Reserve Accounts Additional Terms

1. Our agreement

Throughout these additional terms, certain words appear in **bold.** This means that the word has a particular meaning, and this is explained in condition 3 of these additional terms.

These additional terms are subject to the **individual banking terms and conditions**. The agreement for your **reserve account** consists of these additional terms and the **individual banking terms and conditions**. Any other documents that we provide to you when you apply to open a **reserve account** (such as a summary box setting out key product information for a **reserve account**) are for your information purposes only. If there's any difference between these additional terms and the **individual banking terms and conditions,** these additional terms will take priority.

You can ask us for a copy of these additional terms or the **individual banking terms and conditions** at any time. You can also find the latest versions of these documents on our website at **handelsbanken.co.uk/terms**.

2. Keeping in touch

You can contact us, or we can contact you, in any of the ways allowed under the **individual banking terms and conditions**. If you have any questions or need information about your **reserve account**, you can contact **customer connect** or contact the branch where your account is held. If you need to check the details of the branch where your account is held, you can find this information on our website at **handelsbanken.co.uk/findmybranch**.

We may record or listen in to telephone calls with you to (i) check we're meeting our legal and regulatory obligations; (ii) check we've followed your instructions correctly; (iii) try to prevent fraudulent or other criminal activity; and (iv) improve the **reserve account** services that we provide to you.

3. Meaning of some of the words we've used

We explain the meaning of some of the words we've used in these additional terms below:

customer connect	Our customer connect service that offers you general assistance and some payment services. You can contact this service on 0800 470 8000 (or from outside the UK, on +44 20 7578 8247).
Handelsbanken	Handelsbanken plc. In these additional terms, any references to "we", "us" and "our" also mean Handelsbanken plc.
individual banking terms and conditions	The **Handelsbanken** Individual Banking Terms and Conditions, which are the main terms that apply to your accounts and to any service we provide to you relating to your accounts, and as amended by us from time to time.
reference rate	An external reference rate that's publicly available and which is set by a central bank, such as the Bank of England bank rate.
reserve account	An instant access deposit account offered by **Handelsbanken**.

4. Who can apply for a reserve account

Reserve accounts are available for customers who have current accounts or other accounts you can make day-to-day payments from that are opened with **Handelsbanken**. When you apply for a **reserve account**, you must be at least 13 years old, and resident in the United Kingdom.

5. Key product information

Before you open a **reserve account**, we'll provide you with a summary box setting out key product information about the account. This includes details of the rate of interest (if any) that will be paid on the balance of a **reserve account**.

6. Statements

Each month there are transactions on your **reserve account**, we'll send you a statement, free of charge, containing information on those transactions.

If you're registered for online banking, we may send **reserve account** statements electronically to your inbox in online banking (or your individual banking app when the inbox is available in this app). If we send statements electronically, we'll also send you an email, text or other personal notification to let you know that a statement is available to view in your inbox (unless we've separately agreed not to send you this notification). If you use our online banking service or our individual banking app, you can also view your **reserve account** balance.

We'll send you **reserve account** statements by post if we need to. You can also ask us at any time to send you these statements by post.

7. Interest on your reserve account

We normally calculate interest on a daily basis on the balance of your **reserve account** at the end of each day.

We round each day's interest up or down to the nearest penny. If the interest earned on your **reserve account** after rounding is at least one penny, the interest is payable to you. Interest will be credited to your **reserve account** monthly, unless we've agreed to pay interest to you at a different frequency. Interest is paid to you gross, which means that we won't deduct tax from any interest we pay to you. Interest will be paid into your **reserve account**, unless we agree to pay interest into a different **Handelsbanken** account opened in your name.

8. Payments into and out of your reserve account

A payment can be made into your **reserve account** by electronic means (or by any other method we may accept from time to time). If any of the reasons described in the **individual banking terms and conditions** (set out under *Payments into your account - When we may refuse to accept a payment into your account*) apply, we may refuse to accept a payment into your **reserve account**.

If you want to make a payment out of your **reserve account**, you'll need to instruct us to transfer the money to another account in your name that you hold with us, including a joint account that you may hold with us with any other person(s). You can't instruct us to transfer the money to (i) a **Handelsbanken** account held by another person where you aren't a joint account holder with that person; or (ii) an account at another bank or financial institution. You can give us an instruction to make a transfer out of your **reserve account** by online banking or our individual banking app, in writing (being an instruction containing your original signature, unless we agree otherwise with you), by calling **customer connect** or the branch where your account is held, or in person at the branch where your account is held.

You may not be able to make a transfer out of your **reserve account** if (i) any of the reasons described in the individual banking terms and conditions (set out under *Refusing to act on your instruction - When we may refuse to act on your instruction*) apply; or (ii) you don't have another account in your name with us.

You can't set up a standing order or direct debit to withdraw money from your **reserve account**, and you can't make day-to-day payments from your **reserve account**. You also can't have an arranged overdraft or an unarranged overdraft on your **reserve account**.

9. Changes or additions to our agreement relating to your reserve account that are favourable to you

If we make a change or addition to our agreement that relates to your **reserve account**, and the change or addition is favourable to you, the change or addition will take effect immediately or when we tell you that it'll take effect. If we don't tell you about the change or addition before we make it, we'll tell you about it within 30 days of it taking effect.

10. Changes or additions to our agreement relating to your reserve account that aren't favourable to you

If we make a change (other than a change to the interest rate) or addition to our agreement that relates to your **reserve account** that isn't favourable to you, we'll tell you about it at least 30 days before it takes effect, or such longer period as we may be required by law or regulation to provide. We won't have to give you this much notice if any of the reasons described in the **individual banking terms and conditions** (set out under *How much notice we'll give you - Changes or additions we may make without telling you in advance or with shorter notice*) apply. When we make such a change or addition, we'll also either give you a copy of our new agreement (or the relevant part of it), or we'll direct you to a page on our website where you can view and download a copy. Your right to close your **reserve account** is described below in condition 12 of these additional terms.

This condition 10 of these additional terms doesn't apply to a change to the interest rate that applies to your **reserve account**. These changes are described below in condition 11 of these additional terms.

11. Changes to the interest rate that applies to your reserve account

We can vary the interest rate on your **reserve account** at any time for any of the valid reasons that are described in the **individual banking terms and conditions** (set out under *Changes or additions we may make - Changes to the interest rate and charges*). If we change the interest rate that applies to your **reserve account** and the change is favourable to you, the change will be applied immediately, and we'll give you written notice of this shortly after.

If we change the interest rate that applies to your **reserve account** and the change isn't favourable to you, unless the interest rate tracks a **reference rate**, we'll tell you at least 14 days before it takes effect, or such longer period as we may be required by law or regulation to provide.

If the interest rate that applies to your **reserve account** tracks a **reference rate** and there's a change to that **reference rate**, we may change the interest rate that applies to your **reserve account** without telling you in advance or by giving you less notice than we'd usually give.

Your right to close your **reserve account** is described below in condition 12 of these additional terms.

12. Closing your reserve account

If you want to close your **reserve account**, you can do so at any time without charge by contacting the branch where your account is held either in writing, or by such other method as we may agree.

If we want to close your **reserve account**, we'll give you at least 30 days' notice, or such longer period as we may be required by law or regulation to provide. We won't have to give you this much notice if any of the exceptional circumstances described in the **individual banking terms and conditions** (set out under *Ending our agreement - When we can end our agreement, close any of your accounts or stop providing any service immediately or on short notice*) apply.

13. Cancelling the agreement for your reserve account

You may cancel the agreement for your **reserve account** and close it within the first 14 days after the date on which your **reserve account** is opened or the date you receive these additional terms, if that's later. You can do this by contacting the branch where your **reserve account** is held either in writing or by such other method as we may agree.

There will be no charge for cancelling the agreement for your **reserve account**.

14. Other important information

We may exercise our right of set-off against any amount held in a **reserve account**. Our right of set-off is described in the **individual banking terms and conditions** (set out under *What we may do if you owe us money*).

There are no charges to open and hold your **reserve account**. If we add a charge for your **reserve account**, we'll tell you about it as described above in condition 10 of these additional terms. If we then change a charge for your **reserve account**, and this change isn't favourable to you, we'll also tell you about it as described above in condition 10 of these additional terms.

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