



## Pay like at home – for all of 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 developing our 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. Since it all started in 2008, you are 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.

Since January 2008, all new charge and credit cards include an electronic chip. This means that you can use your card in shops and cash dispensers in most European countries. You are also able to make euro payments from your account in home country as securely and easily as normal payments within the country.

### Would you like to know more?

If you have any questions about our improved euro payment services, you are welcome to contact your Handelsbanken branch. You can also visit us at [www.handelsbanken.com/sepa](http://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, Monaco, Norway and Switzerland.