

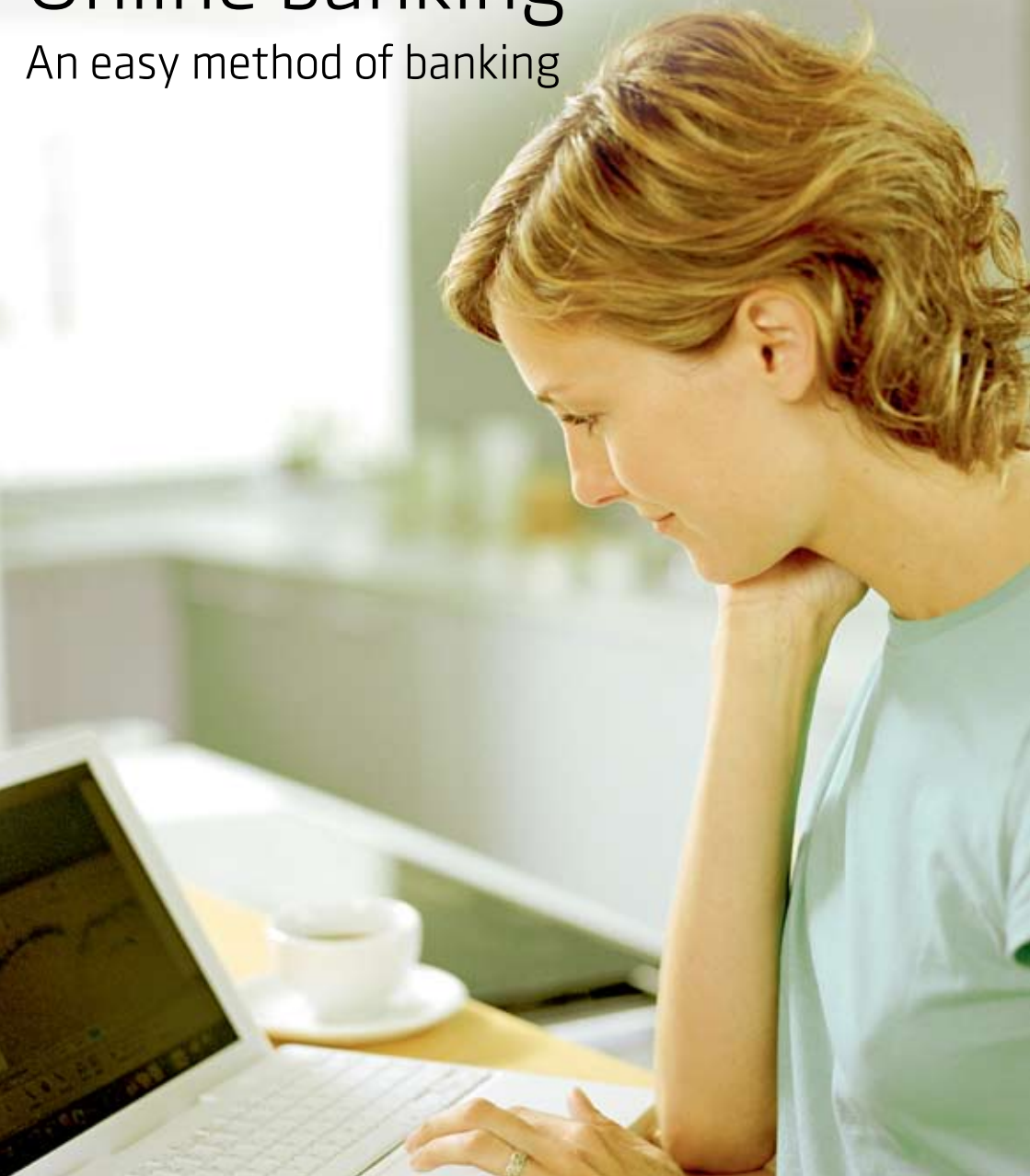
Swedbank



och Sparbankerna

Online banking

An easy method of banking



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This is our online banking service.

Our online banking service is open 24 hours a day at your chosen location – at the kitchen table, at work or school, at the library and at hotels and Internet cafes around the world.

You will quickly discover that you can arrange your own banking routines. For certain transactions, you may choose our online banking service, while for others it may suit you better to use our telephone banking service or visit the branch.

Welcome.



It couldn't be easier.

Using our online banking service is easy. Operation is identical to other pages on the Internet. You will find clear instructions throughout for how to proceed. You will also find plenty of help along the way.

- ▶ Useful information about the service.
We have gathered information and tips on the service you are planning to access on the right-hand side of each page.
- ▶ Error messages.
If you forget anything, or make a mistake, you will immediately get a message telling you what you need to correct.
- ▶ Click "Hjälp" (Help).
The first time you carry out a transaction, it can be useful to have clear step-by-step instructions. You will find the link above the menu.
- ▶ Help texts by cursor.
When you run the cursor across the page, small help texts (tool tips) will pop up, explaining what to do at the various stages.



Online banking is your ordinary bank, but on the Internet.

The majority of bank transactions that can be undertaken at your branch or via telephone banking can also be undertaken via online banking, e.g. paying bills, opening a savings account, buying and selling unit trusts.

A major advantage of our online banking service is the overview. You decide how detailed you want the information to be.

Take a look around and discover all the possibilities.

All options for simplifying everyday life.

Get a financial overview.

One of the greatest advantages of being connected to our online banking service is that you can always get up-to-date information on your account, your cards, your savings and your loans. Quite simply, it's easier to keep a check on things. All coloured text is a link to more detailed information.

- ▶ Click "Ekonomisk översikt" (Financial overview) in the menu and select "Konton och lån – översikt" (Accounts and loans – overview).

Paying your bills.

As soon as you receive any bill in the post you can register it online. We will then ensure that the recipient receives their money at exactly the right time – neither too early nor too late.

- ▶ Click "Betala/Överföra" (Pay/Transfer) in the menu and select "Bg/Pg-betalningar" (Bank giro/Postal giro payments).

Applying for a loan.

You can apply for all of the most common types of loan, e.g. housing loan, car loan and unsecured loan, once you have logged in using your security authenticator. You complete the application on screen and send it to us electronically. You can also change the terms on existing loans. You will also find up-to-date information on your loans, interest and repayments.

- ▶ Click "Låna" (Borrowing) in the menu.

Buying, selling and monitoring unit trusts.

With our online banking service you register your deals yourself. You can check how your unit trust investment is progressing day-by-day and, via links to Robur's website, you can read more about unit trust investments and follow the latest price trends.

- ▶ Click "Spara/Placera" (Saving/Investing) in the menu and select "Fonder" (Unit trusts).

Autogiro pays your bills automatically.

Many bills are the same from one period to the next. The easiest way to pay these is using Autogiro. The appropriate amount is withdrawn direct from your account and the bill is paid on the precise due date.

- ▶ Click "Betala/Överföra" (Pay/Transfer) in the menu and select "Autogiro" (Autogiro).

Making money transfers.

You can make transfers from your account to your own and others' accounts at the bank or at other Swedish banks. You can make individual transfers or set up a regular transfer, e.g. once a month.

- ▶ Click "Betala/Överföra" (Pay/Transfer) in the menu and select "Överföringar" (Transfers).

Foreign payments.

Make an EU payment or a foreign payment. You can easily make foreign payments direct in our online banking service.

- ▶ Click "Betala/Överföra" (Pay/Transfer) in the menu and select "Betalningar till utlandet" (Foreign payments).

Your previous transactions is saved and can be processed.

Information on transactions on your account is saved for three to 18 months depending on type. You can see how you have used your cards, what bills you have paid and how your savings are progressing.

- ▶ For Bank giro/Postal giro payments and transfers: Click "Betala/Överföra" (Pay/Transfer) in the menu and select "Historiska kontohändelser" (Past account transactions).

- ▶ For cards: Click "Ekonomisk översikt" (Financial overview) in the menu and select "Kort-översikt" (Card overview).



The Internet offers numerous advantages.

The Internet has allowed us to develop bank services only available via online banking. Thanks to technology, they are even simpler and more secure to use than the traditional services.

In addition, it is more environment-friendly. When you use electronic invoices and electronic pay slips, for example, you are helping to reduce paper consumption.

You have access to a range of unique e-services.

E-lönebesked (electronic pay slip). More and more employers are offering their employees the option of receiving their pay slips online. These contain the same information as the ordinary paper printout. Apply directly online to find out if your employer offers electronic pay slips.

Higher interest on e-sparkonto (online savings accounts). The simplest account when you want to put away money to be able to treat yourself now and again. Withdrawals are free. The higher interest is owing to the fact that you are opening and managing the account entirely yourself online. Electronic savings accounts are designed for saving. Therefore you cannot link bank cards to the account. Neither can you open this type of account in anyone else's name.

BankID (electronic identification) shows who you are on the net. BankID (electronic identification) is a service for secure identification and digital signatures on the Internet. It is an electronic ID document that is just as unique as any other ID document. With BankID you can do even more things at times that suit you, e.g. filing tax returns, reporting care of sick children, ordering a civic registration certificate or changing address when moving.

Dealing in securities. NetTrade and NetTrade Aktiv are our services for share dealing via the Internet. You place your orders at times that suit you. You have a complete overview of your holdings and can check transactions up to one year back. Our services also incorporate up-to-date market prices, Swedish and international stock exchange news and analyses.

Even simpler with Elektronisk faktura (electronic invoice). An electronic invoice is a bill you receive online instead of being delivered to your home. You can view it on screen and check the details. When you want to pay the bill, you simply choose which account the money is to be withdrawn from – everything else is registered automatically. This saves you having to enter OCR number, the recipient's bank giro/postal giro number, amount and due date. Paying bills couldn't be quicker, easier or more secure. An up-to-date list of companies offering electronic invoices can be found under "Beställ tjänster" (Order services).

More secure online purchasing with e-kort (e-card). e-card is a service that you link to your ordinary bank, debit and credit cards. You can then pay safe and easy by card on the Internet without giving out your real card number. e-card generates a unique card number each time you need to make a payment. You need a personal code to use e-card. This is the same as when you log in without a security authenticator.

- ▶ All electronic services can be ordered by clicking "Startsidan" (Start page) in the menu and selecting "Beställ tjänster" (Order services).



Mobile phones and online banking are perfect partners.

Banking via mobile phone

Some of the services you have access to in our online banking service, can also be accessed using your mobile phone. The only thing that is required is a subscription or a phone card that supports WAP.

The address is www.fsb.se/mobil. This should be entered in your mobile phone's WAP reader.

Examples of services:

- Obtain an account overview
 - Check the balance on your accounts, unit trusts and loans
 - Account statements with the latest transactions
 - Make transfers between your individual accounts
 - Check on forthcoming loan notifications
 - Check the most common exchange rates
- Click "Startsidan" (Start page) in the menu and select "Beställ tjänster" (Order services).

Mobile telephony in

our online banking service
Through mobile telephony in our online banking service you can collect your call charges and your personal finances in a single location. This service is a collaboration with Vodafone, which is responsible for the mobile network, the subscription and phone card services, and is your contracting party.

You can:

- Order a mobile subscription or purchase a phone card from our partner Vodafone.
 - See call specifications
 - Pay mobile bills via electronic invoice
 - Charge phone cards
 - Obtain interesting offers in the Mobile store
- To place your order in the Mobile store, click "Startsidan" (Start page) in the menu and select "Beställ tjänster" (Order services).



You are only a click away from personal contact with your bank.

Once you have logged in using your security authenticator, you can communicate with us via an e-mail function.

Since any dialogue takes place within our online banking service, you can feel secure even if the matter is delicate and relates to your finances.

Get into the habit of always looking under the heading “Meddelanden” (Messages) on “Startsidan” (Start page), where you will find messages from us here at the bank.

► If you want to contact us, click “Startsidan” (Start page) in the menu and select “Skriv till oss” (Write to us).

The security authenticator is your ID card for the bank.

The security authenticator and its functions are based on the security system that safeguards our online banking service. It serves as your ID card and gives you new codes (passwords) each time you log in or sign a bank transaction.

The security is upgraded as new technical solutions develop. You can read more about security on page 27.



How to use the authenticator:

- 1 Switch on the authenticator using the arrow on bottom right.
- 2 Enter your four digit PIN code.
- 3 Enter the eight digit control number that appears on the screen into your authenticator.

The authenticator will now give you a code (password) that you enter in the box on the screen using the keyboard.

If you require further instructions for your authenticator click "Hjälp" (Help) and select "Säkerhetsdosa".

Remember that the authenticator is an identity document. Keep it in a safe place.

The security authenticator is available in three different models. The smaller ones are easier to carry with you; the larger model is easier to use for those with disabilities. They all have the same functions.

How to access.

To access our online banking service, you must log in. For simple transactions, for example, if you just want to check a balance or make a transfer between your own accounts, you just need to log in using a personal code.

To get full access to all information and all types of bank transactions, use your security authenticator.

- 1 Go to the bank's website, www.fsb.se*, and click "Logga in" (Log in).

Logga in Steg 1 | 2

Inloggningsuppgifter

Personnummer 197801223871 #####mmdxxxx

Logga in med Säkerhetsdosa ▾

Fortsätt Avbryt

- 2 Enter your Swedish personal identity number (personnummer), or if none, the 10 digit customer identity number issued to you by your bank. Then select the "Säkerhetsdosa" (Security authenticator) option from the drop-down list. Click the "Fortsätt" (Continue) button.

Logga in Steg 1 | 2

Inloggningsuppgifter

Personnummer 19780122-3871

Kontrollnummer 1111 1111

Lösenord

Logga in med företagskopplad dosa

Fortsätt Avbryt

- 3 Enter the code (password) given by your security authenticator in the box on the screen and click the "Fortsätt" (Continue) button.

*Co-operating banks may have a different address.

You can obtain a personal code for simple bank transactions by clicking "Startsidan" (Start page) in the main menu and selecting "Beställ tjänster" (Order services).

If you are logged in but have not been active for the last 15 minutes, a dialogue box will appear on the screen, asking whether you wish to continue.

The Start page comes first.

Arriving at the Start page is like entering the door to the bank. You can study the range of offers and view up-to-date information here. You will also get a simple account overview. Using the links in the main menu, you can quickly access the transaction you require.

For example, under “Egna inställningar” (Individual settings) you can change the size of the headings and other text or enter your contact details once and for all.

The screenshot shows the FöreningsSparbanken website interface. At the top, there is a navigation bar with links for 'Favoriter', 'Startsida', 'Ekonomisk översikt', 'Betala/Överföra', 'Spara/Placera', 'Låna', and 'Tillval'. Below this, the main content area is divided into several sections: 'Erbjudanden', 'Aktuellt', 'Egna konton', 'Påminnelser', 'Meddelanden', and 'Mera på banken'. Annotations with arrows point to various elements: 'Add the pages you use more frequently to the Favoriter (Favourites) link in the main menu for extra quick access.' points to the 'Favoriter' link; 'Clicking the headings in the main menu opens routes to all the transactions you can carry out.' points to the 'Startsida' link; 'Under “Hjälp” (Help) you will find instructions relating to the current page.' points to the 'Hjälp' link; 'Once you have finished, click “Logga ut” (Log out). You will find this in the same place on every page.' points to the 'Logga ut' link; 'Here you will see a simple account overview. Coloured text is a link to a transaction or more detailed information.' points to the 'Egna konton' table; 'Here you will see any electronic documents received, e.g. electronic invoices and electronic payslips.' points to the 'Meddelanden' section; and 'You are only a click away from personal contact with your bank.' points to the 'Mera på banken' section.

FöreningsSparbanken
Anpassa format | Innehåll | Hjälp | Kontakta oss | Logga ut

Favoriter | Startsida | Ekonomisk översikt | Betala/Överföra | Spara/Placera | Låna | Tillval

Erbjudanden

Visa alla

Driv ut din semesterkassa
Vet du om att du enkelt kan ansöka om lån i internetbanken? Just nu bjuder vi på uppläggningsavgiften.

Sommaren är bort!
Anslut dina kort till bankens tjänst för säkra kortbetalningar på internet och ta del av några unika sommarerbjudanden för dig som handlar på nätet.

Hur betalar du dina räkningar
Anslut dig till Elektronisk faktura och besvara några korta frågor om tjänsten så är du med och tävlar om en resa till Lissabon.

Aktuellt

Visa alla

BankID
Med elektronisk identifiering kommer du att kunna utträta fler saker på tider som passar dig.

Sköt din ekonomi enkelt på sommaren
Här kan du läsa några användbara tips som kan förenkla för dig under sommaren.

Sköt dina Autogiron i internetbanken
Nu kan du sköta dina Autogiron direkt i internetbanken. Du kan till exempel ansluta dig till nya Autogiron eller ta bort och ändra befintliga.

Egna konton

Konto	Belopp
Privatkonto	1 350,65
Privatkonto	9 780,59
Servicekonto	6 164,16

Påminnelser

Inkomna ärenden
Det finns inkomna elektroniska fakturor. (4)
Det finns inkomna elektroniska löneskedar. (1)

Meddelanden

Visa alla

Datum	Ämne
05-01-18	Eva Eki: Jag är din nya kontaktperson
05-01-17	Eva-Kristin Öhman: Välkommen till den nya internetbanken!

Skickade

Datum	Ämne
05-01-18	Charlotte Persson: Svi: Jag är din nya kontaktperson

Mera på banken

Gå till: FöreningsSparbanken
Behöver du byta batteri på din dosa? [Klicka här!](#)
Aktuella erbjudanden från våra samarbetspartners [Klicka här!](#)
Få information om bankens tjänster - [Frisista](#)
Bor du - eller ska du flytta - utomlands? [Klicka här!](#)
[Räntevillkor](#) - [Klicka här!](#)
Se aktuella räntor [Spar-](#) och [placeringstjänster](#)

Transactions are concluded with your signature.

Transactions requiring a signature using the security authenticator are collected in various lists according to type of transaction. Transactions are only concluded once you have signed them.

Bankgiro- och postgirobetalning - godkänn

För godkännande

Privatkonto 8888-8,44 444 444-4

Datum	Mottagare	Bankgiro/Postgiro	OCR/Meddelande	Belopp
05-01-31	FÖRENING...	5122-5860	543560001...	522,00
05-01-31	GÖTEBOR...	498 16 03-6	190019100...	327,00
05-01-31	Telia	82 00 04-0	378847500...	182,00

Summa i 031,00

Totalt belopp i 031,00

Signera

1. Mata in följande siffror i säkerhetsdösan 00103100

Siffrorna utgör summan av betalningarna (1 031,00 kr). Om beloppet överstiger 1 000 000 kronor visas summan utan ören.

2. Mata in dösans svarskod i fältet

- 1 Click the "Till signera" (To sign) button under the list and check your transactions one final time. If you want to delete or change anything in the list of transactions to be signed, click the coloured text.

- 2 Enter the code (password) given by your security authenticator in the box on the screen and click the "Signera" (Sign) button.
- 3 You will now see a summary list of the transactions you have just signed. Click the "Skriv ut" (Print) button for a receipt.

Paying recipients abroad.

Some of your payees may well be abroad. In our online banking service you can not only pay invoices from abroad, you can also transfer money to accounts in foreign banks. One advantage is that these transactions will be included in your past account transactions and can be processed together with other details.

It is a convenient solution for companies who do not have their own financial systems capable of supplying files. Using this service will create your own supplier register for recipients abroad.

There are two types of payment abroad – EU payments (to countries within the EU/EEA) and International payments (to all other countries).

- ▶ Please note that IBAN and BIC details are mandatory for making payments abroad. You need to obtain these details together with account numbers from the recipient.

Click “Betala/Överföra” (Pay/Transfer) and select “Betaling till utlandet” (Payments abroad).

The screenshot shows the 'Betaling till utlandet' (Payment to abroad) page. At the top, there is a navigation bar with 'FöreningsSparbanken' and 'DEMO-FÖRETAGET 06777677777'. Below this, there are links for 'Favoriter', 'Startsida', 'Ekonomisk översikt', 'Betala/Överföra', 'Spara/Placera', 'Låna', 'Administrera', and 'Tillval'. The main content area is titled 'Betaling till utlandet' and includes a progress indicator 'Steg 1 | 2 | 3'. The form is divided into several sections: 'Från' (From) with a dropdown for 'Välj konto *' and a field for 'Välj konto för kostnader'; 'Till' (To) with a dropdown for 'Välj mottagare *'; 'Betalningsuppgifter' (Payment details) with radio buttons for 'EU-betaling' and 'Utländsbetaling', a dropdown for 'Mottagande banks kostnad betalas av *' (Mottagaren or Avsändaren), a dropdown for 'Valuta *' (Välj valuta), a field for 'Ange belopp *' with radio buttons for 'I vald valuta' and 'Motvärde i SEK', and a field for 'Betalningsdatum'; 'Betalningslista' (Payment list) with columns for 'Datum', 'Mottagare', and 'Belopp', showing a transaction for 'OMGÅENDE BARCGB22' for 'GBP 55,00'; 'Att kontrastignera' (Authenticate) with columns for 'Datum', 'Mottagare', and 'Belopp', showing a transaction for 'OMGÅENDE BARCGB22' for 'SEK 400,00'; 'Påminnelser' (Reminders) with sections for 'Avvisade ärenden' and 'Ej avslutade ärenden'; and 'Information' with text about contacting the recipient and providing details like Bank ID, IBAN, and BIC.

- 1 Fill in the details requested on this page – account from which the money is to be withdrawn, name of the recipient, which type of payment you wish to make, currency, amount and payment date.
- 2 Click “Fortsätt” (continue), then enter a message to the recipient and verify the payment.
- 3 Sign the payment with the authenticator.



Small print, but worth

The address for our online banking service is www.fsb.se* Enter the address as a bookmark on the computers you use. First you come to the bank's home page, which has a link entitled "Logga in" (Log in).

For online banking, you need:

- a computer with an Internet connection
- a web browser, e.g. Microsoft Internet Explorer or Netscape Navigator.

(You can see our recommendations at www.fsb.se/internet).

Check that the program accepts cookies and JavaScript. Cookies are a function that enable the server to identify you and your computer. It makes dialogue between your computer and our online banking service even more secure. JavaScript is used for our help pages, etc. Generally, this option is already pre-selected by your web browser.

Frequently asked questions

Go to www.fsb.se/internet and click "Kundtjänst" (Customer service). Once you have logged in, select "Kontakta oss" (Contact us) in the menu.

Watch instructional films

If you want to see exactly how a specific transaction proceeds, you can watch a short film of the

procedure from start to finish. You will find these films at www.fsb.se/demofilm.

Our online banking service has its own Customer Service Call +46 (0)771-97 75 12. Open seven days a week, 0700 to 2300. You can also write to us once you have logged in. Go to "Startsidan" (Start page) in the menu and select "Skriv till oss" (Write to us). Naturally, you are also always welcome to call in at the bank or call the telephone bank personal service on +46 (0)771-22 11 22.

Maximum security

The security system in our online banking service consists of several elements in order to provide maximum security.

The digital bank vaults around our data systems are called firewalls. The connection between your computer and our web servers is encrypted, which means that no one else can see the information sent between you and the bank. The personal security authenticator with your individual code is another means of preventing anyone else logging in in your place. If you are logged in but have not used the service for the last 15 minutes, a dialogue box will appear on the screen, asking whether you wish to continue.

We keep up-to-date with the development of security solutions in order to maintain the highest level of security.

Always remember that your security authenticator is an identification document and should be kept in a safe place.

When you log in using a personal code, for security reasons, you cannot always carry out all bank transactions. For instance, you cannot carry out transactions involving transferring money from your own finances, e.g. paying bills or transferring money to anyone else's account.

Both we as a bank and you as a customer are responsible for ensuring that Internet traffic is as secure as possible. Read more about the bank and customer's responsibilities at www.fsb.se/sakerhet

*Co-operating banks may have different addresses, phone numbers, services and prices. Contact your bank for more information.

Dictionary for online banking – An easy method of banking.

Aktier/Värdepapper (Shares/security)
Aktuella kontohändelser (Current events in account)
Anpassa format (Adapt format)
Autogiro (Autogiro)
Avbryt (Cancel)
Avvisade ärenden (Rejected transactions)
Bank ID (It is an electronic ID document unique for the user)
Belopp (Amount)
Beställ tjänster (Order services)
Betala/Överföra (Pay/ Transfer)
Betalningar till utlandet (Foreign payments)
Bg/Pg-betalningar (Bank giro/ Postal giro payments)
Egna noteringar (Own notes)
Egna inställningar (Individual settings)
Ekonomisk översikt (Financial overview)
e-kort (e-card)
Elektroniska dokument (Electronic document)
Elektronisk faktura (Electronic invoices)
e-lönebesked (Electronic wage slips)
e-sparkonto (Online savings accounts)
Felmeddelande (Error message)
Filöverföring (File Transfer)
Fonder (Unit trusts)
Fortsätt (Continue button)
Förfallodatum (Due date)
Historiska kontohändelser (Past account transactions)
Hjälp (Help)
Inkomna ärenden (Incoming transactions)

Inloggningsuppgifter (Logging in details)
Kontakta oss (Contact us)
Konton och lån – översikt (Accounts and loans – overview)
Kortöversikt (Card overview)
Kundtjänst (Customer service)
Logga in (Log in)
Logga ut (Log out)
Låna (Borrowing)
Låneöversikt (Loan overview)
Lägg till (Add)
Lönebesked (Salary statement)
Meddelanden (Messages)
Mottagarlistor (Recipient lists)
Personnummer (Personal identity number)
Påminnelser (Reminders)
Signera (Sign)
Skriv till oss (Write to us)
Skriv ut (Print)
Spara/Placera (Saving/ Investing)
Startsidan (Start page)
Svarskod (Replay Code)
Säkerhetsdosa (Security Authenticator)
Ta bort (Delete)
Till godkänna (Awaiting approval)
Tillgängligt belopp (Available amount)
Tillval (Options)
Utlandsbetalning (Payment abroad)
Överföringar (Transfers)

Using our online banking service is easy. You will find clear instructions throughout for how to proceed. Here we explain how to get started – logging in, how the security authenticator works and how to sign a transaction. You will also find out more about various services for simplifying everyday life.

You are welcome to call Customer Service on +46 (0)771-97 75 12. Open seven days a week, 0700 to 2300.

