

# Frequently asked questions about transferring home saver accounts

1. **How is the schedule structured?**  
The bank transfer for HSB's home savings will begin in April and continue up to and including October 2020. A certain number of home savers will be transferred by the banks every day during that time.
2. **When can I transfer my home savings?**  
You will receive an email from HSB when it is time for you to switch banks for your home savings. This will be sometime between April and October 2020. You will receive a letter in the post instead if you have not submitted your email address to HSB.
3. **When can I transfer my child's home savings?**  
Minors will receive a letter in the post providing information on when you, as their guardian, should transfer their home savings. This letter will be sent to the child's registered address at some point between April and October 2020.
4. **Do I have to move my home savings to Danske Bank?**  
You need to transfer HSB Bospär in order to retain your home saver points. HSB has completed a bank procurement procedure, and Danske Bank presented the offer that is best suited to what HSB's home savers require. This is why all home savers will now need to transfer their home saver accounts to Danske Bank in 2020. Everyone will receive information from HSB when it is their turn to transfer their accounts.
5. **Before I start applying to move my HSB Bospär from Swedbank to Danske Bank, what things would it be a good idea to bear in mind?**  
Think about what forms of savings you would like to choose, besides saving in an HSB Bosparkonto. Learn more here: [danskebank.se/hsb](https://danskebank.se/hsb).  
If you will be transferring home savings for a minor, make a digital copy of ID belonging to both guardians as well, as you will need to upload this as part of your application process.
6. **What will happen if I do not move my home savings?**  
If you do not move your home savings in 2020, your savings at Swedbank will be changed into a regular savings account and you will lose your home saver points.
7. **Which types of savings does Danske Bank offer to HSB home savers?**  
We offer the HSB Bosparkonto, a fixed rate account with a three-year tie-in period and a Depå för fondsparande with 11 funds to choose from. Learn more here: [danskebank.se/hsb](https://danskebank.se/hsb).
8. **Can I transfer my HSB Bospär funds?**  
If you have funds in Swedbank, these holdings are transferred to a corresponding form of savings (HSB Depå) at Danske Bank. The funds are not sold, so you do not need to declare tax on any profit. You can continue to maintain your holdings in your Swedbank funds after the transfer, but all your new savings will be held in Danske Banks points-based funds going forward. [More information on home saver funds at Danske Bank can be found here](#) ([danskebank.se/hsbdepa](https://danskebank.se/hsbdepa)).
9. **Does Danske Bank offer ISK for HSB home saver accounts?**  
We do not offer this at the moment, but we are intending to be able to offer home saver accounts in ISK in future.
10. **How long will the home savings transfer take?**  
The home savings transfer will take around 1 to 4 weeks. The time required will vary depending on what types of savings you have. You will receive confirmation of closure of your account from Swedbank when HSB Bospär has been transferred to Danske Bank. This means that the home savings transfer is complete.
11. **Do I have to set up a new standing order when the transfer is made?**  
Yes, you do. You will need to set up a new standing order from your bank to your HSB Bosparkonto when you switch banks for your child's home savings.
12. **If I do not have BankID or have to move home savings for a minor, how do I upload a copy of my ID for the application?**  
Follow these steps:
  - Take a photo of your ID (driving licence, passport or ID card) with your mobile phone.
  - Log in to your email address on your mobile phone and attach the photo to an email that you send to yourself.
  - Log in to your email address on your computer and save the photo to the computer.
  - You can then continue your application on your computer by clicking the 'Ladda upp dokument' button near the bottom of the form.

- Upload the photo of your ID and click the 'Skicka' button.

If you will be saving for a minor, you need to submit ID (driving licence, passport or ID card) for all guardians as described above.