

Questions & Answers

What will happen to Handelsbanken Nice Branch?

Q: Why is Handelsbanken Nice closing down?

A: Over the years we have seen a change in customer behaviour and customer demands. This has led to a decision to concentrate mortgage lending in France, Spain and Portugal to our branch in Luxembourg.

Q: When will the Nice branch close?

A: We don't have a definitive date yet for the closure of the office in Nice, but the transfer of your mortgage loan is planned to take place at the end of March 2022. Handelsbanken will send detailed information to all clients in due course during the process.

How will the transfer of Handelsbanken Nice's operations to Luxembourg affect me as a customer?

Q: How will it affect my mortgage loan?

A: Your French mortgage loan will be transferred to Luxembourg under the existing terms and conditions.

Q: What will happen to the existing mortgage ("pant") on my French property?

A: The mortgage inscription on the French property will remain unchanged.

Q: Will the counterparty of the mortgage loan change in connection with the migration of the loan to Luxembourg?

A: Your counterparty will remain the same legal entity, i.e. Svenska Handelsbanken AB (publ) in Sweden. However, because the bank will be acting via its Luxembourg Branch, the management of your mortgage loan will be carried out by the Luxembourg Branch after the transfer.

Q: When will my mortgage loan be transferred to Luxembourg?

A: The transfer is planned to take place at the end of March 2022.

Q: Where should funds be sent to, for the loan payment 31 March 2022?

A: The loan invoice for 31 March 2022 should be paid to Handelsbanken Nice. This will be the last loan payment made to Handelsbanken Nice.

Q: What will happen to my EUR current account with Handelsbanken Nice?

A: Your current account with Handelsbanken Nice is planned to be closed end of April 2022. Handelsbanken will send detailed information about this in due course during the process. If you have online banking, please use this service to transfer the remaining balance on your account to the beneficiary account of your choice. If you do not have online banking, you can use a transfer order, which will be provided to you by the bank. This transfer order needs to be filled in and returned to the bank in due time before the account closure. **If you make or instruct the transfer before 31 March 2022 (via online or by transfer order), please ensure however that you leave sufficient funds in your current account to meet the loan payment by 31 March 2022.**

Q: What will happen to my online banking with Handelsbanken Nice?

A: If you have an online banking service relating to your current account with Handelsbanken Nice, this is planned to be terminated at the same time as the closure of your account, i.e. end of April 2022.

Q:	How will I pay my mortgage loan when my account with Handelsbanken Nice has been closed?
A:	You will need to open a EUR account either with your Handelsbanken Branch in your home country, with another bank or Online bank in an EU/EEA country. We will then set up a SEPA Direct Debit (“autogiro”) mandate to debit the cost of the loan automatically every quarter end. We will provide you with the form to set up the mandate. <i>Please be aware of that Handelsbanken does not provide cards to EUR accounts.</i>
Q:	I have <u>direct debits</u> (SEPA Direct Debit, SDD) set up on my account with Handelsbanken Nice today to French creditors (ex. EDF, Orange etc.). What will happen to them when my account is closed?
A:	You need to transfer your existing SDD to your new EUR account. If you choose to open a bank account with a French bank, your new bank can take care of transferring your direct debits to your new account if you sign a “mandate de mobilité bancaire” with them. If you choose to open a EUR account in Sweden or any other EU country, you need to contact the creditors yourself and supply them with the IBAN and BIC code to the new EUR account that they should debit. We can provide you with a letter template.
Q:	Do all French creditors accept to set up a SEPA Direct Debit against an international (Swedish or other) EUR account?
A:	To our knowledge most creditors except from the French tax authority can set up a SEPA Direct Debit against a EUR account domiciled in an EU country other than France. However, you can pay the bills to the tax authorities on line on www.impots.gouv.fr
Q:	How do I know which SEPA Direct Debits are currently active against my account?
A:	Send a request to nice@handelsbanken.fr we can supply you with the list of your active direct debits
How will it work once my loan is migrated to Luxembourg?	
Q:	Will there be multi lingual speaking staff in the mortgage team in Luxembourg?
A:	Yes, there will be Swedish, English, Spanish and French speaking staff in the mortgage team in Luxembourg.
Q:	Will I get online banking access in Handelsbanken Luxembourg?
A:	Handelsbanken Luxembourg is currently developing their Online Banking and you will be informed when it is ready to be launched. In the meantime, you will continue to receive the loan payment advice and all other correspondence from us by post. We will send you a loan confirmation by post once your mortgage loan is transferred to Luxembourg in which you will find the confirmation of your outstanding loan amount, your loan number etc.
Q:	What type of account will be opened in Luxembourg Branch in connection to my mortgage loan?
A:	In connection with the transfer of your mortgage loan to Luxembourg, a “loan administration account” will be opened. This account is necessary for the administration of your loan and we will send you the special terms and conditions related to this account by post in due course for you to sign and return to us. Please note that this “loan administration account” is not a regular bank account and cannot be used for payments, Direct Debits etc. You still need to open a EUR account either with your Handelsbanken Branch in your home country, with another bank or Online bank in an EU/EEA country in order to set up a SEPA Direct Debit for the future payment of your mortgage loan.

Q: Who will be my personal account manager in Luxembourg?

A:

The entire staff at the Mortgage Desk in Luxembourg is at your disposal and can be contacted on telephone no. +352 274 864 122 or email: mortgagedesk@handelsbanken.lu

They will be happy to help you with any questions you might have. Service is provided in English, French and Swedish.

Welcome to Luxembourg

Here are the contact details to the Mortgage Desk at Handelsbanken Luxembourg.

We look forward to welcome you as a client. Please don't hesitate to contact us with any questions you might have.

Postal address:

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Our Team



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