Handelsbanken

Depositor information

Basic information about the protection of deposits

Deposit Guarantee Scheme	Deposits held with Svenska Handelsbanken AB (publ) are protected by the Swedish Deposit Guarantee Scheme, administered by Riksgälden (a government agency controlled by the Swedish Ministry of Finance).
Trademarks	The bank operates under the following trademarks: Handelsbanken, Handelsbanken Nederland and Svenska Handelsbanken AB (publ) Nederland.
Limit of protection	The limit of protection is € 100,000 per depositor per credit institution (1). Your deposits are automatically protected by the Swedish Deposit Guarantee Scheme. You do not need to take any action to ensure this protection.
More accounts with the same credit institution	If you have more accounts with the same credit institution, all your deposits at the same credit institution are aggregated and the total is subject to the limit of € 100,000 (1).
Joint account	If you have a joint account with other person(s), the limit of € 100,000 applies to each depositor separately (2).
Reimbursement period	The reimbursement period in case the credit institution fails is 7 working days (3).
Currency of reimbursement	The currency of reimbursement is Euro.
Contact	Riksgälden (Swedish National Debt Office) Address: Olof Palmes gata 17, SE-103 74 Stockholm, Sweden Telephone: +46 8 613 45 00 E-mail: riksgalden@riksgalden.se More information: www.riksgalden.se/en/our-operations/deposit-insurance/
Additional information	Deposits in payment accounts, savings accounts, and fixed-term deposits at Handelsbanken are covered by the Swedish Deposit Guarantee Scheme. Products such as investments, shares, bonds, derivatives, and other financial instruments are not covered by the deposit guarantee scheme. Exceptions for certain deposits are listed on Riksgälden's website. Upon request, Handelsbanken will inform you whether specific products are covered or not.

Annex

1) If a deposit is unavailable because Handelsbanken is unable to meet its financial obligations, depositors will be repaid under the Swedish Deposit Guarantee Scheme. This applies when Handelsbanken becomes insolvent or when the Swedish Financial Supervisory Authority (Finansinspektionen) determines that the bank cannot meet its obligations.

   The repayment amount is up to € 100,000 per person per credit institution. All your deposits at the same credit institution are aggregated to determine coverage. If you have deposits with branches of the same credit institution in other EU countries, the limit of € 100,000 applies once in total.

   Additionally, deposits resulting from certain specific transactions (such as the purchase of a private residential property, insurance compensation, pension, severance payments, or damages) are protected up to 5,000,000 SEK for 12 months after the deposit was made. After this period, or if the funds have belonged to you for more than 12 months, this additional protection expires.

2) For joint accounts, the limit of € 100,000 (plus a maximum of 5,000,000 SEK for special cases) applies to each depositor separately.

3) Riksgälden will reimburse eligible deposits within 7 working days after insolvency is declared or after the supervisory authority decides the bank cannot meet its obligations.