

1. LENDER AND CARD ISSUER

Lender. Ecster AB, Box 2169, SE-103 14 Stockholm, corp. id. no. 556993-2311, registered office Stockholm. Ecster is a registered credit market company with a license to conduct financing operations. Svenska Handelsbanken AB (publ) is the issuer of the cards linked to the accounts in these account conditions.

2. DEFINITIONS

Account holder. A private individual who, following application and credit assessment, has been granted an account with a credit facility with Ecster. The account holder is bound by the account conditions by signing the application or a sales slip. The account holder has liability to pay all the debits arising on the account, as well as any interest, fees and costs charged to the account in accordance with these terms and conditions, and must ensure that all cardholders are aware of and comply with the account terms and conditions.

Account. Refers to the account with credit facility on which all purchases are recorded regardless of whether they have been made with an issued card or debited to the account directly by a merchant linked to Ecster (see more under section 8). The credit facility has no pre-determined final payment date.

Available amount. Consists of unutilised granted credit.

Contactless function. A function incorporated in the card's chip that enables a payment, for example at a point of sale, in some cases to be executed without the card being inserted into a terminal. Cards with this function feature a special symbol.

Cardholder. A private individual to whom the card has been issued.

Card. A card issued to an account refers to a physical card, details about a card or a fictitious card number which for security reasons replaces the physical card.

Extra card. A card (as defined above) which, following application and credit assessment, can be issued for the account holder's spouse/cohabitee or other family member. The extra cardholder's right to operate the account is valid until the account holder revokes this right.

Digital services. Services in Ecster's mobile app and at ecster.se that provide the account holder with an overview of the account.

Mobile device. A mobile phone, tablet, watch, wristband or similar device which can access the internet or some other network for phone or data traffic.

Personalised security credential. A personalised function that Ecster provides or approves for the purpose of authentication, such as a personal code or biometric reader such as a fingerprint reader.

Personal code. A personalised function that the cardholder uses to verify his/her authorisation to perform transactions, such as a PIN, SMS code, MasterCard@SecureCode™ or password.

Strong customer authentication. Authentication based on the use of two or more of the following mutually independent elements: (i) something only the user knows (such as a personal code), (ii) something only the user has (such as a BankID) and (iii) a unique characteristic (such as the user's fingerprint).

Point of sale. A company which is linked to MasterCard's international payment system and which sells goods and services for payment using a card.

Merchant. A company which is linked to Ecster's payment system via a collaboration agreement.

3. CHANGES IN TERMS

Ecster has the right to change these terms. Ecster will provide information about any changes in the account terms two months before they take effect. If the agreement is signed with staff/member terms, these terms apply to the credit facility only until the day the account holder's employment with the current employer ends or Ecster's financing collaboration with the employer ends. Ecster is entitled to check with a third party that the conditions exist for staff/member terms.

4. CREDIT LIMIT

Ecster decides a credit limit for each account. The up-to-date credit limit can clearly be seen on the account statement. Ecster makes regular credit assessments and is entitled to review and immediately reduce the current credit limit owing to changes in the account holder's financial circumstances. Ecster reserves the right, without prior notice, to withdraw unutilised credit and to reduce the granted credit limit to the utilised credit amount.

Overdrawn credit limit. If the debt on the account exceeds the granted credit limit, the account holder must upon demand pay the difference to Ecster. Such an overdraft may also lead to a special unauthorised overdraft fee, which is charged in the amount applied by Ecster at any time.

5. RESPONSIBILITY FOR THE CARD, CARD DETAILS AND PERSONALISED SECURITY CREDENTIALS

The card is personal and may only be used by the person to whom it is issued. The cardholder must not give the card to any other person, regardless of whether this will entail increased risk of unauthorised use of the card. The same applies to details of the card number, validity period and the security code on the reverse side of the card (i.e. the card details). The card and card details must be kept safe in the same way as money and other valuables, so that no other person is given the opportunity to use it. In environments with a high risk of theft, special vigilance must be observed, and a strict watch must be kept on the card. In the event of a burglary in the home, it is necessary to check that the card has not been stolen. The other instructions provided by Ecster together with the card must be followed. The account holder and/or the Cardholder must also comply with the instructions and rules set out by the issuer of the perso-

nalised security credential regarding the use of these for carrying out card or account transactions.

The account holder must exercise caution when using their card, and must not use the card in a manner which gives any other person access to the account holder's accounts or services with Ecster. The account holder and/or the cardholder is/are required, when the card's or account's functionality so allows, to carefully examine that which is to be signed, and to decide whether they wish to sign. Physical cards sent by post but not sent by Ecster (i.e. sent by the account holder or cardholder) may only be sent by post within Sweden, and as a registered letter. Immediately upon receiving the card, and before using it, the cardholder must sign the card in the designated place. The card cannot be used until it has been activated as instructed by Ecster. An account holder may activate all cards that are linked to the account, while a holder of an extra card may only activate a card issued in his/her name.

Each cardholder receives a PIN code to use with the card for cash withdrawals from cash machines (ATMs), or for payments via an electronic point-of-sale terminal where a code may be used. A cardholder undertakes to protect the code by

- not disclosing the PIN to anyone,
- not choosing a code which has any connection with the cardholder's civic registration number or card number, if there is an option of choosing a PIN code,
- not noting down the code on the card, or keeping the slip of paper stating the code or a note of the code together with the card or close to the card,
- noting down the code only in such a way that unauthorised persons have no reason to assume that the note refers to a PIN code,
- immediately destroying the slip of paper stating the code and the envelope containing it, once the cardholder has read the code,
- immediately reporting to Ecster when he/she knows that an unauthorised person has found out the code.

The above provisions regarding protection of personal codes also apply where applicable with respect to single-use passwords, passwords and the like.

If the card or a personalised security credential is stored on a mobile device, the cardholder must keep a strict watch on the device and have sufficient control of it to prevent unauthorised use. The cardholder must also take all reasonable actions to protect the device against unauthorised use.

If the cardholder stores the card details in a service for purchase of digital content, such as music or games, the cardholder is responsible for ensuring that no other person can use the saved card details.

6. NOTIFICATION OF BLOCKING OF CARD, ETC.

A request to block usage must be made as soon as the loss of a card has been discovered or if it is known that an unauthorised person has found out the PIN, or that the card or card number has been used without authorisation.

If card details and/or personalised security credentials are stored on a mobile device and the device is mislaid or it may be suspected that an unauthorised person has access to it, the card and/or personalised security credentials must then be blocked immediately. Use the following numbers: in Sweden 020 41 12 12, and from outside Sweden +46 8 41 12 122. A report must also be made to the police if the card has been used without authorisation. If a card that has been reported lost is found again, it must not be used and must be immediately destroyed by the cardholder.

Ecster's right to block the card. Ecster reserves the right to block the card on any of the following grounds:

1. if secure use of the card may be jeopardised, for example for technical reasons,
2. in case of suspicion of non-authorized or fraudulent use of the card, or use in contravention of these terms or the other instructions provided by Ecster, or
3. for accounts with a credit limit, if there is a substantially increased risk that the account holder will not be able to meet his/her payment liability. The account holder will be informed of the card being stopped as soon as this is possible, in the manner that Ecster generally provides information under these terms and conditions.

7. VALIDITY PERIOD

The period of validity of the credit card is limited to the expiry of the month and the year embossed on the card.

8. USAGE OF CARDS AND ACCOUNTS

Use. Cardholders may use the card and the account up to the available amount limit and in accordance with the account terms and conditions mainly as follows.

Purchase and withdrawals with cards The cardholder may use the card to pay for purchases of goods and services at points of sale, and for withdrawal of cash from ATMs and at bank branches, post offices, currency exchange agencies or similar. The card can be used both in environments where the actual card must be present in order for a transaction to be authorised, such as manned and unmanned terminals, and in environments where only the card details are required, such as when ordering online or by phone, and when using an application in a mobile device in which the card details have been entered.

To be able to use a digital wallet, a separate agreement is often required with the supplier of the wallet. When using a digital wallet, sections 5 and 6 above also apply to use of the digital wallet and the use of the code or other security solution which is used in the digital wallet.

The cardholder authorises the transaction by providing the card or the card details, as well as a signature on a sales slip, where applicable. This can be done by reading the card's chip or magnetic strip, by holding a contactless card against a card reader, by providing card information (card number, validity and, where applicable, CVV2/CVC2 figures) in writing or orally, or in some other manner as is available in the relevant environment, depending on the technology used, such as digital wallets. In certain cases, approval also requires a signature on a sales slip, the use of a code(s), such as a PIN code, password or other personalised security credential, pressing a key or other method as required by the technical solution to complete a transaction. Cards featuring a contactless function offer the ability to pay for small amounts without using a personal code in payment termi-

nals that are activated for contactless payments. Payments are made by the cardholder holding the card against the terminal. Contactless payments without personal codes are subject to certain amount limits. In Sweden, the current limit is SEK 200 per purchase up to a total of SEK 1,200. The amount limits may be changed and are listed on www.ecster.se. If the card is used for contactless payments in other countries, other amount limits may apply. If the transaction exceeds the prevailing limit, it must be authorised using a personal code. For security reasons, the cardholder may be asked to use the chip and code on certain occasions.

Authorisation is considered acknowledgement of the purchase or the withdrawal amount and represents an affirmation that there are sufficient funds on the account. The cardholder is also obliged to show valid proof of identification if requested to do so by the point of sale.

The account may be debited in arrears for costs which have occurred in connection with a hotel stay, car rental or similar if the cardholder at the time of ordering the service or in an agreement with the point of sale had been informed of this and authorised it.

Purchase from vendor (instalment terms and conditions). The account allows purchases under different credit terms from merchants which have collaboration agreements with Ecster. When the account holder makes his/her purchase, they give their consent to the vendor to initiate the payment and to debit the account. For these, the credit terms are stated in separate documents. A purchase under such separate credit terms presumes that a portion of the granted credit facility is utilised.

Separate agreement with Ecster. Based on a separate agreement with Ecster, the account holder may choose another payment option for some individual purchases in excess of the amount decided by Ecster. Such an agreement must be made during the calendar month when the purchase is made. The payment options available at any time are announced by Ecster upon log-in via Ecster's digital services or available from customer service on request.

Limitation of use. The credit card must not be used to make a down-payment for other types of credit purchases, nor for payment of other credit debt. The account must not be used in such a way that a credit arises: the maximum payment to the account that can be made is the sum equivalent to the debt on the account. The Account holder accepts that Ecster will disburse any credit to the Account holder, or transfer any credit to an account held by the Account holder.

9. PURCHASES AND WITHDRAWALS IN CURRENCIES OTHER THAN SEK

When the card is used for purchases or withdrawals in a currency other than Swedish kronor, regardless of whether this takes place in Sweden or abroad, the amount will be converted from the foreign currency to SEK at the exchange rate applied by Ecster. The same applies to returns. The exchange rate is a reference exchange rate set by Mastercard for this purpose and applicable the day the transaction reaches Mastercard, plus a currency conversion charge (see price list). The account holder bears any exchange rate risk during the period from the date of the transaction until the transaction reaches Mastercard. The account holder may obtain information on the reference exchange rate, which is changed regularly, through Ecster.

That which is stated above in this section regarding conversion to Swedish kronor at the exchange rate applied by Mastercard and regarding the currency conversion fee, does not apply if, when buying goods or services outside Sweden, the cardholder accepts the merchant's offer to pay for the goods or services in Swedish kronor. Conversion to Swedish kronor will then be made at the point of sale at the exchange rate applied by the vendor/merchant or the vendor's/merchant's card acquirer. That which is stated above regarding purchase of goods and services also applies to withdrawals at ATMs outside Sweden, and withdrawals of non-Swedish currency from Bankomat AB's ATMs in Sweden. For purchases or withdrawals in an EEA currency within the EEA, the following applies, starting from 19 April 2019: To make it easier to compare different card issuers' currency exchange fees, Ecster also states its currency exchange fee in relation to the European Central Bank's reference exchange rate. This information may change on a daily basis, and is available at www.ecster.se.

10. RECEIPT AND EXECUTION OF PAYMENT ORDERS

A payment order is received by Ecster when the beneficiary's bank (the acquiring bank) transfers the payment order to Ecster. This takes place in accordance with the agreement between the acquiring bank and the point of sale. After Ecster has received the payment order, the bank account is charged in the amount of the purchase or withdrawal. In the event of a return, Ecster makes the amount available by crediting the account as soon as possible after the point of sale's bank has transferred the returned amount to Ecster.

11. MAXIMUM AMOUNT LIMITS

For security reasons, Ecster applies certain limits for the maximum amount for payment/cash withdrawal/cash deposit per occasion and per time period.

12. CANCELLATION OF PAYMENT ORDERS

An order from the cardholder for a transaction to be executed cannot be cancelled after the cardholder has authorised the transaction in accordance with section 8 above. However, the cardholder may contact the point of sale to cancel a previously authorised payment order for a transaction or series of transactions that have not yet been executed, in accordance with the terms and conditions and the time frame that were agreed upon by the cardholder and the point of sale.

13. INVESTIGATIONS

The point of sale/merchant is liable to the cardholder for faults in goods or services pursuant to legislation applicable in the country concerned. Complaints regarding goods or services shall therefore be directed to the point of sale/merchant. In cases of purchases made on credit in Sweden, Ecster's liability is in accordance with the Swedish Consumer Credit Act.

14. TERMS OF PAYMENT

Monthly payment. The account holder shall pay to Ecster part or all of the debt on the account every month, but normally a minimum of SEK 150 or 1/30 of the account's highest negative balance, at which Ecster will round up the amount payable by the account holder to the nearest SEK 5 (with the exception of instalments for which the minimum payment is less than SEK 150). The payment must reach Ecster by the last day of each month. If payment is not made in time, Ecster is entitled to debit a delayed payment charge in an amount applied at any time by Ecster and to block the use of the account or card until payment has been completed.

Account invoice. All transactions on the account are reported on the account invoice sent by Ecster to the account holder the month after the transaction has taken place. Any complaints regarding the account invoice must be reported to Ecster immediately after the account holder has received the account invoice. In the absence of an account invoice, the account holder must contact Ecster. Payment must be made even if no account invoice has been received. Normally, pre-printed payment slips are enclosed. If another payment slip is used, the civic registration number and account number must be specified.

Payment options. Several payment options are stated on each account invoice. When a payment is made, the paid amount is first offset against the payment option applicable to the completion of the payment plan for any instalments. If the paid amount is not sufficient for this payment option, a lower payment option is considered to be chosen. Then the entire remaining amount will be transferred to the next account invoice and incur regular debit interest. Any instalment terms thus temporarily cease to apply, and ordinary account terms apply for the remaining part of the instalment credit. In order to reinstate the instalment terms, future payments must cover the notified instalment amount. Debts in the account are reduced only through payments to Ecster and are not affected by later agreements with the point of sale/merchant. If goods are returned, however, the point of sale must issue a return note, after which the account debt will be reduced by an equivalent amount.

The total amount to be paid. The total amount to be paid is the sum of the credit amount and the account holder's total credit costs plus any administrative fees and annual fees. The total amount is calculated on the basis of the conditions applying at the time the account agreement was drawn up. Since the interest rate is variable, and the credit facility does not have a fixed term, the total amount is only an indication of how much the total amount will be.

Payment-free months. If the account holder has made at least six correct payments in a row and has complied with the account terms, the account holder is entitled to at least two payment-free months per calendar year, but not two months in a row or the first month of the year if the last month of the previous year was payment free. During a payment-free month, Ecster debits the account with interest and fees pursuant to the account terms, such that the account debt is increased and the repayment period is extended. When a payment-free month is applied, interest is calculated on the entire account balance pursuant to the account terms.

15. PAYMENT LIABILITY FOR UNAUTHORISED TRANSACTIONS

If an unauthorised transaction has been made using the card, Ecster shall repay the amount after notification from the account holder unless otherwise stipulated as in the following. If Ecster has repaid an amount to the account holder and Ecster subsequently establishes that the transaction was authorised or that, for another reason, the account holder was not entitled to be refunded the entire amount, the account holder is obliged to repay the amount. Ecster is then entitled to debit the account holder's account in the relevant amount.

Liability for a maximum of SEK 400. (excess). If it has been possible to execute unauthorised transactions because the account holder or cardholder has not protected his/her personalised security credential, the account holder is liable for the amount, up to a maximum of SEK 400.

Liability in the case of gross negligence and particularly reprehensible actions. If it has been possible to execute unauthorised transactions because an obligation pursuant to these terms and conditions has been violated due to gross negligence, the account holder is liable for the amount, up to a maximum of SEK 12,000. If the account holder or cardholder has acted particularly reprehensibly, the account holder must defray the entire loss.

Transactions after the account/card has been blocked. Notwithstanding what is stated above, the account holder is not liable for any amount that is charged to the account as a result of unauthorised use of the card after a request has been made to block usage. However, this does not apply if the account holder's or cardholder's fraudulent action has contributed to the unauthorised transaction.

Obligation to inform Ecster. The account holder shall, without undue delay from the time that he/she is made aware of an unauthorised transaction, report this to Ecster in accordance with Ecster's prevailing procedures for investigations. If the account holder fails to do so, he/she will be liable for the entire amount that has been charged to the account. The same applies if the account holder has not notified Ecster at the latest 13 months after the amount was charged to the account. Ecster will charge an investigation fee if it transpires that the transaction/transactions investigated was/were not unauthorised.

Strong customer authentication. The account holder is not liable for any amount charged to the account if strong customer authentication was not required when the unauthorised transaction was electronically initiated. However, this does not apply if the account holder or cardholder, through fraudulent action, has caused or contributed to the unauthorised transactions.

16. REFUND

This provision does not apply to card transactions where the beneficiary's payment services provider is domiciled outside the EEA. The account holder is entitled to a refund from Ecster of a payment transaction that has already been authorised and executed if:

1. the exact amount of the transaction was not stated when the transaction was authorised and
2. the amount of the transaction exceeds the amount the cardholder could reasonably have expected, considering his/her previous spending pattern, the terms of this agreement and other relevant circumstances.

At the request of Ecster, the account holder must show that the conditions for a refund have been met. However, there is no right of refund if the difference in the amount is due to the exchange rate and if the reference exchange rate the parties have previously agreed on has been used. The request for a refund of an authorised transaction as described above must be made within eight weeks of the date that the amount was debited, otherwise this entitlement is lost.

17. INTEREST AND PENALTY INTEREST

Debit interest. The account holder must pay debit interest to Ecster at an annual interest rate. The interest is calculated on the part of the account debt at the end of the notification month which is not covered by a separate agreement and is at least SEK 5. Ecster charges the debit interest on a monthly basis. No interest is charged if the account holder has paid the entire account debt of the previous month by the due date.

To the extent that is justified by

1. credit policy decisions,
2. increased funding costs for Ecster, or
3. other cost changes which Ecster could not reasonably have foreseen when the facility was granted,

Ecster may change the interest rate applying to the account with immediate effect. Ecster must also apply the above condition to the advantage of the account holder. Information on changes in interest rates or the basis for calculating them will be provided to the account holder before the change takes effect. Information about the prevailing interest rate is always stated on the account invoice.

Penalty interest. If the amount due is not paid on time, the borrower shall pay separate annual penalty interest on the overdue amount until payment is made. Ecster charges the account holder penalty interest on a monthly basis. Penalty interest is based on the debit interest (see account terms on the cover) plus five percentage points or, when the entire credit facility is due, eight percentage points.

Statements for tax purposes. Once a year Ecster reports paid-in interest to the Swedish Tax Agency.

18. MISUSE REGISTER

A report may be made to the misuse register if Ecster terminates an account which is utilised by means of the card because the account has been misused or, where the card allows utilisation of an account, if a payment obligation has been grossly neglected, a credit limit has been grossly exceeded, or the credit facility was granted under false pretences.

19. FEES AND COSTS

For the services provided by Ecster relating to the card and the account, fees are charged according to the price list applicable at any time. Ecster charges these fees to the account. An annual fee per card is charged to the account in the month determined at the start of the agreement and every 12th month thereafter. If the agreement ceases to apply before the expiry of the period for which an annual fee has been paid, the account holder is entitled to a refund of the portion of the fee for the time after the cessation of the agreement. Ecster's costs for collecting claims against the account holder, including costs for written payment reminders, shall be paid by the account holder. Ecster may also debit the account in amounts corresponding to charges, costs and outlays for orders effected on behalf of the account holder.

20. TERMINATION OF THE AGREEMENT

The agreement applies until further notice. The account holder may terminate the agreement with immediate effect. The account holder is entitled to prematurely repay the credit at any time, either in full or in part, free of charge. Ecster may terminate the agreement by giving notice of at least two months. However, the agreement may be terminated with immediate effect if the account holder

1. has breached the agreement in a material way,
2. will not meet his/her payment obligations towards Ecster,
3. has been dishonest towards Ecster,
4. has not utilised the credit
5. has not used the account for 12 months, in which case Ecster is entitled to close the account without any written notice to the account holder.

Ecster is also entitled to terminate the agreement if there is suspicion of money laundering, or there is a risk that Ecster, by providing the account, will in some way encourage such a crime or other criminal activity.

When the agreement has ceased to apply as a result of termination, the right to use the card for new payments, cash withdrawals and cash deposits ceases. In such circumstances, the card must be destroyed immediately. The account holder is liable for payment for transactions executed before the right to use the card ceased which were not booked to the account until after the date of termination, as well as for transactions executed despite the right to use the card had ceased.

21. ECSTER'S RIGHT TO CANCEL THE USE OF CREDIT

Ecster may cancel the use of credit on the account with immediate effect if any of the following circumstances applies.

1. The account holder has committed a breach of the agreement.
2. The account holder has misused the account, incurring an overdraft of the limit.
3. If Ecster cannot maintain customer due diligence, for example owing to the account holder having moved abroad.
4. There is reasonable cause to assume that the account holder will not meet his or her payment obligations towards Ecster.

If Ecster has cancelled the use of credit in accordance with this section, the account holder shall immediately destroy all his/her cards.

22. TERMINATION OF CREDIT FOR EARLY REPAYMENT

Ecster is entitled to terminate the credit facility for payment at any time determined by Ecster if any of the following circumstances applies.

1. The account holder is more than one month late in paying an amount exceeding 10 per cent of the credit claim.
 2. The account holder is more than one month late in paying an amount exceeding 5 per cent of the credit claim and the delay relates to two or more items which have become due on different dates.
 3. The account holder is otherwise significantly overdue with the payment.
 4. It is obvious that the account holder, by absconding, concealing property or similar behaviour, is avoiding paying the credit.
- If Ecster wishes to receive early repayment pursuant to points 1–3 above, a period of notice of not less than four weeks applies, counted from the time Ecster sends notice of termination in a registered letter to the account holder, or the notice of termination reaches the account holder without such action being taken. If Ecster has demanded early repayment in accordance with points 1–3 above, the account holder is nevertheless not obliged to pay in advance if he/she has paid the due amount plus penalty interest before the period of notice ends. If, by virtue of the provisions in the preceding paragraph, the account holder has previously been released from his/her obligation to repay the credit early, the provisions of that paragraph do not apply.

23. NOTICES

Any letter regarding the credit facility which Ecster has sent to the account holder shall be deemed to have reached the addressee not later than on the seventh day after despatch, if the letter has been sent to the address set out in the account agreement or which is otherwise known to Ecster. These provisions do not apply to notices to renew periods of limitation.

Notices regarding amendments to terms and conditions. When terms and conditions are changed, a notice to this effect transmitted via Ecster's digital services is deemed to have reached the account holder as soon as the notice has been made available and Ecster has made the account holder aware of this in the form of an announcement, SMS text message or other form of electronic notification.

Notification in the event of unauthorised use and security risks. In the event of unauthorised use or security risks, Ecster will inform the account holder by phone, SMS text message or Ecster's digital services. In any such contact, Ecster will never request sensitive information or codes related to the account holder's payment instrument. If the account holder is contacted by Ecster by phone or SMS text message, the account holder must always check by phoning Ecster at +46 (0)8 701 4667.

24. LIMITATION OF ECSTER'S LIABILITY

Ecster does not guarantee that it will always be possible to effect purchases and cash withdrawals at linked points of sale/ATMs. Thus, Ecster will not refund any additional costs which may arise if the cardholder has not been able to make a purchase or cash withdrawal. Ecster shall not be held liable for any loss resulting from a Swedish or foreign legal enactment, the intervention of a Swedish or foreign public authority, an act of war, a natural disaster, an interruption of service or disruptions in IT systems or telecommunications used to perform such service or other unusual or unpredictable circumstances over which Ecster has no influence and the consequences of which would have been impossible for Ecster to avert despite all its efforts. Under no circumstances shall Ecster be held liable for any loss resulting from strikes, blockades, boycotts, lockouts or similar event, even if Ecster itself is subjected to such measures or takes such measures. Ecster is not liable to pay compensation for damage which arises as a result of other causes if Ecster has acted with normal care. Ecster is not liable for indirect damage unless the damage was caused by gross negligence on the part of Ecster. If Ecster is prevented from executing payments or from taking other action as a consequence of such events as are set forth above, the action shall be postponed until the cause of the delay is removed. In the event of a postponement of payment, Ecster shall, if it is committed to pay interest, pay such interest at the interest rate prevailing on the due date for the postponed payment. If Ecster is not committed to pay interest, Ecster shall not be obliged to pay interest at a rate higher than the prevailing reference rate of the Riksbank pursuant to section 9 of the Swedish Interest Act (1975:635), plus two percentage points. Where a circumstance as referred to above prevents Ecster from receiving payments, Ecster shall, as long as the obstacle exists, be entitled to interest only on the terms prevailing on the due date of the payment.

25. RIGHT OF WITHDRAWAL RELATING TO THE CREDIT

The account holder has the right to withdraw from the credit agreement by submitting or sending a message to this effect to Ecster within 14 days of the date the credit agreement was entered into, or from the date the account holder is made aware of the terms and conditions of the agreement and other information, if this occurs at a later date than when the agreement was entered into. The account holder must as soon as possible, and at the latest within 30 days of the date that the message was submitted or sent, repay the whole of the utilised credit amount plus accrued interest. This applies even if there are several account holders and only one of them has exercised the right of withdrawal. Interest shall be payable from the day the account holder had access to the credit facility up to and including the day it was repaid to the lender. Ecster must immediately, and at the latest within 30 days of the date Ecster received the message, repay the fees that the borrower has paid as a result of the credit facility, with the exception of fees Ecster may have paid to the public sector. If the account holder exercises his/her right of withdrawal concerning the credit agreement, the account holder is not bound to related agreements concerning services entered into as a result of the credit agreement, such as loan protection insurance.

26. PAYMENT PLAN

Upon request and at no charge during the term of the credit, the

account holder is entitled to receive a summary of when principal, interest and fees are to be paid (payment plan).

27. ASSIGNMENT

Ecster is entitled to assign its claim in accordance with this agreement. The account holder must not transfer this agreement to another party without Ecster's written approval.

28. PRICE LIST

Account fees

Administration fee, account	up to SEK 29
Administration fee, instalment	SEK 25-55
Arrangement fee, instalment	SEK 99-695

Card fees

Extra card fee	SEK 100
Replacement card fee	SEK 100
Emergency cash/card	SEK 350

The annual fee may vary depending on the card programme; it is specified in the account agreement.

Transaction fees

Cash withdrawals in Sweden and abroad 3% of amount withdrawn	SEK 35 minimum
Currency conversion charge on purchases/withdrawals	1.5%

Other fees

Investigation fee	SEK 500
Delayed payment fee	SEK 145
Unauthorised overdraft fee	SEK 145
Notice of termination fee in case of Ecster's termination	SEK 475
Copy of sales slip/account statement	SEK 90
Copy of agreement	SEK 100
Account statement fee (list of transactions)	SEK 120 + SEK 60/month
Fee for arranging payment plan	SEK 150 (up to SEK 795)
Copy of invoice	SEK 60

29. OTHER PROVISIONS

Change of address. The account holder must immediately inform Ecster of any change of address.

Name change. The account holder must immediately report any name change to Ecster and destroy any credit card with incorrect information.

Insurance. Particular insurance terms apply to the insurance policies linked to the account and its use.

Customer clubs and bonus programmes. The account, and thus the account holder, may be linked to customer clubs and/or bonus programmes administered by Ecster or another partner. Ecster reserves the right to discontinue or change the terms of the bonus programme and associated services, without terminating the agreement, at any time Ecster chooses.

INFORMATION

HANDLING OF PERSONAL DATA

Controller. Ecster AB (referred to below as Ecster) is responsible (the controller) for the processing of the personal data that you provide in conjunction with entering into this service, or that is otherwise registered in conjunction with this service. The information below that pertains to you also applies to your guarantor, pledger, representative, trustee, or guardian.

Purpose and legal basis

Fulfilling the terms and conditions of our agreement

The basic purpose of Ecster's processing of personal data in conjunction with this service, and the legal basis for it, is to collect and check the personal data prior to making a decision on providing a service for you, and to fulfil the terms and conditions of our agreement.

Complying with laws and regulations

The data is also processed so that Ecster can fulfil its legal obligations or decisions by authorities. An example of such processing is Ecster's processing of personal data to be compliant with the Swedish Bookkeeping Act and the Anti-Money Laundering Act, as well as the reporting requirements of authorities such as the Swedish Tax Agency, the Swedish Police and the Swedish Enforcement Authority.

Basis for research and marketing, etc.

The personal data is processed for marketing and customer research, which comprises background material for marketing, methods and business development, and risk management. Risk management also involves processing information about the borrower and credits to assess the quality of credits for capital adequacy purposes. Personal data may also be processed for use as background material for financial advisory services. Personal data may be used for direct marketing, unless you have requested that this be blocked (block on direct advertising). Insofar as Ecster's actions are not conducted with the aim of fulfilling contractual terms and conditions, or required by law or the authorities, the legal basis for processing is generally that it is a legitimate interest for Ecster pursuant to the prevailing legislation.

How long we save personal data. We save personal data as long as it is necessary in order to fulfil our contractual terms and conditions for the service, and otherwise as required by law or decisions by authorities.

Your rights. You are entitled to receive information about the personal data about yourself that is being processed by Ecster, and to request the correction of erroneous or incomplete information.

More information. Requests for information regarding the personal data which is processed by Ecster, or requests for correction of erroneous or incomplete personal data, can be made in writing, addressed to Ecster AB, Box 2169, SE-116 45 Stockholm, Sweden.

Comprehensive information about Ecster's processing of personal data and your rights in conjunction with this processing is available at www.ecster.se/om-oss/hantering-av-personuppgifter.

If you have any questions or comments on how Ecster processes your personal data, you are welcome to contact our customer service or our Group's Data Protection Officer at dpo@ecster.se, or write to the following address.

Handelsbanken
Data Protection Officer
SE-106 70 Stockholm, Sweden

You are also always entitled to contact Ecster's Complaints Manager or the Swedish Data Inspection Board with any complaints concerning the processing of personal data. See contact details below.

DISCLOSURE OF INFORMATION FOR THE PURPOSE OF CREDIT INFORMATION.

Ecster may disclose information about the credit facility, payment defaults or credit abuse to credit agencies, etc., pursuant to the Swedish Credit Information Act (1973:1173). Further details about the disclosure of information for the purpose of credit information may be obtained from Ecster.

SWEDISH DISTANCE AND OFF-PREMISES CONTRACTS ACT

A distance agreement arises when an agreement is entered into regarding a financial service via the internet or over the phone. The Swedish Distance and Off-Premises Contracts Act entitles you to exercise your right of withdrawal within two weeks of the date that the agreement started to apply. The right of withdrawal applies only to the credit agreement, and not to the individual transactions on the account that have been carried out or which Ecster has carried out on request.

DISPUTE SETTLEMENT

This agreement shall be subject to Swedish law. Disputes regarding these terms and conditions should be brought before a public court. The account holder may also, in order to find a resolution to the dispute out of court, submit a request for resolution directly to Ecster as described below or report the dispute to be tried by the Swedish National Board for Consumer Disputes (ARN), which is a public body for alternative resolution of disputes.

You must send your request in writing to ARN at: National Board for Consumer Disputes, Box 174, SE-101 23 Stockholm, Sweden. For more details, please see www.arn.se.

MANAGEMENT OF COMPLAINTS

Our policy for handling customer complaints is to process them efficiently and with due care. The customer is entitled to a factually correct reply and can also ask to receive this in writing.

Complaints regarding the credit facility should primarily be submitted to the contact or unit at Ecster that is granting the credit. Contact Customer Service by e-mail at kundservice@ecster.se, or by phone at +46 8 701 46 67.

In cases where agreement cannot be reached, please contact the Ecster Customer Complaints Manager by e-mail at kundklagomal@ecster.se.

SUPERVISORY AUTHORITIES

The supervisory authorities for Ecster's operations are the Swedish Financial Supervisory Authority, Box 7821, SE-10397 Stockholm; the Swedish Consumer Agency, Box 48, SE-651 02 Karlstad; the Swedish Data Inspection Board, Box 8114, SE-10420 Stockholm.