

## 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>Handelsbanken Kreditt (A10 NOK)</b>
ID:	SE0012728723
Producer:	Handelsbanken Fonder AB

### Charges

The amounts in the table are shown in SEK and are based on a purchase or sale of SEK 100,000 respectively. Any change in value is not included in the table. The prices in the table are those set out in the standard price list. The product costs are based on information from the producer. The correctness cannot be guaranteed and the information may be incomplete.

	Buy		Sell		
Product costs					
One-off charges	-	-	-	-	
On-going charges	0.20%	200	-	-	
Transaction costs	0.10%	98	-	-	The fund's costs for buying and selling the securities held in the fund.
Performance fees	-	-	-	-	
Service costs					
One-off charges	-	-	-	-	
On-going charges	-	-	-	-	
Commission	-	-	-	-	
Other transaction costs	-	-	-	-	
Custodial costs	-	-	-	-	If the fund units are invested in unit-linked insurance, a charge may be payable.
Total	0.30%	298	-	-	

## 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.

Time period	Annual return before charges	Gross return	Charges	Return after charges
1 year	0.00%	0	298	-298
3 years	0.00%	0	891	-891
5 years	0.00%	0	1,480	-1,480