

### 1. GENERAL INFORMATION

These terms and conditions govern your relationship with the bank specified in the agreement to which these terms and conditions apply.

You are always entitled, upon request, to receive these terms and conditions on paper or in another durable form, for example, as a computer file. In such case, please contact the bank.

The bank is authorised to conduct banking operations and is subject to supervision by the Finansinspektionen (the Swedish Financial Supervisory Authority).

### 2. DEFINITIONS

**Account Information Service:** An online service to provide consolidated information regarding one or more payment accounts held by the payment service user with one or more other payment service providers.

**Authentication:** A way for the bank to verify your identity or the validity of a payment instrument which includes your personal authorisation functions.

**Mobile Device:** A mobile telephone, tablet, watch, bracelet, or similar equipment with access to the Internet or other network for telephone or data traffic.

**Payment Initiation Service:** A service to initiate a payment order from a payment account with another payment service provider when requested by a payment service user.

**Personal Authorisation Function:** Personal authorisation function means personally adapted functions which are provided or accepted by the bank for authentication purposes, such as a personal code, security token, mobile BankID, or a biometric information reader, such as a fingerprint reader and facial or iris scanner, etc.

**Third-Party Payment Service Provider:** A payment service provider other than the bank, which has necessary authorisations or is registered to provide Payment Initiation Services and/or Account Information Services.

**Unique Identification Code:** A combination of letters, digits or symbols provided by the bank or other payment service provider which you must provide in order to unambiguously identify another payment service user or their payment account.

### 3. GENERALLY REGARDING THE INTERNET BANK

Through the Internet Bank - Private (the "internet bank"), you can access a number of the bank's services via computer, smartphone, tablet, or similar equipment ("mobile device"). The internet bank offers a base range of services. You also have the possibility to link the internet payment supplemental service. Internet payment means that you instruct the bank to execute, immediately or some time prior to a stated due date, the payment orders that you have personally entered and approved in the internet bank. "Due date" means the date on which the payment must be received by the payee. Provided that the payment order is not incorrect or otherwise inconsistent with the terms and conditions for the internet bank, the following shall apply. The payment order is executed by the bank by drawing the amount from the account you have designated. If an internet payment is rejected, the bank will send you notice via the internet bank as soon as possible. The bank is entitled to charge a separate fee for a rejected payment.

The range of services that can be used through the internet bank may change over time. The bank may increase, modify, or restrict the services in the internet bank and the technical prerequisites for using the internet bank and the services.

In order to be able to log in and use the internet bank, you must also have a Personal authorisation function approved by the bank (currently, e.g. BankID or Security Token). The provisions regarding a personal authorisation function in these terms and conditions and in the bank's terms and conditions for a personal authorisation function shall apply to all use of the internet bank, notwithstanding that the personal authorisation function which is used is issued by a party other than the bank.

When you initiate or authorise a transaction in the internet bank, your personal authorisation function constitutes a so-called payment instrument according to the Swedish Payment Services Act, which means that, in addition to these terms and conditions, the bank's terms and conditions

for the account you are using to execute the transaction also apply. In addition, the terms and conditions for the services and accounts that you can use through the internet bank and the bank's terms and conditions for the personal authorisation function you use shall always apply. In the event the various terms and conditions contain inconsistent provisions, the provisions of the terms and conditions for the specific services/accounts shall take precedence, followed by the provisions of the bank's terms and conditions for the personal authorisation function and the terms and conditions for the account you are using for the transaction and, finally, the provisions of these terms and conditions for the internet bank.

As a user of the internet bank, you have an obligation to learn the general functions of the internet bank. You may not tamper with the internet bank or use the internet bank in violation of any law or this agreement. You can find more information and instructions regarding the internet bank and the services you can use via the internet bank on the bank's website or the Swedbank Group's website. "Website" also means the information that you access via the internet bank and the app. You must comply with the instructions on the website.

### 4. TECHNICAL PREREQUISITES

The bank develops the internet bank on an ongoing basis and thus recommends that you use operating systems and internet browsers that are continuously updated. The operating systems and internet browsers necessary to use the internet bank are set forth on the website.

In order to be able to use payment services via a mobile device, you agree to have the necessary equipment and that the mobile device, and any service agreement, configurations, and security certificates conform to applicable instructions for the payment service. You are personally responsible for costs for data traffic, internet traffic, and telephone traffic to and from your mobile device. The bank shall not be liable for loss which may be incurred due to communication defects to and from the mobile device.

You must exercise caution and protect your technical equipment against unauthorised use, among other things by using updated antivirus programs and firewalls. You are personally responsible for any costs for this. If the technical prerequisites for connecting to the internet bank are changed you must, at your own expense, modify or acquire the technical equipment, software, service agreement, etc., which may be necessary.

Before you leave any computer, smartphone, tablet, or other equipment that you have used to reach the internet bank, you must log out from the internet bank and close the browser.

### 5. PROVISIONS REGARDING THE PERSONAL AUTHORISATION FUNCTION AND TRANSACTIONS

#### 5.1 General provisions

The bank is entitled to assume that when the user's identity is confirmed with the personal authorisation function, the person using the internet bank is the authorised person. Where your access to the personal authorisation function is blocked or the agreement for the personal authorisation function expires, you may no longer use the internet bank. Irrespective of whether the personal authorisation function is issued by the bank or another party, the provisions of this section 5 shall apply in respect of the bank.

#### 5.2 Your obligation to protect the personal authorisation function and codes

You must do everything possible to protect your personal authorisation function and your codes from being used by anyone other than you. You must also protect your mobile device/other equipment with a personal authorisation function so that no other person can use your personal authorisation function. Any Personal Authorisation Function and/or codes may only be used by you personally, and may not be given to or used by anyone else - this is the case irrespective of whether doing so entails a greater risk that your personal authorisation function and/or your codes will be used in without authorisation.

You may only download a Mobile BankID to a mobile device which you personally own or have permanent use of, and control over.

Any personal authorisation function, mobile device and any notations relating to codes must be stored and managed in a secure manner so that no one can steal or use your personal authorisation function and/or read any notations relating to codes. A personal authorisation function, mobile device, or notations relating to codes, may not be left in, for example, fitness centres, hotel rooms, vehicles, bags, jacket pockets or similar locations not

in your sight. In locations where the risk of theft is significant, you must constantly keep the personal authorisation function, mobile device, and any notations relating to codes in sight. This also applies to a workplace or home which is left unsupervised or unlocked or with an open window. In the event of a burglary of a workplace or home, you must immediately check whether your personal authorisation function, mobile device, or notations regarding codes have been stolen.

If you possess a Mobile BankID and the mobile device has a biometric function (e.g. fingerprint recognition) which replaces or supplements the code for BankID, the following applies: You may only activate the biometric function on a mobile device which is used exclusively by you personally. You may not allow another user to register their biometric data (e.g. fingerprint) on a mobile device where your biometric data is registered. Where the mobile device can, or will, be used by another person, you must immediately turn off the biometric function.

You agree:

- a) to select codes that anyone else would find difficult to discern. Thus a selected code may not, for example, have any connection to your personal identification number, card number, telephone number, or suchlike;
- b) if you need to make a notation or store a code, to do so in such a way that no one will understand that the notation relates to a code for a personal authorisation function;
- c) after you have reviewed the code sent to you, to destroy the letter, including the tag with the code.
- d) not to disclose a code to anyone;
- e) not to make notation of a code on, or in the vicinity of, a mobile device/other equipment which is used for communication with the bank;
- f) to change the code immediately if you suspect that anyone else may have learned it; and
- g) to use available security facilities, for example the mobile device's password.

The above provisions also apply in pertinent part in respect of single-use codes, passwords, etc.

The abovementioned does not prevent you from using Payment Initiation Services or Account Information Services that are provided by a third-party payment service provider with which you have entered into an agreement.

### 5.3 Payment liability for unauthorised transactions

An unauthorised transaction is a transfer to, or a withdrawal from, your bank account made without your approval.

In order to render unauthorised transactions more difficult, you are obligated:

- a) to protect any mobile device, personal authorisation function, and code in the manner set forth in section 5.2;
- b) when you have learned that any mobile device, personal authorisation function, or code has been lost, stolen, or used without authorisation, to block this with the bank (or other party that has issued a personal authorisation function) as soon as possible; and
- c) otherwise to comply with the terms and conditions for use of a mobile device, personal authorisation function, and code.

The following applies when an unauthorised transaction has been made using your personal authorisation function and your code.

Where a transaction has been executed without your consent, you must give the bank notice of a claim in accordance with section 5.4.

Unless otherwise follows from this provision, the bank shall refund the entire amount and restore the debited account to the balance it would have had if the unauthorised transaction had not taken place. The refund shall be made not later than at the end of the banking day after the bank learned of the transaction. If the bank has reason to suspect that the transaction is authorised, the bank, following separate notification to Finansinspektionen, shall be entitled to an extension of time to investigate the transaction prior to any refund.

In cases where the bank has refunded an amount to you and the bank thereafter establishes that the transaction was not unauthorised or you did not have a right to a refund of the entire amount, you are liable to reimburse the bank. The bank is then entitled to debit the relevant amount from your account.

If an unauthorised transaction was executed because you did not protect the personal authorisation function and code, you are liable for a maximum of SEK 400 per claim.

If an unauthorised transaction was executed because, through gross negligence, you failed to comply with your obligations set forth in a), b) or c) of the first paragraph of this section 5.3, you are liable for a maximum of SEK 12,000 per claim.

If you were particularly blameworthy, you are, however, liable for the full amount.

You are not liable for unauthorised transactions that were initiated after you blocked your personal authorisation function in the correct manner. This does not apply if you have acted fraudulently and contributed to the unauthorised transaction.

When you are liable for unauthorised transactions, you are also obligated to pay amounts charged to the account because the account has been overdrawn or because credit limits have been exceeded.

Even if you have not been negligent, you are liable for the full amount if you do not notify the bank as soon as possible after you learn of an unauthorised transaction. The aforesaid also applies where the bank has provided you with information about a transaction, and you have not notified the bank (submitted a claim) within 13 months from the date on which the amount was drawn from your account.

You are not liable for any amount that has been debited from the account if strong customer authentication was not used when the unauthorised transaction was initiated. This, however, does not apply if you have acted fraudulently and contributed to the unauthorised transaction.

### 5.4 Claims in respect of transactions

You must immediately read and examine the information regarding executed transactions that has been provided or made available to you pursuant to the terms and conditions of your account(s).

As soon as possible after you learn of any incorrectly executed, unapproved/unauthorised payment transactions, you must notify the bank and request rectification, however never later than thirteen (13) months after the payment transaction was debited from your account. In the event of a failure to submit a claim or of a belated claim, you may not argue against the bank that the transaction was executed incorrectly or without authorisation. You are then liable for the full amount.

In the event of a claim regarding an unauthorised transaction, you must provide the bank with a copy of the police report at the bank's request.

You must always inform the bank in accordance with the above of any unauthorised or incorrectly executed transaction initiated through a third-party payment service provider.

### 5.5 Blocking the personal authorisation function

You must block the personal authorisation function as soon as you discover that it and/or the code has been lost, or that it or the personal authorisation function/code has been used without authorisation. Blocking can be done by calling 08-411 10 11 (from abroad +46 8 411 10 11) 24 hours a day. For more information about how to block the personal authorisation function, please see the website. In the event the personal authorisation function has been issued by a party other than the bank, you must block it in the manner stated by the issuer.

## 6. BINDING REQUESTS AND PAYMENT ORDERS

Your approval, pursuant to the instructions on the website and the terms and conditions of the relevant service, is required for all payment orders, requests, and instructions, for example payments and signing agreements and other documents. This usually this takes place using the personal authorisation function. Approval to execute a payment transaction is provided directly to the bank, via the payee or the provider of Payment Initiation Services.

In general, however, you must always provide information regarding the

payee's bank account number, bankgiro or plusgiro number, mobile telephone number, or other equivalent information, for example the payee's IBAN number and the payee's payment service provider's BIC code, as well as information which enables the payee to identify the payment transaction. In conjunction with International Payments to and from a payment account, the IBAN number and, in certain cases a BIC code, shall be used as a Unique Identification Code.

It is possible for you to revoke a payment order, a request, or an instruction until such time as is stated on the website. After that point in time, the order, request, or instruction is binding on you vis-à-vis the bank, companies in the bank's corporate group, and companies in the Swedbank Group (for example, the Swedbank Robur Group and Swedbank Hypotek AB), irrespective of whether you have, e.g. violated the rules for managing the personal authorisation function or whether another person has used your personal authorisation function. However, this shall not apply where you and the bank have reached another agreement (e.g. in section 5.3) or where required by law, e.g. regarding payment services or unauthorised transactions.

**7. INFORMATION FROM YOU, SUFFICIENT FUNDS ON ACCOUNT, ETC.**

You agree to always provide correct and complete information so that your payment orders, requests, and instructions can be executed in an agreed manner.

In addition to the separate terms and conditions for the relevant account/payment service, a payment order shall be subject to the following. You are responsible for ensuring that the funds on your designated account are sufficient at the time payment is to be drawn from your account. Remember that such time may occur before the amount must be received by the payee. You must also verify that the amount, payee's name, and other information is correct before you approve a payment. Where the funds on your account are insufficient, you will be notified in the manner set forth in the separate terms and conditions for the relevant payment service. No such notification shall, however, be provided for payment transactions such as Direct Debit, other payment transactions initiated by the payee, or for standing orders. The bank is entitled to charge a separate fee for such notice.

Where the bank cannot execute your payment order as a result of your failure, in any way, to comply with the provisions of this section 7, the bank may decline to execute it without incurring liability for any loss incurred by you or the payee.

**8. EXECUTION OF PAYMENT ORDERS, ETC.**

The bank shall be deemed to have received your payment order when you have approved it. If your order is to be executed on a later date, it shall not, however, be deemed received until the date when you have stated that the payment is to be made.

If the date of receipt is not a banking day, the payment order shall be deemed to have been received on the next banking day.

The bank will provide or make available information regarding the maximum time for execution of a payment transaction in separate terms and conditions for the relevant payment service and/or when you submit your approval pursuant to the instructions on the website and the terms and conditions for the relevant service.

The bank will debit the Payment Account when it receives the payment order.

There are provisions in SEPARATE TERMS AND CONDITIONS PAYMENT ACCOUNTS AND PAYMENT SERVICES – CONSUMER as well as in terms and conditions for the relevant payment service regarding claims, investigation, and liability for unapproved and incorrectly executed payment transactions.

**9. INFORMATION REGARDING TRANSACTIONS**

You will receive reporting on a regular basis regarding transactions in the internet bank. Updated account statements are available in the internet bank. Upon request, the bank will send account statements by post.

**10. PRICES**

Prices, if any, for the internet bank and the services you can use via the internet bank, are available on the website, from the telephone service, or at the bank's branch offices.

**11. LIMIT ON ACCESSIBILITY**

The bank may limit the accessibility of the internet bank and/or a specific service with immediate effect through, e.g. amount limits. If you exceed these limits, this may lead to the inability to execute a payment. Information regarding such limits is provided on the website. The bank shall also be entitled to limit or fully suspend use of the internet bank and/or a specific service due to maintenance measures, operational disruptions, or when the bank deems it necessary for security reasons.

**12. THE BANK'S RIGHT TO BLOCK THE ACCESS TO THE INTERNET SERVICE**

Unless otherwise required by law, e.g. regarding payment services or unauthorised transactions, the bank shall be entitled to block your access to the internet bank where the bank:

- a) has reason to believe that your personal authorisation function/code is being used in a fraudulent, unsafe or unauthorised manner;
- b) has reason to believe that you are breaching, or will breach, these terms and conditions, the terms and conditions for the personal authorisation function, or the instructions on the website;
- c) has grounds for terminating the agreement pursuant to section 14; or
- d) has reason to believe that you are otherwise acting, or will act, in a manner that may cause loss to the bank or a third party.

You will be informed of any such blocking in the manner specified in section 17.1 (Notices from the bank), provided the bank is not prevented from doing so for security reasons or pursuant to any law, regulation, or public authority order. The bank shall lift the block as soon as the reason for the block no longer exists.

**13. OWNERSHIP AND COPYRIGHT**

Software and other copyright-protected information provided by the bank is the property of the bank or its subcontractors. You may not, therefore, license the use of, sell or otherwise dispose of cards, software or other copyright-protected information. Information which you receive from the bank regarding stock prices, currency rates, and other similar information may only be used for your own needs and may not be communicated to any third party.

**14. TERM OF THE AGREEMENT AND TERMINATION**

This Internet Bank - Private Agreement shall remain in force until further notice. You are entitled to terminate the agreement with immediate effect at any time.

Unless otherwise required by law, e.g. the Swedish Payment Services Act, the bank shall be entitled to terminate this agreement:

- immediately in the event of a material breach of contract or if you use the service for unlawful purposes;
- subject to two months' notice of termination in other cases.

If you have an internet bank agreement with a payment function and this constitutes a fundamental function for a payment account pursuant to the Swedish Payment Services Act, the following shall apply in lieu of the provisions of paragraph two above, in the event of termination by the bank. The bank may terminate the agreement with immediate effect if you have used the service for unlawful purposes or if you provided incorrect information to the bank when you opened the service and correct information would have resulted in you not being permitted to open such an service. The bank may terminate the agreement subject to two months' notice of termination where special reasons exist, for example if you have unpaid internet bank fees or if you fail to comply with the contractual terms and conditions.

In the event of your death, your internet bank agreement shall terminate. In the event you are placed in bankruptcy or if a guardian is appointed for you pursuant to Chapter 11, Section 7, of the Parental Code, you are no longer entitled to use the internet bank. The bank is then entitled to immediately block your access to the internet bank and terminate the agreement with immediate effect.

**15. AMENDMENT OF TERMS AND CONDITIONS**

The bank may amend these terms and conditions. The bank will give notice of amendments of the terms and conditions not later than two months before the amendments enter into force in the manner set forth in section 17.

The bank may cause an amendment of the terms and conditions to enter into force with immediate effect where necessary pursuant to any law, regulation, or public authority regulation, or other similar reason. The bank will inform you of any such amendment as soon as possible and in the manner appropriate under the circumstances.

If you do not accept an amendment of the terms and conditions, you are entitled to terminate the agreement to which these terms and conditions apply, with immediate effect, before the amendment is to enter into force. If you do not terminate the agreement within such time, you will be deemed to have approved the amendment.

#### 16. LIMITATION OF LIABILITY

The bank shall not be liable for loss due to Swedish or foreign law, measures taken by Swedish or foreign public authorities, acts of war, strikes, blockades, boycotts, lockouts, or other similar circumstances. The reservation in the case of any strike, blockade, boycott and lockout also applies if the bank itself is the subject of or takes such industrial action.

Loss incurred for reasons other than those stated in the first paragraph shall not be compensated by the bank, if the bank has exercised ordinary care. The bank shall not, at any time, be liable for indirect loss, provided the bank has not exercised gross negligence.

Where the bank cannot execute a payment, request, instruction, or measure due to such circumstance as stated in the first paragraph, the measure may be postponed until the bank has the possibility to execute it. The bank shall, at such time, pay agreed interest, if any, pursuant to the interest rate applicable on the date of payment. Where the interest rate has not been agreed, the bank shall not be obligated to pay interest at a rate higher than that corresponding to the reference interest rate established by Riksbanken from time to time pursuant to section 9 of the Swedish Interest Act, plus two percentage points.

The bank shall not be liable for loss resulting from the bank's inability to execute a payment, request, or measure due to an error or defect in computer equipment or communications equipment, software, or service agreement over which the bank has no control. Moreover, the bank shall not be liable for loss resulting from loss or corruption of information which is transferred in a network over which the bank has no control.

When the bank cooperates in executing payments and provides other payment services, the bank shall not be liable for loss resulting from unusual or unforeseeable circumstances over which the bank has no control and the consequences of which would have been impossible for the bank to avert despite all efforts. In such case, the bank shall not be liable when the bank acts in accordance with Swedish law or EU legislation.

When you use the internet bank to pay for goods, services, or other items from any party other than the bank, the following applies. The bank's task is merely to cooperate in transfer of the payment. The bank shall not, under any circumstances, be liable for the quantity, condition, or quality of the goods or services, etc., any missing or incorrect delivery, or suchlike. If you have given notice that statements, invoices, or other information from a third party may be sent to you via the internet bank, the following shall apply. The bank is not in a contractual relationship with you and is not liable to you for missing or erroneous information or suchlike.

You are liable to the bank and third parties for losses caused by your error or omission or any criminal acts. However, this shall not apply where you and the bank have reached another agreement or where required by law, e.g. regarding payment services or unauthorised transactions (see, e.g. section 5.3).

#### 17. NOTICES

##### 17.1 Notices from the bank

The bank will deliver personal notices to you via the internet bank, the service portal, email, text message or push-notifications to your mobile device, letters posted to your registered residential address, or by other means as agreed between you and the bank. If you would like the bank to send letters to an address other than your registered residential address or if you would like to change your address, you must notify the bank.

In order to calculate a deadline, the bank is entitled to assume that you have received a notice sent by posted letter seven weekdays after the bank sent it to your registered residential address or to the address that you have notified to the bank. If you have acknowledged receipt of the letter prior thereto, such earlier date shall apply.

The bank is entitled to assume that you have received notice to your in-

ternet bank or the service portal, email, text message or push-notifications on the same day that it was made available to you.

The bank will communicate in Swedish, unless agreed otherwise.

In the event of unauthorised use or security risks, the bank may contact you in a manner other than as stated above where it is deemed appropriate in the individual case, for example by telephone. The bank may, in such case, request information regarding whether you have made a specific transaction. The bank will never request information regarding a personal code, CV2/CVV2 value, or suchlike.

You agree to notify the bank if you change/replace the telephone number or the email address you have provided to the bank.

##### 17.2 Notices to the bank

You may give notice to the bank in respect of these terms and conditions via the internet bank, the Telephone Service - Personal Service, by visiting the bank's branch offices, or by writing a letter. You may send notices to the bank by email only after you have reached an understanding to this effect with the addressee.

Where you send a registered letter or an ordinary letter to the bank, it must be sent to the address stated in the agreement to which these terms and conditions apply, or to the address instructed by the bank. Notice in a letter from you shall be deemed to have reached the bank on the banking day that the letter arrives at the aforementioned address. If the notice has not arrived, it will nevertheless be deemed to have reached the bank if you can prove that it was sent in an appropriate manner and at such a time that it should have arrived.

#### 18. COMPLAINTS AND DISPUTES

If you are dissatisfied with the bank, you must submit your complaint and any claims for compensation to the bank without delay after you have observed, or should have observed (based on reasonable grounds), the circumstance to which the complaint relates.

The above paragraph does not apply when you make claims to recover payments. In such case, you should submit your claim in accordance with section 5.4.

If you wish to make a claim regarding something other than a defect in the internet bank, for example a defect in any goods or service for which you have paid through the internet bank, you must make such claim to the seller, i.e. not to the bank. In the same way, notice of any incorrect or missing payment notice, invoice, or other information from a third party must be given to the party who sent, or should have sent, the information.

A dispute between you and the bank arising from the circumstances governed by these terms and conditions shall be resolved by a Swedish court applying Swedish law, however without the application of Swedish choice of law rules. The bank may also commence legal proceedings in a court in another country where you are domiciled or have assets.

You may also contact the National Board for Consumer Disputes (Allmänna reklamationsnämnden) at [www.arn.se](http://www.arn.se) or at Allmänna reklamationsnämnden, Box 174, SE-101 23 Stockholm. Any report to the Board must be made in writing. Adjudication by the Board is subject to, among other things, certain value limits and deadlines. The bank undertakes to participate in the National Board for Consumer Disputes' processing of the dispute.

Where you have entered into an agreement with the bank via the internet bank or the app and a dispute has arisen that you and the bank cannot resolve, you are entitled to use the EU's online dispute resolution platform, <https://ec.europa.eu/consumers/odr/>.

Even if you use the online platform for complaints/disputes with the bank, the case will be sent to the National Board for Consumer Disputes for a decision. More information regarding online dispute resolution is available at [www.konsumenteuropa.se](http://www.konsumenteuropa.se).

#### 19. THIRD-PARTY PAYMENT SERVICE PROVIDERS

Where you have entered into a separate agreement with a third-party payment service provider, you may execute transactions and view information about balances and transactions with a provider other than the bank. In order for this to be possible, the third-party payment service

provider must be authorised or registered by a competent supervisory authority in the EU/EEA where the third-party payment service provider operates. A third-party payment service provider may provide either payment initiation services or account information services or both. Note that when you use a third-party service provider, the bank will provide information about, e.g. your payment accounts and transactions to the payment service provider. The bank has no control over, or liability for, the way in which the third-party payment service provider uses the information.

Your use of a third-party payment service provider does not affect your rights and obligations, and those of the bank, towards each other pursuant to these terms and conditions. This applies, among other things, to your obligations in connection with any claim regarding an unauthorised or incorrect transaction or a transaction that has not been executed. This also applies to the bank's right to refuse to execute a payment transaction if it is not possible to execute it or if executing it would be deemed unlawful.

If the bank determines that a third-party payment service provider must be denied access to information about your accounts with the bank, you will be notified via your internet bank, unless doing so would be inconsistent with any law or if not doing so is justified for security reasons.

Your rights and obligations and those of the third-party payment service provider towards each other shall be governed by an agreement between you. Provisions relating to the third-party payment service provider's liability when disseminating information and initiating payment transactions are also set forth in the Swedish Payment Services Act.

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#### **INFORMATION IN CONJUNCTION WITH DISTANCE CONTRACTS**

When you purchase the bank's products at a distance, i.e. via the internet, telephone or by responding to a mailout or an advertisement, you are entitled to withdraw, free of charge, within 14 days from the day on which you reviewed the terms and conditions of the agreement.

Please contact the bank if you change your mind.

When the bank has received your notice, the agreement will cease to apply. The bank may, however, charge for transactions which you made and services which you used during the right of withdrawal period.

#### **INFORMATION REGARDING PROCESSING OF PERSONAL DATA**

For information about Swedbank's and the Savings Banks' processing of personal data, please see your bank's website or contact the customer centre or your branch.

#### **FINANCIAL INFORMATION**

Through the telephone service, you may obtain information about, e.g. exchange rates or stock market prices, or other information, such as financial analyses or analysis aids. You are hereby encouraged to also always base your financial decisions on other data.