

2023-02-04

Proposal

To the SE bank's Annual General Meeting 2023

## **Simplified renewal of cards for BankID on cards**

### **Proposal for a decision**

- The AGM instructs the bank's executive management to simplify the renewal of cards for BankID on cards before the end of 2023 in accordance with what has been stated in the proposal.

### **Justification**

The major banks have together created the e-ID BankID. BankID is available as Mobile BankID and BankID on cards. Anyone who for security reasons does not want Mobile BankID uses BankID on card. Through BankID, a person can handle various non-public information digitally at authorities and organizations. For example, a person can through BankID go to 1177.se and read their medical record, information that is covered by healthcare confidentiality.

The card for BankID on cards is limited in time and must therefore be renewed. However, this cannot be done digitally in SEB. Even if the customer logs in to SEB Internetbanken Privat, a new card cannot be ordered there. The fact that the customer has logged in with the BankID card's PIN code does not help. The customer must call Customer Service (0771-365 365). Customer service cannot/does not want to send a new card to the customer's registered address. You require the customer to first verify who he / she is, for example through Mobile BankID. The customer is directed to visit a SEB office to renew the card.

The card for BankID on cards is without value / significance if you do not have access to the card's six-digit pin code. SEB's debit card (SEB Debet) is sent out automatically in a regular single letter before the old card's validity period expires. A SEB Debit card can in some contexts be used without the user having access to the card's pin code.

As a customer and shareholder in SEB, you ask yourself why you cannot order a new card for BankID on cards by logging in to the Internet bank Privat.

SEB should simplify the renewal of cards for BankID on cards. This can be done *either*

– by sending the card automatically before the validity period has expired

*or*

- by a new card being able to be ordered digitally after logging in with BankID on card.

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