

| | CUT OFF PROCESSING RULES | DebtorAccount/ currency | Instructed amount currency | Charge Bearer | Creditor Account/value | CreditorAgent/bic CreditorAgent/identification/code | CreditorAccount/ country |
|---|---|---|--|---|---|---|--|
| CROSS BORDER NORMAL Individual/ Corporate | CET 1630 -At SHB correspon- dent bank 2 days after SHB execution day -EUR within EEA 1 day, SEK within SE 1 day, other EEA currencies within EEA normally 2 days - at benefi- ciary banks disposal after SHB execution day | -If other than SEK, must be same as <i>instructed Amountcurrency</i> | According to Handelsbanken's supported currencies. | -SHAR (recommended), CRED OR DEBT -SHAR mandatory within EEA | -IBAN or BBAN -IBAN mandatory to all EUR countries, UK and some countries according to national law. | -Either or only when BBAN in <i>creditor Account/value</i> - <i>CreditorAgent/identification/code</i> can only be applicable when <i>CreditorAccount/country</i> is: AU, CA, HK, CN, ZA or US. -Both fields mandatory if <i>creditorAccount/ country</i> is CN and Purpose code needs to be stated in the remittance field. -If <i>creditorAccount/country</i> is US, <i>creditorAgent/identification/code</i> is the mandatory. | If <i>creditorAgent/bic</i> , must be same as in position 5 and 6 If <i>creditorAgent/identifi- cation/code</i> AU - AU CA - CC HK - HK CN - CN ZA - ZA US- FW |
| CROSS BORDER EXPRESS Individual/ Corporates | CET 1630 -At beneficiary banks disposal 1 day after SHB execution day -Except EEA currencies within EEA at beneficiary disposal 1 day after SHB execution day | -If other than SEK, must be same as <i>instructed Amountcurrency</i> | According to Handelsbanken's supported currencies. | -SHAR, CRED OR DEBT -SHAR manda- tory to all EUR countries and UK | -IBAN or BBAN -IBAN mandatory to all EUR countries, UK and some coun- tries according to national law. | -Only when BBAN in <i>creditorAccount/value</i> -Both fields mandatory if <i>creditorAccount/country</i> is CN and Purpose code needs to be stated in the remittance field. | If <i>creditorAgent/bic</i> , must be same as in position 5 and 6 If <i>creditorAgent/identifi- cation/code</i> AU -AU CA -CC HK -HK CN -CN ZA - ZA US - FW |

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|--|---|----------------------------|-------------------------------|---------------|---------------------------|--|--|
| EU payment/ SEPA Individual | CET 1630 <i>If approved before CET 1500 and in EUR: Within EEA at bene- ficiary banks disposal same day. If approved after CET 1500 and in EUR/SEK: Within EEA at bene- ficiary banks disposal 1 after SHB execution day To MC, SM and CH at beneficiary banks disposal 2 after SHB execution day</i> | -SEK or EUR | -EUR or SEK | -SHAR | IBAN | -N/A when IBAN in creditorAccount/value | -Must be same as 2 first characters in creditorAc- count/value |
| SEPA Corporate Currency EUR SHAR, IBAN SEPA-compli- ant beneficiary bank | CET 1630 <i>If approved before CET 1500 and in EUR: Within EEA at bene- ficiary banks disposal same day. If approved after CET 1500 and in EUR/SEK: Within EEA at bene- ficiary banks disposal 1 after SHB execution day To MC, SM and CH at beneficiary banks disposal 2 after SHB execution day</i> | -SEK or EUR | -EUR | -SHAR | -IBAN | -N/A when IBAN in creditorAccount/value | -Must be same as 2 first characters in creditorAc- count/value -Must be same as 2 first characters in creditorAc- count/value |

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|---|--|---|---|---------------|---|---|---|
| <p>NORDIC CUSTOMER PAYMENT</p> <p>Individual/ Corporate</p> <p>Payment with- in account in Handelsbanken Sweden, Nor- way or Finland</p> | <p><i>CET 1130 INDIVIDUALS -At beneficiarys ac- count same day</i></p> <p><i>CET 1530 CORPORATE -At beneficiarys account 1 day after SHB execution day</i></p> | <p>-If other than SEK, must be same as <i>instructed Amountcurrency</i></p> | <p>According to Handelsbanken's supported currencies.</p> | <p>-SHAR</p> | <p>-Only IBAN in Handelsbanken Sweden, Norway, or Finland</p> | <p>-N/A when IBAN in <i>creditorAccount/value</i></p> | <p>-Must be same as 2 first characters in <i>creditorAc- count/value</i></p> <p>-Must be same as 2 first characters in <i>creditorAc- count/value</i></p> |