



HANDELSBANKEN'S EURO PAYMENT SERVICES

Pay at home – all over Europe



Do you shop online without thinking where the online store is located? Do you use your card at home and when travelling? Or have you bought a second home in another European country and are wondering how to pay the bills?

The world around us is changing. Europe is becoming a joint payment market where improved services are the result of higher expectations. That's why Handelsbanken is joining in to develop euro payment services.*

As a customer of the Bank, you have automatic access to all our euro services. This gives you simpler, faster and cheaper payment services. Your card will also become more secure and more useful.

When will this happen and how will I be affected?

The step towards Europe's joint new market is proceeding in stages. But when the market starts in 2008 you will be able to benefit from all its advantages — paying and trading with the rest of Europe in the same way as within your home country.

- In January 2008, all new charge and credit cards will include an electronic chip. This means that you can use your card in shops and cash dispensers in most European

countries. You will also be able to make euro payments from your account in Sweden as securely and easily as normal payments within Sweden.

- In 2009, we will introduce a new direct debit service in euros. For example, if you have a second home abroad, you can link a direct debit to your account in Sweden to make regular payments for electricity or rent.

Would you like to know more?

If you have any questions about our expanded euro payment services, you are welcome to contact your Handelsbanken branch. You can also visit us at www.handelsbanken.com/sepa.

* These new, improved payment services are the result of collaboration between the EU, the European central bank and European banks — **the Single Euro Payments Area (SEPA)**. The purpose is to create a joint payment area and a standard for euro payments in Europe where euro payments, domestic payments and cross-border payments are treated in the same way. SEPA encompasses the 27 EU member states as well as Iceland, Liechtenstein, Norway and Switzerland.