Stadshypotek
– ett Handelsbanksföretag

Instrument of debt page 2
General terms and conditions for mortgage loans
18 November 2026

Mortgage loan for a consumer's individual use

1. General

1.1 Introduction

These general terms and conditions apply to mortgage loans. The term "mortgage loan" is used to refer to:

a) lloans to consumers involving mortgages in real property, site leaseholds, or housing co-operative properties, or involving comparable rights in buildings which do not belong to a property, or

b) loans to consumers raised with the purpose of acquiring or retaining ownership rights of such property, unless it is a temporary financing solution as part of a transition to a different financial arrangement and the loan has an undetermined tenor or must be repaid within 12 months.

The term "green mortgage" is used in these general terms and conditions to refer to mortgage loans fulfilling, at any given time, the requirements laid out by:

a) Handelsbanken's Green Bond Framework, or

b) a decision from Handelsbanken's sustainable financing committee.

The main requirements for green mortgages are also presented on Handelsbanken's website.

1.1 The general terms and conditions, as related to the instrument of debt

These general terms and conditions are part of the instrument of debt that has been entered into by the lender and the borrower. The instrument of debt consists of:

a) page 1 of the instrument of debt, including its appendices (e.g. the amortisation requirement applying to the loan),

b) the general terms and conditions applying to mortgage loans at any given time (page 2 of the instrument of debt),

c) the appendices of specific terms applying at any given time (page 3 of the instrument of debt).

1.2 The general terms and conditions, as related to the instrument of debt

These general terms and conditions are part of the instrument of debt that has been entered into by the lender and the borrower. The instrument of debt consists of:

a) page 1 of the instrument of debt, including its appendices (e.g. the amortisation requirement applying to the loan),

b) the general terms and conditions applying to mortgage loans at any given time (page 2 of the instrument of debt),

c) the appendices of specific terms applying at any given time (page 3 of the instrument of debt).

1.3 Amendments to the general terms and conditions

The Bank is entitled to amend these general terms and conditions. The borrower will be notified of such amendments before such amendments come into effect.

The general terms and conditions applying to mortgage loans at any given time are available at Handelsbanken's website and can be obtained from your Handelsbanken branch.

2. Disbursement of loans

The loan is disbursed in the manner and on the date agreed upon by the lender and the borrower.

The appendix of specific terms may be issued later than page 1 of the instrument of debt, including any appendices. If, at the time the instrument of debt is signed, the appendix of specific terms has not yet been issued, the interest terms are shown on your interest rate offer, which is enclosed as an appendix to the instrument of debt.

3. Right of withdrawal

The right of withdrawal does not apply to this instrument of debt.

4. Interest terms, etc.

4.1 General

The borrower shall pay annual interest on the remaining part of the loan. The interest terms are set out in the appendix of specific terms applying at any given time.

The interest rate for the loan can never be lower than zero.

The interest rate may be fixed or variable, depending upon what has been agreed between the borrower and the lender.

4.2 Fixed-rate loans

"Fixed rate" means that the duration of the loan is divided into validity periods, and the interest rate is fixed for each validity period.

The first validity period for the loan starts on the disbursement date, and the following validity periods start on the fixed rate adjustment date.

The interest rate that will apply to a validity period is the rate applied by the lender to new loans of an equivalent type on the disbursement date or the fixed rate adjustment date (i.e. the standard mortgage rate, also known as the list rate, with any reduction in the interest rate that has been offered).

If, before the fixed rate adjustment date, the borrower does not specify a validity period, the loan will continue on the terms and conditions and at the interest rate that the lender generally applies for new loans of an equivalent type (as described above) with a three-month validity period. If the three-month validity period is no longer available in the lender's product range, the loan will continue with the validity period that is closest to three months.

After the fixed rate adjustment date, the lender will issue to the borrower a new appendix of specific terms setting out the new terms and conditions of the loan. If a three-month validity period is followed by an equivalent validity period, the lender will send a new appendix of specific terms only in cases where the borrower has made an agreement on new interest or amortisation terms.

4.3 Variable-rate loans

Variable interest is calculated at the interest rate generally applied by the lender to variable-rate loans at any given time. The interest rate is variable throughout the period of the loan and can be changed with immediate effect when this is warranted by:

a) credit policy decisions,

b) changes in funding costs, or

c) other cost changes which the lender could not reasonably have predicted at the time the loan was granted.

The lender is obliged to apply these terms and conditions for interest rate amendment both to the borrower's advantage and to the borrower's disadvantage.

The borrower may convert the variable-rate loan to a fixed-rate loan free of charge.

4.4 Interest rate reduction

A reduction to the interest rate offered by the lender (also referred to as an interest rate discount) for a specific type of loan is presented in the specific terms appendix.

Borrowers with a green mortgage may be granted a separate interest rate reduction.

Interest rate reductions apply only during a limited period. If an interest rate reduction expires without a new interest rate reduction being offered by the lender, the interest rate defaults to the lender's standard mortgage rate.

HS175-EN 2.2 2026-11-18

Stadshypotek
– ett Handelsbanksföretag

The interest rate reduction automatically ceases if the borrower chooses another validity period, or if the loan is taken over by a different borrower.

Interest rate reductions on green mortgages expire on the contracted date, or when the terms and conditions for the green mortgage are no longer fulfilled.

4.5 Information about changes to interest rates during the period of the loan

The lender will notify the borrower of any interest rate changes before they start to apply, by means of a separate notice or by advertising in the daily press, followed by a notice about the change in the next notification.

5. Annual percentage rate of charge (APR)

The "annual percentage rate of charge (APR)" is the borrowing cost (interest, charges and other mandatory costs payable by the borrower in connection with the loan) stated as an annual rate of interest, calculated on the loan amount and taking into account instalment payments during the period of the loan.

The APR applying to the loan is set out in the appendix of specific terms.

6. Mortgage loans in foreign currency

A mortgage loan in foreign currency exists when a borrower with a mortgage loan in Swedish kronor (SEK)

a) has their main income in a currency other than SEK,

b) is resident in an EEA country other than Sweden, or

c) has the assets to be used as payment for the loan outside Sweden.

When a mortgage loan in foreign currency is granted to a borrower who runs an actual risk of exchange rate movements having a negative impact on their repayment capacity, the foreign exchange risk to the borrower is taken into account when calculating repayment capacity, as the lender increases the calculated monthly cost of the loan by 20 per cent. The purpose of this is to ensure that the borrower has the repayment capacity to resist any exchange rate movements.

In addition, the lender will warn the borrower on a regular basis if exchange rate movements mean that the repayments on the loan account for 20 per cent more of the borrower's repayment capacity compared to when the loan was disbursed.

7. The total amount to be paid

The total amount payable by the borrower is the sum of the loan amount and the borrower's total borrowing costs.

Since mortgage loans that are subject to these general terms and conditions are for an undetermined period of time, and the terms of the loan (e.g. interest rates and amortisation) may vary, it is not possible to exactly predict the total amount when the instrument of debt is drawn up. The total amount stated by the lender is calculated using the interest and repayment terms applicable at the time of disbursement, and therefore comprises an estimation only.

8. Amortisation

The loan shall be amortised in accordance with the terms and conditions agreed upon by the lender and the borrower, and at least in accordance with the amortisation requirements set out in laws, regulations or provisions. The amortisation terms are set out in the appendix of specific terms applying at any time. The amortisation requirement applying to the loan is set out in the appendix of the instrument of debt.

If the borrower amortises less than is stipulated by laws, regulations or provisions, the lender is entitled to raise the amortisation amount – including during an ongoing validity period. This may occur, for example, when the number of borrowers changes, or when a loan that has been split into a number of different interest-fixing periods is redeemed.

Upon request and at no charge during the term of the instrument of debt, the borrower is entitled to a repayment plan that is in the borrower's long-term interest.

The lender may submit to the borrower information regarding the loan and the collateral for the loan, including the total amortisation and the total loan amount with which the collateral is encumbered, even if the collateral is owned by another party.

9. Penalty interest – overdue payment

If the borrower does not repay the principal debt (e.g. amortisation), or pay the interest or fees on this loan – or any other commitments which the borrower has assumed towards the lender concerning the pledged property – when due, the borrower shall pay, in addition to the interest applying on the loan, a special penalty interest at a rate of 0.6 per cent per month on the amount due until payment is made. After consultation with the Swedish Financial Supervisory Authority, a higher interest rate can be applied under special circumstances.

10. Fees and costs

10.1 Fees for the loan

The lender may charge fees as compensation for the costs that it incurs for the loan, e.g. arrangement and notification fees. Fees are specified in the current appendix of specific terms.

The lender is entitled to amend a fee for the loan if the lender's costs for the service which the fee is intended to cover have increased. The increased fee shall come into effect no sooner than the date on which the borrower receives notification of the fee amendment.

The lender announces adjustments in fees for the loan either by separate notice to the borrower or by advertising in the daily press, followed by a separate notice at the time of the next notification.

10.2 Other fees

In addition to payment for the costs of the loan itself, the lender may also charge other fees. These include, for example, the costs of a supplementary service, or in a situation where the borrower has not complied with the terms and conditions of the loan (e.g. a reminder fee, collection fee, or fee for notices to guarantors or pledgers). Such fees are charged for the amounts and on the terms applied by the lender at any given time.

The borrower shall also reimburse the lender for its work and expenses in conjunction with obtaining, maintaining, insuring, valuing and utilising the agreed collateral, and also for lodging of proof and collecting the lender's claims on the borrower or on any other party liable for payment thereof.

For further information regarding these fees and costs, please contact the lender or visit Handelsbanken's website.

11. Automatic payment

To enable payment of the loan, the lender may require the borrower to have an account with Handelsbanken.

If the lender and the borrower have made an agreement that due amounts shall be automatically deducted from a Handelsbanken account, such withdrawal is made on the due date. If the due date is not a banking day, the deduction is made on the next banking day, unless it is a public holiday in conjunction with the end of the year. In this case, the withdrawal is made on the banking day immediately preceding the due date.

The term "banking day" as used in this instrument of debt refers to a day when banks and other financial institutions are open in such locations and for such transactions as are required to carry out services in accordance with the instrument of debt – usually a weekday.

The borrower shall ensure that sufficient funds are available on the account by the day before the due date at the latest. If there is not a sufficient amount on the account on the due date, the lender may make several attempts to make the transfer in accordance with its procedures and/or temporarily refrain from charging the account. If the lender debits the account when there are insufficient funds, the lender is subsequently entitled to reverse the transaction.

12. Order of debt settlement

When payment is made by the borrower, the lender is entitled to deduct in the first place all fees, costs and interest due on the loan before deducting from the principal amount.

Stadshypotek
– ett Handelsbanksföretag

13. Loans with a government credit guarantee

For loans with a government credit guarantee, the lender pays an annual fee to the government, in accordance with the amounts and principles determined by the government. The borrower shall compensate the lender for this cost according to the principles determined by the lender. Early repayment charges pursuant to section 16 are not calculated for the part of the interest corresponding to the fee for the loan with a government credit guarantee.

For loans with a government credit guarantee, the lender may give notice of termination of the loan at a date determined by the lender if the guarantee expires, or is changed in such a manner that the collateral for the loan deteriorates significantly.

If the government makes a payment under its guarantee, the government assumes the lender's rights for the part of this instrument of debt covered by the guarantee.

14. The lender's right to terminate the loan prematurely

The lender's right to give notice of premature termination of the loan is set out in points a) and b) below.

This notice of termination means that the borrower must repay the remaining principal debt, accrued interest, fees and costs up until the date when the loan is terminated. If the interest rate is fixed and the loan is terminated in accordance with any of the criteria under point a), the lender is entitled to an early repayment charge (see section 16).

The lender's right to terminate the instrument of debt also applies before the loan has been disbursed.

a) The lender's right to terminate the loan prematurely (variable and fixed rates)

The lender is entitled to terminate the loan and request that the borrower repay the loan at any time determined by the lender, if any of the following circumstances should occur:

1) the borrower is more than one month late in paying an amount corresponding to more than ten per cent of the loan receivable (i.e. the sum of the loan amount, interest and fees),

2) the borrower is more than one month late in paying an amount corresponding to more than five per cent of the loan receivable (i.e. the sum of the loan amount, interest and fees), and the delay applies to two or more items that have become overdue at different times,

3) the borrower is otherwise materially late (significantly overdue) with the payment,

4) collateral for the loan has deteriorated significantly for a reason other than a general fall in prices on the relevant market,

5) it is obvious that the borrower is avoiding paying the debt by absconding, concealing property, or evading responsibility in any other way,

6) the borrower has provided inaccurate information in conjunction with entering into the instrument of debt and this information formed the basis for the lender's credit decision,

7) in the lender's assessment, the lender does not have sufficient knowledge of the borrower to manage the risk of money-laundering or financing of terrorism which can be associated with the customer relationship, e.g. that the origin of the funds cannot be established, or

8) the lender is obligated to terminate the business relationship with the borrower according to sanction regulations applied at any given time by the lender due to other laws, regulations, or directives or decisions from public authorities.

If the lender terminates the loan prematurely in accordance with sections 1)–3), a notice period of at least 30 days applies. The notice period shall commence on the date on which the lender sends the notice of termination by registered letter to the borrower, or on the date on which the borrower receives the notice of termination by any other means. In the case of termination under sections 4)–8) above, the loan must be repaid by the date set by the lender.

If the debt is not repaid during the notice period, the loan in its entirety will become due for repayment at the end of the notice period.

However, the borrower may be released from their obligation to prematurely repay the loan in its entirety in the case of termination under sections 1–3 if the borrower repays the overdue amount and the penalty interest before the end of the notice period. The same applies if the borrower, upon termination in accordance with sections 4 and 5 above, immediately or within a specific period of notice agreed with the borrower, provides satisfactory collateral for the loan.

The borrower's opportunity to be released from their obligation to prematurely repay the loan, as set out in the above paragraph, may only be utilised once.

b) The lender's right to terminate fixed-rate loans in connection with the fixed rate adjustment date

In exceptional circumstances, in the case of a loan with a fixed rate of at least three months, the lender may give notice of premature repayment on the fixed rate adjustment date.

A notice period of at least 30 days applies. The notice period shall commence on the date on which the lender sends the notice of termination by registered letter to the borrower, or on the date on which the borrower receives the notice of termination by any other means.

15. The borrower's right to repay the loan

a) Repayment of fixed-rate loans in connection with the fixed rate adjustment date

A borrower who has a fixed interest rate may repay all or part of the loan on the fixed rate adjustment date. In order to be valid, notice of termination must have reached the lender 14 days before the fixed rate adjustment date.

b) Repayment of fixed-rate loans during an ongoing validity period

A borrower who has a fixed interest rate may repay all or part of the loan during an ongoing validity period without needing to observe the period of notice set out in section 15 a). In connection with a repayment of this type, the lender is entitled to an early repayment charge (see section 16).

c) Repayment of variable-rate loans

A borrower who has a variable-rate loan may repay all or part of the loan at any time, free of charge.

16. Early repayment charge

In the case of premature repayment of a fixed-rate loan before the fixed rate adjustment date, the lender is entitled to impose an early repayment charge for the remaining part of the validity period.

No early repayment charge is payable in connection with the premature repayment of a loan with a three-month validity period.

The early repayment charge amounts at most to an amount calculated as the average market rate for interest rate swap agreements over 20 business days, corresponding to the difference between:

- the most recent market rate before the interest-fixing period commenced, with a duration corresponding to the interest-fixing period, and
- the most recent market rate before the premature repayment was made, with a duration corresponding to the remainder of the interest-fixing period.

For fixed rate loans for which the validity period began before 1 July 2025, the early repayment charge corresponds instead to, at most, an amount calculated on the basis of the difference between the interest on the loan and the interest which at the time of payment generally applies for mortgage bonds with a tenor corresponding to the remaining interest-fixing period increased by one percentage point.

Stadshypotek
– ett Handelsbanksföretag

Information regarding the amount of the early repayment charge on a given date, and details on how the charge is calculated, may be obtained from the lender upon request.

17. Right of guarantor and pledger to request termination of the loan

A guarantor is not entitled to terminate their guarantee, and a pledger cannot revoke their pledge.

However, guarantors and pledgers may individually request in writing that the lender shall terminate the loan pursuant to section 14. Such termination may mean that a guarantor is forced to pay by virtue of their guarantee, or that the lender utilises its claim on the pledged property. If the lender has received such a request for termination and the lender deems that there are grounds for termination pursuant to section 14, but it has failed to terminate the loan within six weeks thereafter, the guarantee commitment or pledge for the party who has requested termination of the loan shall lapse six months after the lender has received the request. This does not apply, however, if the lender, due to the borrower's negligence, has, before expiry of the aforementioned time period, commenced legal proceedings against the party requesting termination or has commenced negotiations with this party concerning the guarantee commitment or pledge.

18. Order of priority among collateral

If the borrower does not meet their obligations under the instrument of debt, the lender may determine the order in which the collateral for the loan (pledges, guarantees, etc.) may be utilised to repay the debt. In such a case, the lender is also entitled to determine the part of the borrower's debt that is to be repaid first.

19. How the pledge is to be claimed by the lender

The lender may claim a pledge as the lender deems fit, with due care and attention given. If possible, and if in the opinion of the lender it can be accomplished without disadvantage to the lender, the lender must notify the pledger of such a claim in advance.

20. Release of pledge

The lender may release a pledge even if there is a guarantor who has paid a party other than the lender due to the guarantee, and therefore may be entitled to the pledge.

21. Transfer of unencumbered mortgage deeds

When the lender is no longer the pledge holder and has not received information regarding a new pledge holder, or when a request is submitted for a written mortgage deed to be issued, the lender is entitled to transfer digital mortgage deeds to the unencumbered deeds archive in the mortgage certificates register maintained by the Swedish National Land Survey.

22. Guarantee, etc.

22.1 Payment by guarantor

A guarantor who has made a payment to the lender as a result of their guarantee must notify the lender in writing that payment has been made in recognition of the guarantee, and request that this be noted by the lender.

22.2 A guarantor's right to pledges

If a guarantee has been signed on this instrument of debt, the following shall apply with regard to the guarantor's right to property pledged in the instrument of debt by the borrower alone or jointly with another.

If the lender does not utilise the pledge for the borrower's debt under this instrument of debt or for any other obligation for which the pledge has been made, the pledge will be collateral for the guarantor's claim for recourse against the borrower. If several guarantors have the right of recourse, they have rights to the pledged property in proportion to the right of recourse of each of them, unless they agree otherwise.

In relation to the lender, a guarantor is not entitled to any other property specified in the instrument of debt which has been pledged to the lender by the borrower or any other party.

22.3 How the pledge may be claimed for the guarantor's right of recourse

Where a guarantor has made payment to the lender by virtue of their guarantee, the guarantor may make use of their right to a pledge under section 22.2 only when the lender has received payment in full for its claim under this instrument of debt, or for any other obligation for which the pledge serves as collateral. If a guarantor wishes to exercise this right, the lender is entitled to choose between releasing the pledge to the guarantor or utilising the pledge on behalf of the guarantor. The provisions of section 19 are applicable in such cases.

23. Cancellation of the instrument of debt

An instrument of debt will be cancelled one month after the loan has been repaid in full, unless the borrower has previously requested its return.

24. The pledger's care of pledged property

Pledged property must not be materially modified without the lender's consent, other than through repair and improvement work. Nor may the property be used for purposes which materially deviate from that which was assumed at the time the loan was granted, without the lender's consent.

If the provisions of this section have been contravened such that the value of the collateral has deteriorated significantly, the lender may terminate the loan for immediate repayment under the terms of section 14 a).

25. Control and inspection of pledged property

In order to verify that pledged property has not decreased in value to such an extent that the value of the collateral has deteriorated significantly, the lender is entitled to inspect the pledged property and also to obtain from the pledger any information which the lender considers necessary.

In order to verify that property fulfils the requirements for a green mortgage, the lender is entitled to inspect the property and also to obtain from the borrower and/or pledger any information which the lender considers necessary.

26. Purchase of buildings on site leaseholds

A pledger may not, without the consent of the lender, authorise a purchase value, unless this is sufficient to cover the lender's claim, or concede the right to receive the purchase price for a mortgaged building and associated constructions on a site leasehold.

If the lender's right is affected and the lender so demands, the pledger shall refer the matter of purchase value for hearing by a court of law or arbitration tribunal. In this case, the pledger may not demand a lower purchase value than that approved by the lender, nor neglect to invoke the reasons and proof which the lender wishes to have presented.

27. Insurance

As long as any commitment for which the pledge constitutes collateral remains unsettled, pledged property must be insured as required. The insurance shall include fire and water cover, except in the case of undeveloped land. For properties, including site leaseholds, full value insurance is required, and for a housing co-operative apartment/owner-occupied apartment/share in an association or in a limited company, the home insurance must include a specific supplement for housing co-operative apartments, or equivalent provision, which covers damage of this nature.

If the borrower cannot show that pledged property is adequately insured, the lender may have the property insured at the borrower's expense.

28. The lender's right to assign loans, etc.

The lender is entitled to assign their rights according to this instrument of debt (including associated collateral) to another party. The lender is also entitled to pledge the claim that the lender has on the borrower, in accordance with the instrument of debt, to another party.

29. Communication and notices

If the borrower is connected to Handelsbanken's digital communication services, information and notices to the borrower can be provided through this service. Otherwise, information and notices

Stadshypotek
– ett Handelsbanksföretag

are sent by post to the address registered with the lender or which is otherwise known to the lender, or by any other communications services registered with the lender. For information concerning adjustments in interest rates, section 4.5 shall apply.

Information and notices provided via digital communication services shall be deemed to have reached the borrower as soon as they have been made available.

For information and notices sent by post, the lender will assume that these will reach the borrower, guarantor or pledger after a normal delivery period in accordance with the prevailing terms and conditions of the provider of the postal service in question. If the lender sends a registered letter to the borrower, guarantor or pledger, the lender will assume that this will reach the addressee at the latest by the seventh day after it has been sent.

If there is more than one borrower for the same loan, the notices (e.g. notifications) will be sent to the borrower whose name is entered first on the instrument of debt, unless otherwise agreed in writing.

Borrowers, guarantors and pledgers shall notify Handelsbanken of any changes of contact details.

30. The lender's responsibilities and limitation of the lender's liability

As a general rule, the lender compensates the borrower for damages incurred as a result of a failure by the lender to meet reasonable standards of prudence. Exceptions from the lenders obligation to compensate the borrower are presented below. The lender will compensate the borrower under no circumstances:

- For any loss or damage resulting from a legal enactment, intervention of a public authority, act of war or similar, terrorist attack, sabotage, natural disaster, epidemic, energy supply problem, general disruption of telecommunications, or any other similar circumstance.
- For any loss or damage resulting from a strike, blockade, boycott, lockout, work-to-rule strike or any other similar circumstance. This applies even if lender itself is subjected to such measures or decides on such measures.
- For any loss or damage resulting from the loss or distortion of information transmitted via networks over which the lender has no control.

When the lender is liable for damages, the lender compensates the borrower for direct losses, on the condition that the borrower has made every attempt to limit said losses. This may refer to, for example, the costs incurred by the borrower from payment reminders, debt collection costs and statutory penalty interest. The borrower receives no compensation for indirect costs, for example, if the borrower misses out on profit from a transaction or is liable to pay compensation to a third party. If the lender has acted with gross negligence, the lender also compensates the borrower for indirect losses, on the condition that the borrower has made every attempt to limit said losses.

If the lender is prevented from executing transactions or taking any other measure due to a circumstance referred to in the first paragraph, the measure may be delayed until the obstacle no longer exists.

Where a circumstance as referred to in the first paragraph prevents the lender from receiving a transaction, the lender is entitled to interest for as long as the obstacle exists, but only on the terms prevailing on the due date.

31. Applicable law and court of law

Swedish law shall apply to this instrument of debt.

Any dispute arising from this instrument of debt shall be settled by a Swedish court of law. However, if the borrower resides or is domiciled in a different country, or has assets in that country, the lender is entitled to pursue a claim in a court of law in that country.

32. Disclosure of information for the purposes of credit scoring information

The lender may disclose information concerning loans, payment defaults and credit abuse to credit agencies, etc. pursuant to the Swedish Credit Information Act (SFS 1973:1173) or the equivalent. For more information regarding the disclosure of such information, please contact your Handelsbanken branch.

33. Budgeting and debt advice

The borrower is recommended to contact the budgeting and debt advice service offered in their municipality should the borrower require assistance with budgeting or debt management, or in the event of delays to their payments. Contact information can be found on the municipality's website or on the Swedish Consumer Agency's list of budget and debt counsellors konsumentverket.se/kommunal-verksamhet/alla-bus.

34. Supervisory authorities

The following public authorities are supervisory authorities for the lender's operations:

- The Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, Sweden. fi.se
- The Swedish Consumer Agency, Box 48, 651 02 Karlstad, Sweden. konsumentverket.se.
- The Swedish Authority for Privacy Protection, Box 8114, 104 20 Stockholm, Sweden. imy.se.

35. Management of complaints

If the borrower is dissatisfied with the lender's handling of matters, the borrower should initially submit their complaint to the contact person or Handelsbanken branch that granted the loan. The customer complaints officers at Handelsbanken or Stadshypotek may also be contacted.

36. Trial of disputes out of court

In the event of a dispute with the lender, the borrower has the option of contacting the Swedish National Board for Consumer Disputes, which is a board for alternative resolution of disputes, at arn.se or by post to the National Board for Consumer Disputes, Box 174, 101 23 Stockholm. All submissions to the Board must be made in writing.

The National Board for Consumer Disputes has rules for cases that are to be reviewed; among other things, certain value and time limits must be met.

37. Processing of personal data

The lender is the controller for the processing of personal data that takes place as a result of the provision of a loan or other service from the lender under this instrument of debt.

The information below that pertains to the borrower also applies to the guarantor, pledgers other than the borrower, and any party acting as the borrower's representative, trustee, or guardian.

The lender processes personal data in order to enable the undertaking of credit assessments and for the administration of loans. If the borrower fails to provide the personal data that is required, the lender cannot provide the loan.

The borrower and other data subjects are entitled to have access to the data being processed, request a rectification of incorrect or incomplete data, erasure, restriction of or objection to the processing of data.

Further information on how the lender processes personal data and on the rights of data subjects is available at handelsbanken.se/en/about-us/legal-documents/privacy-notice and from all Handelsbanken branches.