

The Swedish Deposit Guarantee Scheme

Introduction

The Swedish Deposit Guarantee Scheme guarantees the customers' deposits in the event of bankruptcy of Handelsbanken. The Swedish Deposit Guarantee Scheme is administered by the Swedish National Debt Office, a state controlled government agency.

Handelsbanken in the Netherlands

The Swedish Deposit Guarantee Scheme also covers deposits held at branches of Handelsbanken in Member States of the European Economic Area (EEA). The EEA includes all members of the European Union (including the Netherlands), Iceland, Liechtenstein and Norway.

Handelsbanken in the Netherlands has no additional coverage from the Dutch Deposit Guarantee Scheme and is therefore only covered by the Swedish Deposit Guarantee Scheme.

For whom does the Swedish Deposit Guarantee Scheme apply?

The guarantee applies to all customers of Handelsbanken in the Netherlands, both private individuals, companies and other legal entities.

Account types that are covered by the Swedish Deposit Guarantee Scheme?

The following accounts issued by Handelsbanken in the Netherlands are covered by the Swedish Deposit Guarantee Scheme:

- Current account private individual
- Current account corporate
- Foreign currency accounts
- Time deposits
- Savings account private individual

Compensation level

In the event of bankruptcy of the bank, each customer is entitled to compensation for the total funds on his or her account(s) with the bank plus accrued interest until the time of the insolvency order. The maximum compensation is the amount in Swedish kronor corresponding to **EUR 100,000**.

The compensation is paid by the Swedish National Debt Office within 20 business days of the date on which the bank was declared bankrupt or the Swedish Financial Supervisory Authority ordered the guarantee to commence.

For accounts with more than one account holder, each customer is counted separately.

The compensation applies per customer and bank.

Further information

Further information about the Swedish Deposit Guarantee Scheme is available at the branches of Handelsbanken in the Netherlands. Further information is also available at www.insattningsgarantin.se/en/