Terms and conditions for Handelsbanken Business Card

Information about the Bank
Svenska Handelsbanken AB (publ)
SE-106 70 Stockholm, Sweden
Corp. identity no.: 502007-7862
Tel.: +46 (0) 8 701 1000 (switchboard)
www.handelsbanken.se
Registered office: Stockholm, Sweden

The bank will hereafter be referred to as “Handelsbanken” or “the Bank”.

Handelsbanken is a registered banking company with a licence to conduct banking operations under the Swedish Banking and Financing Business Act. The Bank is under the supervision of the Swedish Financial Supervisory Authority and is registered with the Swedish Companies Registration Office.

1. The parties
Handelsbanken Business Card (henceforth referred to as “the card”) is a charge card issued by Handelsbanken. The card is available in two versions: Business Card, where the company is the account holder and has payment liability, and Visa Expenses, where the employee is the account holder and has payment liability. The parties under these terms and conditions are the account holder and the Bank. The account holder is bound by the terms and conditions by signing or by using the card. The cardholder is bound by signing or by using the card. The account holder is responsible for all debt arising on the account and must ensure that all employees and cardholders are aware of and comply with the account terms and conditions.

2. Definitions

Employed: An employee or associate of the account holder who is entitled to make purchases from the travel agency on the account holder's behalf.

Account: Account for the card.

Account holder: A natural person or legal entity whose application to open an account has been approved.

Card: A card issued for an account or a related card number. Refers to a physical card, details about a card or a fictitious card number which for security reasons replaces the number of the physical card.

Cardholder: A natural person for whom the card has been issued.

Mobile device: A mobile phone, tablet, laptop computer, watch, wristband or similar device which can access the internet or other network for phone and data traffic.

Personalised security credential: A personalised function that the Bank provides or approves for the purpose of authentication, such as a personal code or biometric readers such as a fingerprint reader.

Personal code: A personalised function that the cardholder uses to verify his or her authorisation to perform transactions, such as a PIN, SMS code, Verified by Visa and password.

Travel agency: A travel agency, travel provider or travel producer to which the Bank and the account holder have an agreement regarding a travel account.

Travel account: A service for purchases from a travel agency, whereby the account holder's Business Card account is debited. This service is only available when the company is the account holder, and is liable for payment.

Merchant: A company linked to the international payment system applying to the card (Visa).

3. Responsibility for the card, card details and personalised security credentials

The card is personal, and may only be used by the person to whom it is issued. The cardholder must not give the card to any other person, regardless of whether this will entail increased risk of unauthorised use of the card. The same applies to details of the card number, validity period and the security code on the reverse side of the card (i.e. the card details).

The card must be kept safe in the same way as money and other valuables, so that no other person is given the opportunity to use it. In environments with a high risk of theft, special vigilance must be observed, and a strict watch must be kept on the card. In the event of a burglary in the home, it is necessary to check that the card has not been stolen. The other instructions provided by the Bank together with the card must be followed.

The card must not be used in breach of legislation. Physical cards sent by post but not sent by the Bank (i.e. sent by the account holder or cardholder) may only be sent by post within Sweden, and as a registered letter.

Immediately upon receiving the card, and before using it, the cardholder must sign the card in the designated place.

The card cannot be used until it has been activated as instructed by the Bank.

The cardholder must protect the personalised security credentials that are linked to the card as stated in this agreement. A personalised security credential linked to the card means all types of security credentials which the Bank provides or accepts for purposes of authentication when making a payment transaction using the card. Personal codes and biometric readers such as a fingerprint reader (e.g. Touch ID for Mobile BankID) are examples of this.

Each cardholder receives a PIN code to use with the card for cash withdrawals from cash machines (ATMs), or for payments via an electronic point-of-sale terminal where a code may be utilised.

Cardholders undertake to protect a personal code by

♦ not disclosing the personal to anyone,
♦ not noting down the code on the card, or keeping a note of the code together with the card or close to the card,
♦ not noting down the code only in such a way that unauthorised persons have no reason to assume that the note refers to a personal code,
♦ immediately destroying the slip of paper stating the code and the envelope containing it, once the cardholder has read the code, and
♦ immediately reporting to the Bank any suspicions that an unauthorised person has found out the code; see item 4 below.

The above provisions regarding protection of personal codes also apply where applicable with respect to single-use passwords, passwords and the like.

If the card or a security solution, such as Mobile BankID, is stored on a mobile device, the cardholder must have good control and supervision of the device in order to prevent unauthorised use. The cardholder must also take all reasonable actions to protect the device against unauthorised use.
If the cardholder stores the card details in a service for purchase of digital card details such as music or games, the cardholder is responsible for ensuring that no other person can use the saved card details.

If the cardholder chooses to verify his or her identity using biometric information, such as a fingerprint stored on a mobile device, the cardholder is obliged to ensure that only the cardholder’s own biometric information can be used. The cardholder must, for example, ensure that no other person’s biometric information is registered on the mobile device.

4. Notification of blocking of card, etc.
A request to block usage must be made as soon as the loss of a card has been discovered or if it can be suspected that an unauthorised person has found out a personal code, or that the card or card number has been used without authorisation.

If card details and/or a security solution such as Mobile BankID, are stored on a mobile device and the device is mislaid or it may be suspected that an unauthorised person has access to it, the card and/or security solution must be immediately blocked after such discovery or suspicion.

Use the following numbers: in Sweden 020 41 12 12, and from outside Sweden +46 8 41 12 122. If the card has been used without authorisation, the matter must also be reported to the police. If a card that has been reported lost is found again, it must not be used and must be immediately destroyed by the cardholder.

5. Use of the card
The card is intended to be used for business purposes.

The cardholder may use the card to pay for purchases of goods and services from points of sale, and for depositing cash in cash deposit machines (if the company is the account holder, special agreements with the Bank are required to withdraw cash from ATMs). The Bank is entitled to stipulate a separate fee for such withdrawals and also a minimum or maximum amount that can be withdrawn on any single occasion and over a certain time period. The card can be used both in environments where the actual card must be present in order for a transaction to be authorised, e.g. manned and unmanned terminals, and in environments where only the card details are required, e.g. online commerce or by phone, and when using an application in a mobile device where the card details have been entered.

If the account holder and the merchant are identical and operations are run as a sole trader, partnership, limited partnership or limited company which is a closed company, the card must not be used at the merchant in question.

To be able to use a digital wallet, a separate agreement is often required with the supplier of the wallet. When using a digital wallet, points 3 and 4 above also apply in respect of its use and the use of the personalised security credentials or security solution which is used in the digital wallet.

The cardholder authorises the transaction by providing the card or the card details. This can be done by reading the card's chip or magnetic strip, by holding a contactless card against a card reader, by providing card information (card number, validity and, where applicable, CVV2/CVC2 figures) in writing or orally or in some other manner as is available in the relevant environment, depending on the technology used, such as digital wallets. In certain cases, approval also requires a signature on a sales slip, the use of a code(s), such as a PIN code, password, the pressing of a key or other method as directed by the technical solution to complete a transaction.

Cards featuring a contactless function offer the ability to pay for small amounts without using a personal code in payment terminals that are activated for contactless payments. Payments are made by the cardholder holding the card to the terminal. Contactless payments without personal codes are subject to certain amount limits. In Sweden, the current limit is SEK 200 per purchase up to a total of SEK 1,200. The amount limits may be changed and are listed on www.handelsbanken.se. If the card is used for contactless payments in other countries, other amount limits may apply. If the transaction exceeds the prevailing limit, it must be authorised using a personal code. For security reasons, the cardholder may be asked to use the chip and code on certain occasions.

Authorisation is considered as an acknowledgement of the purchase or the deposited/withdrawn amount, and in the case of a purchase/withdrawal, represents an affirmation that there are sufficient funds on the account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The account may be debited in arrears for costs which occurred in connection with hotel stays, car rental or similar if the cardholder at the time of ordering the service or in an agreement with the merchant has been informed of this and approved it.

If the account holder has a travel account agreement with the Bank, an employee may use the service for purchases from a travel agency with which the Bank and the account holder have an agreement regarding this service. It is the responsibility of the account holder to stipulate in the agreement with the travel agency the names of the employees who are permitted to use the travel account to pay for travel, etc. The travel account must not be used for payment of other debts to the travel agency. The Bank is entitled to provide the travel agency with details of the account holder's current balance, in order that correct debiting on the account may be carried out. The account holder shall indemnify the Bank for any misuse of the travel account.

If the account is overdrawn or if the credit facility granted is exceeded, the account holder is liable to pay any amounts, including special interest and charges, in accordance with the terms and conditions of the account.

6. Purchases and withdrawals in currencies other than SEK
When the card is used for purchases or withdrawals in a currency other than Swedish kronor, regardless of whether this takes place in Sweden or abroad, the amount will be converted from the foreign currency to SEK at the exchange rate applied by the Bank. The same applies to returns.

Except for withdrawals in a currency other than Swedish kronor at ATMs owned by Bankomat AB, the exchange rate is a reference exchange rate set by Visa and applicable on the day the transaction reaches Visa, plus a currency conversion fee (see price list). The account holder bears any exchange rate risk during the period from the date of the transaction until the transaction reaches Visa.

For withdrawals in a currency other than Swedish kronor at ATMs in Sweden owned by Bankomat AB, the exchange rate is a reference exchange rate published by the Riksbank and applicable the day the withdrawal is made, plus a currency conversion fee (see price list).

That which is stated above in this section regarding conversion to Swedish Kronor at the exchange rate applied by the Bank and regarding the conversion fee, does not apply if, when buying goods or services outside Sweden, the cardholder accepts the merchant's offer to pay for the goods or services in Swedish kronor.
Conversion to Swedish kronor will then be made directly on the
spot at the exchange rate applied by the merchant or the merchant's
card acquirer. That which is stated above regarding purchase of
goods and services also applies to withdrawals at ATMs outside
Sweden.

7. Receipt and execution of payment orders
A payment order is received by the Bank when the point of sale's
bank (the acquiring bank) transfers the payment order to the Bank.
This takes place in accordance with the agreement between the
acquiring bank and the point of sale. After the Bank has received
the payment order, the purchase sum or withdrawn amount is
debited from the account.

In the event of a return, the Bank makes the sum available by
crediting the account as soon as possible after the point of sale's
bank has transferred the returned amount to the Bank.

8. Maximum amount limits
For security reasons the Bank applies certain limits for the
maximum amount for payment/cash withdrawal per occasion and
per time period. Exceeding these limits may prevent some
transactions from being completed.

9. Cancellation of payment orders
An order from the cardholder for a transaction to be executed
cannot be cancelled after the cardholder has authorised the
transaction in accordance with section 5 above. However, the
cardholder may contact the point of sale to cancel a previously
authorised payment order for a transaction or series of transactions
that has not yet been executed, in accordance with the terms and
conditions and the time frame that were agreed upon by the
cardholder and the point of sale.

10. Payment liability
Debits. The account holder has payment liability for all the debits
arising through the use of cards issued for the account, as well as
any interest, fees and costs charged to the account in accordance
with these provisions. If the debt on the account exceeds the
purchase limit granted, the account holder shall, upon request,
immediately pay in the excess amount to the Bank. In addition, the
Bank reserves the right to charge a separate fee according to the
principles applied from time to time by the Bank.

Termination. The account holder's liability for a card ceases when
it is returned to the Bank cut into pieces. If, when the card is
returned, the account remains in debt, this liability remains until the
debt is paid, and thus the applicable parts of these terms and
conditions are valid as long as the debt remains on the account.

11. Terms of payment
Invoicing. The Bank periodically invoices the account holder for
the current debt on the account. If the account holder so wishes,
invoices may be sent directly to the cardholder at a specified
address. All invoicing is in SEK. When converting from another
currency, the Bank's exchange rate applies, plus a currency
exchange fee, see section 6 above. The account holder bears any
exchange rate risk during the period from the date of the transaction
until the transaction reaches Visa.

Payments. Full payment must reach the Bank by the due date
stated on the invoice at the latest. In order to be sure that the
payment reaches the Bank in time, the account holder should make
the payment at least three banking days before the due date.

Autogiro (Direct debit). If payment is effected by Autogiro, the
account holder is responsible for ensuring that there are sufficient
funds on the bank account to which the Autogiro is linked.

Rounding-off to the nearest krona. Rounding-off to the nearest
krona is applied as follows: 1-49 öre are rounded down to the
nearest whole krona, while 50-99 öre are rounded up to the nearest
whole krona.

Default in payment. If the account holder does not pay the invoice
within the specified time, the Bank is entitled to charge the account
with reminder and demand fees, debt collection costs and penalty
interest.

12. Complaints
The merchant is liable to the cardholder for faults in goods or
services pursuant to legislation applicable in the country concerned.
Complaints concerning defective goods or services must therefore
be directed to the merchant and not to the Bank. Complaints
relating to errors in the invoice must reach the Bank within 30 days
of the invoice date. Otherwise, the account holder and cardholder
forfeit the right to invoke the error.

13. Interest and fees
Annual fee An annual fee is charged for the card and is debited
from the account in advance. An annual fee which has been paid
will not be refunded.

Penalty interest on overdue payment, etc. If an invoice is not
paid in time, the account holder must pay separate penalty interest
on the amount due until payment is made at the interest rate and
according to the principles applied by the Bank from time to time.
The Bank is also entitled to charge reminder and demand fees, and
to claim compensation for any debt collection costs incurred.

Currency exchange fee. For purchases or withdrawals in a
currency other than Swedish kronor, the Bank charges a currency
exchange fee in accordance with the terms stipulated in section 6
above.

Other fees. The Bank has the right to charge fees and reimburse
itself for expenses, e.g. for registering an account, replacement
cards and copies of invoices and copies of slips in accordance with
these provisions and according to the principles applied by the
Bank from time to time.

Changes in fees. The Bank has the right to amend fees or to
introduce new fees and reimbursements for expenses when the cost
situation justifies this, effective one month after the account holder
has been informed of the change.

14. Other provisions
Change of address, etc. Any change of name, address, company
form or similar details must be reported to the Bank immediately.
Cards bearing incorrect details must be destroyed. Where
applicable, the Bank will issue a new card for which the current fee
will be charged.

Limited validity period. The card applies for the period stated on
the front of the card. When the validity period expires, the card will
be automatically replaced by a new card, on condition that these
terms and conditions have been complied with.

Limits. For security reasons, the Bank applies limits on the number
of purchases/cash withdrawals and amounts within a certain period
of time and reserves the right to reject purchases/cash withdrawals.

Services. Separate terms and conditions apply to the services which
are linked to the card and its use. These terms can be obtained from
the Bank.
15. The Bank’s right to block the card
The Bank reserves the right to block the card on any of the following grounds:

- there is a risk that the card cannot be used securely, for example for technical reasons,
- there is a suspicion that there has been unauthorised use of the card, or that the card has been used in contravention of these terms and conditions or other instructions provided by the Bank, or
- for accounts with a credit limit, there is a substantially increased risk that the account holder will not be able to meet his or her payment liability.

The account holder will be informed of such a block as soon as this is possible, in the manner that the Bank generally provides information under these conditions.

16. Payment liability for unauthorised transactions
If an unauthorised transaction has been made with a card, and it was possible to execute the transaction because the account holder or cardholder had not protected a personalised security credential, the account holder is liable to pay any loss up to a maximum of SEK 400 per card and investigation.

If an unauthorised transaction has been made with a card, and this was caused by the breach of an obligation pursuant to sections 3 and 4 through negligence, the account holder is liable for the entire amount.

Notwithstanding which has been stated above, the account holder is not liable for any amount that is debited from the account as a result of unauthorised use of the card after a cancellation request has been made to block the card. However, this does not apply if the account holder’s or cardholder’s fraudulent action has contributed to the unauthorised transaction.

The account holder shall, without undue delay from the time that he or she is made aware of an unauthorised transaction, report this to the Bank for investigation. If the account holder fails to do so, he or she will be liable for the entire amount that has been debited from the account. The Bank will charge an investigation fee if it transpires that the transaction(s) which are the subject of the investigation were not unauthorised.

17. Reporting information to credit information agencies
The Bank may disclose information about payment defaults and abuse of credit cards, etc. to credit information agencies, etc. pursuant to the Swedish Credit Information Act (1973:1173). Further information regarding this disclosure is available from the Bank.

18. Changes to these terms and conditions
The Bank is entitled to change these terms and conditions without the prior approval of the account holder. The change will come into force one month after the account holder has been informed of the change. If binding provisions which deviate from these terms and conditions are stipulated by laws, other statutes, or decisions by public authorities, such provisions shall apply instead.

19. Limitation of the Bank’s liability
The Bank does not guarantee that it will always be possible to effect purchases, cash withdrawals or cash deposits at linked points of sale or banks. Thus, the Bank will not refund any additional costs which may arise if the cardholder has not been able to make a purchase, cash withdrawal or cash deposit.

The Bank shall not be held liable for any loss resulting from a Swedish or foreign legal enactment, the intervention of a Swedish or foreign public authority, an act of war, a technical disruption or other disturbances in the computer system or phone connection that is being used to execute a particular service, a strike, a blockade, a boycott, a lockout or any other similar circumstance. The reservation in respect of strikes, blockades, boycotts and lockouts applies even if the Bank itself is subjected to such measures or takes such measures. Any damage arising from other circumstances shall not be compensated by the Bank, provided the Bank has exercised normal standards of care.

However, in the case of performance of payment services, instead of the provisions in the second paragraph above, the Bank, or the party engaged by the Bank, shall not be liable in cases of unusual or unpredictable circumstances over which the Bank, or the party engaged by the Bank, has no influence and the consequences of which would have been impossible for the Bank, or the party engaged by the Bank, to avert despite all its efforts. Nor is the Bank liable when the Bank or the party engaged by the Bank is acting in accordance with Swedish law or EU law.

The Bank is in no case liable for indirect damage, unless the damage was caused by gross negligence on the part of the Bank.

If the Bank is prevented from executing payments or from taking other action as a consequence of such events as are set forth above, the action shall be postponed until the cause of the delay is removed. In the event of a postponement of payment the Bank shall, if it is committed to pay interest, pay such interest at the interest rate prevailing on the due date for the postponed payment. Where the Bank is not committed to pay interest, the Bank shall not be obliged to pay interest at a higher rate than the prevailing reference rate of Sveriges Riksbank pursuant to section 9 of the Swedish Interest Act (1975:635), plus two percentage points.

Where a circumstance as referred to above prevents the Bank from receiving payments, the Bank shall, as long as the obstacle exists, be entitled to interest only on the terms prevailing on the due date of the payment.

20. Period of agreement and notice of termination
The agreement regarding the card is valid until further notice.

The account holder is entitled to terminate the agreement with immediate effect. The Bank may terminate the agreement subject to one month’s notice. The Bank is, however, entitled to terminate the agreement with immediate effect if:

a. the account holder has failed to fulfil his obligations pursuant to the card agreement, including these account terms and conditions
b. the account holder or - where applicable - the guarantor, suspends payments, is declared bankrupt or in any other way proves to be insolvent,
c. the Bank has good reason to believe that the account holder or - where applicable - the guarantor, will not fulfil his payment obligations,
d. the guarantor has terminated his guarantee for the account holder’s obligations,
e. the cardholder or account holder misuses the card.

The Bank shall also be entitled to terminate an agreement relating to Visa Expenses with immediate effect if the account holder is no longer employed by the company which has authorised the account holder to receive such a card, if the company demands this for some
other reason, or if any circumstance exists concerning the company as stated in the previous paragraph, a) - e).

If the agreement is terminated, the debt on the account falls due for payment with immediate effect. The card(s) will also be blocked by the merchant companies and thus rendered invalid and must be immediately destroyed. If the account holder dies or is assigned an administrator pursuant to the Swedish Parental Code, the account agreement immediately lapses and any debt falls due for payment with immediate effect.

21. Notices

a). General information

Notices to the account holder(s) may be sent by ordinary or registered post, fax, internet or other electronic communication. In some cases, notices can also be provided by telephone.

Any registered letter regarding this agreement which the Bank has sent to the account holder/cardholder shall be deemed to have reached this holder not later than on the seventh day after despatch, if the letter has been sent to the address set out in this agreement or which is otherwise known to the Bank.

Notices sent via fax, internet or other electronic communication shall be deemed to have reached the customer not later than the next banking day, if the message is sent to an address or a number that the customer account holder/cardholder gave to the Bank.

The account holder/cardholder shall notify the Bank of any change in postal address, telephone or fax number, or e-mail address.

b) notification in the event of unauthorised use and security risks.

In the event of unauthorised use or security risks, the Bank will notify the account holder/cardholder by phone, SMS text message, Online Banking, Mobile Banking or via www.handelsbanken.se. In any such contact, the Bank will never request sensitive information or codes related to the account holder/cardholder's payment instrument (such as card details, log-in codes or signature information). If the account holder/cardholder is contacted by the Bank, by phone or SMS text message, they must always check by phoning the Bank at +46 (0) 8 701 1000 or another publicly available switchboard number.

22. Applicable law, resolution of disputes

This agreement shall be subject to Swedish law.

If any provision in the agreement deviates from a provision in the Swedish Payment Services Act, the agreement applies in those cases where the Act allows the Bank and the customer to agree to such a deviation.

In the event of an investigation or complaint, the account holder should contact firstly the bank branch which provides this service and secondly the Bank's Head of Customer Complaints at the following address: Handelsbanken, Central Customer Complaints Department, SE-106 70 Stockholm, Sweden, or by telephone on +46 (0) 8 701 1000.

If action is brought by the Bank, the dispute shall be resolved in a Swedish court of law. However, the Bank has the right to bring action in a court of law in a different country.

Autogiro mandate (direct debit)

The account holder, referred to below as the payer, consents to withdrawals being made from the bank account specified by the account holder upon request of the beneficiary (Handelsbanken) for payment via Autogiro. The account-operating bank is not obliged to verify the correctness of requested withdrawals or to inform the payer in advance of these. Withdrawals are charged to the payer's account in accordance with the rules of the account-operating bank.

The payer will receive notification of the withdrawal from the account-operating bank. Upon request of the payer, the mandate can be transferred to another account with the account-operating bank or to an account with a different bank.

The following applies concerning withdrawals:

Authorisation/prior information.

The payer will receive notification from the beneficiary of the amount, due date and payment method no later than eight banking days before the due date. Notification may be given prior to each individual due date or on a single occasion with details of several due dates in the future. If notification applies to several due dates in the future, it must be given at least eight banking days prior to the first due date. However, this does not apply in cases where the payer has authorised the withdrawal in connection with purchasing or ordering goods or services. In such cases, the payer receives notification from the beneficiary of the amount, due date and payment method in connection with the purchase and/or order. By means of this consent, the payer agrees to the payments stipulated in the beneficiary's notification being made.

There must be sufficient funds on the account.

The payer must ensure that there are sufficient funds on the account for payment at 00.01 CET on the due date. If there are insufficient funds for payment on the due date, the beneficiary can make another attempt at withdrawing funds during the next few weekdays, but for no more than one week. Information about the number of withdrawal attempts will be provided by the beneficiary.

Stopping withdrawals

The payer can stop an individual withdrawal by:

- contacting the beneficiary no later than two weekdays prior to the due date, or
- contacting the account-operating bank no later than the weekday prior to the due date.

If the payer stops a payment in the manner described above, the payment in question will be stopped on an individual occasion. If the payer wants all future payments initiated by the beneficiary to be stopped, the payer must revoke the mandate.

Validity period for mandate; cancellation

The mandate is valid until further notice. If the payer wishes to cancel the mandate, the payer should do this by contacting the account-operating bank or the beneficiary. In order to stop payments that have not yet been made, notification of the cancellation of a mandate must be made to the beneficiary and received no later than five banking days prior to the due date, or made to the account-operating bank and received no later than the banking day prior to the due date.

The right of the account-operating bank and beneficiary to close the Autogiro link.

The beneficiary has the right to terminate the link to Autogiro thirty days after the beneficiary has informed the payer thereof. However, the beneficiary is entitled to immediately terminate the payer's Autogiro link if the payer on repeated occasions has insufficient funds in the account on the due date, or if the account to which the mandate refers is closed.

The account-operating bank has the right to terminate the payer's link to Autogiro in accordance with the terms and conditions that apply between the account-operating bank and the payer.
Information

Processing of personal data

Personal data which the account holder or other cardholder submits to the Bank when the account is opened or a new card is issued or which is otherwise registered in connection with preparations for the service (e.g. credit information, business evaluation or similar) or administration of this service, is processed by the Bank and other companies and organisations within and outside the EU/EEA (such as Visa) with which the Bank collaborates for the purposes of administration and performance of contracts which have been entered into. This includes information relating to contacts between the account holder/cardholder and the Bank, as well as information about any representatives of the account holder and about how the contract is performed. For information regarding the reporting of information to credit information agencies, see above in these terms and conditions.

The personal data is also used for marketing and customer research, business and methods development, statistics and risk management.

Unless the account holder/card-holder has reported to the Bank that he or she objects to this, the personal data is also used for marketing purposes by the Bank and - subject to the applicable regulations on banking confidentiality - by other companies in the Group and by companies with which the Group collaborates.

If the account holder/cardholder requires information about the personal data about him/her which is being processed by the Bank, the account holder/cardholder can request this in writing from the branch which provides the service. A request for correction of personal data can be made to the branch of the Bank or be submitted to Handelsbanken's Central Audit Department, SE-106 70 Stockholm, Sweden.