

A SMART WAY TO SAVE

- You have priority to our rental units and newly built homes
- You can choose between three smart saving options
- You can transfer your savings to relatives
- You can choose a home anywhere in the country
- You can give away a home savings certificate as a gift
- You choose how to manage your savings
- You have first choice if you have collected the most points

Read more at hsb.se/bospar

Swedbank is the account operating bank for HSB's home savings.

By the decision of the Swedish National Debt Office, HSB Home Savings Accounts and HSB Fixed Interest Accounts are covered by the national deposit guarantee. Each customer has the right to compensation for his/her total account balance in the bank with an amount corresponding to a maximum of EUR 100,000.

The Swedish National Debt Office pays out compensation within 20 working days from the day on which the bank has been declared bankrupt or the Swedish Financial Supervisory Authority has decided that the guarantee should go into effect. Swedbank is the custodian account bank for HSB Home Savings Accounts and HSB Fixed Interest Accounts.

**NEW WAYS OF SAVING
NEW HOMES
PRIORITY FOR RENTAL UNITS**

HOME SAVINGS IN HSB



HSB - där möjligheterna bor

HOME SAVINGS IN HSB. A SMARTER WAY TO SAVE.



HSB - där möjligheterna bor

SAVING FOR A HOME COULDN'T BE SIMPLER

You can put your savings in the bank, speculate in shares or hide your money under your mattress. But if you need a home, an HSB home savings account is the smart choice. A home savings account with HSB can give you the finances for the down payment. You also get first priority to choose among our rental units and newly built homes all over the country.

1

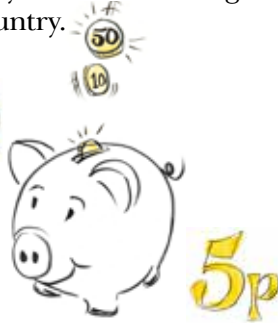


BECOME A MEMBER OF HSB!

Go to hsb.se/blimedlem and fill in your details. As soon as you have paid for your membership, you will have access to all the benefits of being a member of HSB.

500

2



BECOME A HOME SAVER

You open your home savings account at hsb.se/bospar. Then you just have to start saving. For each SEK 100 saved, you will receive 1 home savings point. You choose yourself how much you want to save. You can get a maximum of 5 points per month, i.e. SEK 500 per month.

3



CHOOSE YOUR WAY OF SAVING UP

When you have opened your home savings account, you can choose between three different ways of saving up – funds, fixed interest account and home savings account. You can customise your savings according to how long you want to save up and what opportunity for return you want.

ARRANGE FIXED TRANSFER

With a fixed transfer, your savings will tick on without difficulties. The easiest way to set up a fixed transfer is via your internet banking. You can also set up a one-time amount, for example on birthdays or holidays. The surplus will then generate new home savings points over the coming months.



MONITOR YOUR SAVINGS

You can easily monitor your savings on the internet. By logging in using your BankID at hsb.se/bospar you can see your money and points grow. Should you want to buy, trade or make changes to your way of saving up, this is most easily done via Swedbank's internet bank.

DOUBLE PRIORITY

What is really smart with HSB's home savings is the double priority. This means that you have priority to all of our newly constructed homes, and also to our approximately 25,000 rental units all over Sweden. You can get a rental unit and at the same time keep your savings and your home savings point to invest in a newly constructed home later on. Or the other way around of course.

DOUBLE PRIORITY!



LOOK FOR THE HOME OF YOUR DREAMS

When it is time, it is all very simple. The one who has most points get to choose first. Look for the home of your dreams at hsb.se



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