

General Information on Inducements

Svenska Handelsbanken AB (publ), Luxembourg Branch (“the Bank”) may, in some cases, pay or receive inducements (this means fees or commissions) when offering services linked to financial instruments. If inducements are paid to or received from another party, they must improve the quality of the service you receive. They must also not stop the Bank from protecting your interests.

The Bank offers high-quality solutions for investments in mutual funds and other financial products. These services require expert knowledge, staff time, and organization.

The Bank may receive inducements from sales partners as money payments or similar benefits. Each year, you will get a summary showing:

the product costs you paid for the investment products in your portfolio, and
the total inducements the Bank received linked to these products.

Fees for Trading in Mutual Funds

✓ Funds managed by Handelsbanken Group

The Bank gets a payment from Handelsbanken Fonder AB for selling fund units.

This payment is a percentage of the management fee. The Bank may also receive part of the profit from mutual fund operations, after covering costs.

You only pay the management fee shown in the fund’s fact sheet. The Bank’s payment does not add extra costs for you.

✓ Funds managed by external companies

The Bank receives payments for selling funds from other companies.

This payment comes from the fund manager or another company that distributes the funds.

Again, you only pay the management fee shown in the fund’s fact sheet. The Bank’s payment does not add extra costs for you.

✓ Trail commissions

The Bank may receive a regular (ongoing) commission on the value of your investment during the time you hold it.

This percentage depends on the distribution agreement and investment type. It can range from 0 to 125 basis points per year.

For Handelsbanken Group funds, trail commissions may range from 0 to 90 basis points per year.

Structured Products

The Bank may receive a distribution fee for structured products issued by Handelsbanken AB.

This fee is based on the total amount you invest and can be up to 3%.

Want More Information?

For more details, visit: www.handelsbanken.se

Or contact your Account Manager.

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