MARKETING MATERIAL

Price list

Valid from 1 April 2026

Standard fees

Multicurrency account

The Account fee is an annual fee per account, debited on a quarterly basis / Account maintenance fee

Annual Account fee..... 1 200 EUR

Discretionary management

The Discretionary management fees are based on total assets including all securities and cash balance.

Annual Discretionary management fee*..... 1.50%
**17% VAT where applicable*

Execution only services

The Custody fee is an annual fee, debited on a quarterly basis. The fee is calculated based on the highest total value of the securities during the quarter.

Annual Custody fee* 0.50%
Unquoted and physical shares, per security.. 2 000 EUR p.a.
**14% VAT where applicable*

Commission

Commission is calculated based on the value of each transaction

Securities	**Buy / Sell**
Stock markets	0.50% (min 75 EUR)
Bonds	0.50% (min 75 EUR)
Bonds via ext. party	0.50% p.a. to maturity (min 75 EUR)
Handelsbanken funds	0.00%
External funds	1.00% (min 75 EUR)

External fees are debited separately

Payments and transfers of securities

Payments transactions / Credit transfers
Payments via Private Banking ..... 50 EUR
Online and mobile Banking payments ..... 0 EUR
Securities transfers in ..... 0 EUR
Securities transfers out
Within Handelsbanken..... 0 EUR
To external institutions, per security.....75 EUR
Returned payment fee..... 25 EUR

Foreign exchange fees

Foreign exchange fees are based on the corresponding value in EUR of the transaction.

FX tiers (EUR)
0 – 100 000..... 0.50%
100 001 – 300 000..... 0.25%
300 001 – 0.15%

Credit facilities

Please contact the bank directly

Credit cards

See separate price list from Capitol

Other services

Reissuance of any administrative document..... 40 EUR*
Request of Audit Report, per report.....50 EUR*
Swift Copy fee, per copy.....30 EUR*
Inheritance matters, min + hourly rate: 500 + 150/h EUR*
Annual General Meeting registration fees .....150 EUR*
Closing of account..... 100 EUR*
Send-out physical mail/ per mailing ..... 5 EUR*
**17 % VAT where applicable*

SWIFT Score Connectivity

(for professional clients only)

Activation fee, per entity ..... 500 EUR

The Swift Score Connectivity fee is an annual fee per client, debited on a quarterly basis.

MT101 – Payments	**Yearly fee**
0 - 1000 payments	600 EUR
1000 - 5000 payments	800 EUR
>5000 payments	1 200 EUR

MT940 - EOD Cash Statements
0 - 500 statements ..... 400 EUR
500 - 1000 statements ..... 600 EUR

MT535 - Statements of Holdings
0 - 500 statements .....400 EUR
500 – 1000 statements .....600 EUR

Handelsbanken

Glossary of Standardised Terms for Payment Accounts

Account Maintenance
The provider operates the account for use by the customer.

Account Statement
A document providing information about movements and balances on the payment account for a specified period.

Cash Withdrawal
The customer takes cash out of the account.

Cash Deposit
The customer places cash into the account.

Credit Transfer
The provider transfers money, on the customer's instruction, from the customer's account to another account.

Direct Debit
The customer permits a third party to instruct the provider to transfer money from the customer's account to the third party's account. The provider then transfers the money on an agreed date or dates.

Standing Order
The provider transfers money, on the customer's instruction, from the customer's account to another account on a regular basis.

Debit Card
A payment card linked to the payment account that enables the customer to make purchases or withdraw cash, with the amount being debited directly from the account.

Provision of a Debit Card
The provider supplies a payment card linked to the customer's payment account.

Credit Card
A payment card enabling the customer to make purchases or cash withdrawals on credit, with repayment due according to the card agreement.

Provision of a Credit Card
The provider supplies a credit card linked to a credit facility.

Online Banking
A service allowing the customer to access and manage the payment account electronically via the internet.

Mobile Banking
A service allowing the customer to access and manage the payment account through a mobile application or mobile device.

Overdraft Facility
An explicit credit agreement under which the provider allows the customer to withdraw funds that exceed the balance available in the payment account.

Overrunning
A tacitly accepted overdraft whereby the provider allows the customer to use funds exceeding the current account balance or agreed overdraft limit.

Refusal of Payment due to Lack of Funds
The provider refuses a payment transaction because there are insufficient funds available in the account.

Alert Service
A service whereby the provider sends notifications to the customer regarding the operation of the account, such as low balance alerts or payment confirmations.

Payment Transaction
An act initiated by the payer or payee of placing, transferring or withdrawing funds.

Payment Account
An account held in the name of one or more consumers and used for the execution of payment transactions, including the placing of funds, withdrawal of cash and transfer of money to or from third parties.

Consumer
A natural person acting for purposes outside their trade, business, craft or profession

This glossary is provided for information purposes in accordance with the requirements of Directive 2014/92/EU (Payment Accounts Directive) and the Luxembourg Law of 13 June 2017 relating to payment accounts. The definitions are intended to facilitate comparison of services and fees offered by payment service providers.