

# Terms and Conditions

Payment Accounts and Payment Services, etc. - Private

11 December 2023

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# Terms and Conditions Payment Accounts and Payment Services, etc. - Private

## 1. Introduction

This agreement contains terms and conditions for Payment Accounts and Payment Services, as well as terms and conditions for products and services which have a connection with Payment Accounts and Payment Services.

The Agreement comprises three documents:

- 1) A contract form and product specification
- 2) General Terms and Conditions, Common Terms and Conditions, and Special Terms and Conditions, as well as information (this document)
- 3) Price, Cut-Off Times and Execution Time Appendix (the "Appendix")

These three documents are collectively referred to as the "Agreement". In order to become well-acquainted with your rights and obligations as a customer, you must read through the Agreement. Refer to the Appendix when you would like to find specific details, such as the length of time it takes to execute a Payment Transaction (for example a transfer).

## 2. Definitions and explanation of terminology

### Account Holder

One or more holders of a Payment Account.

### Account Information Services

An online service to provide compiled information regarding one or more payment accounts which a customer has with one or more Payment Service Providers.

### Authentication

A procedure in which the Customer's Personalised Security Credentials are used and through which SEB can verify the Customer's identity or the validity of the Security Solution/Payment Instrument.

### Automated Deposit Machine

An unstaffed terminal (self-service terminal) at which the Customer is able to execute Payment Transactions, for example Automated Deposit Machines with the Bankomat brand.

### Automated Teller Machine

An unstaffed terminal (self-service terminal) at which the Customer is able to execute Payment Transactions, for example Automated Teller Machines with the Bankomat brand.

### BankID

An electronic identity card consisting of an SIS ID card with a BankID chip issued by SEB, a Bank ID card or other card with a BankID chip issued by SEB, or another card with a BankID chip issued by a card issuer/ authorised issuer other than SEB, which is used together with a card reader and computer with device drivers for the card reader. (BankIDs issued by SEB other than Bank ID cards are acquired pursuant to separate agreements. The terms and conditions of those agreements shall apply as a supplement to the terms and conditions of this Agreement.)

### BIC (Business Identifier Code)

A code comprising eight or eleven characters which is used to identify banks and other financial institutions in conjunction with cross-border Payment Transactions.

### Business Day

A day on which participating Payment Service Providers are open for business to the extent required for execution of a Payment Transaction, normally a Weekday.

### Card

A Card issued by SEB, including the card number or a fictitious card number which replaces the original card number, for example in digital wallets, which bears the SEB brand, and which is linked to a Payment Account and affiliated to Mastercard's card network. A Card under this Agreement means SEB Debit and SEB Debit limited.

### Card Holder

A Customer in whose name a Card is issued and any other person to whom the Customer has granted a right, through a power of attorney, to dispose of funds on the Payment Account through use of a Card.

### Common and Special Terms and Conditions

Contract terms and conditions that apply to an individual Payment Account, an individual Payment Service, product, or service, or to a group of Payment Accounts, Payment Services, products, or services.

### Customer

A natural person who enters into an agreement with SEB regarding Payment Accounts and Payment Services, including products and services connected therewith, in accordance with this Agreement.

### Cut-Off Time

The times determined by SEB close to the end of the Business Day after which all Payment Orders which are received from a Customer shall be deemed received during the following Business Day. Applicable Cut-Off Times are set forth in the Appendix.

### Debit Date

The day on which withdrawals are made from the Customer's Payment Account in respect of a Payment Transaction.

### EEA (European Economic Area)

An economic co-operation which currently comprises the EU Member States, Iceland, Liechtenstein and Norway.

### EEA Currency

An official currency in an EEA country as stated above which is not the euro (EUR). For example, Swedish kronor (SEK) or Danish kronor (DKK). In this Agreement it also includes Swiss francs (CHF).

### Execution Time

The time within which a Payment Transaction must be executed after the Payment Order has been received and accepted by SEB. Applicable Execution Times are set forth in the Appendix.

### General Terms and Conditions

Terms and conditions which are, in whole or in part, common to the Payment Accounts, Payment Services, products, and services covered by the Agreement.

### IBAN (International Bank Account Number)

A national bank account number expressed in an international format.

### Merchant

A natural person or legal entity in Sweden or abroad which is affiliated to Mastercard's card network and provides goods and/or services against payment by card.

### Mobila banken (SEB's app)

Mobila banken is an integrated supplementary service to Internetbanken privat. Mobila banken makes it possible for the Customer to communicate with SEB via an app downloaded onto a Mobile Device.

### Mobile Device

A mobile telephone, tablet, laptop computer, watch or other similar equipment with access to the Internet or other network for telephone or data traffic.

### Mobilt BankID

An electronic identity card on a Mobile Device, comprising a BankID security app and an electronic certificate issued by SEB or an authorised issuer other than SEB.

### Payee

Natural person

### Payment Account

An account intended to be used for execution of a Payment Transaction. At present, such accounts include the Privatkonto, Enkla sparkontot, Notariatkonto and Valutakonto.

### Payment Date

The day on which the Payee must receive the Payment Transaction.

### Payment Initiation Services

An online service for initiation of a payment order, at the request of a customer, from a payment account with another Payment Service Provider.

### Payment Instruments

Personal instrument or personal routine, for example a Card or Security Solution, which, pursuant to the Agreement, is used to initiate a Payment Order, or legal entity who is the intended recipient of funds in conjunction with a Payment Transaction.

### Payment Order

The Customer's instruction for the execution of a Payment Transaction.

### Payment Service

SEB's services and products which make it possible to make deposits to and withdrawals from Payment Accounts and to execute Payment Transactions, for example transfers from Payment Accounts, card transactions, direct deposit payments or Bankgiro and PlusGiro payments.

### Payment Service Provider

Banks or other natural persons or legal entities that provide Payment Services.

### Payment Transactions

Deposits, withdrawals, payments, and transfers to or from a Payment Account which are initiated by the Customer, another natural person or legal entity, or a Payee.

### Personalised Security Credentials

Personally adapted functions which SEB provides or accepts for Authentication, for example personal codes or readers of biometric information such as fingerprint readers, or face and iris scanning.

### Reference Exchange Rate

The exchange rate which constitutes the basis for the calculation of any currency exchange and which is made available by SEB or based on a publicly available source.

### SEB

Skandinaviska Enskilda Banken AB (publ)

### SEB ID för Unga

An electronic identity card on a Mobile Device consisting of a BankID security app and an electronic certificate issued by SEB.

### SEB's Authentication Card

An electronic identity card consisting of a card with a chip issued by SEB, and which is used together with a card reader and computer with device drivers for the card reader.

### Security Solution

Electronic identification and security equipment, for example digipass or electronic identity card (for example BankID, SEB's Authentication Card, Mobilt BankID or SEB ID for Unga) with which the Customer can verify their identity towards SEB. Personalised Security Credentials are linked to the Security Solution.

### Strong Customer Authentication

An Authentication which is based on at least two of the following three, mutually independent, alternatives: (a) something which only the Customer knows (e.g. personal code); (b) something exclusively in the Customer's possession (e.g. Security Solution or Card); (c) a characteristic unique to the Customer (e.g. fingerprint).

### Telefonbanken

Personal service by telephone, 0771-365 365, which is open around the clock, throughout the year.

### Third-Party Payment Service Provider

A Payment Service Provider other than SEB which has necessary authorisation or is registered to provide Payment Initiation Services and/ or Account Information Services.

### Unauthorised Transaction

A Payment Transaction which is executed without the consent of the Customer or another person who, pursuant to the Agreement or power of attorney, is authorised to use the Payment Account.

### Unique Identifier

The combination of letters, digits, or symbols which SEB provides to the Customer and which the Customer must provide in a Payment Order in order to unambiguously identify the Payee or their bank account, such as a bank account number, IBAN number, or mobile telephone number.

### User Manual

User manuals, instructions, product descriptions, and suchlike which contain a description of how the relevant Payment Account, Payment Service, product, or service are used. These are provided by SEB, for example via bank branch offices, via Internetbanken privat, or at [www.seb.se](http://www.seb.se).

### Weekday

All days with the exception of Saturdays, Sundays, Midsummer's Eve, Christmas Eve, New Year's Eve, or other public holiday.

## 3. User Manuals

The Customer undertakes to comply with applicable User Manuals.

## 4. Access to services, etc.

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

The Customer applies for access to SEB's Payment Accounts, Payment Services, and other products and services. In order for the application to be approved, the Customer is obligated to answer the questions and provide the information necessary for SEB to obtain sufficient customer due diligence in accordance with applicable money laundering legislation, sanctions rules and regulations, and international rules on tax domicile. SEB may also obtain credit rating information before granting an application.

Access to SEB's Payment Accounts, Payment Services, products, and services may be restricted for security reasons, because SEB has not obtained sufficient customer due diligence, due to sanctions rules and regulations, or for other reasons, in whole or in part, e.g., through amount limits or authorisation restrictions. Information regarding certain applicable limits is set forth in User Manuals for the relevant product or service.

It is not permitted to use SEB's Payment Accounts, Payment Services, products, and services directly or indirectly from countries that are subject to sanctions rules and regulations. Information regarding which countries and restrictions are meant can be obtained by contacting Telefonbanken/bank branch.

To the extent possible, SEB shall provide information on its web pages, e.g. [www.seb.se](http://www.seb.se), regarding when SEB's Payment Accounts, Payment Services, products, or services cannot be provided due to maintenance or scheduled operational stoppages. In the event of a defect or disruption, SEB can instead, generally, receive instructions in another manner, for example orally via Telefonbanken.

## 5. Communications, Security Solution, Payment Instruments, etc.

### 5.1 Language

The language used in documentation and contacts between the Customer and SEB is Swedish or English.

### 5.2 Technical requirements for the Customer's equipment

A touch tone telephone is necessary in order to use Bank på telefon. The Customer is personally responsible for the costs of the telephone traffic.

Connection to the Internet is necessary in order to use Internetbanken privat. Certain technical equipment and access to technical systems, for example communication equipment, software, and internet service, are required for such connection.

SEB is continually developing the functionality of Internetbanken privat and thus SEB recommends that the Customer use technical systems which are updated and supported by the manufacturers. The technical systems which are required from time to time for access to Internetbanken privat are set forth on [www.seb.se](http://www.seb.se).

The Customer is, at all times, personally responsible for access to the technical equipment and the technical systems which are necessary to use Internetbanken privat and is responsible for their own Internet connection costs. The Customer must demonstrate normal care and protect their technical equipment against unauthorised use, inter alia by using, and personally bearing the cost of, technical safety and security functions such as antivirus programs and firewalls.

In order to be able to use a Mobile Device for Payment Services, products, and services, for example Mobila banken and Swish privat, the Customer undertakes to possess the equipment required and to ensure that the Mobile Device and any subscriptions, configurations, and security certificates are in compliance with applicable User Manuals for the Payment Service, product, or service. The Customer is personally responsible for the costs associated with computer traffic, Internet traffic, and telephone traffic to and from their Mobile Device. SEB shall not be liable for loss which may be incurred as a consequence of deficiencies in the Mobile Device's reception.

### 5.3 User identities

In order to gain access to certain Payment Services and services, for example Internetbanken privat, Mobila banken, and Bank på telefon, the Customer must have a user identity registered with SEB. The user identity is determined by SEB and must be verified in the manner determined by SEB.

The personal ID number is normally used as the user identity. In order to ensure that no other person is able to misuse a user identity, the user identity is protected, in accordance with section 5.4 below, by a Security Solution, personal code, or other identification solution.

In certain cases, SEB is entitled to block the user identity and, if this is done, the Customer no longer has access to the relevant Payment Service or the service. SEB is entitled, at any time whatsoever, to block a user identity where SEB has reason to believe that the Customer is disregarding or will disregard the provisions of this Agreement or the User Manuals. SEB shall also be entitled to block the user identity:

- upon suspicion that the Customer is acting in a manner which may cause loss to SEB or a third party;
- upon suspicion that any person is using the user identity without authorisation; and
- where any person makes repeated unsuccessful login attempts.

### 5.4 Security Solution, etc.

In order to use SEB's Payment Accounts, Payment Services, products, and services, the Customer is required, in certain cases, to use a Security Solution, personal code, or other identification solution accepted by SEB. SEB's User Manuals contain further information regarding which Security Solution, personal code, or other identification solution is required for the use.

SEB provides, in accordance with this Agreement or a separate agreement, a Security Solution, personal code, or other identification solution by which the Customer can verify their identity towards SEB and, in certain cases, towards a third party. The Security Solution, for example BankID and Mobilt BankID, may, in certain cases be provided by a party other than SEB. With the help of the Security Solution, the Customer is also able to provide electronic signatures, which are equivalent to signing a document.

A Security Solution provided by SEB, the personal code, or another identification solution is the property of SEB and may be revoked or blocked in the event the Customer breaches the terms and conditions of this Agreement or if SEB has reasonable cause to believe that the Security Solution, personal code, or other identification solution might be used in violation of the terms and conditions of this Agreement or in violation of any applicable legislation, ordinance, or public authority regulations.

The Customer must acquaint himself/herself with the functions of the Security Solution, personal code, or identification solution, and the manner in which use of the Security Solution, personal code, or identification solution ties the Customer to measures taken, for example executed Payment Orders.

SEB shall not be liable for loss incurred as a consequence of the Customer failing to comply with the Customer's obligations, as per User Manuals, regarding the Security Solution, personal code, or other identification solution.

In conjunction with use of a Security Solution, personal code, or other identification solution, SEB shall not, under any circumstances, be liable for loss caused to the Customer as a consequence of delayed administration occasioned by security controls.

### 5.5 Power of attorney

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

An authorised agent uses their own user identity and Security Solution or other identification solution. The Customer undertakes to ensure that the authorised agent reads the terms and conditions of this Agreement. The Customer is liable for payment under this Agreement and liable for ensuring that all authorised agents comply with the Agreement and applicable User Manuals.

Where the Customer revokes or changes a power of attorney, the change or revocation shall not apply vis-à-vis SEB until SEB has received a written notice of change or revocation from the Customer. It is also possible for the Customer to revoke a power of attorney in Internetbanken privat/Mobila banken. In such case, the revocation applies immediately.

### 5.6 The Customer's obligation to keep the Security Solution and the Personalised Security Credentials safe

#### 5.6.1 General provisions

If the Security Solution, for example a Mobilt BankID, is not provided by SEB, the provisions of the agreement with the relevant issuer shall also apply in addition to this section.

Nothing in this section 5.6 shall prevent the Customer from using Payment Initiation Services or Account Information Services which are provided by a Third-Party Payment Service Provider with which the Customer has entered into an agreement or otherwise instructed.

#### 5.6.2 The Customer's undertaking to keep the Security Solution safe

The Security Solution may only be used by the Customer personally. The Customer shall take necessary measures to protect himself/herself from unauthorised use of the Security Solution. This entails, inter alia, that the Security Solution shall be handled in the same way as cash and other documents evidencing legal rights, and shall be stored in a satisfactory manner such that no other person has the opportunity to use it. In settings with a significant risk of theft, extra caution must be exercised and the Security Solution must not be unattended at any time.

The Customer shall exercise caution in the use of the Security Solution and is obligated not to use the Security Solution in any manner which provides access for any unauthorised person to the Customer's accounts or services with SEB. The Customer is also obligated, when the functionality of the Security Solution so permits, to carefully review what is presented for signing and to make a decision as to whether the Customer wishes to sign.

The Customer is aware that the Security Solution may be contained on a Mobile Device. Where this is the case, the Customer shall use the applicable security arrangements for the Mobile Device, such as a telephone lock code.

#### 5.6.3 The Customer's undertaking to keep the Personalised Security Credentials safe

If the Customer chooses to identify himself/herself (Authenticate) with the help of biometric information, e.g. through use of fingerprints which are stored on a Mobile Device, the Customer is obligated to ensure that only the Customer's own biometric information can be used. For example, the Customer shall ensure that no other person's biometric information is registered on the Mobile Device.

If the Customer identifies himself/herself (Authenticate) with a personal code, the Customer undertakes:

- not to disclose the personal code to any third party;
- to destroy the envelope and code slip (or suchlike) immediately when the Customer has learned the personal code (if there is a PUK code for the Security Solution, the PUK code must, however, be saved);
- not to make a note of the personal code on the Security Solution or cause any permanent notation of the code to be made on the Security Solution or to be stored together with the Security Solution;

- to make a note of the code or to store the code electronically in such a manner that a third party would have no reason to believe that the notation relates to a personal code;
- as soon as possible after the Customer has received the Security Solution, to switch to their own selected personal code (if the functionality of the Security Solution so allows);
- where the possibility exists to choose a personal code, not to choose a personal code with any connection to the Customer's personal ID number, account number, telephone number, or suchlike; and
- to change their personal code for the Security Solution where it may be suspected that any unauthorised person has learned the code.

"Personal code" means, for example, a PIN code linked to the Security Solution. The provisions set forth above regarding personal codes shall also apply, where applicable, to single-use codes, passwords, etc. "Single-use code" means, for example, the codes which the digipass generates and which are shown in the digipass after the Customer has entered their PIN code in the digipass.

### 5.7 Notifying loss, theft, misuse, etc., of a Security Solution or the Personalised Security Credentials

The Customer is obliged to notify SEB immediately upon learning that the Security Solution or Personalised Security Solutions have been lost or has been used by an unauthorised person.

Notification shall be made to Telefonbanken on telephone number 0771-365 365 (24 hours a day, 7 days a week). In respect of Mobilt BankID, notification may also be made by using the blocking service for Mobilt BankID in Internetbanken privat. Notification is free of charge to the Customer.

When there is a risk of unauthorised use of the Security Solution or the Personalised Security Credentials, the Customer must also report the loss to the police as soon as possible.

Where the Security Solution has not been provided by SEB, notification shall instead be made in accordance with the provisions of the agreement with the relevant issuer. However, the Customer can use the blocking service for Mobilt BankID in Internetbanken privat to block a Mobilt BankID which is issued by a party other than SEB, if allowed by such issuer.

### 5.8 Payment Instruments

#### 5.8.1 General provisions

When the Customer uses a Security Solution in order to execute Payment Transactions, the Security Solution constitutes a Payment Instrument. In addition to the provisions of this section 5, the provisions of section 17 shall then also apply. Where the Payment Instrument is a Card, the provisions of section 20 shall also apply.

#### 5.8.2 Blocking of Payment Instruments

SEB reserves the right to block the Payment Instrument for any of the following reasons:

- where there is a risk the Payment Instrument cannot be used in a secure manner, e.g. for technical reasons;
- upon suspicion that the Payment Instrument is being used without authorisation; or
- in the case of a Payment Instrument with credit, where there is a significantly increased risk that the Customer might be unable to pay. A significantly increased risk may exist either because the Customer's pattern when using the Payment Instrument can generally be deemed to entail a significantly increased risk, or be based on information regarding the Customer's financial situation or suchlike.

The Customer will receive notice that the Payment Instrument will be blocked or has been blocked, as well as the reasons therefor. However, SEB does not provide notice where SEB is precluded from so doing for security reasons or according to any law, ordinance or public authority regulation.

SEB shall lift the block or replace the Payment Instrument as soon as the reason for the block no longer exists.

Where the Payment Instrument has not been provided by SEB, the provisions of the agreement with the relevant issuer shall apply instead.

### 5.9 Price information and other information

Price information and other information are provided, inter alia, by SEB on www.seb.se. The information is based on information provided by parties other than SEB. SEB assumes no liability for the accuracy of the information or for any loss incurred due to any deficiencies or errors in information provided. SEB reserves the right, without prior notice, in whole or in part, to cease providing the information or to change the nature and composition thereof.

Information and analysis material may be used only for personal use and may not be duplicated, passed on, or compiled in processed or unprocessed form without SEB's consent.

### 5.10 Notice and information regarding unauthorised use and security risks

In the event of unauthorised use or security risks, SEB can contact the Customer, e.g. by text message or push notification or in another manner in accordance with section 12. SEB can, in such case, request information regarding whether the Customer has conducted a specific Payment Transaction. SEB never asks for information regarding a personal code, password, or suchlike, e.g. a PIN code for a digipass or Mobilt BankID, or codes linked to a Card. Furthermore, SEB does not orally provide any code which the Customer is to use in conjunction with identification.

General information regarding security and security risks can also be provided via [www.seb.se](http://www.seb.se) or social media, e.g. Facebook.

### 5.11 Notices and information regarding Customers who are minors

Notice and information regarding a Customer who is a minor may be sent or made available to the Customer's parents (guardians) via the Internetbanken privat/Mobila banken, email, text messages, push notices, or other electronic communications. For example, if the parent has access to Internetbanken privat/Mobila banken, notices and information regarding the minor can be made available there.

## 6. Prices and fees, etc.

### 6.1 General provisions

Monthly or yearly prices are set for SEB's Payment Accounts, Payment Services, products, and services. A joint price may be charged for a specific number of Payment Accounts, Payment Services, products, and services, including so-called product packages (see section 25) as well as a connection fee for certain Payment Accounts, Payment Services, products, and services. In addition, prices and fees may be charged in connection with the use of a specific Payment Account, Payment Service, product, or service.

Prices and fees are stated in the Appendix unless otherwise agreed.

### 6.2 Payment of price and set-off, etc.

The Customer pays monthly or yearly prices for agreed Payment Accounts, Payment Services, products and services. Monthly and yearly prices are paid in advance, except in such case as the Special Terms and Conditions of this Agreement provide that payment is to be made in arrears. Payment Services for which SEB charges in connection with use shall be paid by the Customer when SEB executes the Payment Transaction, other than in such cases where the Special Terms and Conditions of this Agreement state that payment is to be made in arrears. The Customer may also be required to pay connection fees in connection with the purchase of, or connection to, a Payment Account, Payment Service, product, or service.

The Customer consents to payment taking place by SEB, on the Debit Date, automatically debiting the agreed Payment Account at SEB with an agreed price or applicable price or fee in accordance with the Appendix. The Customer shall ensure that sufficient funds are available on the Payment Account on the Debit Date; see also section 16.6. SEB may also debit the Customer's Payment Account with amounts corresponding to any fee, cost, and expenditure in accordance with the Appendix for Payment Orders which are executed on the Customer's behalf.

In respect of incoming Payment Transactions, SEB is entitled, in accordance with section 19.1, to deduct SEB's own fees, in accordance with the Appendix, from the received amount before such amount is credited (deposited on) the Customer's Payment Account.

In conjunction with international payments, in certain cases correspondent banks and recipient banks may deduct their fees attributable to the Payment Transaction from the amount which is to be transferred.

In addition, SEB is entitled to debit the Customer's Payment Account with amounts which relate to another due claim which SEB has against the Customer (set-off). Set-off may not take place against salary, pension, or funds comparable therewith which are necessary for the Customer's maintenance.

Where the Agreement or individual Payment Accounts, Payment Services, products, or services for which the Customer pays a yearly price in advance is/are terminated before the expiry of the period for which the Customer has paid, the Customer shall be entitled to a refund of the remaining part of the yearly price.

## 7. Specifically regarding international payments and Payment Transactions in other another currency

### 7.1 General provisions

*Applicable as from 1 April 2024*

The Customer's right to outgoing and incoming international payments (Cross-Border Payments and SEPA payments) requires that SEB, taking into consideration, inter alia, the country in question, believes that its customer due diligence is sufficient pursuant to applicable money laundering legislation. The possibility for the Customer to send and receive Payment Transactions in these cases requires the Customer to have provided SEB with the information that SEB deems necessary.

The countries and currencies available for international payments via SEB may vary over time. For outgoing international payments, available countries may also vary depending on the channel in which the Customer wishes to initiate the Payment Transaction (e.g. between Internetbanken privat and Telefonbanken/bank branches).

### 7.2 Currency exchange and Reference Exchange Rate

In conjunction with Payment Transactions in a currency other than that of the Payment Account, currency exchange takes place before the Payment Transaction is executed by SEB. However, no currency exchange takes place for certain incoming Payment Transactions; see section 19.1.

Outgoing Payment Transactions to a Payee outside of the EEA which are not sent in the currency of the relevant country may be translated to local currency before the Payment Transaction reaches the Payee's Payment Service Provider.

In conjunction with the return of a Payment Transaction due to the Customer's failure to provide sufficient or correct information in the Payment Order, the amount may be translated back to the currency of the Payment Account before the amount is credited to (deposited on) the Payment Account.

Unless otherwise agreed, the exchange rate which SEB uses is a Reference Exchange Rate. The applicable exchange rate for the purchase of currency (in conjunction with crediting to a Payment Account) or the sale of currency (in conjunction with debiting to a Payment Account) on the currency market at the time when SEB executes the Payment Transaction is used as the Reference Exchange Rate. When the Customer submits a Payment Order on Internetbanken privat, a preliminary exchange rate is presented to the Customer before the Customer authorises the Payment Order. Since the currency exchange does not take place until SEB executes the Payment Transaction, and then at the exchange rate applicable on the currency market, the exchange rate used may differ from the preliminary rate.

Where the equivalent value of the Payment Transaction is less than SEK 500,000 and the Payment Order is submitted to SEB at a bank branch office or via Telefonbanken on the Business Day prior to the Cut-Off Time stated in the Appendix, the Customer obtains SEB's current market exchange rate which applies when the Payment Order is executed. However, where the equivalent value of the Payment Transaction exceeds SEK 500,000, the Customer is entitled to request the exact exchange rate when the Payment Order is submitted to SEB.

Where the Customer has submitted a Payment Order with a Debit Date which is a day in the future designated by the Customer, exchange is carried out at SEB's relevant market rate on the Debit Date.

Payment Transactions to Payees in countries in which the euro is the official currency take place in euro, unless otherwise stated by the Customer.

## 8. Amendment of terms and conditions

SEB shall give notice of amendment of terms and conditions and changes in prices at least two months prior to the entry into force of the change.

Information regarding amendment of terms and conditions and changes in prices shall be given in writing by letter, via Internetbanken privat/Mobila Banken, or via other electronic communication. If information regarding amendment of terms and conditions and changes in prices is provided via Internetbanken privat/Mobila Banken or via other electronic communication, the notice regarding amendment of terms and conditions or changes in prices shall be deemed to have reached the Customer as soon as the notice is made available and SEB has informed the Customer of such availability via letter, text message, email, push notification, or other electronic notification.

Letters are sent to the address that the Customer provided to SEB or which is otherwise known to SEB. Notices given by email or text message are sent to the email address or the mobile telephone number which the Customer has provided to SEB.

In order for the Customer to be able to receive push notices from SEB, the Customer must allow this through the Mobile Device's settings.

For information regarding complete terms and conditions, SEB shall be entitled to refer the Customer to Telefonbanken or [www.seb.se](http://www.seb.se).

In the event the Customer does not agree to the amendments or changes, the Customer shall be entitled to terminate the Agreement, an individual Payment Service, Payment Account, product, or service immediately and free of charge, not later than the day prior to the day on which the amendments or changes are to enter into force. Where notice of termination is not given within the prescribed period of time, the Customer is deemed to have agreed to the amendments or changes.

Changes in exchange rates which are based on an agreed Reference Exchange Rate may be applied immediately without notice.

In respect of changes in interest rates, section 16.3 shall apply in lieu of the aforesaid.

## 9. Notice of complaint

If the Customer believes that SEB has carried out an instruction incorrectly, the Customer shall notify SEB thereof as soon as possible after the Customer discovered or should have discovered the error (notice of complaint). In conjunction with the Customer's notice of complaint regarding a Payment Transaction, sections 17.9.1, 18.6.1, 19.2.1, and 26.3 shall apply.

## 10. Term of the agreement and termination

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

This Agreement shall apply until further notice unless the Common and Special Terms and Conditions provide that the Payment Service, product, or service is subject to a limited validity period.

The Customer is entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, and services with immediate effect. Where the Customer wishes to close a Payment Account with several Account Holders, this must be done by all Account Holders jointly.

SEB is entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, or services two months after SEB gives the Customer notice of the termination. SEB shall, however, be entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, or services, with immediate effect, where:

- the Customer has committed a material breach of contract;
- a linked Payment Account has been closed;
- there is a suspicion, in SEB's assessment, that the Customer uses a Payment Account, Payment Service, product or service for criminal activities or otherwise in violation of applicable law, ordinance, regulation or decision of a public authority or other body, e.g. sanctions regulation;
- SEB is precluded from providing the Customer with a Payment Account, Payment Service, product or service due to any applicable law, ordinance, regulation or decision of a public authority or other body, e.g. sanctions regulation;
- the Customer fails to respond to SEB's questions or otherwise does not assist in SEB achieving, on an ongoing basis, sufficient customer due diligence in accordance with applicable anti-money laundering legislation; or
- the Customer becomes listed in accordance with any of the EU's sanctions regulations; or the Customer becomes listed on any sanctions list applied by SEB in respect of international sanctions outside of the EEA, e.g. OFAC.

Certain Payment Services, products or services terminate automatically or may be terminated in cases other than those set forth above. Where this is applicable, it is set forth in the Special Terms and Conditions for each Payment Service, product, or service.

A Privatkonto with at least one of the following services connected to the account constitutes a payment account with basic functions pursuant to the Payment Services Act (2010:751):

- One (1) SEB Debit limited;
- Betalservice via Internet, as well as the Security Solution which SEB designates from time to time;
- Internetbanken privat/Mobila banken, as well as the Security Solution which SEB designates from time to time.

Instead of the grounds for termination set forth above, SEB may only terminate the account and the basic functions in four situations.

Termination may take place with immediate effect where:

- the Customer has intentionally used the payment account with basic functions for unlawful purposes; or
- the Customer provided incorrect information when the payment account with basic functions was opened and correct information would have precluded them from opening such an account.

Termination may take place subject to two months' notice of termination where:

- no transactions have taken place on the payment account with basic functions during the past 24 months; or
- there are special reasons.

Where the Customer dies, is placed into bankruptcy, or a guardian is appointed in accordance with Chapter 11, section 7 of the Parental Code, certain Payment Services, products, or services may cease with immediate effect.

Where the Customer terminates a Payment Account to which a Card is linked, section 20.10 shall also apply.

## 11. Limitation of SEB's liability

SEB shall not be liable for any loss due to Swedish or foreign legislation, acts of Swedish or foreign public authorities, acts of war, strikes, blockades, boycotts, lockouts or other similar circumstances. The reservation in respect of strikes, blockades, boycotts and lockouts shall apply notwithstanding that SEB is itself the object of, or takes, such industrial action.

Losses incurred in other cases shall not be compensated by SEB, provided SEB has exercised ordinary care.

For the performance of payment services, in lieu of the provisions of the first and second paragraphs, SEB or the party retained by SEB shall not be liable in the case of unusual or unforeseeable circumstances beyond the control of SEB or the party retained by SEB, the consequences of which would have been impossible for SEB or the party retained by SEB to avoid despite all efforts. SEB shall also not be liable where SEB or the party retained by SEB acts in accordance with Swedish law or EU law.

Under no circumstances shall SEB be liable for indirect loss unless the indirect loss is caused intentionally by SEB or is a result of SEB's gross negligence.

Where SEB is prevented from executing a payment or taking any other measure due to a circumstance as stated above in the first paragraph, the measure may be postponed until the impediment has ceased. In the event of postponed payment, if the interest rate has been agreed upon, SEB shall pay interest at the rate which applied on the Payment Date. Where the interest rate has not been agreed upon, SEB shall not be obligated to pay interest at a rate higher than that corresponding to the reference interest rate established by Riksbanken from time to time pursuant to §9 of the Swedish Interest Act (1975:635), plus two percentage points.

Where, as a consequence of a circumstance as stated above in the first paragraph, SEB is precluded from receiving a payment, for the period of the impediment SEB shall be entitled to interest only in accordance with the terms and conditions applicable on the Payment Date.

## 12. Notices

Notice to the Customer may be sent by ordinary or registered mail. Notice may also be sent via the Internetbanken privat/Mobila banken, email, text messages, push notices, or other electronic communications. In certain cases, notices may also be provided via a telephone call.

Notice sent by ordinary or registered mail is posted to the address that the Customer provided to SEB or which is otherwise known to SEB.

Notices given by email or text message are sent to the email address or the mobile telephone number which the Customer has provided to SEB.

In order for the Customer to be able to receive push notices from SEB, the Customer must allow this through the Mobile Device's settings.

Notice sent by email, text message, push notice, or other electronic communications shall be deemed to have been received by the Customer at the time of dispatch or at the time the notice is made available in another manner. Notice sent via Internetbanken privat/Mobila banken shall be deemed to have reached the Customer at the time the notice was made available to the Customer on Internetbanken privat/Mobila banken.

Information regarding amendment of terms and conditions and changes in prices shall be notified in the manner stated in section 8. Information regarding interest rate changes shall be notified in the manner stated in section 16.3.

## 13. Change of the Customer's name, contact information, domicile, etc.

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

The Customer shall notify SEB, without delay, of any change of name, address, mobile telephone number, telephone number and email address. The Customer shall also notify SEB, without delay, of any change of other information that is important for taxation, reporting etc. such as moving abroad, change of tax domicile and change of citizenship. The notification shall be provided in such a manner that the Customer can verify their identity at the same time, e.g. when visiting a bank branch office, via Telefonbanken or via Internetbanken privat.

## 14. Applicable law and court, etc.

### 14.1 Applicable law and court

This Agreement shall be governed by Swedish law. Any disputes arising as a consequence of this Agreement shall be adjudicated by Swedish courts. However, SEB shall be entitled to bring legal proceedings in a court in another country if the Customer is domiciled or has any assets in that country.

#### 14.2 Complaints

If the Customer is dissatisfied with any of SEB's services, it is important that the Customer contact SEB and present their viewpoint. The Customer shall first contact the person or unit at SEB which provided the service or carried out the instruction, by telephone on +46 (0)771-365 365, or through the message service on Internetbanken privat, or at the address stated in the INFORMATION section. If the Customer is not satisfied with the response received, the Customer can contact SEB Customer Relations, 106 40 Stockholm, telephone +46 (0)771-62 10 00.

SEB may respond to the Customer via letter, Internetbanken privat/ Mobila banken, email, or orally, e.g. via telephone or at a personal meeting.

If the customer wishes to discuss the matter with an independent third party, the Swedish Consumers' Banking and Finance Bureau can be contacted; see [www.konsumenternas.se](http://www.konsumenternas.se).

#### 14.3 Alternative dispute resolution

If the Customer believes that a complaint did not result in satisfactory correction by SEB, the Customer may contact the National Board for Consumer Disputes (ARN), which is a board for alternative dispute resolution. Address: Box 174, 101 23 Stockholm. A complaint filed with ARN must be in writing. In order for ARN to try the case, certain value and time limits apply. The board provides recommendations regarding how the dispute between the Customer and SEB should be resolved. SEB undertakes to cooperate in ARN's processing of the dispute.

For more information, complaint forms, and so forth; see [www.arn.se](http://www.arn.se).

If the dispute relates to an agreement entered into via the Internet, the Customer may also submit their complaint via the EU's website for dispute resolution online: [www.europa.eu/odr](http://www.europa.eu/odr). The matter will thereafter be sent to ARN for a decision. More information regarding dispute resolution online is available from [www.konsumenteuropa.se](http://www.konsumenteuropa.se).

#### 14.4 Disclosure of information to public authorities

Pursuant to applicable law, regulation, public authority regulation or decision, international treaty, or SEB's agreement with a public authority, SEB may be obligated to provide information about the Customer to the Swedish Tax Agency or other public authority. In the event the information relates to personal data, the provisions set forth in the INFORMATION section below shall also apply.

In those cases as referred to in the first paragraph, the Customer shall be obligated to provide SEB with all the information that SEB deems necessary to enable SEB to perform its obligation.

### 15. Internetbanken privat, Mobila banken, SEB Ung and Bank på telefon

#### 15.1 General provisions

The products and services that SEB offers via Internetbanken privat, Mobila banken, SEB Ung and Bank på telefon may vary in scope and structure over time. The products and services which may be used currently are set forth on, inter alia, [www.seb.se](http://www.seb.se) and Internetbanken privat; as regards Payment Services, see also section 17.

The products and services which are offered via Internetbanken privat, Mobila banken, SEB Ung and Bank på telefon are obtained under this Agreement or under a separate agreement or another arrangement regarding use with SEB or with another company in the SEB Group (for example SEB Pension och Försäkring AB, reg. no. 516401-8243). The terms and conditions of those agreements or arrangements shall apply as a supplement to the terms and conditions of this Agreement.

#### 15.2 Binding instructions, etc.

The Customer is aware and acknowledges that instructions or orders which are provided to SEB are binding on the Customer if the Customer has been identified and verified by SEB through use of a Security Solution, personal code, or other identification solution.

The provisions of sections 17 and 18 regarding authorisation of Payment Orders also apply to authorisation of Payment Orders.

#### 15.3 Access to services

SEB shall be entitled to block access to Internetbanken privat, Mobila banken, SEB Ung, and Bank på telefon with immediate effect in the event any defects in the security system entail unauthorised access or loss of SEB's or the Customer's data. SEB shall not be liable for any loss resulting from such measure.

### 16. Payment Accounts

#### 16.1 Calculation of interest

SEB provides information to the Customer regarding applicable interest rates in connection with the opening of the Payment Account.

Interest on balances on all Payment Accounts, with the exception of a Valutakonto, is calculated for all days of the year, i.e. in total 365 (366) days. Interest on a Valutakonto is calculated in accordance with the general terms and conditions for each currency. Interest on amounts deposited on all Payment Accounts, with exception of a Valutakonto, shall be calculated commencing the calendar day after the day of deposit. Interest on amounts deposited on a Valutakonto shall be calculated commencing the Business Day after the day of deposit. Interest on withdrawn amounts shall be calculated up to and including the day prior to the day of withdrawal. All deposits and withdrawals which are executed on the same day shall be set off against each other.

Accrued interest is deposited on the Payment Account at the end of each calendar year and when the Payment Account is closed.

#### 16.2 Interest rates

Interest may be payable on the Customer's balance on Privatkonto, Enkla sparkontot, and Notariatkonto in accordance with applicable interest rates. Interest rates on these Payment Accounts are set forth in the product specification.

On a Valutakonto, interest is payable on a balance which exceeds the amount limit stated for the account. In such cases, interest is payable on the entire balance and calculated based on an interest rate which follows from SEB's base interest rate for the currency or the interest rate agreed between the Customer and SEB. SEB's base rate is a variable rate which is regularly set by SEB and constitutes SEB's assessment of the spot rate on the Stockholm Interbank market.

#### 16.3 Change in interest rates

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

SEB may change the interest rate on Payment Accounts. If the interest rate is changed, SEB shall inform the Customer, through special notice or through information on [seb.se](http://seb.se) or suchlike, of the change, unless the change is insignificant or to the advantage of the Customer. If SEB is in control of the circumstance on which the change in the interest rate is based, SEB shall notify the Customer of the change at least fourteen (14) days prior to the entry into force of the change. In other cases, notice shall be provided as soon as possible.

SEB may change the principles for calculation of interest on Payment Accounts. SEB shall inform the Customer, through special notice or through information on [seb.se](http://seb.se) or suchlike at least 14 days prior to the entry into force of the change.

Where the information is provided via [seb.se](http://seb.se) or suchlike, information is also provided in the next account statement. Where the Customer has access to Internetbanken privat, the information shall be provided there.

#### 16.4 Charging/debiting a Payment Account

SEB may debit (make withdrawals from) the Payment Account in amounts which the Customer has ordered or approved. SEB may also debit the Payment Account with prices, fees and interest in accordance with section 6.2.

#### 16.5 Connection and execution of Payment Services

##### 16.5.1 General provisions

The Payment Account may only be used by the Customer for their personal use, i.e. not for commercial activities.

Payment Accounts other than Privatkonto are subject to restrictions regarding connection/execution of Payment Services, as set forth below.

##### 16.5.2 Enkla sparkontot and Enkla sparkontot designated as Gröna sparkontot

###### 16.5.2.1 Enkla sparkontot

It is not possible to link a Card to the account. It is also not possible to make withdrawals from the account at Automated Teller Machines or deposits onto the account using Bankomat's Automated Deposit Machines.

It is not possible to link Betalservice via internet or Betalservice via kuvert to the account.

It is not possible to link Swish privat to the account.

###### 16.5.2.2 Gröna sparkontot

Gröna sparkontot is an Enkla sparkontot with the account name Gröna Sparkontot. To the extent possible, SEB shall use deposits on the Gröna sparkontot for financing environmentally-friendly purposes, e.g. green home loans, in accordance with applicable information available on [seb.se](http://seb.se) from time to time.

##### 16.5.3 Notariatkonto

It is not possible to link a Card to the account. It is also not possible to make withdrawals from the account at Automated Teller Machines or deposits onto the account using Bankomat's Automated Deposit Machines.



It is not possible to link Betalservice via internet or Betalservice via kuvert to the account.

It is not possible to link Swish privat to the account.

#### **16.5.4 Valutakonto**

A Valutakonto is an account with balances in foreign currency, i.e. not in Swedish kronor. The Customer's right to exercise control over the Valutakonto is therefore subject to the same restrictions as those that apply to SEB's right to exercise control over the corresponding balance in the foreign currency.

It is not possible to link a Card to the account. It is also not possible to make withdrawals from the account at Automated Teller Machines or deposits onto the account using Bankomat's Automated Deposit Machines.

It is not possible to make single transfers or standing orders for transfer from the account via Internetbanken privat. It is not possible to link Betalservice via internet or Betalservice via kuvert to the account.

It is not possible to link Swish privat to the account.

It is not possible to make Payment Transactions from the account via Bank på telefon, Mobila banken, SEB Ung, Bankomat's Automated Teller Machines, or Bankomat's Automated Deposit Machines.

#### **16.6 Sufficient funds on Payment Account, etc.**

The Customer shall ensure that sufficient funds are available on the Payment Account when the Payment Transaction is to take place. For certain Payment Transactions, the Customer is required to have sufficient funds on the Payment Account prior to the Payment Date. This shall, where applicable, be stated in Special Terms and Conditions in this Agreement, in the Appendix, or in a User Manual for the relevant Payment Service.

When SEB is entitled to debit the Payment Account, this may take place also on days other than Weekdays.

Where the account balance on the Debit Date is insufficient to execute the Payment Order, SEB shall be under no obligation to execute the Payment Order or to execute the Payment Order at the exchange rate which applied on the Debit Date; see also sections 17.9.4 and 18.6.4. However, SEB normally makes further attempts at withdrawal in accordance with the routines applied by SEB from time to time. Where the Payment Order has not been executed, SEB normally gives notice or makes information available to the Customer that the Payment Order has not been executed and that it has been cancelled or will be cancelled unless sufficient funds are available on the Payment Account on the day stated in the notice. SEB shall be entitled to charge a reasonable fee for such notice in accordance with the Appendix.

Where the amount available on the Payment Account on the Debit Date is insufficient for payment of all Payment Orders, SEB shall execute payments of higher amounts before payments of lower amounts. The provisions of the third paragraph shall apply to Payment Orders which are not executed.

#### **16.7 Payment of overdrawn amount, etc.**

In the event of a shortage of funds on the Payment Account, the customer is obligated to immediately cover the shortage. In such case, the Customer shall pay the fee applied by SEB for this type of overdraft, in accordance with the Appendix. Interest may also be payable on any overdrawn amount; see the Appendix.

Where the shortage of funds is in a foreign currency, in conjunction with setoff pursuant to section 6.2, SEB shall be entitled to convert the amount and any interest to Swedish kronor at the applicable market rate for the relevant foreign currency on the date of exchange; see section 7.2.

#### **16.8 Information regarding Payment Transactions**

The Customer receives account statements or information regarding account events in respect of the Payment Accounts on which Payment Transactions have taken place. Information is made available on an ongoing basis after Payment Transactions have been executed or are provided monthly.

Where the Customer has access to Internetbanken privat, Mobila Banken, or SEB Ung, information regarding account events is available there. However, the Customer is always entitled, upon request, one time per month, to receive an account statement by mail free of charge.

Where a Payment Account is held by several Account Holders and the account statement is to be sent by mail in accordance with the second paragraph, it shall be sent to the Account Holder selected upon opening of the Payment Account. Upon request by other Account Holders, SEB may send account statements to those persons as well. SEB may charge for extra account statements, in accordance with the Appendix.

SEB provides or makes available special information in respect of certain types of Payment Transactions, for example SEPA Payments and Cross-Border Payments.

#### **16.9 Annual reporting of fees**

Where the Customer has access to Internetbanken privat, the Customer receives an annual statement of fees regarding their Payment Accounts in Internetbanken privat. However, the Customer is always entitled, upon request, to receive the statement in paper form.

### **17. Payment Services for outgoing Payment Transactions**

#### **17.1 General provisions**

Payment Transactions can currently be executed via bank branch offices, Telefonbanken, Bankomat's Automated Teller Machines and Bankomat's Automated Deposit Machines, Card, Internetbanken privat, Betalservice via internet, Mobila banken, Betalservice via kuvert, Bank på telefon, Swish privat, and SEB Ung. The Payment Transactions which may currently be executed via each service are set forth below. Section 20 and section 21 also apply in respect of Cards and Swish privat, respectively. Provisions regarding use of Payment Initiation Services and Account Information Services via a Third-Party Payment Service Provider are set forth in section 26.

The Customer shall ensure that sufficient funds (including to cover any fee) are available on the linked Payment Account not later than the Cut-Off Time stated in the Appendix.

Certain types of Payment Accounts may be subject to restrictions on the right to use the Payment Account. In such cases, these restrictions are stated in Special Terms and Conditions for the Payment Account in section 16.

#### **17.2 Internetbanken privat**

##### **17.2.1 General provisions**

###### *17.2.1.1 Internetbanken privat*

Through Internetbanken privat, the Customer may make single transfers and place standing orders for transfer from available Payment Accounts.

The Customer may also make payments (account transfers) from available Payment Accounts in currencies other than Swedish kronor and/or to Payees outside Sweden, so called SEPA Payments and Cross-Border Payments.

###### *17.2.1.2 Betalservice via internet*

Betalservice via internet is a supplemental service to Internetbanken privat and may be used by the Customer for payments from an available Payment Account in Swedish kronor via Bank Giro and PlusGiro to the Payee's bank account. SEB shall be entitled to pay via Bankgiro where an agreement thereon has been reached between the Payee and SEB or another Payment Service Provider.

The service also includes the possibility to receive electronic invoices (e-invoices) from Payees who offer this. This is not activated until the Customer links a Payee in Internetbanken privat or Mobila banken.

In order for the Customer to be able to receive e-invoices, SEB must release certain personal data regarding the Customer, for example personal ID number and information regarding bank affiliation, to Bankgirocentralen BGC AB and other banks and companies connected to the electronic invoice service which process information regarding e-invoices to the Customer in their capacity as invoice issuers, Payees, Payees' banks, or parties that process e-invoices on their behalf.

SEB is not responsible for the content of the e-invoices which the Customer receives, or for any delays attributable to the issuer of the invoice which affect the Customer's access to the e-invoices on Internetbanken privat/Mobila banken. The e-invoices are available on Internetbanken privat/Mobila banken for at least 18 months. If the Customer wishes to have access to the invoices for a longer period of time, the e-invoices must be printed out or saved in another manner.

###### *17.2.1.3 Mobila banken*

Mobila banken is an integrated supplementary service to Internetbanken privat. Mobila banken makes it possible for the Customer to communicate with SEB via an app downloaded onto a Mobile Device.

If the Customer has the Betalservice via Internet service, see section 17.2.1.2, the Customer can also make payments in Swedish kronor from available Payment Account via Bankgiro and PlusGiro to the Payee's bank account.

##### **17.2.2 Customer information for Payment Orders**

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount and Payment Date or Debit Date, provide or verify information regarding the Payee's bank account number, Bankgiro number, PlusGiro number or equivalent information, for example the Payee's IBAN number and the BIC code for the Payee's Payment Service Provider. In addition, the Customer must provide or verify the other information referred to in SEB's User Manual for the service, for example information which makes it possible for the Payee to identify the Payment Transaction, such as OCR number, invoice number or other notice to the Payee.

### 17.2.3 Authorisation of Payment Orders

The Customer gives their consent to execute a Payment Order by electronically signing with the help of a Payment Instrument. User Manuals for Internetbanken privat/Mobila banken provide detailed advice on how signing is carried out. With respect to one-time transfers from the Customer's own accessible Payment Accounts to the Customer's other own accessible Payment Accounts, the Customer gives consent by clicking "Skicka" ("Send") or the equivalent.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This is done with the Security Solution or other identification solution approved by SEB.

### 17.2.4 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 17.2.3 and the Customer has received acknowledgment of receipt. Where the Customer has authorised a Payment Order after the Cut-off Time, the Payment Order shall be deemed to have been received by SEB on the following Business Day.

Where the Customer has authorised a Payment Order on a day which is not a Business Day, the Payment Order shall be deemed received by SEB on the following Business Day.

Where the Customer has authorised a Payment Order with a Payment Date or Debit Date which is a day in the future designated by the Customer, SEB shall be deemed to have received the Payment Order on the day prior to the Payment Date or Debit Date stated by the Customer. Where such day is not a Business Day, the Payment Order shall be deemed received on the following Business Day.

The Customer may modify or revoke an authorised Payment Order on Internetbanken privat not later than the Cut-Off Time stated in the Appendix.

The Customer may revoke (but not modify) an authorised Payment Order via Mobila banken where the Payment Order is for transfer or payment in SEK within Sweden. Other authorised Payment Orders cannot be modified or revoked via Mobila banken.

### 17.3 Betalservice via kuvert

#### 17.3.1 General provisions

Betalservice via kuvert may be used by the Customer in order to make payments in Swedish kronor from available Payment Accounts via Bankgiro and PlusGiro to the Payee's bank account.

SEB is entitled to pay via Bankgiro provided an agreement thereon has been reached between the Payee and SEB or another Payment Service Provider.

#### 17.3.2 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount and Payment Date, provide or verify information regarding the Payee's bank account number, Bankgiro number, PlusGiro number or equivalent information. In addition, the Customer must provide or verify the other information referred to in SEB's User Manual for the service, for example information which makes it possible for the Payee to identify the Payment Transaction, such as OCR number, invoice number or other notice to the Payee.

#### 17.3.3 Authorisation of Payment Orders

The Customer gives their consent to execute a Payment Order by signing in the space designated for signature.

The Customer is obligated to store pre-printed forms in a secure manner and to notify SEB immediately upon the disappearance of any form. Where the Customer terminates Betalservice via kuvert, the Customer is obliged to immediately return all outstanding forms. The Customer is liable to SEB for any loss incurred as a result of the Customer's negligence in any of the aforementioned respects. The aforesaid shall also apply to loss resulting from the negligence of any representative or courier retained by the Customer in conjunction with the storage of forms or such person's criminal acts with the forms.

#### 17.3.4 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when it has reached SEB by post. Where SEB has received a Payment Order after the Cut-Off Time, the Payment Order shall be deemed received on the following Business Day.

Where SEB has received a Payment Order on a day which is not a Business Day, the Payment Order shall be deemed received on the following Business Day.

Where the Customer has authorised a Payment Order with a Payment Date which is a day in the future designated by the Customer, SEB shall be deemed to have received the Payment Order on the day prior to the Payment Date stated by the Customer. Where such day is not a Business Day, the Payment Order shall be deemed received on the following Business Day.

The Customer may modify or revoke a Payment Order not later than the Cut-Off Time stated in the Appendix.

Where the Payment Order is damaged, defective, incomplete, unmatching, or otherwise not in accordance with the User Manual for Betalservice via kuvert, all or parts of the Payment Order may be delayed or not executed. In such case, the Customer shall be notified by letter.

### 17.4 Bank branch offices and Telefonbanken

#### 17.4.1 General provisions

##### 17.4.1.1 Bank branch offices

The Customer can, in certain limited cases, make one-time transfers and place standing orders for transfers from available Payment Accounts. The Customer may, in certain limited cases, also make payments in Swedish kronor from available Payment Accounts via Bankgiro and PlusGiro to the Payee's bank account.

The Customer may make payments (account transfers) from available Payment Accounts in currencies other than Swedish kronor and/or to Payees outside Sweden, so called SEPA Payments and Cross-Border Payments.

##### 17.4.1.2 Telefonbanken

Through Telefonbanken, the Customer may make one-time transfers and place standing orders for transfers from available Payment Accounts.

The Customer may make payments in Swedish kronor from available Payment Accounts via Bankgiro and PlusGiro to the Payee's bank account. The Customer may also make payments (account transfers) from available Payment Accounts in currencies other than Swedish kronor and/or to Payees outside Sweden, so called SEPA Payments and Cross-Border Payments.

#### 17.4.2 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount and Payment Date or Debit Date, provide or verify information regarding the Payee's bank account number, Bankgiro number, PlusGiro number or equivalent information, for example the Payee's IBAN number and the BIC code for the Payee's Payment Service Provider. In addition, the Customer must provide or verify the other information referred to in SEB's User Manual for the service, for example information which makes it possible for the Payee to identify the Payment Transaction, such as OCR number, invoice number or other notice to the Payee.

#### 17.4.3 Authorisation of Payment Orders

##### 17.4.3.1 Bank branch offices

At bank branch offices, the Customer gives their consent to execute a Payment Order by signing in the space designated for signature.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This may be done by presenting an approved identity document.

##### 17.4.3.2 Telefonbanken

Through Telefonbanken or, where appropriate in a telephone conversation with a personal banker, the Customer orally gives their consent to execute a Payment Order.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This is done with the Security Solution or other identification solution approved by SEB.

#### 17.4.4 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 17.4.3. After receipt, the Customer is not entitled to revoke the Payment Order.

### 17.5 Bankomat's Automated Teller Machines and Bankomat's Automated Deposit Machines

#### 17.5.1 General provisions

##### 17.5.1.1 Introduction

In addition to this section 17.5, section 20 shall also apply in respect of Cards.

##### 17.5.1.2 Bankomat's Automated Teller Machines

Where the Customer has a Card which can be used in Bankomat's Automated Teller Machines, the Customer may make cash withdrawals from an available Payment Account linked to the Card. Where the Customer has applied to SEB to do so, the Customer may also make one-time transfers from their own available Payment Accounts to other available Payment Accounts at SEB (their own and those of other persons).

#### 17.5.1.3 Bankomat's Automated Deposit Machines

Where the Customer has a Card which can be used in Bankomat's Automated Deposit Machines for banknotes, the Customer may use the machine to make deposits of banknotes on the Payment Account which is linked to the Card. Where the Customer has applied to SEB to do so, the Customer may also make one-time transfers from their own available Payment Accounts at SEB to other available Payment Accounts at SEB (their own and those of other persons).

#### 17.5.2 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount, also provide or verify information, where appropriate, regarding the Payee's bank account number. In addition, the Customer must provide or verify the other information stated in SEB's User Manuals for the services.

#### 17.5.3 Authorisation of Payment Orders

The Customer gives their consent to execute a Payment Order by pressing the "Klar" ("Clear") key.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. The Customer does so with their Card and appurtenant personal code.

#### 17.5.4 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 17.5.3. After receipt, the Customer is not entitled to revoke the Payment Order.

#### 17.6 Bank på telefon

##### 17.6.1 General provisions

Through Bank på telefon, the Customer can make one-time transfers between their own Payment Accounts at SEB. Where the Customer has applied to SEB to do so, the Customer may also make one-time transfers to other persons' Payment Accounts at SEB (preselected bank accounts). Where the Customer uses a Security Solution, one-time transfers may also be made to other persons' Payment Accounts at SEB (not preselected bank accounts) and to bank accounts at other banks.

##### 17.6.2 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount, provide or verify information regarding the Payee's bank account number. In addition, the Customer must provide or verify the other information stated in SEB's User Manual for the service.

##### 17.6.3 Authorisation of Payment Orders

The Customer gives their consent to execute a Payment Order by pressing the "1" key followed by the "#" key. As regards one-time transfers to non-preselected bank accounts and bank accounts at other banks, the Customer gives their consent to execute a Payment Order by electronically signing with the help of the Payment Instrument which the Customer received from SEB. Bank på telefon's User Manual provides detailed advice on how signing is carried out.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This is done with a personal code or the Security Solution.

##### 17.6.4 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 17.6.3 and the Customer has received oral acknowledgment of receipt. After receipt, the Customer is not entitled to revoke the Payment Order.

#### 17.7 SEB Ung

##### 17.7.1 General provisions

SEB Ung is a service intended for Customers under 18 years of age. SEB Ung provides the Customer with the possibility to communicate with SEB through an app downloaded on a Mobile Device.

Through SEB Ung, the Customer can obtain information regarding account events in their pre-selected Payment Accounts and make one-time transfers between these Payment Accounts.

In order to be able to use SEB Ung, the Customer must also have a Security Solution (for example Mobilt BankID or SEB ID för Unga) or other identification solution designated by SEB. It is important to remember that a Security Solution must be handled as a document evidencing legal rights and that it may be found on a Mobile Device. Loss of the Security Solution or any use of the Security Solution in an unauthorised manner must be reported immediately to SEB; see sections 5.6 and 5.7. Reporting in these cases may, for example, be made to Telefonbanken on +46 (0)771-365 365 (24 hours a day, 7 days a week).

SEB Ung includes the possibility to order the SEB ID för Unga Security Solution. SEB ID för Unga may be ordered by the Customer's guardian, on behalf of the Customer, in Mobila banken.

#### 17.7.2 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must, in addition to information regarding the amount and Payment Date, provide or verify information regarding the Payee's bank account number.

#### 17.7.3 Authorisation of Payment Orders

The Customer gives their consent to one-time transfers from their own Payment Accounts to their other accessible Payment Accounts by clicking "Skicka" ("Send") or the equivalent.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This is done with the Security Solution or other identification solution approved by SEB.

#### 17.7.4 Time for receipt of Payment Orders and revocation of Payment Orders

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 17.7.3 and the Customer has received acknowledgment of receipt.

The Customer may not modify or revoke an authorised Payment Order in SEB Ung.

#### 17.7.5 Limits on the use of SEB Ung

SEB may apply certain limits for the maximum amount for Payment Orders, per occasion and/or time period. If such limits are exceeded, the result may be that one or more Payment Transactions cannot be executed. Information regarding applicable amount limits is normally available on [www.seb.se](http://www.seb.se) or, alternatively, is provided by SEB at the Customer's request.

#### 17.8 Execution Time for Payment Transactions

##### 17.8.1 Introduction

SEB shall execute the Payment Transaction within the times stated below and in the Appendix, provided the Customer has submitted the required customer details, has authorised the Payment Order, and has sufficient funds on their Payment Account in accordance with section 16.6.

##### 17.8.2 Payment transactions in Swedish kronor within Sweden

In respect of a Payment Transaction in Swedish kronor within Sweden, following receipt of the Payment Order, SEB shall ensure that a Payment Transaction is credited to (deposited on) the bank account of the Payee's Payment Service Provider at the end of the following Business Day. In respect of Swish privat, the Execution Times set forth in section 21.3.4 below shall apply.

For further information regarding Execution Times, see the Appendix.

##### 17.8.3 Payment Transactions in euro within the EEA

Payment Transactions in euro within the EEA means:

- Payment Transactions in euro, for example the Customer's Payment Transactions in euro to a Payee in Sweden or a Payee in Germany;
- Payment Transactions in euro which involve SEB carrying out a currency exchange from Swedish kronor to euro. For example the Customer's Payment Transactions in euro to a Payee in Germany or a Payee in Sweden.

Following receipt of the Payment Order, SEB shall ensure that a Payment Transaction as per a) or b) above is credited to (deposited on) the bank account of the Payee's Payment Service Provider not later than the end of the following Business Day.

For further information regarding Execution Times, see the Appendix.

##### 17.8.4 Payment Transactions in EEA Currencies within the EEA

Following receipt of the Payment Order, SEB shall ensure that Payment Transactions in EEA Currencies within the EEA other than those stated in section 17.8.2 are credited to (deposited on) the bank account of the Payee's Payment Service Provider not later than the end of the fourth Business Day. Such a Payment Transaction may, for example, comprise the Customer's Payment Transactions in Danish kronor to a Payee in Sweden or in Denmark.

For further information regarding Execution Times, see the Appendix.

##### 17.8.5 Other Payment Transactions

Following receipt of the Payment Order, SEB shall ensure that Payment Transactions other than those stated in sections 17.8.2, 17.8.3, and 17.8.4 are sent to the Payee's Payment Service Provider or another service provider (for example, a correspondent bank) not later than the end of the second Business Day. Such a Payment Transaction may, for example, comprise the Customer's Payment Transactions in US dollars (USD) to a Payee in the US.

For further information regarding Execution Times, see the Appendix.

#### 17.9 Liability for execution of Payment Transactions, Unauthorised Transactions etc.

##### 17.9.1 Notice of complaint

The Customer shall immediately read and review the information regarding executed Payment Transactions which is provided or made available to the Customer in accordance with section 16.8. As soon as possible after the Customer learns of any defectively executed

transactions or Unauthorised Transactions, the Customer shall notify SEB and request rectification in accordance with SEB's applicable procedures for notices of complaint (notice of complaint). However, notice of complaint may never be given later than 13 months from the date on which the Payment Transaction was debited to (withdrawn from) the Payment Account. In the event of late notice of complaint, the Customer may not invoke the defect against SEB.

When giving notice of complaint, the Customer shall provide SEB with the information it requires for its investigation. When giving notice of complaint regarding an Unauthorised Transaction, a police report shall be attached if SEB so requests.

### **17.9.2 Liability for execution of Payment Transactions**

#### **17.9.2.1 SEB's liability and the Customer's right to refund**

The Customer shall ensure sufficient funds are available on the Payment Account for the Payment Transaction and that the information that the Customer is to provide in the Payment Order is sufficient and correct. SEB shall then ensure that amounts and information are transferred or sent to the Payee's Payment Service Provider within the Execution Time in accordance with section 17.8 and the Appendix.

If the conditions stated in the first paragraph are met and the Payment Transaction is, nevertheless, not transferred or sent to the Payee's Payment Service Provider, or if the Payment Transaction is otherwise defectively executed and the Customer gives notice of complaint in accordance with section 17.9.1, SEB shall, in an appropriate manner and without unnecessary delay, restore the balance on the debited Payment Account to what it would have been had defectively executed Payment Transaction not taken place. In addition, SEB shall, where appropriate, notify the Customer that the Payment Transaction has not been executed and, if possible, the reason therefor.

If SEB can show that the Payee's Payment Service Provider has received the Payment Transaction, the Payee's Payment Service Provider shall be liable in the event of non-execution or defective execution of the Payment Transaction. In the event the Payee's Payment Service Provider returns the amount notwithstanding such liability, SEB shall ensure that the amount is refunded to the Customer as soon as possible.

Irrespective of whether SEB is liable pursuant to the above, SEB shall, at the Customer's request and as soon as possible, attempt to trace the Payment Transaction and notify the Customer of the outcome. This shall be free of charge to the Customer.

If a Payment Transaction is executed with the help of a Unique Identifier, the Payment Transaction shall be deemed correctly executed as regards the Payee stated in the Unique Identifier. The aforesaid shall apply also where the Customer has provided further information in addition to the Unique Identifier. SEB shall not be liable in the event the Unique Identifier provided by the Customer is incorrect. SEB shall have no obligation to investigate whether the Unique Identifier is correct. SEB shall, however, at the Customer's request, take reasonable measures to recover the funds to which the Payment Transaction related. SEB may charge a fee for these services, in accordance with the Appendix.

#### **17.9.2.2 The Customer's right to compensation (fees and interest)**

The Customer is entitled to compensation for fees and interest incurred by the Customer due to the non-execution or defective execution of a Payment Transaction, provided this is not attributable to the Customer.

### **17.9.3 Unauthorised Transactions**

#### **17.9.3.1 Refund of Unauthorised Transactions**

If an Unauthorised Transaction is executed, the Customer shall give notice of complaint in accordance with section 17.9.1. SEB shall thereafter, unless otherwise follows from section 17.9.3.2 below, refund the entire amount and restore the balance on the debited Payment Account to what it would have been had the Unauthorised Transaction not taken place. Where SEB has cause to suspect that the transaction is authorised, following separate notice to the Swedish Financial Supervisory Authority, SEB shall be entitled to an extended time for investigation prior to making any refund.

The Customer shall not be liable for any amount debited to the Payment Account where Strong Customer Authentication was not used when the Unauthorised Transaction was initiated electronically. The aforesaid shall not, however, apply where the Customer's fraudulent behaviour has contributed to the Unauthorised Transaction.

In those cases in which SEB has refunded an amount to the Customer and SEB subsequently establishes that the transaction was not unauthorised or that the Customer was not entitled to refund of the entire amount, the Customer shall incur a refund obligation. In such case, SEB shall be entitled to debit the relevant amount to (withdraw it from) the Customer's bank account.

#### **17.9.3.2 Liability for the use of Payment Instruments**

Where Unauthorised Transactions have been executed as a consequence of the Customer failing to keep their Personalised Security Credentials safe, the Customer shall be liable for not more than SEK 400.

Where it was possible to execute an Unauthorised Transaction as a consequence of a grossly negligent breach of an obligation pursuant to sections 5.6, 5.7, 20.3.2, 20.7, 20.8, or of an obligation to otherwise comply with the terms and conditions for use of the Payment Instrument, the Customer shall be liable for the entire amount, however not more than SEK 12,000. Where the Customer has been particularly blameworthy, the Customer shall bear the entire loss.

The Customer shall not be liable for any amount which has been debited to (withdrawn from) the Payment Account as a consequence of the Payment Instrument having been used after the Customer gave notice that the Payment Instrument is to be blocked in accordance with sections 5.7 and 20.8. The aforesaid shall not, however, apply where the Customer's fraudulent behaviour has contributed to the Unauthorised Transactions.

The Customer shall be liable for the entire amount if the Customer failed to notify SEB as soon as possible after having learned of the Unauthorised Transaction (notice of complaint, see section 17.9.1).

#### **17.9.4 Refusal to execute a Payment Order**

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

SEB may refuse to execute a Payment Order where, pursuant to any law, ordinance, or public authority regulation, SEB is precluded or prohibited from executing a Payment Transaction if it violates sanctions rules and regulations applied by SEB, or if execution of the Payment Transaction would otherwise violate SEB's internal instructions and routines, e.g. in a situation where security cannot be guaranteed in conjunction with execution of the Payment Order.

The Customer may receive notice of a non-executed Payment Order unless SEB is precluded from sending such notice pursuant to any law, ordinance or public authority regulation. SEB may also charge for the notice in accordance with the Appendix.

## **18. Direct debit (Payment Transactions initiated by the Payee)**

### **18.1 General provisions**

Direct debit (direct debit transfers) means the debiting of (a withdrawal is made from) a Customer's Payment Account, where the Payment Transaction is initiated by the Payee based on the Customer's consent having granted consent to the Payee or a Payment Service Provider.

The Customer shall ensure that sufficient funds (including to cover any fee) are available on the linked Payment Account not later than the Cut-Off Time stated in the Appendix.

In Sweden, direct debit transfers are settled through a direct debit system which is administered by Bankgirocentralen BGC AB. This is referred to hereafter in this Agreement as "Bankgirot's Direct Debit". Direct debit transfers in EUR are settled through a direct debit system called SEPA Direct Debit. This is referred to hereafter in this Agreement as "SEPA Direct Debit".

This section contains both provisions regarding direct debit transfers in general and Special Terms and Conditions regarding Bankgirot's Direct Debit and SEPA Direct Debit. Unless otherwise stated, the provision shall apply to all direct debit transfers.

### **18.2 Payment Orders and authorisation**

#### **18.2.1 General provisions**

The Customer gives their consent to execute direct debit transfers from a Payment Account designated by the Customer directly to the Payee by signing a special form.

#### **18.2.2 Bankgirot's Direct Debit**

The Customer authorises direct debit transfers by:

- signing a consent form which is provided by the Payee;
- signing a consent form on the Payee's website; or
- signing the Payee's consent form via Internetbanken privat, if available.

The Customer shall also be deemed to have authorised direct debit transfers which are executed on the basis of Bankgirot's User Manual applicable from time to time; see [www.bankgirot.se](http://www.bankgirot.se).

#### **18.2.3 SEPA Direct Debit**

The Customer authorises debit transfers from a Valutakonto in EUR designated by the Customer directly to the Payee by signing a special form.

### **18.3 Information regarding direct debit transfers**

The Customer receives information, where applicable, from the Payee regarding amounts and Payment Date as agreed between the Customer and the Payee.

## 18.4 Revocation of Payment Orders or consent

### 18.4.1 General provisions

The Customer may revoke a Payment Order by contacting SEB not later than one Business Day prior to the Payment Date, not later than the Cut-Off Time stated in the Appendix.

Where the Customer wishes to stop all future Payment Transactions to a Payee, the Customer must revoke the consent in its entirety at the Payee. In the alternative, the Customer may contact SEB not later than one Business Day prior to the Payment Date, not later than the Cut-Off Time stated in the Appendix.

### 18.4.2 Bankgirot's Direct Debit

In addition to the possibility to revoke the Payment Order in accordance with the provisions of the first paragraph of section 18.4.1 above, the Customer may revoke a Payment Order by contacting the Payee not later than two Business Days prior to the Payment Date.

## 18.5 Refund

### 18.5.1 General provisions

This provision shall not apply where the Payee's Payment Service Provider is domiciled in a country outside of the EEA.

The Customer is entitled to a refund from SEB of an already approved and executed Payment Transaction initiated by or via a Payee where:

- the exact amount of the Payment Transaction was not specified in connection with authorisation of the Payment Transaction; and
- the amount of the Payment Transaction exceeds the amount which the Customer could reasonably have expected, taking into consideration the Customer's previous spending pattern, the terms and conditions of the Agreement, and other relevant circumstances.

Upon request by SEB, the Customer must show that the conditions for refund are fulfilled. There is no right to a refund where the Customer has granted approval to SEB and received information regarding the future Payment Transaction at least four weeks prior to the final Payment Date. There shall also be no right to a refund where the difference in the amount is due to the use of a currency exchange rate and the Reference Exchange Rate set forth in the Agreement.

The Customer must request refund of an authorised and executed Payment Transaction within eight weeks from the day on which the amount was debited to (withdrawn from) the Customer's Payment Account. Within ten Business Days from receipt of the request, SEB shall refund the entire amount, or state reasons for refusing a refund, including information regarding where the Customer can refer the matter for review.

### 18.5.2 SEPA Direct Debit

The Customer is entitled to refund of an already approved and executed Payment Transaction initiated by or via a Payee. The Customer must request refund of the Payment Transaction within eight weeks from the day on which the amount was debited to (withdrawn from) the Customer's Valutakonto. SEB shall refund the entire amount to the Customer within 24 hours of receipt of the request.

## 18.6 Liability for execution of Payment Transactions, Unauthorised Transactions, etc.

### 18.6.1 Notice of complaint

The Customer shall immediately read and review the information regarding executed Payment Transactions which is provided or made available to the Customer in accordance with section 16.8. As soon as possible after the Customer learns of any defectively executed transactions or Unauthorised Transactions, the Customer shall notify SEB and request rectification (notice of complaint). However, notice of complaint may never be given later than 13 months from the date on which the Payment Transaction was debited to (withdrawn from) the Payment Account. In the event of late notice of complaint, the Customer may not invoke the defect against SEB.

When giving notice of complaint, the Customer shall provide SEB with the information it requires for its investigation. When giving notice of complaint regarding an Unauthorised Transaction, a police report shall be attached if SEB so requests.

### 18.6.2 Liability for execution of Payment Transactions

*18.6.2.1 SEB's liability and the Customer's right to refund*  
SEB's liability pursuant to this section is conditional on the Customer having given notice of complaint regarding the defectively executed Payment Transaction.

Unless the Payee's Payment Service Provider is liable, SEB shall be liable for correct execution of the Payment Transaction. In such cases, SEB shall refund the amount of the Payment Transaction to the Customer and restore the balance on the debited Payment Account (account from which withdrawal was made) to what it would have been had the defectively executed Payment Transaction not taken place.

The provisions of the second paragraph shall not apply where SEB can show that the Payee's Payment Services Provider has received the Payment Transaction.

### *18.6.2.2 The Customer's right to compensation (fees and interest)*

The Customer is entitled to compensation for fees and interest incurred by the Customer due to the non-execution or defective execution of a Payment Transaction, provided this is not attributable to the Customer.

### 18.6.3 Unauthorised Transactions

Where an Unauthorised Transaction has been executed, the Customer shall give notice of complaint in accordance with section 18.6.1. SEB shall thereafter refund the amount and restore the balance on the debited Payment Account to what it would have been had the Unauthorised Transaction not taken place. Where SEB has cause to suspect that the transaction is authorised, following separate notice to the Swedish Financial Supervisory Authority, SEB shall be entitled to an extended time for investigation prior to making any refund.

In those cases in which SEB has refunded an amount to the Customer and SEB subsequently establishes that the transaction was not unauthorised or that the Customer was not entitled to refund of the entire amount, the Customer shall incur a refund obligation. In such case, SEB shall be entitled to debit the relevant amount to (withdraw it from) the Customer's bank account.

### 18.6.4 Refusal to execute a Payment Order

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

SEB may refuse to execute a Payment Order where, pursuant to any law, ordinance, or public authority regulation, SEB is precluded or prohibited from executing a Payment Transaction if it violates sanctions rules and regulations applied by SEB, or if execution of the Payment Transaction would otherwise violate SEB's internal instructions and routines, e.g. in a situation where security cannot be guaranteed in conjunction with execution of the Payment Order.

The Customer may receive notice of a non-executed Payment Order unless SEB is precluded from sending such notice pursuant to any law, ordinance or public authority regulation. SEB may also charge for the notice in accordance with the Appendix.

## 19. Payment Services for incoming Payment Transactions

### 19.1 Available amounts, etc.

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

As soon as possible after SEB has received information regarding the Payment Transaction and the amount, SEB shall make the amount available to the Customer.

Incoming Payment Transactions shall be credited to (deposited on) the Customer's Payment Account in the currency to which the Payment Transaction relates even if the payment instruction specifies another of the Customer's bank accounts at SEB. Where the Customer lacks a Payment Account in the currency to which the Payment Transaction relates, currency exchange in accordance with section 7.2 shall take place before the Payment Transaction is executed by SEB.

The paragraph above does not apply to incoming SEPA payments. SEB will instead credit (make deposit on) the Payment Account specified in the payment instruction, even if this means that a currency exchange must take place.

SEB shall be entitled to deduct SEB's own fees, as per the Appendix, from the received amount before crediting of (deposit is made on) the Customer's Payment Account; see section 6.2.

SEB may refuse to make payment from a Payment Transaction available to the Customer if SEB is precluded or prohibited from doing so pursuant to any law, ordinance, or public authority regulation, if it violates sanctions rules and regulations applied by SEB, or if it violates SEB's internal instructions and routines in any other manner. SEB is also entitled to recoup from the Customer's Payment Account funds which have been deposited in those cases where SEB deems it necessary to fulfill requirements under money laundering legislation or sanctions rules and regulations.

SEB is entitled to recoup funds deposited on the Customer's Payment Account if the deposit was made incorrectly, e.g. in those cases where the amount has been credited to the wrong recipient according to the payment order or if the amount deposited on the Payment Account is too high.

### 19.2 Liability for execution of Payment Transactions

#### 19.2.1 Notice of complaint

The Customer shall immediately read and review the information regarding executed Payment Transactions which is provided or made available to the Customer in accordance with section 16.8. As soon as possible after the Customer learns of any defectively executed Payment Transactions, the Customer shall notify SEB and request rectification (notice of complaint). However, notice of complaint may never be given

later than 13 months from the date on which the Payment Transaction was credited to (deposit was made on) the Payment Account. In the event of late notice of complaint, the Customer may not invoke the defect against SEB.

When giving notice of complaint, the Customer shall provide SEB with the information it requires for its investigation.

#### **19.2.2 SEB's liability and the Customer's right to refund**

SEB's liability pursuant to this section is conditional on the Customer having given notice of complaint regarding the defectively executed Payment Transaction.

Where the payer's Payment Service Provider can show that SEB has received the Payment Transaction, SEB shall be liable for ensuring that the Payment Transaction is executed correctly. In such cases, SEB shall immediately place the amount of the Payment Transaction at the Customer's disposal or credit (make deposit on) the Payment Account with a corresponding amount.

#### **19.2.3 The Customer's right to compensation (fees and interest)**

The Customer is entitled to compensation for fees and interest incurred by the Customer due to the non-execution or defective execution of a Payment Transaction, provided this is not attributable to the Customer.

## **20. Cards**

### **20.1 Introduction**

The following Special Terms and Conditions apply to Cards. In addition to these terms and conditions, applicable provisions in other sections shall also apply, for example the provisions of section 5.6 regarding Security Solution and Personalised Security Credentials, of section 17.9 regarding notice of complaint and Unauthorised Transactions, and of 18.5 regarding refund of Payment Transactions initiated by the Payee.

Cards are linked to a Payment Account in SEB and Payment Accounts are subject to the provisions of section 16.

### **20.2 Granting of application and issuance of Cards, etc.**

#### **20.2.1 General provisions**

Cards are issued following an individual assessment. Credit rating information may be obtained in conjunction with such assessment.

The Card and the personal code for the Card are sent to the Customer in separate items of mail.

An issued Card ceases to apply at the end of the month embossed on the Card. Where the Customer and other Card Holder have complied with the terms and conditions of this Agreement, SEB will provide the Customer and other Card Holder with a replacement card prior to the expiry of the Card's validity period.

If the Card has been blocked by SEB or by the Customer, a new Card which replaces the old Card may be issued at the Customer's request.

The Card is the property of SEB and shall be returned to SEB upon request by SEB.

In the event of a change of name, the Customer shall contact SEB in order to replace the Card.

#### **20.2.2 Authorised User Card**

An additional Card may be issued following a separate application by the Customer. A Card Holder who is an authorised user shall be issued a separate Card which is issued in the Card Holder's name with a personal code. The Customer undertakes to ensure that such Card Holder reads the terms and conditions of this Agreement. The Customer is liable for payment pursuant to this Agreement and responsible for ensuring that all Card Holders comply with the Agreement and applicable User Manuals.

Where the Customer revokes the Card Holder's right of use, such revocation shall not be valid vis-à-vis SEB until the Card has been returned to SEB, or the Card or the Payment Account has been blocked.

### **20.3 Use of Cards**

#### **20.3.1 General provisions**

The Card may be used by the Customer for payment for goods and services at Merchants in Sweden and abroad. It may also be used for withdrawals of cash in Sweden and abroad, where so allowed.

The Card may be used by the Customer in settings in which the physical presence of the Card is required, through an app downloaded on a Mobile Device in which the card information has been entered, or through Contactless payment. The Card may also be used in environments where the physical presence of the Card is not necessary, e.g. telephone or internet sales, or digital wallets. Use of a digital wallet often requires a separate agreement with the provider of the digital wallet. Parents and guardians of minors approve the minor entering his/her Card in a digital wallet and using the digital wallet to initiate Payment Transactions.

The Card may also be used in certain settings to deposit funds on the Payment Account which is linked to the Card, for example in the case of returns.

Following separate application by the Customer, the Card may also be used to transfer funds between bank accounts in Bankomat's Automated Teller Machines and Bankomat's Automated Deposit Machines; see section 17.5.

The Card may be used to change a PIN code in Bankomat's Automated Teller Machines and Automated Deposit Machines.

Payment by Card at, for example, bank offices, post offices and foreign currency exchange bureaux or via other services for transfers of funds to a Payee other than where the payment is executed, and Payment Transactions comparable therewith, shall be deemed to constitute cash withdrawals. The aforesaid shall also apply where the Customer does not receive cash, for example with COD payments, purchases of foreign currency, and purchases of other funds which can be used for payment.

In cases where the Customer orders goods or services from a Merchant, stating the Card as Payment Instrument, the Customer shall be obligated to acquaint himself or herself with the Merchant's terms and conditions for ordering and cancelling such goods and services. The Customer is liable for payment of fees to the Merchant in respect of goods or services which are ordered but are not collected or used, in accordance with the Merchant's terms and conditions.

The Card may not be used at a Merchant where:

- the Merchant is the Customer's sole proprietorship;
- the Merchant is a partnership or limited partnership in which the Customer is a partner; or
- the Merchant is a closely-held company to which the Customer is a closely related party (e.g. managing director or director).

SEB provides services which allow the Customer personally, among other things, to limit their use of the Card geographically and in certain settings (on the Internet). In order to be able to use these services, the Customer must have access to Internetbanken privat or Mobila banken. When using certain services linked to the Card, Customers may need to identify themselves to SEB's subcontractor regarding Cards, SEB Kort Bank AB (company reg. no. 556574-6624).

The Customer is aware and acknowledges that services, areas of use, and suchlike connected to the Card may be expanded, reduced or otherwise changed during the contract term without the need to obtain the Customer's consent.

#### **20.3.2 Terms and conditions for use of Cards**

The Customer is obligated, upon receipt of the Card, to destroy any Card previously received.

The Card is personal and may not be provided to, or used by, any person other than the person for whom the Card has been issued. The Card constitutes a document evidencing legal rights and must be stored and handled in such a secure manner that no other person is afforded an opportunity to use it. For example, the Card may not be left unattended in a hotel room, vehicle, bag, jacket pocket, or suchlike which is not under supervision. In public settings where the risk of theft may be regarded as particularly great, the Card must not be unattended at any time. Examples of such settings are restaurants, nightclubs, shops, waiting rooms, changing rooms, public transport, beaches, squares, and markets.

If the Card is stored on a Mobile Device, the Customer must have satisfactory control over and supervision of the device. The Customer must take all reasonable measures to protect the Mobile Device and the card information by using applicable security arrangements, for example the telephone locking code. The Customer shall ensure that unauthorised persons do not have access to making payments with card information that is stored on the Mobile Device (for example in a digital wallet).

If the Customer stores the card information in a service for purchases of digital content (e.g. music or games), the Customer shall be responsible for ensuring that no third party has the possibility to use the stored card information.

Dispatch of the Card by post which is not carried out by SEB may take place only within Sweden by registered mail.

The Card may not be used in violation of applicable legislation.

For more detailed practical advice and recommendations about the use of the Card, please see [www.seb.se](http://www.seb.se).

#### **20.3.3 Security limits**

In addition to section 4 above, the following shall also apply.

For Payment Orders (payment/withdrawal), special limits, opening hours and fees may apply as determined by the relevant Merchant. For security reasons, SEB also applies certain limits regarding maximum amounts per Payment Order (payment/withdrawal) and per period of time. In the event such limits are exceeded, this may result in the non-execution of a specific Payment Transaction. Information regarding applicable limits is provided by SEB upon request by the Customer. Information regarding applicable limits is normally available on [www.seb.se](http://www.seb.se) or is provided by SEB at the Customer's request. If the Customer intends to execute a significantly large Payment Transaction, it is recommended that the

Customer contact SEB to ascertain that amount limits, if any, are adapted to the prevailing situation. SEB reserves the right to refuse to execute transactions in the event of any suspicion of unauthorised or fraudulent use of the Card.

#### 20.4 Customer information for Payment Orders

In order for a Payment Order to be executed, the Customer must provide information in accordance with the provisions of section 20.5 below.

#### 20.5 Authorisation of Payment Orders and revocation of Payment Orders

In order for SEB to execute the Customer's Payment Order, the Customer must first give consent to the Payment Order. Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity.

Not later than upon approval of the Payment Order, the Customer shall ensure that sufficient funds (including to cover any fee) are available on the Payment Account linked to the Card; see section 16.6.

The Customer gives consent to the execution of a Payment Order by making the Card details available to a Merchant, or in an Automated Teller Machine. This may take place through the reading of the Card's chip or magnetic strip, by holding a contact-free chip card or a Mobile Device against a card reader, by providing card information (card number, validity period and, where appropriate, CVV2/CVC2 value) in writing or orally or in any other manner which is offered in various technical environments, e.g. digital wallets.

In addition, in certain technical environments a Payment Order must be authorised in writing, through the use of a personal code, Security Solution, or password, or approved in some other manner in accordance with instructions provided in a Merchant's or an Automated Teller Machine's technical solution for execution of a Payment Transaction.

In connection with a contact-free payment, authorisation for a Payment Transaction is made by holding a Card or Mobile Device against a payment terminal which supports contact-free payments together with, e.g., a PIN code, fingerprint, or face scan. For certain types of contact-free payments for smaller amounts, no extra authorisation (with, e.g., a PIN code) is necessary; see [www.seb.se](http://www.seb.se) for current amount limits.

A Payment Order cannot be revoked after the Customer has given their consent to execute the Payment Order. However, in accordance with the terms and conditions and within the time agreed upon by the Customer with the Merchant, the Customer may contact the Merchant as regards a Payment Transaction that has not been yet executed, in order to revoke a previously submitted Payment Order.

SEB may only reserve funds on the Payment Account for coverage of a Payment Transaction where the Customer has authorised the exact amount to be reserved, e.g. at petrol stations, hotels, and car rental agencies.

The Customer may be debited in arrears for costs incurred in connection with hotel stays, car rental or suchlike where the Customer has been notified thereof and has given consent when ordering the service or in an agreement with the Merchant.

#### 20.6 Execution Time and liability for execution

After the Merchant has received the Customer's Payment Order, it is transferred to SEB within the time limits established in an agreement between the Merchant and the Merchant's bank (Acquirer). After SEB has received the Payment Order from the Acquirer, SEB debits/credits (makes a withdrawal from/deposit on) the amount of the Payment Transaction to the Payment Account which is linked to the Card. This normally takes place one to two Business Days after the Customer submitted the Payment Order to the Merchant.

The Customer shall particularly note that a Payment Transaction may be debited/credited to (withdrawal made from/deposit made on) the Payment Account several days after the Payment Transaction was undertaken.

If the Customer has approved a Payment Transaction in accordance with the provisions of section 20.5, the Payment Order has been received by SEB, and the terms and conditions of the Agreement have otherwise been satisfied, SEB shall ensure that the Payment Transaction is executed.

In the event a Payment Transaction has not been executed or was executed defectively, and these defects were caused by SEB, SEB shall be liable to the Customer, provided that the Customer has given notice of complaint in accordance with the provisions of section 17.9.1. SEB shall then, in a suitable manner and without unnecessary delay, refund the amount to the Customer and restore the balance on the debited Payment Account to what it would have been had the defectively executed Payment Transaction not taken place.

SEB shall be liable to the Customer for any fees thus incurred and for any interest which the Customer is required to pay as a consequence of the non-execution or defective execution of the Payment Transaction.

#### 20.7 Responsibility to protect Personalised Security Credentials

The Customer is obligated:

- to destroy the envelope and code slip immediately after the Customer has learned the personal code;
- where the possibility exists to choose a personal code, not to choose a personal code with any connection to the Customer's personal ID number, card number, telephone number, or suchlike;
- to change the personal code where it may be suspected that any unauthorised person has learned the code;
- to store the Card securely and not to disclose the personal code to any other person;
- not to make a note of the personal code or store it electronically in such a manner that an unauthorised person would have reason to believe that the notation/storage relates to a personal code which is linked to the Card;
- not to make a note of a personal code on the card or cause any notation of a personal code to be made permanently on, or stored with, the Card;
- if the Personalised Security Credentials are stored on a Mobile Device, the Customer shall maintain good control and supervision over the device, the Customer must take all reasonable measures to protect the Mobile Device; and
- ensure that only the Customer's own biometric information is registered on the Mobile Device and can be used for Authentication.

"Personal code" means, for example, a PIN code linked to the Card. The provisions set forth above regarding personal codes shall also apply, in pertinent part, to single-use codes, passwords, lock codes for a Mobile Device and suchlike.

Where a Security Solution is used, for example in conjunction with approval, section 5.6 shall also apply.

#### 20.8 Reporting a loss (block)

The Customer is obligated to notify SEB as soon as possible upon becoming aware that the Card has been lost or used in an unauthorised manner. If the Card is stored on a Mobile Device, e.g. in a digital wallet, and the device has been lost or where it is suspected that an unauthorised person has obtained access to the device, the Card must be blocked. A fictitious card number may be blocked without the physical Card being blocked.

The loss shall be reported by telephoning the following telephone number: 0774 – 24 24 24 (24 hours a day, 7 days a week). If the loss occurs abroad, notice is given by telephoning +46 774 24 24 24 (24 hours a day, 7 days a week). A lost card can also be reported in Internetbanken privat or Mobila banken. Notification is free of charge to the Customer.

Since there is a risk of unauthorised use of the Card, the Customer must also report the loss to the police as soon as possible.

#### 20.9 Currency exchange

Payment Transactions in another currency shall be converted into Swedish kronor at the exchange rate applied by SEB. The exchange rate comprises an exchange rate which SEB receives from Mastercard when the purchase is executed or which applies on the day on which the Payment Transaction is received by SEB, plus a currency exchange surcharge as set forth in the Appendix (see also the second paragraph below). In those cases where the exchange rate is set when SEB receives the Payment Transaction, the Customer shall bear any currency risk during the period commencing with the purchase or cash withdrawal and ending when the Payment Transaction reaches SEB. The aforesaid shall also apply to purchases and cash withdrawals in Sweden in a currency other than Swedish kronor.

In order to facilitate a comparison between different companies' currency exchange fees in respect of euro or EEA currencies within the EEA, SEB also presents, each day, SEB's currency exchange fee in relation to the European Central Bank's (ECB's) foreign exchange reference rates. This information is available from, for example, [www.seb.se](http://www.seb.se). Information in respect of individual Payment Transactions is also provided in accordance with the paragraph below.

Where the Customer makes a purchase or withdrawal in euro or in an EEA currency other than Swedish kronor, SEB sends the Customer information regarding currency exchange fees via electronic message, e.g. push notification, text message, or in another manner in accordance with section 12. Electronic messages are sent in conjunction with the first Payment Transaction in the relevant EEA currency and thereafter at least once each month. The Customer has the opportunity to personally choose, in the manner set forth in SEB's app or on [www.seb.se](http://www.seb.se), that SEB shall no longer send such electronic messages.

#### 20.10 Closure of Payment Account

Where, in accordance with section 10, the Customer closes a Payment Account to which the Card is linked, the right to use the Card for new Payment Transactions will cease simultaneously. In such a situation, the Card must be destroyed immediately and, upon request by SEB, cut into pieces and returned to SEB immediately.

The Agreement shall remain in force, where applicable, regarding the debt on the Payment Account. This entails, inter alia, that the Customer is liable for payment in respect of both Payment Transactions executed prior to withdrawal from/termination of the Agreement but which are not debited to (withdrawn from) the Payment Account until after the date of withdrawal/termination, as well as in respect of Payment Transactions which are executed notwithstanding that the right to use the Card has terminated. SEB shall be entitled to debit a bank account which the Customer holds with SEB for any debt relating to such Payment Transactions.

#### **20.11 Notice of complaint regarding goods or services, etc.**

The Merchant which has provided goods or services paid for by Card shall be liable to the Customer for defects in the goods or services in accordance with the applicable legislation in each country. Notices of complaints must, therefore, primarily be directed to the Merchant and not to SEB.

## **21. Swish privat**

### **21.1 Introduction**

The following Special Terms and Conditions apply to Swish privat. In addition to these terms and conditions, applicable terms and conditions the General and Common terms and conditions also apply.

Swish privat is linked to a Payment Account in SEB and Payment Accounts are subject to the provisions of section 16.

### **21.2 General provisions**

#### **21.2.1 Description of Swish privat and prerequisites for Swish privat**

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

Swish privat enables the Customer, 24 hours a day and with the help of their Mobile Device, to execute payments in real time in Swedish kronor from their Payment Account to Payees in Sweden that are connected to Swish, as well as to receive payments in Swedish kronor from other persons who are connected to Swish.

In order to use Swish privat, the Customer must have a Mobile Device with a mobile telephone number or must have the right to use a Mobile Device with a mobile telephone number. The Customer must also download the Swish app and have the Security Solution or other identification solution designated by SEB (for example Mobilt BankID).

Access to Swish privat may be restricted, in whole or in part, at certain times, for example due to maintenance, updating of the service, or operational disruptions.

Swish privat may only be used by the Customer for their personal use.

The Customer's name and telephone number will become known to the Payee when the Customer makes a payment using Swish privat. Where the Customer is a Payee in respect of a payment made using Swish privat, the Customer's name will become known to the person who makes, or initiates but does not sign, the payment using Swish privat.

The execution of a payment with Swish privat requires that some exchange of information involving the Customer's personal data takes place between the Payment Service Provider that sends the Payment Transaction and the Payment Service Provider that receives the Payment Transaction with Swish privat.

The Customer may send a payment request to the Swish app of one or more other natural persons. The Customer may also receive a payment request from another natural person.

As the Payee of a payment or the recipient of a request, the Customer may elect to block the sender. The block applies to all payments/requests until the Customer revokes the block. Correspondingly, payments and requests from the Customer, in its capacity as sender, may be blocked.

Payment via Swish Handel may only take place where the Payee has sent a payment request to the Customer's Swish app. This requires the Customer, prior thereto, to have initiated payment in the Payee's sales channel. The Customer has a limited time in which to approve the payment request.

It is possible to receive refunds if the payment is made using Swish Handel, Swish Företag or Swish Återkommande betalningar. Any refund requires that the Customer has the same mobile telephone number linked to the same Payment Account as that which was linked at the time of the original payment.

It is also possible to receive a payment from a company that is connected to Swish Utbetalningar. After a payment has been made to the Customer, the Customer immediately receives a confirmation in their Swish app.

It is also possible for the Customer to make payments where the initiative for the Payment Transaction is taken by a company (a Payee) that is connected to the Swish Återkommande betalningar service.

In conjunction with payments to and from a company, the company can ask the Customer for their personal ID number in order to enable the company to ascertain that the payment is going to, or coming from, the correct person. The customer's personal ID number is then used to verify that the personal ID number and mobile telephone number provided by the Customer to the company is the same as corresponding information stored in the Swish system.

SEB determines which services may be utilised in Swish privat from time to time.

#### **21.2.2 Mobile telephone number, mobile data traffic, etc.**

The agreement regarding Swish privat is entered into per mobile telephone number. The Customer may only enter into one agreement per mobile telephone number. The Customer may link either a Swedish mobile telephone number or a foreign mobile telephone number to Swish privat.

The Customer personally designates the Payment Account which is to be linked to the mobile telephone number on each occasion.

Payment Transactions using Swish privat take place via mobile data traffic and may take place notwithstanding that the Customer is located outside of Sweden.

#### **21.2.3 Access control**

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

The Customer is aware and acknowledges that Payment Orders which are provided to SEB or information which is obtained via Swish privat are binding on the Customer if the Customer has been identified and verified by SEB through use of a Security Solution or other identification solution.

Authorisation of Payment Orders is also subject to section 21.4.2 and section 21.3.2.

## **21.3 Outgoing Payment Transactions**

### **21.3.1 Customer information for Payment Orders**

In order for a Payment Order to be executed, the Customer must, in addition to providing information regarding the amount, provide or verify information regarding the Payee's mobile telephone number as well as other information as stated in SEB's User's Manual for the service, for example information which enables the Payee to identify the Payment Transaction, or other notice to the Payee.

### **21.3.2 Authorisation of Payment Orders**

The Customer gives their consent to execute a Payment Order by electronically signing with the help of a Payment Instrument. The Swish app and/or Swish privat's User Manual provide detailed advice on how signing is carried out. Before signing, the Customer must, inter alia, verify that the correct Payee has been stated.

Before SEB is obligated to execute the Payment Order, the Customer must also verify their identity. This is done with the Security Solution or other identification solution approved by SEB.

### **21.3.3 Time for receipt of Payment Orders, Cut-Off Time and revocation of Payment Orders**

SEB shall be deemed to have received a Payment Order when the Customer has authorised the Payment Order in accordance with section 21.3.2 and the Customer has received acknowledgment of receipt.

The Customer may not modify or revoke an authorised Payment Order.

### **21.3.4 Execution and Execution Time for Payment Transactions**

SEB shall execute Payment Transactions with Swish privat immediately, provided the Customer has submitted the required customer details, has authorised the Payment Order, and has sufficient funds on their Payment Account in accordance with section 16.6.

### **21.3.5 Liability for execution of Payment Transactions, Unauthorised Transactions etc.**

The provisions of 17.9 apply.

## **21.4 Payment Transactions initiated by the Payee (Swish Återkommande betalningar)**

*Applicable as from 1 April 2024*

### **21.4.1 General provisions**

In order for the Customer to be able to make payments that are made on the Payee's initiative, the Customer is required to have given their consent to SEB for the Payee to debit (make withdrawals from) the Customer's Payment Account linked to Swish privat on a certain agreed date (Payment Date). In addition, the Customer shall approve, as regards the Payee, use of the Payment Account for payments that take place on the Payee's initiative, and the Payee shall approve the Customer's use of such payment method.



The Customer shall ensure that sufficient funds are available on the linked Payment Account on the Payment Date. If there are insufficient funds on the Payment Date, the Payee may initiate a new payment in respect of the same claim at a later date.

#### **21.4.2 Consent, authorisation of Payment Orders, etc.**

The Customer gives their consent to SEB by signing the consent with a security solution designated by SEB (e.g. Mobilt BankID) in the Swish app. Subsequent Payment Transactions based on the same consent have thus been authorised by the Customer. The consent is valid until further notice.

The Customer will be notified of the amount and time of execution of Payment Transactions in connection with purchase of goods or services in the manner agreed between the Customer and the Payee.

#### **21.4.3 Execution and Execution Time**

Provided that the Customer has provided the required customer information and has sufficient funds on their Payment Account in accordance with sections 21.4.1 and 16.6, the Payment Transaction shall be executed on the Payment Date agreed between the Customer and the Payee.

#### **21.4.4 Revocation of consent**

The Customer can only stop a Payment Transaction by revoking the consent in its entirety not later than one Business Day before the Payment Date. The Customer can revoke the consent in the Swish app, at the Payee, or by contacting SEB. A revocation of consent entails that all future Payment Transactions to the Payee are stopped.

#### **21.4.5 Liability for execution of Payment Transactions, Unauthorised Transactions etc.**

The provisions of 18.6 apply.

#### **21.4.6 Refund of approved Payment Transaction**

In certain cases, the Customer is entitled, in accordance with section 18.5, to refund of an already approved and executed Payment Transaction initiated by a Payee.

#### **21.5 Incoming Payment Transactions**

The provisions of section 19 apply.

#### **21.6 Limits on the use of the Payment Service**

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

SEB may apply certain limits for the maximum amount for Payment Orders (payment), per occasion and/or time period. If such limits are exceeded, the result may be that one or more Payment Transactions cannot be executed. Information regarding applicable amount limits is normally available on [www.seb.se](http://www.seb.se) or, alternatively, is provided by SEB at the Customer's request.

In certain cases, the Customer has the opportunity to personally determine an individual amount limit within the parameters set by SEB as stated above.

Other Payment Service Providers that participate in Swish may apply amount limits different to those applied by SEB.

If the Customer does not meet a company's age requirements for a specific product or service, this may, following verification against the personal ID number which is stored in the Swish system, entail that a Payment Transaction cannot be executed. The aforesaid shall also apply where the mobile telephone number which the Customer provided to the company is not the same as the Customer's mobile telephone number which is stored in the Swish system.

For Payment Transactions that are made on the Payee's initiative, the Payee is entitled to remove the Customer's consent in respect of the Payee if the Payee makes the determination that the Customer is misusing the service.

#### **21.7 Price, etc.**

The price for Swish privat is payable in accordance with the Appendix. SEB charges the Customer for the use of the service after a Swish privat payment has been executed in accordance with section 6.2, where the Debit Date is the Business Day occurring immediately after the executed Swish privat payment.

#### **21.8 Notice of termination and termination of Swish privat**

If the Customer, at another Payment Service Provider, links the same mobile telephone number to the Swish privat service as that which is linked to Swish privat pursuant to this Agreement, the Swish privat service at SEB shall terminate automatically.

If the Customer is no longer the holder of, or is no longer entitled to use, the mobile telephone number notified in the Agreement, the Customer shall immediately give notice of termination of Swish privat. In this situation, in event that these circumstances become known to SEB, SEB shall be entitled to terminate Swish privat immediately.

In the event of termination of any agreement which is necessary to enable SEB to provide Swish privat, SEB shall be entitled to terminate Swish privat immediately.

If the Customer, in SEB's assessment, misuses Swish privat in a way that can cause loss to SEB or another party, SEB shall be entitled to terminate Swish privat immediately.

Section 10 sets forth the other situations in which SEB or the Customer may terminate the service.

## **22. BankID (BankID card) and Mobilt BankID**

### **22.1 General provisions**

The provisions of this section 22 shall apply to BankID (BankID card) and Mobilt BankID issued by SEB pursuant to this Agreement.

Information regarding BankID/Mobilt BankID's functions and the information which is contained in a BankID/Mobilt BankID is available at [www.bankid.com](http://www.bankid.com). A BankID/Mobilt BankID may be subject to restricted use at a party other than SEB which accepts BankID/Mobilt BankID as an identification document.

### **22.2 Registration, public catalogue, etc.**

The Customer is aware of, and consents to:

- the Customer's name, personal ID number, and card or certificate number, as well as information regarding which bank issued the card or electronic certificate being registered at SEB or another party in connection with the Customer's use of the electronic identity card (BankID or Mobilt BankID) or creating an electronic signature, and
- The Customer's use of BankID/Mobilt BankID at a party other than SEB entailing that such party will learn who issued the Customer's BankID/Mobilt BankID and this, in turn, entailing that the Customer's protected confidential information regarding the bank with which the Customer has a contractual relationship will be disclosed;

### **22.3 Use of BankID/Mobilt BankID**

The following applies to the use of BankID/Mobilt BankID:

- BankID/Mobilt BankID is regarded as a document evidencing legal rights and the requirements set forth in sections 5.6-5.7 above must be satisfied;
- the use of any other person's BankID/Mobilt BankID is not permitted; and
- it is not permissible to use BankID/Mobilt BankID, or to make possible another person's use of BankID/Mobilt BankID, in any way that violates the user terms and conditions or any law or other regulation, or as a part of a criminal act of any type, for example fraud, money laundering, or terrorist financing.

### **22.4 Incorrect information**

The Customer is obligated to notify SEB immediately if the BankID/Mobilt BankID contains incorrect information and, at the same time, block the BankID/Mobilt BankID.

SEB shall not be liable for any loss incurred as a result of a BankID/Mobilt BankID containing incorrect information which the Customer confirmed as correct in connection with the Customer's receipt of the BankID/Mobilt BankID.

### **22.5 Blocking request, etc.**

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

In addition to section 5.8.2, the following shall also apply.

SEB is entitled to block Bank ID/Mobilt BankID in the event of knowledge or suspicion that the Customer is acting or has acted in breach of the terms and conditions set forth in sections 5.6 or 22.3 above. SEB is also entitled to block a BankID/Mobilt BankID when it is learned that any information in the BankID/Mobilt BankID is, or suspected of being, incorrect or where the personal code which is linked to the BankID/Mobilt BankID has become known to an unauthorised person, or where there is reason to suspect that it has become known to an unauthorised person. SEB shall inform the Customer when a blocking request has been made by SEB.

SEB is also entitled to block a BankID/Mobilt BankID for a Customer who has ceased to be a customer of SEB or for a Customer who has died.

In order to maintain the security and reliability of the BankID service as such, SEB is also entitled to deny issuance of a BankID/Mobilt Bank ID if there is any indication of transactions which have been executed by an unauthorised user or of otherwise impermissible use of the BankID service, by immediately blocking a created BankID/Mobilt BankID, based on automated decision-making in the central issuance system which is used for BankIDs/Mobilt Bank IDs.

An issuer other than SEB is entitled to block the Customer's BankID/Mobilt BankID if the Customer acts in violation of the terms and conditions in section 22.3, third item above.

## 22.6 Blocking (impediment to issuance of new BankID/Mobilt BankID)

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

Blocking means that the Customer will not be granted a new BankID/Mobilt BankID by SEB or by any other issuer of a BankID/Mobilt BankID.

For security reasons, SEB is entitled to block the Customer from the possibility of obtaining new BankIDs/Mobilt Bank IDs in the event of knowledge or suspicion that the Customer:

- is acting or has acted in breach of the terms and conditions set forth in sections 5.6 or 22.3 above, or if the Customer's BankID/Mobilt BankID has been compromised, misused, or issued on erroneous grounds;
- lost their BankID/Mobilt BankID (loss of a BankID card or Mobile Device on which the Mobilt BankID is downloaded); or
- revealed a BankID/Mobilt BankID password or security code or in the event of knowledge or suspicion that the BankID/Mobilt BankID login information has otherwise become known to an unauthorised person.

An issuer other than SEB is entitled to block the Customer from the possibility of obtaining a new BankID/Mobila BankID if the Customer acts in violation of the terms and conditions in section 22.3, third item above.

A decision to block the Customer involves the processing of personal data and is administered jointly in a coordinated register maintained by the banks that issue BankIDs/Mobilt Bank IDs. For additional information regarding the processing of personal data and the protection of rights in connection with the processing of personal data, please see the INFORMATION section below.

## 22.7 Liability for undertakings, etc.

Using BankID/Mobilt BankID, the Customer can make binding declarations of intent to third parties, for example by signing an agreement using an electronic signature. The resulting dealings between the Customer and the third party shall be governed by customary principles of contract law and/or the law of the sale of goods. Any objections which are not due to a defect in a BankID /Mobilt BankID or SEB's blocking routines must therefore be raised with the other party.

## 22.8 Validity period, etc.

A Mobilt BankID has a limited validity period. The validity period is currently three years. When the validity period has expired, a new Mobilt BankID may be issued following application by the Customer.

However, a BankID card will expire at the end of the month stated on the card.

If a BankID card has been blocked, the block cannot be revoked. If the Customer wishes to receive a new Mobilt BankID card, the card may be issued following application by the Customer.

## 22.9 Separate provisions regarding BankID cards

The BankID card is sent to the Customer by post. If the Customer is to be provided with both a BankID card and appurtenant codes, the card and codes will be sent to the Customer in separate envelopes.

The BankID card is the property of SEB and shall be returned to SEB upon request by SEB.

In conjunction with the replacement of a BankID card, the same codes which applied to the old card shall apply to the replacement card. In the event of a change of name, the Customer shall contact SEB in order to replace the BankID card.

## 23. SEB's Authentication Card

### 23.1 General provisions

SEB's Authentication Card shall be sent to the Customer by post. If the Customer is to be provided with both a card and appurtenant codes, the card and codes will be sent to the Customer in separate envelopes.

SEB's Authentication Card is SEB's property and shall be returned to SEB upon request by SEB.

In the event of a change of name, the Customer shall contact SEB in order to replace SEB's Authentication Card.

Information regarding SEB's Authentication Card's functions and so forth is available at [www.seb.se/bankid](http://www.seb.se/bankid).

### 23.2 Registration, public catalogue, etc.

The Customer is aware of, and consents to:

- the Customer's name, personal ID number, and card or certificate number, as well as information regarding the electronic certificate being registered at SEB or another party in connection with the Customer's use of their electronic identity card or creating an electronic signature;

- the Customer's use of SEB's Authentication Card at a party other than SEB entailing that such party will learn who issued the Customer's SEB's Authentication Card and this, in turn, entailing that the Customer's protected confidential information regarding the bank with which the Customer has a contractual relationship will be disclosed;
- SEB's Authentication Card is regarded as a document evidencing legal rights and the requirements set forth in sections 5.6 - 5.7 above must be satisfied.

### 23.3 Incorrect information

The Customer is obligated to notify SEB immediately if SEB's Authentication Card contains incorrect information.

SEB shall not be liable for any loss incurred as a result of SEB's Authentication Card containing incorrect information which the Customer confirmed as correct in connection with the Customer's receipt of SEB's Authentication Card.

### 23.4 Blocking request, etc.

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

In addition to section 5.8.2, the following shall also apply.

SEB is entitled to block SEB's Authentication Card immediately when it is learned that any information in SEB's Authentication Card is, or is suspected of being, erroneous or where the personal code which is linked to SEB's Authentication Card has become known to an unauthorised person, or where there is reason to suspect that it has become known to an unauthorised person. SEB shall inform the Customer when a blocking request has been made by SEB.

### 23.5 Liability for undertakings, etc.

Using SEB's Authentication Card, the Customer can make binding declarations of intent to third parties, for example by signing an agreement using an electronic signature. The resulting dealings between the Customer and the third party shall be governed by customary principles of contract law and/or the law of the sale of goods. Any objections which are not due to a defect in SEB's Authentication Card or SEB's blocking routines must therefore be raised with the other party.

### 23.6 Validity period, etc.

SEB's Authentication Card has a limited validity period. The validity period is currently five (5) years. When the validity period has expired, a new SEB's Authentication Card may be issued following application by the Customer.

If SEB's Authentication Card has been blocked, the block cannot be revoked. If the Customer wishes to receive a new SEB's Authentication Card, the card may be issued following application by the Customer.

## 24. SEB ID för Unga

### 24.1 General provisions

SEB ID för Unga can be used as a Security Solution in SEB Ung, Swish privat and for Cards. SEB ID för Unga then works in the same way as Mobilt BankID.

SEB ID för Unga is issued by a guardian on behalf of the Customer in Mobila banken (SEB's app).

### 24.2 Incorrect information

The Customer must notify SEB immediately if SEB ID för Unga contains incorrect information. SEB shall not be liable for loss incurred as a result of SEB ID för Unga containing incorrect information which the Customer confirmed as being correct when the Customer received SEB ID för Unga.

### 24.3 Blocking, etc.

*Applicable as from 1 April 2024 (up to and including 31 March 2024, the terms and conditions in the section "Terms and conditions applicable up to and including 31 March 2024" shall apply instead)*

In addition to as is provided in section 5.8.2, SEB is entitled to immediately block SEB ID för Unga where it contains any information which is, or is suspected of being, erroneous. The aforesaid shall also apply where the personal code for SEB ID för Unga has been, or is suspected to have been, learned by an unauthorised person.

### 24.4 Validity period

SEB ID för Unga has a limited validity period. The validity period is currently two years.

## 25. Product packages

### 25.1 Studenterbjudandet

#### 25.1.1 General provisions

At present, Studenterbjudandet includes the following options for Payment Accounts, Payment Services, products and services in this Agreement:

- Privatkonto
- SEB Debit (1 card)
- Betalservice via internet linked to Privatkonto
- Internetbanken privat/Mobila banken
- Bank på telefon

The Customer may also add other products and services in accordance with separate agreements.

### 25.1.2 Price

The price for Studenterbjudandet is payable in accordance with the Appendix. General terms and conditions regarding prices and charges, etc. are set forth in section 6 above.

The Payment Accounts, Payment Services, products and services included in Studenterbjudandet are free of charge to Customers who are studying at a university, university college, or other post-secondary education and receive student financial aid (grants and/or loans) from CSN (Swedish Board of Study Finance). The Customer's student financial aid must be deposited on a Privatkonto at SEB.

When the Customer is no longer a student as per the second paragraph, the Customer pays the ordinary price for Payment Services, products, and services, in accordance with the Appendix. Notice of change of price shall be given in accordance with section 8.

## 25.2 Enkla vardagen

### 25.2.1 General provisions

At present, the Enkla vardagen product package includes the following Payment Accounts, Payment Services, products and services in this Agreement:

- Privatkonto
- Enkla sparkontot
- SEB Debit (1 card)
- Betalservice via internet linked to Privatkonto
- Internetbanken privat/Mobila banken
- Bank på telefon

In addition, the Customer may add an SEB Credit in accordance with a separate agreement.

### 25.2.2 Price

The price for the Enkla vardagen product package is payable in accordance with the Appendix. General terms and conditions regarding prices and charges, etc. are set forth in section 6 above.

If the Customer terminates an individual Payment Service, product, or service included in the Enkla vardagen product package, unit prices shall, instead, be payable for the remaining Payment Services, products, and services, in accordance with the Appendix. The Customer shall pay the unit prices commencing the second Weekday of the calendar month after the termination.

The Enkla vardagen product package is free of charge to Customers up to and including 23 years of age. The Customer shall pay the ordinary price for the product package in accordance with the Appendix commencing the penultimate Weekday in the calendar month after the Customer reaches 24 years of age. For example, if the Customer turns 24 in June, the Customer will pay for Enkla vardagen commencing the penultimate Business Day in July.

## 26. Third-Party Payment Service Providers

### 26.1 General provisions

The Customer is entitled to use Payment Initiation Services and Account Information Services in respect of the Payment Accounts if the accounts are available online for the Customer through SEB. The services are not provided by SEB but are, instead, provided by a Third-Party Payment Service Provider.

Where the Customer wishes to use a Third-Party Payment Service Provider, the Customer enters into an agreement with the Third-Party Payment Service Provider or otherwise provides instructions to such provider. In these cases, SEB shares account information with the Third-Party Payment Service Provider but has no control over, or liability for, how the information is used by the Third-Party Payment Service Provider.

### 26.2 Account Information Services

Before SEB is obligated to release account information, the Customer must also verify their identity towards SEB. This is done with the Security Solution or other identification solution approved by SEB.

SEB is obligated to process a request for information which is transferred via a provider of Account Information Services in the same manner as a request received directly from the Customer, unless there are objective reasons to do otherwise.

## 26.3 Payment Initiation Services

The restrictions on the right to use certain types of Payment Accounts apply correspondingly where the Customer uses a Payment Initiation Service. Any restrictions are set forth in the Special Terms and Conditions for the Payment Account; see section 16.

The Customer is obligated to maintain sufficient funds on their Payment Account for the Payment Transactions (including to cover any fee) which are to be executed; see section 16.6.

Consent to execute a Payment Transaction is given directly to SEB or via the supplier of the Payment Initiation Service.

Before SEB is obligated to execute a Payment Order, the Customer must also verify their identity towards SEB. This is done with the Security Solution or other identification solution approved by SEB.

A Payment Order is deemed to have been received when the Customer authorises the Payment Order and it has been transferred to SEB. The Cut-Off Times which SEB applies in respect of Payment Orders shall also apply in those cases where a Payment Order has been initiated via a provider of Payment Initiation Services; see section 17.2.4. The Customer may not revoke, through SEB, a Payment Order which was initiated via a provider of Payment Initiation Services. The Customer may, instead, revoke the Payment Order through the provider of Payment Initiation Services if the provider offers that possibility.

The Execution Times which SEB applies in respect of Payment Transactions shall also apply in those cases where a Payment Order has been initiated via a provider of Payment Initiation Services; see section 17.8.

SEB's right to refuse to execute a Payment Order pursuant to 16.6 or 17.9.4 shall also apply in cases where the Payment Order has been initiated via a provider of Payment Initiation Services.

SEB is obligated to process a Payment Order which is received from a supplier of Payment Initiation Services in the same manner as a Payment Order received directly from the Customer with respect to the choice of time, priority and fees, unless there are objective reasons to do otherwise.

SEB's liability for the execution of Payment Transactions initiated by the Customer when using SEB's Payment Services also applies in those cases in which a Payment Order has been initiated via a supplier of Payment Initiation Services; see section 17.9.2. The Customer shall also submit a complaint to SEB in these cases regarding any incorrectly executed Payment Transaction; see section 17.9.1.

SEB's liability for Unauthorised Transactions also applies in those cases in which a Payment Order was initiated via a supplier of Payment Initiation Services; see section 17.9.3. In these cases as well, the Customer shall submit any notice of complaint regarding an Unauthorised Transaction to SEB; see section 17.9.1.

## 26.4 Denial of access to a Payment Account

In the event SEB is of the opinion that a Third-Party Payment Service Provider must be denied access to the Customer's information or Payment Account with SEB, the Customer shall be notified as set forth in section 12. SEB shall not notify the Customer where notification is in violation of any law or where there are security reasons for not doing so.

## 27. Special terms and conditions for trading in fund units etc.

In conjunction with trading in fund units, unless otherwise specifically agreed, the Customer must use a Payment Account for handling cash in connection with, for example, purchases and redemption of fund units from a fund account.

When a Payment Account is used in connection with fund savings, the provisions regarding Payment Transactions set forth in this Agreement shall not apply.

In conjunction with the purchase of fund units, the amount to be used for payment must be available to SEB on the Payment Account designated by the Customer at the time the purchase order is submitted. In conjunction with periodic purchases of fund units as instructed by the Customer, the amount in question shall be available on the designated Payment Account commencing on the date stated by the Customer in their instruction to SEB.

The provisions of the preceding paragraph regarding the obligation to make cash available for payment in conjunction with purchases of fund units shall also apply where the fund purchase is made by a party other than the Customer, i.e. from a fund account belonging to a party other than the Customer. This requires, however, that the Customer, through a separate agreement, has authorised the fund account holder to use a specified amount from the Customer's account as payment in conjunction with the fund account holder's purchase of fund units. This is the case, for example, when the Customer engages in fund savings on behalf of a third party.

Prior to reporting to the Customer, SEB shall cause funds in foreign currencies which SEB pays or takes receipt of on behalf of the Customer as a consequence of trading in fund units to be recalculated to Swedish kronor at the exchange rate applied by SEB from time to time.

In the event SEB erroneously deposits funds on one of the Customer's Payment Accounts in conjunction with trading in fund units, SEB shall be entitled to correct the deposit in question. SEB shall notify the Customer without delay of any such correction. In the event the Customer has used such funds, the Customer shall take the measures necessary to rectify the situation as soon as possible. The Customer shall not be entitled to any compensation from SEB as a consequence of such erroneous deposits as set forth in this paragraph. The provisions set forth in section 11 of this Agreement shall otherwise apply in respect of SEB's liability.

SEB may debit the Payment Account stated in conjunction with trading in fund units by any amounts which the Customer has ordered or approved and for any disbursements or costs related to trading in the fund units in question.

The Customer agrees to the debiting of the Customer's Payment Account for any and all taxes and fees related to the Customer's trading in fund units.

## INFORMATION

### Information about SEB

SEB Skandinaviska Enskilda Banken AB (publ), hereinafter referred to as "SEB".

Company reg. no: 502032-9081  
106 40 Stockholm

Telephone: 0771-365 365 (Telefonbanken)  
0771-62 10 00 (switchboard)

Website: [www.seb.se/](http://www.seb.se/)

SEB is under the supervision of the Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, [www.fi.se](http://www.fi.se).

The Bank is licensed to conduct banking business and financial business in accordance with the Banking and Financing Business Act (2004:297) which, inter alia, includes a right to provide payment transfers via general payment systems.

SEB is also licensed to conduct pension operations (IPS). In addition, SEB is licensed to conduct securities operations, specifically:

- receipt and transmission of orders in respect of one or more financial instruments;
- execution of orders relating to financial instruments on behalf of customers;
- proprietary trading in financial instruments;
- discretionary portfolio management in respect of financial instruments;
- investment advice to customers in respect of financial instruments;
- underwriting in respect of financial instruments and placement of financial instruments on a firm commitment basis; and
- placement of financial instruments without a firm commitment.

SEB belongs to the SEB Group.

### Information regarding Payment Accounts, Payment Services and individual Payment Transactions

Applicable Terms and Conditions for Payment Accounts and Payment Services, as well as the Appendix (containing prices, Cut-Off Times and Execution Times), are available on [www.seb.se](http://www.seb.se). During the term of the Agreement, the Customer is entitled to request a copy of the Agreement by mail or in any other manner agreed upon by SEB and the Customer.

During the term of the Agreement, the Customer is entitled to request information regarding Execution Times and applicable fees prior to the execution of an individual Payment Transaction.

### Information regarding the Swedish Deposit Guarantee Scheme

The accounts are covered by the state deposit guarantee scheme according to a decision of the Swedish National Debt Office.

Each customer who is entitled to compensation under the Deposits Guarantee Act (1995:1571) is guaranteed compensation for their total account balance with SEB up to SEK 1,050,000. The Swedish National Debt Office pays the compensation within seven business days from the date on which SEB is placed into bankruptcy or the Swedish Financial Supervisory Authority ordered the guarantee to commence.

In addition to this amount, the Customer may obtain compensation for certain specifically enumerated events, for example sale of a private residence, severance compensation, or insurance compensation, in a maximum amount of SEK five million.

For additional information, visit [www.riksdagen.se](http://www.riksdagen.se).

## Information in accordance with the Distance and Off-Premises Contracts Act (2005:59) and the Payment Services Act (2010:75)

### General provisions

"Distance agreement" means an agreement you enter into without meeting with us personally. This may be, for example, agreements which you enter into via the Internet, telephone, or in response to an advertisement/mail out. If you enter into a distance agreement, in addition to the information set forth in the terms and conditions above, you are entitled to receive additional information before the agreement is entered into according to the Distance and Off-Premises Contract Act (2005:59).

### Payment of prices and fees

Prices and fees for the service are stated in the Appendix. The provisions of section 6.2 of the terms and conditions describe how prices and fees are to be paid.

### Right of cancellation and termination of the agreement

If you have entered into an agreement with us at a distance, you have a right of cancellation. The right of cancellation means that you can terminate the agreement within 14 days calculated from the date on which you entered into the agreement, for example when you signed the agreement or approved the terms and conditions. If you received the terms and conditions of the agreement and other information from us after you entered into the agreement, your deadline to exercise the right of cancellation (14 days) is calculated as from the day you received the terms and conditions of the agreement and other information from us.

The right of cancellation applies only to the initial agreement and not to the individual agreements or services during the term of such agreement. Moreover, you do not have any right of cancellation in respect of the individual agreements, services, withdrawals, purchases, payments, transactions, transfers, etc. or suchlike which we executed at your request before you notified us that you wished to cancel the agreement.

If you exercise your right of cancellation, we are entitled to compensation for the agreed service for the time during which you utilised the service and for costs until such time as you notified us that you wish to exercise your right of cancellation.

You must contact us if you wish to cancel your agreement (exercise your right of cancellation). The easiest way to do this is to contact any of our bank branch offices, to telephone us on +46 (0)771-365 365, or to send a letter addressed to SEB, 106 40 Stockholm.

### Miscellaneous

As a consequence of this agreement, you may be obligated to pay taxes, fees and costs to parties other than us.

### Information regarding the provision of information in accordance with the Credit Information Act (1973:1173)

Information regarding payment defaults, misuse of cards, etc. may be provided to credit rating agencies, etc. Additional information regarding the disclosure of information may be obtained from SEB.

### Information regarding SEB's processing of personal data etc. pursuant to the General Data Protection Regulation ((EU) 2016/679)

The information is available below.

## TERMS AND CONDITIONS APPLICABLE UP TO AND INCLUDING 31 MARCH 2024

### 4. Access to services, etc.

The Customer applies for access to SEB's Payment Accounts, Payment Services, and other products and services. In order for the application to be approved, the Customer is obligated to answer the questions and provide the information necessary for SEB to obtain sufficient customer due diligence in accordance with applicable money laundering legislation, sanctions legislation, and international rules on tax domicile. SEB may also obtain credit rating information before granting an application.

Access to SEB's Payment Accounts, Payment Services, products and services may be restricted for security reasons, because SEB has not obtained sufficient customer due diligence, or for other reasons, inter alia, through amount limits, authorisation restrictions, etc. Information regarding certain applicable limits is set forth in User Manuals for the relevant product or service.

To the extent possible, SEB shall provide information on its web pages, e.g. [www.seb.se](http://www.seb.se), regarding when SEB's Payment Accounts, Payment Services, products, or services cannot be provided due to maintenance or scheduled operational stoppages. In the event of a defect or disruption, SEB can instead, generally, receive instructions in another manner, for example orally via Telefonbanken.

### 5.5 Power of attorney

An authorised agent uses their own user identity and Security Solution or other identification solution. The Customer undertakes to ensure that the authorised agent reads the terms and conditions of this Agreement. The Customer is liable for payment under this Agreement and liable for ensuring that all authorised agents comply with the Agreement and applicable User Manuals.

Where the Customer revokes or changes an authorised agent's right of disposition, the change or revocation shall not apply vis-à-vis SEB until SEB has received a written notice of change or revocation from the Customer.

### 10. Term and termination

This Agreement shall apply until further notice unless the Common and Special Terms and Conditions provide that the Payment Service, product, or service is subject to a limited validity period.

The Customer is entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, and services with immediate effect. Where the Customer wishes to close a Payment Account with several Account Holders, this must be done by all Account Holders jointly.

SEB is entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, or services two months after SEB gives the Customer notice of the termination. SEB shall, however, be entitled to terminate the Agreement or individual Payment Accounts, Payment Services, products, or services, with immediate effect, where:

- the Customer has committed a material breach of contract;
- a linked Payment Account has been closed;
- the Customer uses a Payment Account, Payment Service, product, or service for criminal activities or otherwise in violation of law, regulation, public authority regulation or decision;
- SEB is precluded from providing the Customer with a Payment Account Payment Service, product, or service due to any applicable law regulation, public authority regulation or decision;
- the Customer fails to respond to SEB's questions or otherwise does not assist in SEB achieving, on an ongoing basis, sufficient customer due diligence in accordance with applicable anti-money laundering legislation; or
- the Customer becomes listed on any sanctions list applied by SEB in respect of international sanctions outside of the EEA, e.g. OFAC.

In the event the Customer becomes listed in accordance with any of the EU's sanctions regulations, SEB shall be entitled to terminate individual Payment Services, products, or services immediately.

Certain Payment Services, products or services terminate automatically or may be terminated in cases other than those set forth above. Where this is applicable, it is set forth in the Special Terms and Conditions for each Payment Service, product, or service.

A Privatkonto with at least one of the following services connected to the account constitutes a payment account with basic functions pursuant to the Payment Services Act (2010:751):

- One (1) SEB Debit limited;
- Betalservice via Internet, as well as the Security Solution which SEB designates from time to time;
- Internetbanken privat/Mobila banken, as well as the Security Solution which SEB designates from time to time.

Instead of the grounds for termination set forth above, SEB may only terminate the account and the basic functions in four situations.

Termination may take place with immediate effect where:

- the Customer has intentionally used the payment account with basic functions for unlawful purposes; or
- the Customer provided incorrect information when the payment account with basic functions was opened and correct information would have precluded them from opening such an account.

Termination may take place subject to two months' notice of termination where:

- no transactions have taken place on the payment account with basic functions during the past 24 months; or
- there are special reasons.

Where the Customer dies, is placed into bankruptcy, or a guardian is appointed in accordance with Chapter 11, section 7 of the Parental Code, certain Payment Services, products, or services may cease with immediate effect.

Where the Customer terminates a Payment Account to which a Card is linked, section 20.10 shall also apply.

### 13. Change of the Customer's name and contact information

The Customer shall notify SEB of any change of name, address, mobile telephone number, telephone number, and email address. The notification shall be provided in such a manner that the Customer can verify their identity at the same time, for example when visiting a bank branch office, via Telefonbanken or via Internetbanken privat.

### 16.3 Change in interest rates

SEB may change the interest rate on Payment Accounts. If the interest rate is changed, SEB shall inform the Customer of the change, unless it is insignificant or to the advantage of the Customer, through special notice or through an announcement in the daily press. If SEB is in control of the circumstance on which the change in the interest rate is based, SEB shall notify the Customer of the change at least fourteen (14) days prior to the entry into force of the change. In other cases, notice shall be provided as soon as possible.

SEB may change the principles for calculation of interest on Payment Accounts. SEB shall inform the Customer through an announcement in the daily press or through special notice to the Customer at least 14 days prior to its entry into force.

Where the information is provided through an announcement in the daily press, information shall also be provided in the subsequent account statement. Where the Customer has access to Internetbanken privat, the information shall be provided there.

### 17.9.4 Refusal to execute a Payment Order

SEB may refuse to execute a Payment Order where, pursuant to any law, ordinance, or public authority regulation, SEB is precluded or prohibited from executing a Payment Transaction or if execution of the Payment Transaction would otherwise violate SEB's internal instructions and routines, e.g. in a situation where security cannot be guaranteed in conjunction with execution of the Payment Order.

The Customer may receive notice of a non-executed Payment Order unless SEB is precluded from sending such notice pursuant to any law, ordinance or public authority regulation. SEB may also charge for the notice in accordance with the Appendix.

### 18.6.4 Refusal to execute a Payment Order

SEB may refuse to execute a Payment Order where, pursuant to any law, ordinance, or public authority regulation, SEB is precluded or prohibited from executing a Payment Transaction or if execution of the Payment Transaction would otherwise violate SEB's internal instructions and routines, e.g. in a situation where security cannot be guaranteed in conjunction with execution of the Payment Order.

The Customer may receive notice of a non-executed Payment Order unless SEB is precluded from sending such notice pursuant to any law, ordinance or public authority regulation. SEB may also charge for the notice in accordance with the Appendix.

### 19.1 Available amounts

As soon as possible after SEB has received information regarding the Payment Transaction and the amount, SEB shall make the amount available to the Customer.

Incoming Payment Transactions shall be credited to (deposited on) the Customer's Payment Account in the currency to which the Payment Transaction relates even if the payment instruction specifies another of the Customer's bank accounts at SEB. Where the Customer lacks a Payment Account in the currency to which the Payment Transaction relates, currency exchange in accordance with section 7 shall take place before the Payment Transaction is executed by SEB.

The paragraph above does not apply to incoming SEPA payments. SEB will instead credit (make deposit on) the Payment Account specified in the payment instruction, even if this means that a currency exchange must take place.

SEB shall be entitled to deduct SEB's own fees, as per the Appendix, from the received amount before crediting of (deposit is made on) the Customer's Payment Account; see section 6.2.

SEB may refuse to credit (make deposit on) the Customer's Payment Account where SEB is precluded or prohibited from doing so pursuant to any law, ordinance, or public authority regulation.

### 21. Swish privat

#### 21.2 General provisions

##### 21.2.1 Description of Swish privat and prerequisites for Swish privat

Swish privat enables the Customer, 24 hours a day and with the help of their Mobile Device, to execute payments in real time in Swedish kronor from their Payment Account to Payees in Sweden that are connected to Swish, as well as to receive payments in Swedish kronor from other persons who are connected to Swish privat.

In order to use Swish privat, the Customer must have a Mobile Device with a mobile telephone number or must have the right to use a Mobile Device with a mobile telephone number. The Customer must also download the Swish app and have the Security Solution or other identification solution designated by SEB (for example Mobilt BankID).

Access to Swish privat may be restricted, in whole or in part, at certain times, for example due to maintenance, updating of the service, or operational disruptions.

Swish privat may only be used by the Customer for their personal use.

The Customer's name and telephone number will become known to the Payee when the Customer makes a payment using Swish privat. Where the Customer is a Payee in respect of a payment made using Swish privat, the Customer's name will become known to the person who makes, or initiates but does not sign, the payment using Swish privat.

The execution of a payment with Swish privat requires that some exchange of information involving personal data about the Customer will take place between the Payment Service Provider that sends the Payment Transaction and the Payment Service Provider that receives the payment with Swish privat.

The Customer may send a payment request to the Swish app of one or more other natural persons. The Customer may also receive a payment request from another natural person.

As the Payee of a payment or the recipient of a request, the Customer may elect to block the sender. The block applies to all payments/requests until the Customer revokes the block. Correspondingly, payments and requests from the Customer, in its capacity as sender, may be blocked.

Payment via Swish Handel may only take place where the Payee has sent a payment request to the Customer's Swish app. This requires the Customer, prior thereto, to have initiated payment in the Payee's sales channel. The Customer has a limited time in which to approve the payment request.

It is possible to receive refunds if the payment is made using Swish Handel and Swish Företag. Any refund requires that the Customer has the same mobile telephone number linked to the same Payment Account as that which was linked at the time of the original payment.

It is also possible to receive a payment from a company that is connected to Swish Utbetalningar. After a payment has been made to the Customer, the Customer immediately receives a confirmation in their Swish app.

In conjunction with payments to and from a company, the company can ask the Customer for their personal ID number in order to enable the company to ascertain that the payment is going to, or coming from, the correct person. The customer's personal ID number is then used to verify that the personal ID number and mobile telephone number provided by the Customer to the company is the same as corresponding information stored in the Swish system.

SEB determines which services may be utilised in Swish privat from time to time.

### **21.2.3 Access control**

The Customer is aware and acknowledges that Payment Orders which are provided to SEB or information which is obtained via Swish privat are binding on the Customer if the Customer has been identified and verified by SEB through use of a Security Solution or other identification solution.

Authorisation of Payment Orders is also subject to section 21.3.2.

### **21.6 Limitations on the use of the Payment Service**

SEB may apply certain limits for the maximum amount for Payment Orders (payment), per occasion and/or time period. If such limits are exceeded, the result may be that one or more Payment Transactions cannot be executed. Information regarding applicable amount limits is normally available on [www.seb.se](http://www.seb.se) or, alternatively, is provided by SEB at the Customer's request.

In certain cases, the Customer has the opportunity to personally determine an individual amount limit within the parameters set by SEB as stated above.

Other Payment Service Providers that participate in Swish may apply amount limits different to those applied by SEB.

If the Customer does not meet a company's age requirements for a specific product or service, this may, following verification against the personal ID number which is stored in the Swish system, entail that a Payment Transaction cannot be executed. The aforesaid shall also apply where the mobile telephone number which the Customer provided to the company is not the same as the Customer's mobile telephone number which is stored in the Swish system.

### **22.5 Blocking request, etc.**

In addition to section 5.8.2, the following shall also apply.

SEB shall block a BankID/Mobilt BankID immediately when it is learned that any information in the BankID/Mobilt BankID is, or suspected of being, incorrect or where the personal code which is linked to the BankID/Mobilt BankID has become known to an unauthorised person, or where there is reason to suspect that it has become known to an unauthorised person. SEB shall inform the Customer when a blocking request has been made by SEB.

SEB is also entitled to block a BankID/Mobilt BankID for a Customer who has ceased to be a customer of SEB or for a Customer who has died.

In order to maintain the security and reliability of the BankID service as such, SEB is also entitled to deny issuance of a BankID/Mobilt Bank ID if there is any indication of transactions which have been executed by an unauthorised user or of otherwise impermissible use of the BankID service, by immediately blocking a created BankID/Mobilt BankID, based on automated decision-making in the central issuance system which is used for BankIDs/Mobila Bank IDs.

### **22.6 Blocking (impediment to issuance of new BankID/Mobilt BankID)**

Blocking means that the Customer will not be granted a new BankID/Mobilt BankID by SEB or by any other issuer of a BankID/Mobilt BankID.

For security reasons, SEB is entitled to block the Customer from the possibility of obtaining new BankIDs/Mobilt Bank IDs in the event of knowledge or suspicion that the Customer:

- is acting or has acted in breach of the terms and conditions set forth in sections 5.6 or 21.3 above, or if the Customer's BankID/Mobilt BankID has been compromised, misused, or issued on erroneous grounds;
- lost their BankID/Mobilt BankID (loss of a BankID card or Mobile Device on which the Mobilt BankID is downloaded); or
- revealed a BankID/Mobilt BankID password or security code or in the event of knowledge or suspicion that the BankID/Mobilt BankID login information has otherwise become known to an unauthorised person.

A decision to block the Customer involves the processing of personal data and is administered jointly in a coordinated register maintained by the banks that issue BankIDs/Mobilt Bank IDs. For additional information regarding the processing of personal data and the protection of rights in connection with the processing of personal data, please see the INFORMATION section below.

### **23.4 Blocking request, etc.**

In addition to section 5.8.2, the following shall also apply.

SEB shall block SEB's Authentication Card immediately when it is learned that any information in SEB's Authentication Card is, or is suspected of being, erroneous or where the personal code which is linked to SEB's Authentication Card has become known to an unauthorised person, or where there is reason to suspect that it has become known to an unauthorised person. SEB shall inform the Customer when a blocking request has been made by SEB.

### **24.3 Blocking, etc.**

In addition to as is provided in section 5.8.2, SEB shall immediately block SEB ID för Unga where it contains any information which is, or is suspected of being, erroneous. The aforesaid shall also apply where the personal code for SEB ID för Unga has been, or is suspected to have been, learned by an unauthorised person.

## **Information about SEB's processing of personal data etc. in accordance with the General Data Protection Regulation ((EU) 2016/679)**

### **Controller**

Skandinaviska Enskilda Banken AB (publ) - SEB  
Corporate ID no. 502032-9081  
106 40 Stockholm  
Telephone +46 (0)771-365 365

For SEB's privacy policy, with complete information about SEB's processing of personal data, please see [www.seb.se/personuppgifter-seb](http://www.seb.se/personuppgifter-seb). Alternatively, you may request to receive the information by post from SEB.

Below follows a summary of how SEB is handling your personal data and your rights.

### **Collection of personal data**

Personal data is provided and obtained before and in connection with the initiation of a customer relationship and entering of an agreement and/or authorisation of an assignment, or otherwise in connection with a customer relationship. When contacting SEB by phone these conversations will be recorded.

### **Purposes**

SEB processes personal data for the purposes deemed necessary as follows:

- Entering into, administration and fulfilment of agreements, including advice
- for fulfilment of obligations according to law, other regulations or decisions by public authorities
- for market and customer analyses as well as systems development and marketing

Personal data may for the specified purposes, and with bank secrecy regulations taken into account, sometimes be disclosed to other legal entities within the SEB Group or to companies which the SEB Group collaborates with, both inside and outside the EU/EEA.

### **Your rights**

You have the right to receive information about personal data concerning you that are being processed by SEB, meaning that you are entitled to a register extract.

You may also contact SEB, if you wish to:

- a) request rectification of inaccurate or incomplete personal data,
- b) request erasure or restriction of processing of personal data,
- c) object to the processing of personal data, or
- d) retrieve the personal data that you have provided to SEB yourself, where the processing is based on a contract or consent, and, where technically feasible, have the data transmitted directly to another controller (data portability).

Your request and/or objection as per the above will be assessed by SEB on a case-by-case basis.

If you wish to obtain information, or have a request as set out above, please send or hand in a request to SEB, Dataskydd, 106 40 Stockholm, Sweden, or contact SEB at the phone number above. In the same manner you may notify SEB that you do not wish to receive direct marketing.

### **Data protection officer**

SEB has designated a data protection officer, whose task is to monitor SEB's compliance with the regulations concerning protection of personal data. The data protection officer shall fulfil his or her duties independently in relation to SEB. You may contact the data protection officer at SEB, Dataskyddsombud, 106 40 Stockholm, Sweden.

# Prices

## Payment Accounts and Payment Services, etc. Private

Appendix  
11th December 2023

### Enkla vardagen

Annual fee (paid monthly with SEK 50)	SEK 600
- Aged 18 - 23 years	SEK 0

Package deal for private customers containing general banking services

Products and services included:

- Privatkonto
- Enkla sparkontot
- SEB Debit (1 card)
- Betalservice via internet connected to one Privatkonto
- Internetbanken privat/Mobila banken
- Bank på telefon
- SEB Credit (cost-free option)

### Studenterbidraget

Annual fee	SEK 0
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Package deal containing general banking services for students at post-secondary education who obtain a study grant from CSN.

Products and services included:

- Privatkonto
- SEB Debit (1 card)
- Betalservice via internet connected to one Privatkonto
- Internetbanken privat/Mobila banken
- Bank på telefon

### Internet & Telefon

Internetbanken privat/Mobila banken	SEK 0
Bank på telefon - self-service	SEK 0
Telefonbanken - personal service 24 hours	SEK 0

### Security solution

Digipass (first/replacement broken)	SEK 0
Digipass (replacement lost/extra)	SEK 250
Digipass, sent to an address in the Nordic countries except Sweden	SEK 500
Digipass, sent to address in the rest of the world	SEK 950
BankID-card	SEK 0
Mobilt BankID	SEK 0
SEB Authentication card	SEK 0
SEB-ID for young people	SEK 0

### Accounts - for your everyday economy

Privatkonto <sup>1)</sup>	SEK 0
Enkla sparkontot <sup>1)</sup>	SEK 0
Notariatkonto <sup>1)</sup>	SEK 0
Valutakonto <sup>1)</sup> , opening an account	SEK 1 500

### Cards

#### SEB Debit

Annual fee	SEK 420
- up to 18 years	SEK 0
Withdrawals at ATMs in Sweden	SEK 0
Purchases in Sweden	SEK 0
Withdrawals at SEB's ATMs in Estonia, Latvia and Lithuania	SEK 0

#### SEB Debit cont.

Withdrawals in euro at ATMs in the EU, Norway, Iceland and Liechtenstein	SEK 0
Withdrawals at other ATMs abroad, per withdrawal	SEK 35
Cash withdrawals at a branch office/exchange bureau, abroad, per withdrawal	SEK 35
Currency exchange supplement in conjunction with purchases and withdrawals abroad <sup>2)</sup>	1.65 %
Express card	SEK 150
Card sent abroad	SEK 350

#### SEB Debit limited

Annual fee (paid monthly, SEK 15)	SEK 180
- up to 21 years	SEK 0
Withdrawals at ATMs in Sweden	SEK 0
Purchases in Sweden	SEK 0
Withdrawals at SEB's ATMs in Estonia, Latvia and Lithuania	SEK 0
Withdrawals in euro at ATMs in the EU, Norway, Iceland and Liechtenstein	SEK 0
Withdrawals in other ATMs abroad, per withdrawal	SEK 35
Cash withdrawals at a branch office/exchange bureau abroad, per withdrawal	SEK 35
Currency exchange supplement in conjunction with purchases and withdrawals abroad <sup>2)</sup>	1.65 %
Express card	SEK 150
Card sent abroad	SEK 350

### Payments within Sweden

#### Betalservice

- via internet	SEK 180/year
- via kuvert	SEK 300/year
- via kuvert as from 1 April 2024	SEK 360/year
Swish privat	SEK 0
Direct Debit (Autogiro)	SEK 0
Electronic invoice (E-faktura)	SEK 0
Payment to Bankgiro and PlusGiro via Internetbanken	SEK 0
Payment to Bankgiro and PlusGiro via customer service <sup>3)</sup>	SEK 150
- to charity organizations	SEK 0

#### Honouring Bankgiro payments

- deposit on bank account at SEB	SEK 0
- honouring of tax refund via a Bankgiro notice	SEK 0

#### Transfer to a bank account at SEB

Single transfer	SEK 0
Single transfer with notice to the recipient via customer service <sup>3)</sup>	SEK 15
New standing order transfer	SEK 0

#### Transfer to a bank account at another bank in Sweden

Single transfer via Internetbanken	SEK 0
Single transfer via customer service <sup>3)</sup>	SEK 150
Express transfer	SEK 300
Transfer by telephone	SEK 300
New standing order transfer	SEK 0

1) The account is covered by the deposit guarantee scheme. You can read more in the appendix "Information regarding deposit guarantee".

2) In order to facilitate a comparison between different companies' currency exchange fees in respect of EEA currencies within the EEA, SEB also presents, each day, SEB's currency exchange fee in relation to the European Central Bank's (ECB's) foreign exchange reference rates. This information is available from, e.g. [www.seb.se](http://www.seb.se).

3) Telephonebank or Branch office



**International payments, SEB customer****Outgoing Payment Transactions**

SEPA payment via Internetbanken	SEK 0
SEPA payment via customer service <sup>5)</sup>	SEK 150
Cross-border <sup>1)</sup> payment via Internetbanken	SEK 50
Cross-border <sup>1)</sup> payment via customer service <sup>5)</sup>	SEK 535
SEPA Direct Debit (Autogiro i euro)	SEK 0

**Additional costs in certain cases**

For Payee's bank costs	SEK 250
Payment in third country currency <sup>2)</sup>	SEK 50

**Advice note regarding Cross-border payment if the payment was made**

- via Internetbanken	SEK 30
- via customer service <sup>5)</sup>	SEK 0

**Advice note regarding SEPA payment if the payment was made**

- via Internetbanken	not possible
- via customer service <sup>5)</sup>	SEK 0

Copy of completed Cross-border payment or SEPA payment - via customer service <sup>5)</sup>	SEK 40
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**Miscellaneous**

Change or cancellation of non-executed payment orders	SEK 250
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Repair: Payments that must be supplemented or corrected by SEB due to incomplete information in the original payment order	SEK 250
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Cancellation of an executed Cross-border or SEPA payment, cancellation of an outgoing cheque (including return of unredeemed cheque), or returned payment by another bank not older than 3 months. Additional handling fees may be charged by other banks.	SEK 500
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Investigation of executed payment not older than 3 months. This price includes all additional fees charged by other banks.	SEK 750
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Attempt to change or cancel an assignment however correctly executed by SEB and payments to be returned not older than 3 months	SEK 750
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**Incoming Payment Transaction (deposited on a bank account)**

SEPA payment, incl. EU-regulated payments <sup>3)</sup>	SEK 0
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**Other payment transactions**

- amount below SEK 300	SEK 30
- amount over SEK 300	SEK 50

Copy of advice for incoming Cross-border payment or SEPA payment - via customer service <sup>5)</sup>	SEK 40
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**Miscellaneous**

Printout with information regarding the Payment Transaction (copy of verification)	SEK 150
Temporary (extra) statement of balance	SEK 150

**Re-order for print-out of account statement**

Manual account statements up to 60 months back in time	SEK 40 per account
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Manual account statements up to 60 months back in time as from 1 April 2024	SEK 150 per account
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Account statements up to 10 years back	SEK 50
	per calendar year and account

Account statements up to 10 years back as from 1 April 2024	SEK 150
	per calendar year and account

Re-order for print-out of yearly account statement	SEK 75
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Other work in excess of standard enquiries or investigation of orders that have been correctly executed by SEB and commenced that are more than six months old	SEK 1 400
	per hour

**Fee for overdrawn amount on bank account (above SEK 100)**

- notice about withdrawn account	SEK 0
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- reminder 1	SEK 100
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- reminder 2	SEK 100
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- overdraft interest	Central Bank of Sweden's repo rate plus 13.25 %
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**Cheques and banker's drafts****Swedish cheques**

Honouring of cheques issued by SEB for deposit on account	SEK 0
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Honouring of cheques issued by another bank (incl. protection) for deposit on account in SEB	50 kr <sup>4)</sup>
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Honouring of banker's drafts issued by SEB for deposit on account in SEB	SEK 0
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Honouring of banker's drafts issued by another bank for deposit on account in SEB	SEK 200
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1) A Payment Transaction in SEK executed to a Payee within the EEA (the EU Member States, Norway, Iceland and Liechtenstein) is treated as an EU-regulated payment where the IBAN number and BIC code are stated correctly and the Payee and remitter pay their respective bank charges (SHARE). An EU-regulated payment is subject to the same costs as a SEPA payment.

2) Payment in third country currency means payment in a currency other than SEK, EUR or the currency of the recipient country.

3) "EU-regulated payments" mean Payment Transactions in euro or SEK which are sent from banks in the EEA (the EU Member States, Norway, Iceland and Liechtenstein) where the IBAN number and BIC code are stated correctly and the Payee and remitter pay their respective bank charges (SHARE).

4) Honoring of cheques up to a maximum amount of SEK 2,000 is free of charge for SEB customers.

5) Telephonebank or Branch office

# Cut-off Times and Execution Times

## Payment Accounts and Payment Services, etc. Private

Appendix  
11th December 2023

Outgoing Payment Transactions	Internetbanken <sup>3)</sup>			Customer service <sup>4)</sup>		
	Currency	Cut-off times	Execution times	Currency	Cut-off times	Execution times
<b>Swedish Payments in SEK within Sweden</b>						
- Bankgiro och PlusGiro with payment same day as the payment order is registered	SEK	09:45	Same Day	SEK	09:45	Same Day
- Bankgiro and PlusGiro Business Days	SEK	11:45 pm	1 Business Day	SEK	11:45 pm	1 Business Day
- Bankgiro and PlusGiro Saturday, Sundays and public holidays	SEK	11:00 pm	1 Business Day	SEK	11:00 pm	1 Business Day
- Betalservice via kuvert One Business Day from the day on which SEB received an envelope containing a Payment Order						
- Single-time transfer to bank account at another bank	SEK	1:45 pm	Same Day	SEK	1:45 pm	Same Day
- Single-time transfer to bank account at SEB	SEK		Immediately	SEK		Immediately
- Standing order transfer - new	SEK	11:45	1 Business Day	SEK	11:45 pm	1 Business Day
- Standing order transfer - existing	SEK	11:00 pm	Same Day	SEK	11:00 pm	Same Day
Swish privat			Payment is due immediately	SEK		
<b>International Payments</b>						
<i>Euro within EEA</i> - SEPA payment	EUR	2:00 pm <sup>1)</sup>	Normally Same Day, maximum 1 Business Day	EUR	2:00 pm <sup>1)</sup>	Normally Same Day, maximum 1 Business Day
<i>EES currency within EEA</i> - Cross-border payment	EEA Currency	4:00 pm <sup>1)</sup>	Normally 1 Business Day, maximum 4	EEA Currency	3:30 pm <sup>1)</sup>	Normally 1 Business Day, maximum 4
<i>Other Payment Transactions</i> - SEPA payment to Switzerland, Monaco, United Kingdom, Andorra, Vatican and San Marino	EUR	2:00 pm <sup>1)</sup>	Normally Same Day <sup>2)</sup>	EUR	2:00 pm <sup>1)</sup>	Normally same Day <sup>2)</sup>
- Cross-border payment	All currencies	4:00 pm <sup>1)</sup>	Normally 3 Business Days <sup>2)</sup>	All currencies	3:30 pm <sup>1)</sup>	Normally 3 Business Days <sup>2)</sup>
<b>Direct Debit (Autogiro)</b>						
- Direct Debit (Autogiro), stop payment	SEK	11:00 pm		SEK	11:00 pm	
- SEPA Direct Debit (Autogiro in euro), stop payment				EUR	3:30 pm	

1) The Customer may change or recall a Payment Order until the specified Cut-Off time, except in case of a pre-specified Payment Order (i.e. when the Payment Order is not to be executed as soon as possible, but at a certain date indicated in the Payment Order). In case of a pre-specified Payment Order, the Payment Order may be changed or recalled until 11:45 pm the Business Day which occur prior to the Debit Date indicated in the Payment Order.

2) SEB undertakes to send the Payment Transaction to the Payee's bank or another service provider (e.g. correspondent bank) not later than the end of the second Business Day. The length of time taken before the money arrives depends, among other things, on the country to which the Payment Transaction is made and the length of time which the Payee's bank requires in order to deposit the money on the Payee's bank account. In certain cases it may take a significantly longer period of time than the number of days which is normal when a Payment Transaction takes place, e.g. to a country in Europe.

3) For Payment Transactions that are possible to execute via Mobila banken the same Cut-off times and Execution times as for Internetbanken apply.

4) Telephonebank or Branch office