

## 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 Bospar 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 Bospar 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 Bospar funds?**  
Your funds will be transferred from Swedbank to a corresponding form of saving (HSB Depå) at Danske Bank when you initiate the transfer process. You will only pay tax on any profit when you sell your funds. You will not be able to save to them again after the transfer. Your savings will be held in Danske Bank 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.
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 home savings.