

## Costs and charges

According to the law it is important that you understand the charges that are associated with investing in a particular product, so that you can compare it with other products.

Name:	<b>Foreign Exchange Swap</b>
Duration:	<b>24+ months</b>

### Charges

The amounts in the table are shown in SEK and are based on a purchase or sale of SEK 100,000 respectively. The **one-off charges** in the table below are the average margins collected by Handelsbanken between March 2020 and July 2021. Handelsbanken may collect these margins to cover capital costs, risks, and costs that arise or may arise in the handling of the transaction. The margin is included in the total price and represents the difference between the price to the customer and, the interbank market price at the time of trade.

	Buy		Sell	
<b>Product costs</b>				
One-off charges	0.105%	105	0.105%	105
On-going charges	-	-	-	-
Transaction costs	-	-	-	-
Performance fees	-	-	-	-
<b>Service costs</b>				
One-off charges	-	-	-	-
On-going charges	-	-	-	-
Commission	-	-	-	-
Other transaction costs	-	-	-	-
Custodial costs	-	-	-	-
<b>Total</b>	<b>0.105%</b>	<b>105</b>	<b>0.105%</b>	<b>105</b>

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## Example

Shown here is a concrete example of how costs and charges can affect the value of an investment over time.

To show more clearly how the charges affect the value of the investment, the example assumes that there is no change in the value of the actual investment during the period, since such changes in value vary between different periods and different products. In the example, the charges are accumulated over the years. The amounts are shown in SEK.

<b>Time period</b>	<b>Annual return before charges</b>	<b>Gross return</b>	<b>Charges</b>	<b>Return after charges</b>
<b>24+ months</b>	0.000%	0	105	-105