

Additional Service Conditions

Corporate Online
Banking and our
Corporate App

Effective 23 August 2024

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1. Security breach - contact us

If:

- any Security Information or Security Equipment is lost or stolen,
- a Mobile Device that you or any of your Authorised Users use to access Corporate Online Banking or our Corporate App is lost or stolen, or
- there has been, or you or any of your Authorised Users suspect that there could be, a breach of any of the Security Measures or any unauthorised access to or use of Corporate Online Banking or our Corporate App,

you must tell us straight away. You should let us know by contacting the branch where your account is held or by calling 0800 470 8000 (or from outside the UK: +44 20 7578 8247).

You must also give us any information you have in connection with the loss or theft of any Security Information or Security Equipment or any Mobile Device used to access Corporate Online Banking or our Corporate App. We may share this information with the police or other fraud prevention agencies to help their investigations.

Please make sure you read the following conditions particularly carefully:

- **condition 7 (Authorised Users, User Instructions and Administrators) tells you how to appoint someone to give us User Instructions (and how to remove them), your responsibility for User Instructions and also when we may refuse to act on a User Instruction;**
- **condition 11 (Security measures) sets out the actions you and your Authorised Users must do, or must not do, in order to keep your Registered Accounts safe when using Corporate Online Banking or our Corporate App; and**
- **condition 15 (Liability) sets out important information about our responsibility in relation to Corporate Online Banking and our Corporate App.**

2. What do these Additional Service Conditions apply to?

These Additional Service Conditions apply to the use by you and your Authorised Users of Corporate Online Banking and our Corporate App. They apply in addition to our Business Banking Terms and Conditions and any other terms and conditions of any accounts and products we provide and that you can access through Corporate Online Banking or our Corporate App.

If there is any conflict between what is set out in these Additional Services Conditions and what is set out in our Business Banking Terms and Conditions (or any other terms and conditions of any account or product we provide and that you can access through Corporate Online Banking or our Corporate App), these Additional Service Conditions will apply to your use of Corporate Online Banking and our Corporate App.

You can ask us for a copy of these Additional Service Conditions and any other document that forms part of our agreement at any time. You can also find the latest version of these Additional Service Conditions on our website at: handelsbanken.co.uk/terms or ask the branch where your account is held for a copy.

If you or any of your Authorised Users have any questions about these Additional Service Conditions, please contact the branch where your account is held.

Unless these Additional Service Conditions say something different, any notices or communications you send to us or we send to you relating to these Additional Service Conditions, Corporate Online Banking or our Corporate App, must be sent in accordance with our Business Banking Terms and Conditions.

3. The meaning of some of the words used in these Additional Service Conditions

In these Additional Service Conditions, the words below have the following meanings:

“Administrator” means an Authorised User who is authorised by you in an Application Form to give, manage and change the User Permissions;

“Application Form” means each application form or application and amendment form or any other document we accept that you and, as required by us, your Authorised Users complete, sign and return to us from time to time relating to your application for and ongoing use of Corporate Online Banking or our Corporate App or both;

“Authorised User” means each employee, agent or other individual(s) authorised from time to time by you to access and use Corporate Online Banking or our Corporate App or both on your behalf. If you are an individual (such as a sole trader, a partner of a partnership or a trustee of a trust) you may be an Authorised User and we may ask you to complete an Application Form or to provide such other confirmation as we may require to confirm that you are an Authorised User;

“Business Banking Terms and Conditions” means our Business Banking Terms and Conditions which form part of your agreement with us in respect of any account(s) we provide to you for business purposes as updated, changed and/or replaced from time to time;

“Corporate App” means the mobile banking app we provide to you as described in these Additional Service Conditions;

“Corporate Online Banking” means the online banking services we provide to you as described in these Additional Service Conditions;

“Corporate Online Banking Content” means our (or any of our licensors’) software, Operating Guides, videos, applications or other content which we make available to you and/or any of your Authorised Users in connection with Corporate Online Banking or our Corporate App or both;

“Customer Connect” means our customer support service that offers you general assistance in connection with the products and services we provide to you. You can contact Customer Connect by calling us on 0800 470 8000 (or from outside the UK: +44 20 7578 8247) or by using our webchat service (when we offer the ability to communicate with us through a webchat), through Corporate Online Banking, our Corporate App or our website at: handelsbanken.co.uk;

“Intellectual Property Rights” means all patents (including any rights in or to inventions), trademarks, service marks, logos, trade names and business names (including rights in goodwill attached thereto), design rights, rights in or to internet domain names and website addresses, semi-conductor topography rights, copyright (including future copyright), database rights, rights in and to confidential information (including know how, business methods, data and trade secrets) and all other intellectual property rights, in each case subsisting at any time in any part of the world (whether registered or unregistered) and any pending applications or rights to apply for registrations of any of these rights that are capable of registration in any country or jurisdiction and similar or analogous rights to any of these rights in any jurisdiction;

“Large Business Customer” has the meaning set out in the Business Banking Terms and Conditions;

“Losses” means any and all losses, claims, damages, costs, charges, expenses (including legal fees), liabilities, demands, proceedings and actions and any fine or penalty levied by a regulatory body;

“Mobile Device” means a smart phone handset or tablet device which satisfies any requirements that we give to you from time to time about the systems or technology needed to access Corporate Online Banking and our Corporate App (including the Security Measures);

“Operating Guides” means any operating manuals, user guides and instructions relating to Corporate Online Banking or our Corporate App, or both, which we make available to you, including updates and replacements from time to time;

“PSRs” means the Payment Services Regulations 2017, as amended or re-enacted from time to time.

“Registered Accounts” means your accounts with us that are registered for use with Corporate Online Banking or our Corporate App or both (as described in an Application Form);

“Security Equipment” means any security equipment provided by us or our authorised representatives to you and/or any of your Authorised Users from time to time which enables you or any of your Authorised Users to access and use Corporate Online Banking or our Corporate App or both, including any log-on card, card reader or other device;

“Security Information” means any security details, including any PIN, Card PIN, customer number, password, passcode, digital ID, biometric data (such as a fingerprint ID or face ID) or other security details relating to any one or more of your Registered Accounts, Corporate Online Banking and/or our Corporate App from time to time;

“Security Measures” means any and all Security Information, Security Equipment and other security procedures and requirements which support access to or use of Corporate Online Banking and/or our Corporate App (including all Operating Guides relevant to security) and which we tell you about from time to time on Corporate Online Banking, our Corporate App or in any other way allowed under our Business Banking Terms and Conditions;

“Tariff of Charges” means the price tariff document, as updated by us from time to time, that we provide or make available to you (i) when you wish to open an account; (ii) when you apply for, or before you use, a particular service; or (iii) at a later date after you open an account and/or start to use a particular service. The Tariff of Charges details the interest rate and/or charges applicable to your account and/or the relevant service at that time;

“User Instruction” means an instruction, request or other communication received by us through Corporate Online Banking or our Corporate App relating to your Registered Accounts which appears to have been given or communicated by an Authorised User and includes instructions given by payment initiation service providers in accordance with our Business Banking Terms and Conditions;

“User Permissions” means the permissions relevant to an Authorised User as set by you or by an Administrator on your behalf, setting the level of access to your Registered Accounts and the authorities of that Authorised User in relation to such Registered Accounts, when using Corporate Online Banking or our Corporate App, or both;

“we”, “us”, “our” means Handelsbanken plc;

“you”, “your”, “yours” means the person, persons or incorporated or unincorporated body in whose name one or more Registered Accounts have been opened.

In writing

All references to “in writing” in these Additional Service Conditions shall be deemed to include email unless otherwise stated. We may (at our discretion) allow you to sign some standard forms of instructions, including Application Forms, via an electronic signing platform which we allow you to use.

4. Applying for Corporate Online Banking and our Corporate App

When you sign an Application Form to start using Corporate Online Banking or our Corporate App or both, you agree that these Additional Service Conditions apply to your use of Corporate Online Banking and our Corporate App. If you signed an Application Form prior to 23 August 2024 and did not apply for our Corporate App (and you have not applied for our Corporate App since that date), then the provisions set out in condition 6 (Our Corporate App) of these Additional Service Conditions shall not apply, and you will need to sign an Application Form if you wish to apply to use our Corporate App.

The User Permissions that are given to your Authorised Users are separate from and additional to any other mandate you give to enable someone to access and manage any of your Registered Accounts. This means that the authorities and permissions that are given to your Authorised Users as described in any Application Form override any other mandate which applies to your Registered Accounts when an Authorised User is accessing or managing your Registered Accounts using Corporate Online Banking or our Corporate App.

We may ask you to provide to us a copy of board minutes (if you are a company) or any other document we may require in connection with your application to use Corporate Online Banking and our Corporate App.

5. The services that may be available on Corporate Online Banking and our Corporate App

Provided that you comply with our Security Measures and the Operating Guides, you and each of your Authorised Users may be able to access your Registered Accounts through Corporate Online Banking and (if applied for) our Corporate App in order to:

- check and monitor the balance and available credit on your Registered Accounts;
- view previous transactions carried out through your Registered Accounts;
- upload and/or create payment templates relating to your Registered Accounts;
- make transfers between your Registered Accounts;
- make payments from any of your Registered Accounts to payees whose details you or an Authorised User have registered on Corporate Online Banking or our Corporate App. We do not currently provide the functionality to register payees on our Corporate App but we will let you know when we do;
- allow Administrators to manage User Permissions;
- download, view and print information relating to your Registered Accounts for your business use and reference only (not for your or any of your Authorised Users’ personal use), and
- receive other services or functions through Corporate Online Banking or our Corporate App or any improvements we make to Corporate Online Banking or our Corporate App from time to time (see condition 13 (Improvements we may make to Corporate Online Banking and our Corporate App) of these Additional Service Conditions for more information).

Not all services may be available on our Corporate App

Some of the services described above are available on Corporate Online Banking but are not currently available on our Corporate App. For example, the functionality to upload payment templates and/or create payment templates and the functionality to manage User Permissions are not currently available on our Corporate App. We will let you know when either (or both) of these functionalities are available on our Corporate App and when any other functionality that is made available on Corporate Online Banking is also made available on our Corporate App.

6. Our Corporate App

Before you or any of your Authorised Users access our Corporate App for the first time, you and each Authorised User that intends to use our Corporate App must register for Corporate Online Banking and pass the Security Measures and you and each Authorised User must log in to Corporate Online Banking. Any Authorised User that intends to use our Corporate App must also:

- download our Corporate App and complete the registration process for our Corporate App; and
- activate their Mobile Device with our Corporate App using their Security Information and Security Equipment.

An Authorised User must not download our Corporate App from anywhere other than the Apple App Store or Google Play, or install or use our Corporate App on any device other than a compatible Mobile Device.

From time to time we may issue updates to our Corporate App, and each Authorised User that uses our Corporate App should promptly complete any available updates to our Corporate App. Depending on the nature of the update, an Authorised User may not be able to use or access our Corporate App unless and until the Authorised User has downloaded the latest version.

Once an Authorised User has registered for our Corporate App and activated their Mobile Device(s), each of your Registered Accounts that an Authorised User can access through Corporate Online Banking will be capable of being accessed by that Authorised User through our Corporate App in accordance with these Additional Service Conditions.

We may from time to time set a maximum number of Mobile Devices which you or any of your Authorised Users (separately) or all of your Authorised Users (in total) can link to our Corporate App and we may change the maximum number of Mobile Devices at any time. Please contact the branch where your account is held for details of the maximum number of Mobile Devices that can be linked to our Corporate App at any one time.

If any of your Authorised Users deletes our Corporate App from their Mobile Device and then downloads it again, the Authorised User's use of our Corporate App will still be subject to these Additional Service Conditions.

If we terminate your access to Corporate Online Banking for any reason, your access to and use of, and each of your Authorised User's access to and use of, our Corporate App will also terminate. If we terminate any of your Authorised User's access to Corporate Online Banking for any reason, that Authorised User's access to and use of our Corporate App will also be terminated.

7. Authorised Users, User Instructions and Administrators

Authorised Users

You must ensure that any person that is to provide us with User Instructions is named as an Authorised User in an Application Form that is completed and signed by you and provided to us. You agree that each person you name as an Authorised User in an Application Form is authorised to give us User Instructions.

If you wish to suspend the authority of an Authorised User to give us User Instructions, an Administrator may do so through Corporate Online Banking. If an Administrator tells us through Corporate Online Banking that the authority of an Authorised User is suspended, we will act upon this instruction to suspend authority as soon as we reasonably can, and we will not accept User Instructions from that Authorised User after we have acted upon the instruction to suspend authority and it has taken effect until an Administrator tells us through Corporate Online Banking that the suspension has been lifted and the Authorised User is authorised by you.

If you wish to remove an Authorised User or add a new Authorised User, you must tell us straight away by completing an Application Form and returning it to us and providing such other information as we may ask you to provide. The removal will have effect from the time we process the Application Form. Subject to these Additional Service Conditions and our Business Banking Terms and Conditions, we may accept User Instructions from an Authorised User until we receive and process an Application Form that is completed by you to tell us that an Authorised User has been removed.

User instructions

You agree that each User Instruction shall be binding on you. You also agree that each User Instruction shall have the same legal effect, validity and right of enforcement as if the User Instruction had been in writing and signed by you.

You request and authorise us to treat all User Instructions as validly authorised by you and you agree that we shall be under no obligation to check the authenticity of any User Instruction or the authority of the person or persons giving a User Instruction.

You authorise us to act on any User Instruction provided we receive the User Instruction through Corporate Online Banking or our Corporate App in accordance with these Additional Service Conditions and the User Instruction is authenticated in accordance with the Security Measures.

In addition to the reasons for delaying or refusing to act on an instruction (including an instruction to make a payment from your account) that are described in our Business Banking Terms and Conditions, we may delay or refuse to act on a User Instruction if:

- the User Instruction is not consistent with the User Permissions of the Authorised User giving the User Instruction;
- acting on the User Instruction would cause any of the limits described in these Additional Service Conditions to be exceeded; or
- we reasonably believe that the User Instruction is not given by an Authorised User.

If we delay or refuse to carry out or act on a User Instruction, we will do our best to let you know and provide the reasons as soon as possible (unless law or regulation prevents us from telling you). If possible, we will also tell you how to fix any errors that led to the delay or refusal.

Unless an unauthorised payment or an incorrect payment is made from your account and we are responsible for reimbursing you (see our Business Banking Terms and Conditions for details of the circumstances in which we may be responsible for reimbursing you for any such payment), you are responsible for each User Instruction. Where you are responsible, you must promptly reimburse us for the amount of any Losses we suffer (directly or indirectly) through acting on any User Instruction. We may take the amount of the payment from any of your accounts or recover the amount of the payment in any other way we are allowed to under the Business Banking Terms and Conditions.

If you ask us to cancel or change any User Instruction, we will try to do so. We can only cancel or change a User Instruction if we have not already acted on it. If we are asked to cancel or change a User Instruction, we may charge you for this in accordance with the Tariff of Charges.

Administrators

You must ensure that any person you wish to be able to give, manage and change User Permissions is named as an Administrator in an Application Form that is completed by you and provided to us. You agree that each person you name as an Administrator is authorised to give, manage and change the User Permissions (including the Administrator's own User Permissions). You must always have at least one Administrator.

If an Administrator ceases to be authorised by you, you must tell us in writing straight away and we will act upon this instruction to remove an Administrator as soon as we reasonably can. You must appoint a new Administrator by completing an Application Form and returning it to us and providing such other information as we may ask you to provide. If an Administrator ceases to be authorised by you, this will have no effect on the User Permissions given and managed by that Administrator before they cease to be authorised by you and before we have acted upon the instruction to remove an Administrator and it has taken effect. Any new Administrator will be able to give, manage and change User Permissions once we have processed the Application Form to appoint that person.

8. Limits

In addition to any limits we may apply as described in our Business Banking Terms and Conditions, we may, from time to time, without letting you know first, apply limits to User Instructions. We may apply limits or change the limits from time to time without advance notice and, for security reasons, we can't always tell you what these limits are.

The limits may relate to:

- the type of transactions that you or any Authorised User can enter into;
- the number of transactions that you or any Authorised User can enter into over a certain period;
- the total amount of an individual transaction that you or any Authorised User can make at any time or the combined total amount of transactions that you or an Authorised User or you and all of your Authorised Users can make over a certain period, or
- the total number of Authorised Users who may use Corporate Online Banking and/or our Corporate App.

Limits may be different depending on whether you or any of your Authorised Users are using Corporate Online Banking or our Corporate App.

To manage our risk, we also apply internal controls, including limits, to certain types of payments and limits may also be set by third party payment schemes. We change these from time to time without advance notice but, for security reasons, we don't always tell you what these limits are.

9. Access and availability

Availability

Our browser and operating system compatibility requirements for Corporate Online Banking and our Corporate App are detailed on our website at: handelsbanken.co.uk/system_requirements. If you or any of your Authorised Users need assistance to access Corporate Online Banking or our Corporate App, please contact Customer Connect.

We will always make reasonable efforts to ensure Corporate Online Banking and our Corporate App are available at all times but we cannot guarantee their continuing availability or functionality nor their compatibility with any Mobile Device, operating system or browser you or any of your Authorised Users may use. You should ensure that any Mobile Device, operating system or browser you or any of your Authorised Users may use is compatible with Corporate Online Banking and our Corporate App.

Corporate Online Banking and/or our Corporate App may be unavailable from time to time, including when:

- we are undertaking any maintenance or upgrade activity in respect of Corporate Online Banking and/or our Corporate App (for example upgrading, modifying or altering Corporate Online Banking or our Corporate App);
- we are completing systems maintenance or making changes to the operating systems which support Corporate Online Banking or our Corporate App;
- there are legal or regulatory reasons or a direction of any court, law enforcement agency or government or regulatory authority or there are technical or security reasons;
- circumstances outside our reasonable control (including our agents', correspondent banks' and subcontractors' control) occur. For example, industrial disputes and network, computer system, transmission link or mechanical failures;
- a third party has failed to provide services;
- a systems failure has occurred;
- there are technical issues with the internet connection, device or network used by you or by any of your Authorised Users; or
- you (or any of your Authorised Users) do not keep our Corporate App updated on a Mobile Device or are using an outdated browser. Access can be restored by updating to the latest version of our Corporate App or by updating the browser being used or by reinstating settings that have been disabled.

If we can, we will usually try to tell you in advance if Corporate Online Banking or our Corporate App are going to be unavailable, but this may not always be possible.

You will ensure that the hardware and systems used by you or by any of your Authorised Users are suitable for accessing and using Corporate Online Banking and our Corporate App.

You will comply, and will ensure that your Authorised Users comply, with any requirements, instructions, notices and Operating Guides which we (or someone acting on our behalf) give to you from time to time about the systems or technology needed to access or use Corporate Online Banking and our Corporate App (including the Security Measures).

10. Limitations on our responsibilities

Corporate Online Banking and our Corporate App are provided on an "as is" basis. Access to and use of Corporate Online Banking and our Corporate App are at your own risk.

We do not give any confirmations, guarantees or assurances that:

- any User Instruction sent using Corporate Online Banking or our Corporate App will be received or successfully transmitted;
- the provision of, access to, or use of Corporate Online Banking or our Corporate App complies with any law or regulation outside of the United Kingdom;
- any information provided through Corporate Online Banking or our Corporate App (including the Corporate Online Banking Content), that is provided by a third party, is true, accurate, complete or up to date at the time it is accessed;
- to the extent permitted by law, Corporate Online Banking or our Corporate App are fit or suitable for any particular purpose; or
- the use of any material downloaded from Corporate Online Banking or our Corporate App will not cause damage to any property, or otherwise minimise or eliminate the inherent risks of the internet, including in relation to loss of data.

11. Security Measures

Security

You must comply, and must ensure that each of your Authorised Users complies, with all Security Measures from time to time relating to access to, and use of Corporate Online Banking and our Corporate App. This includes complying with any provisions in these Additional Service Conditions and our Business Banking Terms and Conditions relating to security and any other processes, instructions, procedures and requirements we ask you and/or any Authorised User to comply with from time to time, including in relation to the use and security of Security Information and Security Equipment. We recommend you ensure that any Authorised User is aware of the Security Measures and that they follow the Security Measures insofar as they apply to Corporate Online Banking or our Corporate App.

Security measures – things you and your Authorised Users must do

You must, and you must ensure that your Authorised Users:

- at all times keep the Security Measures secret and confidential and not write the Security Measures down or make them available in any place accessible by others, or share the Security Measures with anyone (other than an account information service provider or payment initiation service provider which requires such details to provide their services to you and which has the required authorisation or registration in the UK);
- take practical precautionary measures when storing or disposing of information relating to Corporate Online Banking or our Corporate App to prevent the information being used incorrectly, and ensure that any printed materials relating to Corporate Online Banking or our Corporate App are shredded;
- keep secure any software, equipment and internet connection that is used regularly to access Corporate Online Banking or our Corporate App and ensure they comply with the security standards we tell you about from time to time;
- ensure that any Mobile Device or computer that is used to access Corporate Online Banking or our Corporate App is kept secure and free from any malicious code (including any software, virus, trojan horse, time bomb or other code that is harmful, damaging, disabling or which enables or could enable unauthorised access to any part of Corporate Online Banking and/or our Corporate App) and has up to date anti-virus and anti-spyware software as well as firewall and security patches installed on it;
- if any Mobile Device that is used to access Corporate Online Banking or our Corporate App is lost or stolen and is then found, change the Security Information before using the Mobile Device to access Corporate Online Banking or our Corporate App;
- carry out virus checks on any Mobile Device or computer that is used to access Corporate Online Banking or our Corporate App on a regular basis;
- log out of Corporate Online Banking and our Corporate App once you've finished using whichever one of them you're logged in to;
- promptly complete any available updates to our Corporate App;
- delete or uninstall our Corporate App before disposing of a Mobile Device;
- follow any reasonable instructions we may give regarding use of Corporate Online Banking or our Corporate App;
- access and use Corporate Online Banking and our Corporate App in accordance with these Additional Service Conditions and the provisions of our Business Banking Terms and Conditions;
- provide User Instructions that are clear, correct and complete, and
- tell us immediately if you or any of your Authorised Users become aware of:
 - any failure to receive or delay in receiving any User Instruction or any payment to be made under a User Instruction;
 - any known or suspected error or fraud in or affecting the sending or receipt of any User Instruction;
 - any transmission (or suspected transmission) of any malicious code (as described above in this condition); or
 - any programming error or defect or corruption of any User Instruction.

Security measures – things you and your Authorised Users must not do

You must not, and you must ensure that your Authorised Users do not:

- stay logged in to Corporate Online Banking or our Corporate App on a Mobile Device that's not in your full control or possession;
- leave your Mobile Device unattended if you're logged in to Corporate Online Banking or our Corporate App;
- allow anyone else to access or use Corporate Online Banking or our Corporate App using your Mobile Device, or
- collect any information or data from Corporate Online Banking, our Corporate App or our systems or attempt to read any communication or information not intended for you.

You must not, and you must ensure that your Authorised Users do not, use or attempt to use Corporate Online Banking or our Corporate App:

- to do anything other than access and manage your Registered Account(s) and use our services (including any services that we may offer through a link that is accessible on Corporate Online Banking or on our Corporate App, or on both);
- for any unlawful purpose, including fraud, or in a manner that is inconsistent with these Additional Service Conditions or our Business Banking Terms and Conditions;
- to upload or store illegal or inappropriate images or content that infringes someone else's rights;
- in a way that could damage it or affect our systems or security or, restrict, prevent or interfere with anyone else's use of Corporate Online Banking or our Corporate App; or
- to attempt to decipher any transmissions to or from the servers running any of the functions provided by Corporate Online Banking or our Corporate App.

You agree to help us take steps to fix any problems (if we ask you to do so) and to help us with any concerns we have relating to viruses and/or security threats.

You also agree to take any action necessary to remove any virus or other security threats that may be identified and to keep us and our authorised representatives updated in relation to the steps, measures, progress and resolution of any actions taken.

Fingerprint ID or face ID

Some Mobile Devices may allow fingerprint ID or face ID to be used to log in to Corporate Online Banking or our Corporate App. If it is possible to use this feature, this means that anyone whose fingerprint ID or face ID is registered on a Mobile Device that is used to access Corporate Online Banking or our Corporate App may be able to log in to Corporate Online Banking or our Corporate App and access any of your Registered Accounts. You and your Authorised Users will need to take steps to prevent this.

We recommend that fingerprint ID and face ID are not activated to log in to Corporate Online Banking or our Corporate App if other people are allowed to access a Mobile Device that's used to access Corporate Online Banking or our Corporate App using their fingerprint ID or face ID. Before you or your Authorised Users use fingerprint ID or face ID to log in to Corporate Online Banking or our Corporate App, any other fingerprint ID or face ID registered on the Mobile Device should be deleted. If any other fingerprint ID or face ID registered on the Mobile Device is not deleted, any instruction given to us on Corporate Online Banking or our Corporate App by anyone else who has their fingerprint ID or face ID registered on the Mobile Device will be regarded as given by you or your Authorised User.

Jail broken or rooted devices

We also recommend Corporate Online Banking and our Corporate App are not used or accessed on a Mobile Device that has been jail-broken or rooted. If a Mobile Device has been jail-broken or rooted this means that the security features on the Mobile Device have been altered, which makes the Mobile Device less secure and easier for fraudsters to access the Mobile Device, use Corporate Online Banking or our Corporate App and steal your money.

Payments or transfers you don't recognise

If we ask you or an Authorised User through Corporate Online Banking or our Corporate App to approve a payment or transfer and you (or an Authorised User) do not recognise it or it wasn't made by an Authorised User, do not approve it and tell us straight away.

If you receive a transaction alert for a payment or transfer you don't recognise or that wasn't made by an Authorised User, you should also tell us straight away.

12. Charges

We will provide you with details of any charges that are applicable in our Tariff of Charges and/or before you use a service.

We may add to, or increase any of the charges that apply to Corporate Online Banking and our Corporate App. If we do this, we will inform you in any way that is allowed under our Business Banking Terms and Conditions. Notice of any addition or increase may be issued to an Administrator or to any other designated customer contact.

If you are not a Large Business Customer, and if we add to, or increase a charge that applies to Corporate Online Banking and our Corporate App, we will give you at least 2 months' notice before the addition or increase takes effect.

If you do not agree to any such addition or increase, you may end your use of Corporate Online Banking and our Corporate App without charge by notifying us in accordance with condition 16 (Ending your use of Corporate Online Banking and our Corporate App). If you do not notify us before the addition or increase takes effect, we will treat this as you accepting the change, and you will be responsible to us for any charges that apply to Corporate Online Banking and our Corporate App (in addition to any other charges that may apply in accordance with our Business Banking Terms and Conditions).

If you are a Large Business Customer, you agree that Regulation 50 of the PSRs does not apply to these Additional Service Conditions. If we add to, or increase any of the charges that apply to Corporate Online Banking and our Corporate App, we will inform you by giving you at least 14 days' notice.

You agree to pay any charges for Corporate Online Banking and our Corporate App in accordance with the provisions of our Business Banking Terms and Conditions and these Additional Service Conditions, and agree that we may take the amount of the charges from any of your accounts with us or recover the charges in any other way allowed under our Business Banking Terms and Conditions.

13. Improvements we may make to Corporate Online Banking and our Corporate App

We may continually change and release new capability and functionalities and remove existing functionalities within Corporate Online Banking and our Corporate App. We do not have to give you notice of these changes, improvements or removals as they will be added to, or removed from, Corporate Online Banking and our Corporate App automatically. However, we will usually tell you and your Authorised Users through messages on Corporate Online Banking or our Corporate App or in any other manner set out in our Business Banking Terms and Conditions about any changes, improvements or removals we make to Corporate Online Banking or our Corporate App which may affect your experience. These Additional Service Conditions shall apply to any such revised, additional or modified version of Corporate Online Banking and our Corporate App.

14. Changes we may make to these Additional Service Conditions

We may make changes or additions to these Additional Service Conditions from time to time. If we make such a change or addition, we will inform you in any way that is allowed under our Business Banking Terms and Conditions, and by giving notice to an Administrator or to any other designated customer contact. We will give you at least 2 months' notice unless any of the circumstances occur, as described in our Business Banking Terms and Conditions, when we may make changes or additions without telling you in advance, or by giving you less than 2 months' notice. Our Business Banking Terms and Conditions provide information on how we may change, or add to, the whole or any part of these Additional Service Conditions.

If you do not agree to any such change or addition, you may end your use of Corporate Online Banking and our Corporate App without charge by notifying us in accordance with condition 16 (Ending your use of Corporate Online Banking and our Corporate App). If you do not notify us before the change or addition takes effect, we will treat this as you accepting the change or addition, and you will continue to be responsible for your access to, and use of, (and any of your Authorised Users' access to, and use of), Corporate Online Banking and our Corporate App in accordance with these Additional Service Conditions.

15. Liability

In our Business Banking Terms and Conditions, we set out a number of exclusions and limitations on our liability. These exclusions also apply to the use by you and any of your Authorised Users of Corporate Online Banking and our Corporate App.

In addition, we will not be responsible for any Losses, delay or failure caused directly or indirectly by:

- Corporate Online Banking or our Corporate App being unavailable either partly or completely for any reason (including where any link that is usually accessible on Corporate Online Banking or on our Corporate App for any other services that we may offer is unavailable);
- systems maintenance or upgrade activity which supports Corporate Online Banking or our Corporate App;
- any service you use to access Corporate Online Banking or our Corporate App which is not controlled by us;
- any Mobile Device, hardware or software or Operating Guide which is produced by a third party (other than a third party acting on our behalf) for use with Corporate Online Banking or our Corporate App;
- any Mobile Device, hardware or software you use in connection with Corporate Online Banking or our Corporate App failing to work or being damaged or corrupted in any way;

- any information being routed via the internet;
- the modification of any Mobile Device or any software installed on a Mobile Device or any use of a Mobile Device for any purpose other than in line with the terms to which use of that Mobile Device is subject or other than as specifically authorised by the manufacturer of the Mobile Device or the proprietor or distributor of the relevant software;
- transmission errors, technical faults, systems malfunctions, illegal intervention in network equipment, network overloads, malicious blocking of access by third parties, internet malfunctions or interruptions;
- your use (or any of your Authorised Users' use) of Corporate Online Banking or our Corporate App not complying with applicable laws (including any local laws if Corporate Online Banking or our Corporate App is used outside the United Kingdom);
- Corporate Online Banking or our Corporate App being slow;
- you (or any of your Authorised Users) not receiving a message on Corporate Online Banking or our Corporate App on time;
- you (or any of your Authorised Users) not updating our Corporate App when prompted to do so; or
- any reliance and/or use by you, any of your Authorised Users or any third party on any information provided through Corporate Online Banking or our Corporate App (including any Corporate Online Banking Content) which we identify as being provided by a third party.

Any indemnity you provide to us in our Business Banking Terms and Conditions shall also cover all Losses incurred by us which arise as a result of any act or omission by you or on your behalf (including by any Authorised User) in connection with Corporate Online Banking and our Corporate App.

You are responsible for any and all Losses that we incur as a result of any breach by you and/or any of your Authorised Users of these Additional Service Conditions. You must promptly reimburse us for any and all such Losses.

Nothing in these Additional Service Conditions will limit our liability for death or personal injury resulting from our negligence, or for fraud or false statements made by us fraudulently or negligently, or for any other matter to the extent that our liability cannot be limited or excluded by law.

16. Ending your use of Corporate Online Banking and our Corporate App

You agree that we may immediately stop your or any or all of your Authorised Users' access to and use of the whole or any part of Corporate Online Banking or our Corporate App or both if we believe (acting reasonably) that any of the following circumstances have occurred or are occurring:

- there has been a breach of security relating to Corporate Online Banking, our Corporate App, your (or any of your Authorised Users') computer systems or Mobile Devices;
- you (or any of your Authorised Users) have breached any Security Measure;
- Corporate Online Banking or our Corporate App are being used for unauthorised or fraudulent reasons; or
- Corporate Online Banking or our Corporate App are being used in connection with a credit line, and we consider there to be a significantly increased risk that you may be unable to repay what is owed to us or any of our group companies, or you have failed to pay, when due, any sum owed to us or any of our group companies.

You agree that we may immediately terminate all or part of our agreement or stop your, and any or all of your Authorised Users', access to and use of the whole or any part of Corporate Online Banking or our Corporate App or both if any of the exceptional circumstances occur when we may terminate all or part of our agreement or stop providing an additional service to you immediately (or by giving less notice than usual), as described in our Business Banking Terms and Conditions.

If you are a Large Business Customer, you agree that Regulations 51 and 51(A) - (D) of the PSRs do not apply to these Additional Service Conditions. This means that if we, at any time, decide to terminate the whole or any part of these Additional Service Conditions we will give you at least 14 days' notice (as described in the table set out below) unless any of the exceptional circumstances occur when we may terminate all or part of our agreement or stop providing an additional service to you immediately (or by giving less than 14 days' notice), as described in our Business Banking Terms and Conditions.

In other cases where we plan to terminate all or part of our agreement or stop your, and any or all of your Authorised Users', access to and use of the whole or any part of Corporate Online Banking or our Corporate App or both, we will tell you as follows:

	If you are a Large Business Customer	If you are not a Large Business Customer
How will we tell you?	In any way allowed under our Business Banking Terms and Conditions.	In any way allowed under our Business Banking Terms and Conditions.
When will we tell you?	At least 14 days before we terminate all or part of our agreement or stop the use of the whole or any part of Corporate Online Banking or our Corporate App or both.	At least 90 days before we terminate all or part of our agreement or stop the use of the whole or any part of Corporate Online Banking or our Corporate App or both.

You may suspend or terminate your access to and use of Corporate Online Banking and/or our Corporate App by telling us (in writing). We will act upon an instruction to suspend or terminate your access to and use of Corporate Online Banking and/or our Corporate App as soon as we reasonably can. If you suspend or terminate your access to and use of Corporate Online Banking and/or our Corporate App in accordance with this paragraph, and after we have acted upon your instruction and it has taken effect, this will also have the effect of suspending or terminating all of your Authorised Users' access to and use of Corporate Online Banking and our Corporate App.

We may continue to process and complete any User Instruction which we accepted from you or any of your Authorised Users before your access to and use of Corporate Online Banking and/or our Corporate App was suspended or terminated.

If your access to and/or use of Corporate Online Banking and our Corporate App are suspended or terminated, it will not affect any of the rights and remedies that you or we had beforehand and you will continue to be responsible to us for all obligations that arose beforehand. These Additional Service Conditions will also continue to apply after your access to and/or use of Corporate Online Banking and/or our Corporate App are suspended or terminated (unless we tell you otherwise in these Additional Service Conditions).

If your access to and/or use of Corporate Online Banking and/or our Corporate App are terminated, and if we ask you to do so, you must return or destroy any copies of any Corporate Online Banking Content you or any of your Authorised Users have made. You must also delete our Corporate App from all Mobile Devices.

If either you or we terminate your access to and/or use of Corporate Online Banking or our Corporate App, the rest of your agreement with us in respect of your accounts and any other products that we provide to you will continue to apply. If we terminate your access to and/or use of part of Corporate Online Banking and/or our Corporate App, these Additional Service Conditions will continue to apply to your access to and/or use of the parts of Corporate Online Banking and/or our Corporate App that we continue to provide.

17. Licence, records and Intellectual Property Rights

We grant to you a personal, non-transferable and non-exclusive licence to use the Corporate Online Banking Content, Corporate Online Banking and our Corporate App in accordance with these Additional Service Conditions. The licence is granted for the period of time you or any of your Authorised Users are accessing and using Corporate Online Banking or our Corporate App or both and will be automatically suspended or terminated if your access to or use of Corporate Online Banking or our Corporate App or both is suspended or terminated.

We (or our licensors) own the Intellectual Property Rights and other rights in the Corporate Online Banking Content, the Security Measures, Corporate Online Banking and our Corporate App and all of the security devices, software and other materials or information that we provide to you to access Corporate Online Banking or our Corporate App. You will not obtain any rights, title or interest in the Corporate Online Banking Content, the Security Measures, Corporate Online Banking and our Corporate App or any such security devices, software and other materials or information.

You must not and you must ensure that your Authorised Users do not:

- attempt to change, copy or tamper with the software provided by us (or allow any third party to do so);
- reverse engineer, decompile or disassemble the software in our Corporate App or otherwise attempt to discover the source code to such software, or
- take, support or encourage any action which involves reproducing, altering, modifying or developing any part of our Corporate App.

18. Interception of information

When you or any of your Authorised Users use Corporate Online Banking or our Corporate App we will take reasonable steps to avoid any information that is sent to us or that we send to you (including across borders) being intercepted and read by a third party. However it is not always possible to prevent a third party gaining access to any such information.

You can find more information about online security on our website at: handelsbanken.co.uk/fraud.

19. Cookies

By using Corporate Online Banking or our Corporate App, you and each of your Authorised Users consent to the use of cookies (which are necessary to enable the effective provision of Corporate Online Banking and our Corporate App) in accordance with our cookies policy. Our cookies policy can be accessed via our website at: handelsbanken.co.uk/cookies.

20. Our privacy notice, our records and confidentiality

Please read our Privacy Notice which is available on our website at: handelsbanken.co.uk/privacy which explains the personal information we collect from you and how we use it, together with a summary of your rights under relevant data protection laws. Please contact us using the options set out in our Privacy Notice if you have any questions.

You agree that we may maintain records of each User Instruction received, of any payment made from any of your Registered Account(s) using Corporate Online Banking or our Corporate App and of any other information supplied by or to us in connection with Corporate Online Banking and our Corporate App. The records we hold, unless shown to be materially wrong, will be evidence of each User Instruction, payment or any other information supplied by or to us in connection with Corporate Online Banking and our Corporate App, including the times they were received, effected or supplied.

You and each of your Authorised Users must keep confidential all information about Corporate Online Banking and our Corporate App (including the Security Measures and any information about access to or use of Corporate Online Banking or our Corporate App) and the Corporate Online Banking Content. You must not allow any person (including, in respect of each Authorised User, any other Authorised User) to access any such information without us agreeing (in writing) to the information being shared.

21. General

If a court or other authority decides that some of these Additional Service Conditions are unlawful, the rest will continue to apply.

You cannot transfer any of your rights under these Additional Service Conditions to any other party unless we agree to this in writing.

These Additional Service Conditions are between you and us. Nobody else can enforce these Additional Service Conditions. This does not stop us from enforcing these Additional Service Conditions against any Authorised User.

22. Law

You agree that Corporate Online Banking and our Corporate App are provided in the United Kingdom, even when you or any of your Authorised Users access or use Corporate Online Banking or our Corporate App outside of the United Kingdom.

If (i) you are a limited company, LLP or other entity that is incorporated in Scotland; (ii) you are a partnership, trust or other unincorporated organisation or body that is established in Scotland; or (iii) you are a sole trader with a principal business trading address that is in Scotland, these Additional Service Conditions are governed by Scots law. You or we can also bring claims about these Additional Service Conditions to the non-exclusive jurisdiction of the courts of Scotland.

If (i) you are a limited company, LLP or other entity that is incorporated in England, Wales or any other country (excluding Scotland); (ii) you are a partnership, trust or other unincorporated organisation or body that is established in England, Wales or any other country (excluding Scotland); or (iii) you are a sole trader with a principal business trading address that is in England, Wales or any other country (excluding Scotland), these Additional Service Conditions are governed by English law. You or we can also bring claims about these Additional Service Conditions to the non-exclusive jurisdiction of the courts of England and Wales.

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Handelsbanken

Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395.
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