

Charge Card

Terms and Conditions

Credit Agreement partly regulated by the Consumer Credit Act 1974

This Agreement sets out the terms and conditions that apply to your Handelsbanken Charge Card (Charge Card). The Agreement is made between you and us.

Our details:

We are Handelsbanken plc. Our address is 3 Thomas More Square, London E1W 1WY.

This Agreement is made up of:

- Part A – Key Information
- Part B – Additional Important Terms and Conditions

Part A. Key Information

A1. About this Agreement

This Agreement starts when we sign it and has no fixed end date.

Your Charge Card should not be used for business purposes. You must be a UK resident and maintain a current account with us for the length of this Agreement.

You'll receive a copy of this Agreement and you may ask us for a copy of it at any time before it ends.

A2. Using your Charge Card

We provide you with credit by letting you use your Charge Card and security details to carry out purchase transactions and cash withdrawal transactions (including buying foreign currency, travellers' cheques and postal orders). You may use the Charge Card up to your credit limit.

We'll issue a Charge Card and PIN to you and open your Charge Card account to record your transactions. You'll need to activate the Charge Card before using it. We'll tell you how to do this when we send you the Charge Card.

At your request, we may issue a Charge Card and PIN to an additional cardholder. They'll also need to activate the Charge Card before using it and they'll be able to use their Charge Card and security details to carry out the same kind of transactions, which will be charged to your Charge Card account.

The issue of an additional Charge Card is at our discretion. We may refuse to issue one (for example, if the person is under 18 years old or not resident in the UK).

You're responsible for all transactions by an additional cardholder. You must ensure that they're aware of and comply with this Agreement, in particular regarding the use and security of the Charge Card and security details.

We may disclose to them any information about your Charge Card account but they don't have any rights under this Agreement.

We'll cancel the use of any additional Charge Card if you or an additional cardholder write to ask us to do so. You're responsible for transactions using an additional Charge Card which took place before we were asked to cancel it.

We may stop, suspend or restrict any additional Charge Card if we have a valid reason to be concerned at how it's being used.

A3. Your credit limit

We'll decide your credit limit from time to time and tell you what it is.

We may change the credit limit based on our assessment of your circumstances. We'll notify you of changes to your credit limit in writing. You can tell us at any time to reduce your credit limit or not to increase it.

You can ask us to increase your credit limit at any time. Your request will be subject to our assessment of your circumstances, which may include a credit search on you.

A4. Stay within your credit limit

Don't go over your credit limit. If you do, we may suspend your Charge Card account until you repay enough of your balance to bring it equal to or below your credit limit. If a transaction has been authorised by us but not yet charged to your Charge Card account, it will use some of your credit limit. This means you can be over your credit limit without it being visible on your Charge Card account, which may mean we refuse your next transaction.

A5. Other limits that might apply

We may set spending limits on your Charge Card or on particular types of transaction. We'll tell you these limits when we send you your Charge Card or if you ask for them in the branch that holds your current account. The types of limit that are likely to apply are:

- the amount of cash you can withdraw each day;
- the amount you can spend using contactless payments that don't need your security details.

If we set limits, we may also increase or decrease them from time to time. You can discuss changes to your spending limit with your branch. Cash dispensing machines may set a lower limit.

A6. Financial information

The APR or your 'Annual Percentage Rate' helps you compare our Charge Card with that of other providers.

Regulations require us to set out in this Agreement an illustration of what you'd pay if you borrowed a certain amount known as 'the total amount payable' and the APR. When this Agreement is made, we don't know how much you'll actually pay. This is because it depends on:

- how much you spend on your Charge Card;
- how quickly you repay it;
- whether we change the interest rates, charges or other terms.

This is why we assume the following things when we work out the APR and total amount payable set out in A6 (Financial information).

Assuming that for a period of one year the only drawing on the Charge Card account is a sterling cash advance of £1,200 at the start of each month, which is repaid in full within 15 days after that month's statement date:

- Total charge for credit: nil
- Interest rate: 0%
- APR: 0%
- Total amount payable (12 repayments of £1,200 with no charges or interest): £14,400

A7. Fees and charges

An overseas card transaction fee of 2.75% is charged on any transaction that is in a currency other than sterling.

The following charges will be payable if you don't comply with this Agreement:

- £12 for each letter we write to you in connection with a breach. We'll only send you these letters when we consider it necessary.
- Any reasonable costs and expenses we incur because you have broken this Agreement, including legal fees and the cost of finding you if you change your address but don't tell us.

A8. What you will pay each month

We'll send you a monthly statement showing:

- all amounts added to or deducted from the Charge Card account during the period it covers; and
- the amount you need to pay and the payment due date.

You must pay the full amount owing as shown on each monthly statement by the due date. If you don't, you authorise us to deduct the amount from your current account. You must ensure that you have enough money in your current account to cover the amount due. If, for any reason, we cannot deduct the amount from your current account, you authorise us to deduct the money from any other account you have with us that is in credit.

You have the right to repay early in full or in part. If you wish to pay any amount early, you must give notice to the branch where your account is held.

A9. Struggling to pay

Contact us as soon as you can by telephone if you're having difficulty making your repayments.

WARNING: Missing payments can make it more difficult or more expensive for you to obtain credit from us or other lenders in the future. It can also lead to us taking legal action against you or others by seeking to recover the money you owe direct from your salary. If you live in England or Wales, legal action could include a court order for the sale of your home. In Scotland, it could include a court order preventing you selling or securing further debts against your home. You may also have to pay our legal costs.

All amounts payable under this Agreement will be payable on demand if:

- you, or an additional cardholder, are seriously in breach of any of the terms of this Agreement;
- you die;
- a bankruptcy order is made against you or you make a voluntary arrangement with your creditors; or
- you close your current account.

We'll always follow any legal requirements before we take any of these steps.

You must pay us as soon as possible after our demand and in any event within 7 days:

- any amount by which the Charge Card account balance is over the credit limit;
- the amount of any transaction made in breach of this Agreement; and
- any amounts unpaid by you in breach of this Agreement.

We'll then have the same rights as we have for payment of the monthly balance.

A10. Making changes to this Agreement

Part B (Additional Important Terms and Conditions) explains in more detail when we may change our charges and other terms, and how we'll tell you about all the changes we may make.

A11. Lost or stolen Charge Card/security device/security details

If a Charge Card or security device is lost or stolen or you have reason to suspect that someone else knows your PIN or other security information, you must tell us without undue delay.

Please call Customer Support on 0800 470 8000 (from outside the UK: +44 20 7578 8247), or contact the branch that holds your current account.

We may ask you to confirm this in writing to us at Handelsbanken plc at 3 Thomas More Square, London E1W 1WY.

Once your Charge Card is cancelled, no further payments will be made from it so you'll need to update any regular or repeat payments that you've set up with your Charge Card to the new details.

If you've told us that your Charge Card or security device is lost or stolen, you mustn't use it if its later found. Please destroy your Charge Card (unless we specifically ask you not to destroy it but to return it to us).

A12. Your right to withdraw from this Agreement

You can withdraw from this Agreement within 14 days beginning the day after you received a copy of this Agreement.

You don't have to give any reason for withdrawing from this Agreement but, if you want to withdraw, you must tell us by writing to us by post (Handelsbanken - Charge Cards, 3 Thomas More Square, London E1W 1WY), or by calling your local branch or calling Customer Support on 0800 470 8000 (from outside the UK: +44 20 7578 8247).

If you withdraw from this Agreement, you'll have to repay the whole balance owing on the Charge Card account without delay but no later than 30 days after telling us you want to withdraw. No interest will be payable.

Payment can be made by sending a cheque payable to Handelsbanken plc to the address in A12 (Your right to withdraw from this Agreement) or we can inform you of alternative payment options on request.

If you don't pay us within this period, we may notify credit reference agencies.

Part B. Additional Important Terms and Conditions

Please read the information in Part A - Key Information alongside this Part B - Additional Important Terms and Conditions, which together form the Charge Card Agreement (your 'Agreement').

This Agreement is between you and us. No other person who isn't a party to it has rights to enforce it.

B1. How to authorise transactions

Unless we allow a transaction to be authorised in a different way at any time, a transaction is only authorised when a cardholder:

- presents the Charge Card and, if required, enters the 4-digit PIN into a card reader/keypad (or provides any other security information, including a signature);
- holds the Charge Card near a contactless card reader;
- gives details shown on the Charge Card online, by telephone or in writing to authorise a transaction; or
- when it's possible to use a digital version of a Charge Card, follows the applicable procedures (such as fingerprint ID or face ID) to authorise a transaction. (A digital version of a Charge Card means Charge Card details stored electronically on a device such as a mobile phone or tablet).

We'll let you know when it may be possible to use a digital version of a Charge Card.

A cardholder may also need to complete additional identification requirements when using a Charge Card to buy goods or services online. For example, a cardholder may need to input security information and/or use a security device to confirm that it's the cardholder (and not someone else) who is using the Charge Card.

An organisation may ask us to ring-fence a certain amount of money on your Charge Card account to make sure you have enough to pay for something. This usually happens when you don't know the final costs at the time you authorise the payment (say, if you stay in a hotel room or rent a car). It'll have to be an exact amount, otherwise the organisation won't be able to ask us to ring-fence it. You won't be able to use that amount while its ring-fenced. Any amount we do ring-fence will be released without delay as soon as we're aware of the actual cost incurred. At the latest, this will always be straight after the organisation asks us to make the payment.

If any cash dispensing machine operators charge for your use of their machines, you'll need to pay these charges. You'll need to consent to the charges when authorising the transaction.

B2. Use of third-party account information service providers

You can use an account information service provider (registered or authorised by the Financial Conduct Authority) to request account information from us on your behalf. You should check that the account information service provider is registered or authorised to provide such account information services. An account information service provider enables you to see your accounts with different providers in one place.

If we deny access to your Charge Card account to an account information service provider that you appoint, we'll tell you by phone, email, text or letter (if we can identify them) and give the reason. We'll aim to do this before we deny access but, if this isn't possible, we'll tell you immediately afterwards unless telling you would compromise security or be unlawful.

B3. Foreign currency transactions

All transactions in a foreign currency will be converted to sterling on the date the amount is applied to your Charge Card account using a rate of exchange set by the payment card scheme. In addition, the amount added to your Charge Card account will include an overseas card transaction fee of 2.75% of the sterling equivalent amount of the transaction.

The exchange rate used will appear on your statement and is available by contacting any branch.

Please be aware that if you receive a refund for a foreign currency transaction, the exchange rate may have changed. So it may be different from the exchange rate used for your purchase or cash withdrawal.

For cash withdrawals or purchases you make using your Charge Card in the EEA or UK (in euro or the currency of an EEA Member State), you'll also be able to find details of the total currency conversion charges as a percentage mark-up over the latest available euro foreign exchange reference rates issued by the European Central Bank on our website at [handelsbanken.co.uk/currencycalculator](https://www.handelsbanken.co.uk/currencycalculator). This helps you compare the currency conversion costs of different providers.

B4. Cancelling transactions

You (or an additional cardholder) cannot cancel a transaction you (or an additional cardholder) have asked us to make immediately.

However you may be able to cancel a transaction that is due to be made on a future date (this includes future recurring payments). You need to tell us at least one working day (by 4:30pm) before a transaction is due to be made, otherwise we may not be able to stop the transaction. If you do this, you should also tell the person taking the money that you wish to cancel the transaction so they don't keep trying to take the money (but this may not end your agreement to pay them). If you want to cancel your agreement with them, you'll need to tell them yourself – we can't do it for you.

In some cases, we may still be able to help you after the time set out in this clause; you can call us to find out if this is possible.

B5. Refunds from suppliers

If a supplier gives you a refund, we'll credit your Charge Card account on the day we receive it. A refund doesn't date back to the day the charge was originally made.

B6. If you're charged more than you expected

You can authorise someone to take payment from your Charge Card account, but without specifying the amount they can take. If they take more than you had reasonably expected (except because of exchange rate fluctuations), taking into account your normal spending patterns on your Charge Card account and any other relevant circumstances, you might be able to claim it back from us. You may have to give us more information to establish this.

You have to request this refund within eight weeks of the amount being applied to your Charge Card account. The right to do this only applies to payments in the UK or payments in euros in the EEA.

B7. When transactions take place that you haven't authorised**Cash withdrawals**

We'll normally refund you if cash withdrawals aren't authorised by you or an additional cardholder. As well as the cash withdrawal amount, you'll get back any interest or other charges relating to it. We'll do all this by the end of the working day after you raised the problem with us.

However, you may be responsible for cash withdrawals made before you or an additional cardholder tell us that a Charge Card has been lost or stolen or that its details may have been misused. In these circumstances, the most you could be responsible for is £35.

Neither you nor an additional cardholder should allow anyone else to use your Charge Card or card details (or the additional cardholder's Charge Card or card details) as this would be a misuse of the Charge Card. If you (or an additional cardholder) allow someone else to use your Charge Card or card details (or an additional cardholder's Charge Card or card details) you'll be liable for all cash withdrawals entered into using the Charge Card or card details until you tell us that the Charge Card or card details are being misused.

Other types of transaction

We'll normally refund you if transactions aren't authorised by you or an additional cardholder. As well as the amount of the transaction, you'll get back any interest or other charges relating to it. We'll do all this by the end of the working day after you raised the problem with us unless we suspect you've acted fraudulently (in which case we may notify the police or another person permitted by law).

You need to notify us without undue delay on becoming aware of the unauthorised transaction and at the latest within 13 months of the date it left your Charge Card account; otherwise, you'll not be entitled to a refund.

If we have reasonable evidence to suspect you're not entitled to a refund, we may investigate the unauthorised transaction before we give you a refund. We'll investigate as quickly as possible.

If we give you a refund and then, after our investigations, we can show that you were not entitled to it, we'll deduct the amount (and any interest and charges) from your Charge Card account. We'll give you reasonable notice before we do this.

You may be responsible for transactions made before you or an additional cardholder tell us that a Charge Card has been lost or stolen or that the Charge Card details have been misused because you or an additional cardholder failed to keep safe the Charge Card's personalised security features (e.g. your PIN or any security device). The most you could be responsible for in these circumstances is £35.

You're responsible for any losses regarding an unauthorised transaction if we reasonably suspect that you or an additional cardholder have acted fraudulently.

You're also responsible for any losses regarding an unauthorised transaction if you or an additional cardholder have acted intentionally or with gross negligence and this compromises a Charge Card, security device or any security details, for example:

- failing to use a Charge Card in line with this Agreement;
- failing to notify us of the loss, theft, wrongful or unauthorised use of a Charge Card or any security device;
- failing to taking reasonable steps to keep a Charge Card and security details secure; or
- giving your Charge Card or any of your security information to someone else.

Instructions on how to keep your Charge Card account and security information secure are set out in B8 (Safety and what to do if you lose your Charge Card). You must follow these instructions.

Unless you or an additional cardholder have acted fraudulently, you're not responsible for any unauthorised transaction that arises:

- after you've notified us of the loss, theft, wrongful or unauthorised use of a Charge Card or any security device;
- if we've not given you a way of notifying us of the loss, theft, wrongful or unauthorised use of a Charge Card;
- if a Charge Card has been used to make a purchase online, by mail order or by phone without your consent;
- before you or an additional cardholder receives a Charge Card or PIN (or both); or
- because we didn't require the transaction to be authorised in a way that was legally necessary.

B8. Safety and what to do if you lose your Charge Card

You must take all reasonable precautions to keep your Charge Card and any security device safe and secure at all times and to prevent the Charge Card, card number, PIN, any security device and any other security information being misused. In particular, you and any additional cardholder must:

- sign the Charge Card as soon as it's received;
- keep the PIN secret – in particular, don't disclose the PIN to anyone, including our staff or the police;
- never write down or record the PIN or card number without disguising them and never keep a note of the PIN with the Charge Card;
- destroy any written notification of a PIN promptly on receipt; and
- follow any reasonable instructions we give about security procedures for the Charge Card account, Charge Card, card number, PIN, any security device and any other security information.

You're responsible for making sure any additional cardholder is aware of these requirements and cooperates with us.

You must cooperate with us and the police to investigate any unauthorised transactions on your Charge Card account.

B9. Payments credited to your account by mistake

If we credit your Charge Card account by mistake, we'll reverse the payment.

If someone else made a payment to your Charge Card account by mistake and we can't recover the mistaken payment, we'll contact you to investigate further. We may return or remove the payment.

If we don't return the payment, we may have to share information about you and your Charge Card account with the bank of the person who made the payment.

B10. When we might refuse transactions or stop you or an additional cardholder using a Charge Card or your Charge Card account

We may refuse to authorise a transaction, and may stop, suspend or restrict the use of a Charge Card or the Charge Card account (or both) if:

- we suspect fraudulent, criminal or unauthorised use of the Charge Card or Charge Card account;
- we think it's needed for the security of the Charge Card or Charge Card account;
- it may be illegal to continue to offer services to you or any additional cardholder;
- we are genuinely concerned that there is a risk you may not repay what you owe us;
- your account balance is or would be over your credit limit or you would exceed any other limit on the Charge Card or Charge Card account;
- a transaction seems unusual to us compared to the normal use of the Charge Card or Charge Card account;
- during any period there is an unarranged overdraft on your current account;
- you've not complied with this Agreement in a way we consider to be serious; or

- we reasonably believe it's needed to enable us to comply with the rules of any payment card scheme with which the Charge Card is associated, or any law or good practice.

While we're checking if any of the above reasons apply there may be a delay in the transaction being authorised (even if, after we complete our checks, we're satisfied that no such reasons apply).

We can refuse a specific transaction or a series of them. For any of the first five reasons listed above, we can permanently or temporarily stop you making all transactions using your Charge Card. If we refuse to authorise a transaction or if we stop, suspend or restrict the use of your Charge Card or your Charge Card account (or both) we'll try to let you know as soon as possible. If we can, we'll let you know why we've done so and how to rectify any factual errors that led to us doing so (if relevant).

From time to time, we may enable you to specify that you don't want any Charge Card(s), card details and PIN(s) associated with your Charge Card account to be used to carry out certain types of transaction. If and when this capability is available, we'll tell you and explain how you can apply such restrictions to your Charge Card, card details and PIN or the Charge Card, card details and PIN issued to an additional cardholder and how you can remove any such restrictions. If and when this capability is available, we may also enable an additional cardholder to specify that certain types of transactions may not be carried out using the Charge Card, card details and PIN issued to that additional cardholder.

B11. When transactions you authorise go wrong or we make an error in applying a payment to your Charge Card account

If we fail to make a payment you've requested or make a mistake (e.g. we send the wrong amount or send funds to the wrong account), we'll refund you as soon as we can (unless we've paid too much, in which case we'll repay you the difference). We'll also adjust your Charge Card account to return it to how it was before the error. We won't do this if we can show that the payment was received by the other bank in line with your instructions. We may need information from you to investigate, and if we don't agree there was a mistake we'll explain why.

If we make an error in applying a payment received to your Charge Card account or are late in applying it, we'll immediately credit the payment to your Charge Card account. We'll also refund any charges and interest to put your Charge Card account into the position it would have been had the error not happened.

B12. Sending statements

If you have a zero balance or haven't made any transactions during the relevant period, we may not send you a statement. Otherwise, we'll normally send statements to you within 5 days after the relevant statement date in paper form. If you use our online banking service, we may also send you statements through the secure electronic messaging facility in our online banking service. You'll be able to request that we send your Charge Card account statements only in paper form, only in electronic form, or in both forms. You can do this by sending an instruction in writing to your branch or by selecting the relevant option on our online banking service. Please check our online banking service for any conditions that apply to your selection of those options regarding a Charge Card account.

Important – If you think an entry in a statement may be wrong, you must tell us straight away so that we can investigate it.

We won't pay interest on any credit balance on the Charge Card account.

B13. When we may change or add to this Agreement

We may change or add to this Agreement, including by changing or adding new charges, at any time for any valid reason, including to:

- reflect changes to the products and services we provide or introduce a new product or service that requires a change to this Agreement;
- reflect changes or expected changes in technology or the payment card scheme or systems or suppliers we use;
- reflect any change in your circumstances that we believe affects your ability to pay the amount due on your Charge Card account when it is due to be paid;
- reflect changes in:
 - the way we offer our products and services;
 - market conditions or banking practice; and/or
 - the costs of providing products and services or running our business including changes we reasonably expect to happen, which mean we need to introduce or change a charge, or because we reasonably decide to change for the running of your Charge Card account in a different way;
- comply with or reflect changes in law or regulation or industry guidance or codes of practice or to the rules of a payment card scheme or payment system;

- comply with or reflect decisions of a court, regulator or the Financial Ombudsman;
- ensure our business is run prudently;
- maintain the competitiveness of our business;
- change to a different payment card scheme; or
- make this Agreement clearer or correct any error we discover in this Agreement or make a change that's favourable to you.

B14. Telling you about changes we want to make to this Agreement

We'll inform you of any of the changes listed in B13 (When we may change or add to this Agreement) in writing by giving you at least two months' notice. In some circumstances, such as a change in law or regulation or a change to the rules of any payment card scheme to which we've subscribed, we may not be able to give you at least two months' notice of the change. If so, we'll give you as much notice as we reasonably can.

If you don't accept any change or addition we tell you about in advance, you can end this Agreement before the change or addition takes effect in accordance with section B16 (Ending this Agreement).

If we tell you about a change or addition to this Agreement and we don't hear from you, we'll assume you've accepted the change or addition on the date it comes into effect.

B15. Changing your Charge Card type

We may send you (or an additional cardholder) another type of Charge Card or a Charge Card that uses a different payment card scheme as a replacement for an existing Charge Card. If we do so, we may also change your Charge Card and Charge Card account number.

B16. Ending this Agreement

This Agreement will continue until it is ended by you or us. You can end this Agreement at any time by giving us notice in writing. We can end it by giving you at least two months' written notice. We may tell you we are ending it sooner, or even immediately, if you seriously breach any of the terms of this Agreement.

We regard these events as serious breaches:

- you or an additional cardholder are involved in fraud or criminal activity;
- information you've given us is materially incorrect or incomplete and would make a difference to how we assess your ability to hold an account with us;
- a petition is presented for your bankruptcy or you take steps to make a voluntary arrangement or are otherwise unable to pay your debts when they fall due;
- you die;
- we have a reason to be concerned about the way the Charge Card or Charge Card account is being used, which includes you often trying to exceed limits on your account;
- your current account is closed;
- you use the Charge Card account for business purposes; or
- you're no longer resident in the UK.

We'll always follow any legal requirements if we intend to end this Agreement for any of the above reasons.

When this Agreement ends, any amounts you owe us under this Agreement will be immediately due and payable. This Agreement will continue to apply to any outstanding transactions until they've been processed and all amounts you owe us under this Agreement have been paid.

You mustn't use your Charge Card or card number after the end of the period given in any notice by you or us to end this Agreement and you should destroy all Charge Cards. No further payments will be made from your account so you'll need to cancel any regular payments and make other arrangements to pay.

B17. General liability

We're not responsible to you for any loss you may suffer if we fail to provide you with services or perform our obligations under this Agreement due (whether directly or indirectly) to anything outside our reasonable control. This includes the failure of any data processing or computer system or transmission link; an industrial dispute (whether or not we are the object of industrial action or have begun the dispute ourselves); any restriction imposed under a legal requirement; and any retailer, supplier, bank or other person refusing or being unable to accept a Charge Card, card number or PIN, or the way in which any such refusal or non-acceptance is conveyed to you.

Nothing in this Agreement limits our liability for death or personal injury resulting from negligence or for false statements we've made fraudulently or negligently.

B18. Keeping us informed

You must tell us immediately of any change to your name, address or contact details (including your land line number, mobile phone number or email address) or the name, address or contact details of an additional cardholder. You must also tell us about any matter that may have a bearing on your ability to meet your payment obligations under this Agreement. We may ask you to confirm any of these things in writing.

We reserve the right to require you to provide references and evidence of financial standing.

B19. Transfer of rights or duties

We may transfer any of our rights or duties under this Agreement to anyone without obtaining your consent as long as after the transfer, your rights under this Agreement are the same or better.

If anyone to whom we transfer any of our rights and duties proposes to change this Agreement in a way that adversely affects your rights, you'll get two months' notice of the proposed change and be able to terminate this Agreement.

You may not transfer your rights or duties under this Agreement to anyone.

B20. Our provision of payment services

You explicitly consent to us accessing, processing and retaining any information you give us to enable us to provide payment services to you. This doesn't affect any rights and obligations you or we have under data protection law. You may withdraw this consent by ending this Agreement. If you do this, we'll stop using your data for this purpose once you have repaid your balance in full. We may continue to process your data for other purposes; if you want more information about how we use your data, you can find it at handelsbanken.co.uk/privacy.

B21. No security

Any general security or guarantee we hold for your obligations to us doesn't cover this Agreement.

B22. Waiver

If we waive (i.e., set aside) any of our rights, it doesn't mean we'll waive that right again in the future.

B23. Governing law

Unless you live in Scotland when you made your application, our agreement is governed by English law and the courts of England and Wales will deal with any dispute connected with this Agreement. If you live in Scotland when you made your application, our agreement is governed by Scots law and the courts of Scotland will deal with any dispute connected with this Agreement.

B24. Contacting each other and giving notice

If we become aware of suspected or actual fraud or security threats regarding your Charge Card account, we'll contact you by e-mail (if we've agreed to do so) or by phone.

We'll send any written notice, demand or communication to you at your last address known to us. You must send any written notice or communication to us at the branch where your account is held.

You can find the address by visiting our website at handelsbanken.co.uk or calling Customer Support on 0800 470 8000 (from outside the UK: +44 20 7578 8247).

We provide this Agreement in English and will communicate with you in English.

B25. Supervisory authority

The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN is the supervisory authority under the Consumer Credit Act 1974.

B26. Complaints

We have internal procedures for handling complaints fairly and speedily. We'll acknowledge receipt of a written complaint within 7 days and will tell you how long it'll take for us to respond more fully.

Please contact us at any branch, write to Handelsbanken Complaints, 3 Thomas More Square, London E1W 1WY, visit our website at: handelsbanken.co.uk/complaints or call Customer Support on 0800 470 8000 (from outside the UK: +44 20 7578 8247) if you would like more details of these procedures. If you're not satisfied with how we deal with your complaint, you may be able to refer it to the Financial Ombudsman Service. You can write to the Financial Ombudsman Service at Exchange Tower, London, E14 9SR, visit their website at:

financial-ombudsman.org.uk or call them on 0800 023 4567 (0300 123 9123 from mobile phones).

handelsbanken.co.uk

Handelsbanken

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