

1. GENERAL

Svea Bank AB (publ) ("Svea") provides the Checkout service ("Checkout") to make it easier for you as a customer to shop online. By using Checkout, you approve Svea's terms and conditions as set out below ("the Agreement").

2. PAYMENT ALTERNATIVES

To make it easier for you as a customer, you approve the payment alternatives offered by Svea in advance. Payment alternatives offered vary from merchant to merchant and are also dependent on the credit check on you that Svea performs. The payment methods are invoice payment, account credit (instalments), Swish and credit or debit card payment. It costs nothing to use Checkout, but possible taxes or charges may be added, depending on the payment method you choose.

3. PROCESSING OF PERSONAL DATA

The processing of personal data is subject to the provisions of the EU's General Data Protection Regulation 2016/679.

As controller, Svea processes personal data in order to deliver the products and services on which the parties have agreed and for other purposes, e.g. to comply with laws and regulations. For detailed information about the processing of personal data, please refer to Svea's data protection information, which is available at www.svea.com/se/dataskydd, or contact Svea. The data protection information on the website contains information that includes the rights of the data subject in connection with the processing of personal data, such as the right to information, correction and data portability.

Svea is the controller. You can contact Svea by post at SE-169 81 Solna, by phone at +46 8 514 931 13 or swp@svea.com. The Data Protection Officer can be contacted at privacy@svea.com.

4. CREDIT CHECK

Before Svea grants you credit, Svea must perform the usual credit check in order to ensure that you have the financial circumstances to fulfil the obligations set out in the credit agreement. By approving the terms and conditions in this Agreement, you give your consent to Svea performing a credit check on you as a customer. This enables us to make it easier for you to make a purchase via Checkout. You then have the freedom to choose the payment alternative that best suits you. As one element of the credit check, Svea may obtain a credit reference from a credit reference agency. Svea reserves the right to obtain supplementary information about your financial situation and the right to perform repeated credit checks.

5. ASSURANCE, ETC.

By using Checkout and approving the Agreement, you give your assurance that the data you provide to Svea is correct, and that you have the right to conclude this Agreement and are not a minor or under trusteeship. If you provide incorrect data or use another person's data, this will be deemed to be an abuse of the service and you may consequently be blocked from any further use of Checkout.

6. AMENDMENTS, ETC.

Svea has the right to amend the terms and conditions in this Agreement and the terms and conditions referred to in this Agreement. You are therefore asked to study all the terms and conditions before undertaking a new purchase through Checkout.

7. LIABILITY, APPLICABLE LAW AND DISPUTES

Svea accepts no liability in any instance for damage caused to you or another party, directly or indirectly, through your use of Checkout, apart from what is set out in mandatory consumer legislation.

In the event of a complaint, please contact Svea by email or phone, see contact details below. You can also request that the case be reviewed by a complaints officer at Svea (klagomal@svea.com).

Svea observes the Swedish Act (2015: 671) on Alternative Dispute Resolution in Consumer Relations. This means that Svea will take part in a possible dispute resolution at a board for alternative dispute resolution, e.g. the Swedish National Board for Consumer Disputes (ARN).

Allmänna reklamationsnämnden
Box 174
SE-101 23 Stockholm
+46 8 508 860 00
www.arn.se

Advice is available from the municipal consumer advisor or the Swedish Consumers' Banking and Finance Bureau.

Konsumenternas Bank- och
finansbyrå
Box 242 23
SE-104 51 Stockholm
+46 200 22 58 00
www.konsumenternas.se

Swedish law shall be applied to this Agreement, and any dispute arising in connection with this Agreement shall be heard before a general court in Sweden.