

# Contributor

## Handelsbanken

### Local relationship banking for property professionals

**At Handelsbanken, relationship banking lives up to its name. We focus on satisfying our customers, providing a personal service and giving sound advice, with the power in each branch to make the decisions that matter.**

#### What makes us different

We believe our branches know their customers best. Our decentralised model is core to our success, with each branch operating as a local business. Our customers benefit from dealing with people they know: experienced banking managers who understand the local market and who take the time to understand each customer's needs and provide tailored solutions. Every customer has a direct line to a dedicated account manager, who is backed by a local team that can provide specialist advice and support in areas such as finance and wealth management. Because we do not pay bonuses or sales incentives to staff, the advice given and the decisions taken are always done with our customers' best interests at heart.

This focus on building long-term customer relationships for mutual benefit has helped us to attain top ranking for customer satisfaction in an independent survey of British bank customers for the tenth year running\*, and named

by SMEs as the most recommended provider for overall quality of service by the Competition and Markets Authority Independent Service Quality Survey for the third time in a row.\*\*

#### Strength and stability

Founded in Sweden in 1871, Handelsbanken operates in many of the world's most significant economies, providing banking and financial support to customers in the UK, and across Scandinavia. Based on our consistently high credit ratings, Handelsbanken was the joint top-scoring commercial bank in Global Finance's ranking of the World's Safest Banks 2018.

#### Property lending at Handelsbanken

We provide real estate finance for limited companies, partnerships and individuals. Our managers have the experience and expertise to provide support, and because all aspects of the application are handled locally at the branch, we are able to provide timely answers when speed is of the essence.

Our experience enables us to provide customers with advice and guidance based on their individual needs and circumstances, and our local networks help make the process smooth from start to finish.

\*EPSI Rating, [www.epsi-rating.com](http://www.epsi-rating.com), 2009-2018

\*\*Independent service quality survey for business current accounts: August 2018, February 2019, August 2019. To find out more, visit [www.BVA-BDRC.com/business-banking-service-quality](http://www.BVA-BDRC.com/business-banking-service-quality)

Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).

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