

General information regarding inducements

In conjunction with services relating to financial instruments, Svenska Handelsbanken AB (publ), Luxembourg Branch ("the Bank") may, under certain circumstances, pay or receive inducements, i.e., fees and commission. If inducements are paid to or received from a third party, the aim of the payment must be to improve the quality of the service, and the payment must not prevent the Bank from safeguarding the customer's interests.

The Bank may receive inducements from its sales partners in the form of monetary payments or other monetary benefits. You will, on an annual basis, receive a summary of the product costs you have paid within the investment products in your portfolio, and the total inducements we have received from this.

The following applies to fees for trading in mutual funds:

Funds managed by entities of the Handelsbanken Group

The Bank receives remuneration from Handelsbanken Fonder AB for selling fund units in the respective fund management company.

The remuneration payable is an amount calculated as a percentage of the management fee. In addition, the Bank receives the financial surplus of the mutual fund operations after deduction of costs and the remuneration already disbursed.

The customer pays only the management fee to the fund management company according to the percentage stated in the fact sheet for the fund in question. The remuneration received by the Bank will not entail any further cost to the customer.

Funds managed by external fund companies

The Bank also receives remuneration for the mutual funds managed by fund management companies outside the Handelsbanken Group (external funds) and which the Bank sells. The remuneration is received from the company that manages the fund or from a securities institution that sells the external company's funds. The remuneration is an amount calculated as a percentage of the management fee.

The customer pays only the management fee to the fund management company according to the percentage stated in the fact sheet for the fund in question. The remuneration received by the Bank will not entail any further cost to the customer.

The Bank may also receive trail commissions for the portfolios of its clients. The trail commission is calculated as a percentage applied on the value of the investment shares for the period of holding.

The amount of this commission depends on the respective arrangements of the distribution agreement and the type of investment and may vary between 0 and 125 b.p. p.a..

For the funds managed by entities of the Handelsbanken Group, trailer fees may vary between 0 and 90 b.p. p.a.

Structured products

The Bank may receive a distribution fee for structured products issued by Handelsbanken AB calculated on the total nominal amount invested which may be up to 3%.

For more information about incentives, see www.handelsbanken.se or contact your Account Manager.