



Name of the account provider: Handelsbanken

Account name: Individual Banking Accounts

Date: 9 January 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Individual Banking Tariff and Terms & Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly Fee (Maximum Charge) £25.00
Payments (excluding cards)	
Direct Debit	£0.00
Standing order	£0.00
Sending money within the UK (sterling) If you send money in a foreign currency within the UK, the SWIFT fees set out below will apply	<ul style="list-style-type: none"> • Faster Payment £0.00 • CHAPS £20.00
Sending money outside the UK	<ul style="list-style-type: none"> • Overseas payment by SWIFT £20.00 • SWIFT to Handelsbanken Branch (Currency of the country of origin or destination) £1.50 • SWIFT to Handelsbanken Branch (Currency not of the country of origin or destination) £20.00 • SEPA Payments £0.00
Receiving money from outside the UK	£0.00
Cards and Cash	
Cash withdrawal in pounds in the UK	£0.00
Cash withdrawal in foreign currency outside the UK	2.75%
Debit card payment in pounds	£0.00
Debit card payment in a foreign currency	2.75%

Service	Fee
Overdrafts and related services	
Arranged and unarranged overdraft Refusing a payment due to lack of funds Allowing a payment despite lack of funds	20.25% per annum (Maximum Charge - Variable) (The monthly cap on unarranged overdraft charges is £100. Further details are available on our website at www.handelsbanken.co.uk/unarrangedoverdraft_maxcharge) £0.00 £0.00
Other services	
Cancelling a cheque	£10.00