

Depositor information

Basic information about the protection of deposits

Deposits in **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).

The following trademarks are part of your credit institution:

Handelsbanken, Handelsbanken Nederland and Svenska Handelsbanken AB (publ) Nederland

Limit of protection:

€ 100,000 per account holder per credit institution ⁽¹⁾

If you have more bank accounts at 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⁾

If you have a joint account with other person(s):

The limit of € 100,000 applies to each account holder separately ⁽²⁾

Reimbursement period in case of credit institution's failure:

7 working days ⁽³⁾

Currency of reimbursement:

Euro

Contact:

Riksgälden (Swedish National Debt Office)
 Address: Olof Palmes gata 17, SE-103 74 Stockholm, Sweden
 Telephone: +46 86 134 500
 E-mail: riksgalden@riksgalden.se

Opening hours on working days from 08.00am till 05.00pm.
 On working days before a public holiday from 08.00am till 01.00pm.

More information:

<https://www.riksgalden.se/en/our-operations/deposit-insurance/>

Additional information:

In general all retail- and business depositors in Handelsbanken are protected by the Swedish Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of Riksgälden. At your request Handelsbanken will inform you whether certain products are covered or not.

Footnotes:**1) Limit of protection:**

If a deposit is unavailable because Handelsbanken is unable to meet its financial obligations, account holders in Handelsbanken are repaid under the Swedish Deposit Guarantee Scheme.

This repayment covers at maximum € 100,000. This means that all deposits in Handelsbanken are added up in order to determine the coverage level. If, for instance an account holder holds a savings account with € 90,000 and a current account with € 20,000, he or she will only be repaid € 100,000.

This method will also be applied if a credit institution operates under different trademarks. Svenska Handelsbanken AB (publ) also operates under the names Handelsbanken, Handelsbanken Nederland and Svenska Handelsbanken AB (publ) Nederland. In case you have deposits with one or more of these trademarks, these are in total covered up to € 100,000.

In case Handelsbanken is unable to meet its financial obligations, and a deposit is held by you in Handelsbanken that results directly from a transaction relating to:

1. the sale or purchase of your private residential house;
2. (insurance-)compensation received because of damage to your private residential house;
3. compensation received due to the termination of an employment contract, divorce, pension, illness, disability or death;
4. payment under an insurance claim;
5. payment of a damage compensation relating to an offence committed towards you, to unlawful sentencing, or to failures in or caused by negligence by the Public Authorities,

this deposit is (extra) protected under the Swedish Deposit Guarantee Scheme for a maximum period of 12 months after the deposit was made, and with a maximum protection limit of 5,000,000 Swedish Crowns. Further information is to be found on the website of Riksgälden.

2) Limit of protection for joint accounts:

For joint accounts the limit of 100,000 euro (plus maximum 5,000,000 Swedish Crowns) applies to each account holder separately.

3) Reimbursement:

The Swedish Deposit Guarantee Scheme is administered by Riksgälden.

Riksgälden will repay your deposits up to 100,000 euro (plus maximum 5,000,000 Swedish Crowns) within seven working days.

More information can be found on the website of Riksgälden:
<https://www.riksgalden.se/en/our-operations/deposit-insurance/>