collecting claims against the account holder, including costs for written payment reminders, shall be paid by the account holder. The Bank may debit the account with amounts corresponding to charges, costs and outlays for orders effected on behalf of the account holder and for payment of other due claims which the Bank has on the account holder (setting-off). Such amounts may not be set off against salary, pension or comparable funds that are necessary to the account holder's subsistence.

32. Unauthorised overdrafts
If the account becomes overdrawn, the account holder must immediately cover the overdraft by making a deposit to the account. This type of overdraft will also incur an overdraft fee and that separate interest is charged on the overdrawn amount until such time as it is paid off. For an Allkort account without a credit facility, the interest rate is the Riksbank's reference rate applicable at any time, plus a margin of 15 percentage points. For an Allkort account with a credit facility, the interest rate is the Allkort account interest rate on debt applicable at any time, plus a margin of 10 percentage points.

33. 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.

34. Termination of the agreement
The agreement regarding the Allkort card is valid until further notice.

The account holder or account holders individually may terminate the agreement with immediate effect. A request to stop the card does not constitute a termination of the agreement, unless this is specifically requested.

The Bank may terminate the agreement by giving at least two months' notice in writing. However, the agreement may be terminated by the Bank with immediate effect if

- the account holder or cardholder has breached the agreement in a material way, or
- the Bank, in its assessment, does not have adequate customer due diligence 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.

When the agreement has been terminated by giving notice thereof or for any other reason, the current debt falls due for immediate payment. At the same time, the right to use the card for new payments, cash withdrawals and cash deposits ceases. In this situation, the card must immediately be destroyed. The account holder is liable for payment for transactions made before the right to use the card ceased but which were not booked on the Allkort account until after the time of termination, and also for transactions carried out although the right to use the card has ceased.

The previous paragraph regarding the consequences of termination also applies when there are two account holders and only one of them has terminated the agreement.

35. The right of the Bank to cancel the use of credit
The Bank may cancel the use of credit on the Allkort account with immediate effect, if any of the following circumstances applies:

1. The account holder has committed a breach of the agreement that is not insignificant.
2. The collateral for the credit facility or for other obligations of the account holder towards the Bank is no longer satisfactory.
3. The account holder has used the Allkort account improperly, incurring an overdraft of the limit.
4. There is reasonable cause to assume that the account holder will not meet his or her payment obligations towards the Bank.
5. The Bank, in its assessment, does not have adequate customer due diligence 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

If the Bank has cancelled the use of credit in accordance with this point, the account holder shall immediately destroy all his or her cards.

36. The right of the Bank to give notice of early repayment of the credit facility
The Bank is entitled to terminate the credit facility linked to the card if any of the following circumstances should apply:

- The account holder is significantly overdue with payment.
- The collateral pledged for the credit facility has deteriorated significantly.
- It is obvious that the account holder, by absconding, concealing property or similar behavior, is avoiding paying the debt.

If the Bank wishes to receive early repayment, in accordance with the first paragraph above, a period of notice of not less than two months applies, counted from the date when the Bank sends a notice of the termination by registered post to the account holder, or notice of the termination reaches the account holder without such action being taken.

If the Bank has demanded early repayment, in accordance with the first paragraph above, the account holder is still not compelled to pay in advance if, before expiry of the period of notice, he or she pays the due amount plus a delay penalty.

If, by virtue of the provisions in the preceding paragraph, the account holder has previously been released from his or her obligation to repay the credit facility, the provisions of that paragraph do not apply

37. Right of withdrawal
The account holder has the right to withdraw from this credit agreement. If the account holder wishes to use their right of withdrawal, it could be exercised by using the withdrawal function in the Online and Mobile Banking services or by contacting Personal Service by phone 0771-778899 or by contacting their branch office within 14 days of the date of the credit agreement being entered into, or from the date the account holder is made aware of the terms and conditions of the agreement and other information, if this occurs at a later date than when the agreement was entered into. The account holder must as soon as possible, and at the latest within 30 days of the date that the message was submitted or sent to the bank, repay the whole of the utilized credit amount plus accrued interest. Interest is due from the time the credit is utilized as stated in the provisions of these terms and conditions.

The above applies even if there are several account holders and only one of them has exercised the right of withdrawal.

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The Bank must immediately and at the latest within 30 days of the day the Bank received the message repay the fees that the borrower has paid due to the credit, with the exception of fees the Bank may have paid to the public sector. If the account holder utilises his/her right of withdrawal concerning the credit agreement, nor is the account holder bound to related agreements concerning services entered into as a result of the credit agreement, such as loan protection insurance.

38. Misuse register

A report may be made to the misuse register if a credit facility has been terminated in cases where payment duty has been grossly neglected, a credit limit has been grossly exceeded, or the credit facility has been granted under false pretences.

Any damage which occurs in other circumstances shall not be compensated by the Bank, provided the Bank has exercised normal standards of care. The Bank is not 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. Where the Bank is not committed to pay interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of Sveriges 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.

39. Reporting information to the credit register

If a credit facility on an Allkort account has been granted against a personal guarantee (Sw: borgen), or wholly or partly without any security, particulars of the credit will be given to the UC AB credit information agency. The company will enter particulars of the loan in a separate credit register. Only banks and credit market companies are able to obtain information from this register. Particulars are only provided of the total sum of the registered credits and the number of lenders and credits.

40. Payment plan

Upon request and at no charge during the term of the credit, the account holder is entitled to receive a summary of when principal, interest and fees are to be paid (payment plan).

41. Notices, etc.

a) General information

The Bank provides the account holder with information and notices in writing, in accordance with these terms and conditions. If the account holder has Handelsbanken Online Banking, the messages can be provided via this service. Otherwise, notices will be sent by post to the address that has been registered with the Bank. The Bank can also provide information by text message (SMS) to a mobile phone number stated by the account holder/cardholder. Registered letters shall be deemed to have reached the addressee at the latest seven days after despatch, if the letter has been sent to the address set out in the agreement or which is otherwise known to the Bank.

If there is a change of name, address, phone number or if the card includes incorrect information, the Bank must be immediately notified of this.

The account holder is always entitled, upon request and at no charge, to receive the current terms and conditions for the Allkort card.

b) Notices regarding amendments to terms and conditions

When terms and conditions are changed, a notice to this effect, which is transmitted via an electronic communication service such as Online Banking or Mobile Banking, is deemed to have reached the account holder as soon as the notice has been made available and the Bank has notified the account holder of this in the form of an electronic message such as an SMS text message or other form of electronic notification.

c) Notification in the case of unauthorised use and security risks

In the case of unauthorised use or security risks, the Bank will notify the customer by telephone, SMS text message, Online Banking, the account holder's payment instrument (such as card details, log-in codes or signature information). If the customer is contacted by the Bank, by phone or SMS text message, the customer must always check by phoning the Bank at +46 (0)8 701 1000 or other publicly available switchboard number.

42. 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.

43. Limitation of the Bank's liability

The Bank does not guarantee that it will always be possible to effect purchases, cash withdrawals or cash deposits 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, cash withdrawal or cash deposit.

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 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 arising from 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 that which is stated 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 its efforts. Nor is the Bank liable when the Bank or the party engaged by the Bank is acting in accordance with Swedish law or Union 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. Where the Bank is not committed to pay interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of Sveriges 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.

44. Assignments

The Bank is entitled to assign its claim in accordance with this agreement.

45. Applicable law, resolution of disputes

The Allkort agreement shall be subject to Swedish law.

If action is brought by the Bank, the dispute shall be resolved in a Swedish court of law. The Bank is entitled, however, to pursue a

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claim outside Sweden if the account holder is domiciled there or has assets in that country. The account holder may also, in order to find resolution to the dispute out of court, submit a request for rectification directly to the Bank or report the dispute to be considered by the Swedish National Board for Consumer Complaints (see below under “Resolution of complaints and disputes out of court”). 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 in the individual case.

46 Third-party providers

The account holder may use payment services in the form of payment initiation services and account information services regarding payment accounts in the Bank. That is under condition that the account holder can access the account in question online via the Bank. These payment services are not provided by the Bank but by a third- party provider according to a separate agreement entered into between the account holder and the third party provider.

Authorisation of payment orders may be submitted to the Bank via a third party provider, but this does not affect the conditions regarding execution of payment orders (receiving of payment orders, execution time, the Bank's responsibility for execution of payment orders etc.) set forth in the agreement between the account holder and the bank regarding the account/payment service in question. Consequently, the account holder shall notify the Bank regarding unauthorised or incorrectly executed transactions even if the transaction was initiated by a Third party provider.

If the Bank deems that a third party provider should be denied access to the account holder's account, the account holder will be notified via Handelsbanken Online Banking. This is not the case, however, if doing so would be in conflict with legislation or if it is justifiable for security-related reasons not to provide such information.

Payment initiation service means an online service to initiate a payment order from a payment account with another payment service provider at the request of the account holder.

Account information service means an online service to provide a compilation of information regarding one or more payment accounts which the account holder has with one or more payment service providers.

Third-party provider means a payment service provider other than the Bank which has the required permits or is registered to provide payment initiation services and/or account information services.

47. Price list

Card fees

Annual fee	SEK 360
Annual fee-, extra card	SEK 100
Replacement card	SEK 75

Transaction fees

Cash withdrawals in Sweden

- from ATMs	SEK 0
- currencies other than SEK in Bankomat AB's, ATMs, exchange fee	1,65%
- at bank branches, post offices, currency exchange offices, etc.	1% minimum SEK 10

Cash deposits in Sweden

- in deposit machines	0 kr

Cash withdrawals outside Sweden

- euros from ATMs	SEK 0
- other currencies from ATMs	SEK 40
- at bank branches, post offices, currency exchange offices, etc.	SEK 40
- on purchases/withdrawals	1,65%

Other fees

Unauthorised overdraft fee	SEK 100
Reminder fee	SEK 50
Penalty fee for non-payment	SEK 100
Copy of sales slip	SEK 90
Copy of account statement	SEK 35
Courier delivery fee	From SEK 180
Error investigation fee	SEK 250

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Information

Processing of personal data

Controller, etc.
Svenska Handelsbanken AB (publ) (referred to below as “the Bank”) is responsible (the 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 relates to you also applies to your guarantor, pledger, representative, trustee, or guardian.

Purpose and legal basis

Performance of contract
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 fulfil the terms and conditions of our agreement.

Legal obligations
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 Accounting Act and the Anti-Money Laundering Act, as well as the reporting requirements of authorities such as the Swedish Tax Agency, the Swedish Police and the Swedish Enforcement Authority.

Basis for analysis 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 borrowers 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 should be blocked.

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
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.

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 office, or the Bank's Data Protection Officer at 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 +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 otherwise as agreed by the account holder and the Bank.

The account holder may also contact 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, with his or her questions and for information on banking services and complaints.

As regards disputes with the Bank, the account holder may contact 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. A submission to the Board must be made in writing. The Board's hearing of the dispute is subject to certain value and time limits. 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 account holder 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.konsumenternas.se.

Government deposit guarantee scheme
The Allkort account is covered by the deposit guarantee scheme according to a decision of the Swedish National Debt Office.

Each account holder is entitled to compensation for the total funds on his or her account(s) with the Bank to a maximum amount of SEK 1,150,000.

The Swedish National Debt Office will make the compensation available for the account holder within seven business days of the date on which the Bank was declared bankrupt, or the Swedish Financial Supervisory Authority ordered the guarantee to commence. In addition to this amount, an account holder may receive compensation for funds attributable to certain defined events, such as the sale of private housing, termination of employment, inheritance and insurance compensation. The maximum amount of compensation is SEK 5 million. Further details are available from www.riksgalden.se

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