

# DID YOU KNOW:

START  
HOME SAVING  
TODAY!

- You can save towards a cash deposit.
- Get priority on our rentals and new-build apartments for sale.
- You can choose to save in a savings account or in funds.
- You can transfer your savings to your close relatives.
- You can choose from apartments all over the country.
- You can give home savings as a gift.
- You decide what you want to do with your savings.
- You get first choice if you've registered your interest for an apartment and have the most points.
- You can save in an ISK account.

*HSB's Home Saving accounts are offered in cooperation with Danske Bank. Assets in your HSB Bosparkonto, HSB Depå, HSB Investeringsparkonto and HSB Fasträntekonto is protected under the Danish deposit guarantee scheme, Garantiformuen, with supplementary protection from the Swedish state deposit guarantee scheme. Under Garantiformuen, account holders are entitled to compensation for their total account holdings in Danske Bank up to an amount of EUR 100,000. If the equivalent value of EUR 100,000 should be less than SEK 1,150,000, which is the Swedish guaranteed amount, the Swedish limit shall apply. In addition to this amount, account holders may, under certain conditions, receive compensation for certain deposits attributable to specifically stated events.*

*Garantiformuen will pay out the guarantee by, no later than within seven working days from the date on which the bank was declared bankrupt or the Danish authorities decided that the guarantee should take effect, sending a payment instruction to the Swedish National Debt Office, which will then carry out the payment.*

*For more information, please visit [danskebank.se](https://danskebank.se) and [fs.dk](https://fs.dk).*

READ MORE ON  
[HSB.SE/BOSPARA](https://hsb.se/bospara)

Scan the QR code with your mobile phone camera and follow the link.



HSB – där möjligheterna bor

A HOME  
TO LONG  
FOR

SAVE FOR A HOME  
WITH HSB.  
A WISE CHOICE.



HSB – där möjligheterna bor



# IT'S EASY TO SAVE FOR A HOME WITH HSB

Since being founded in 1923, HSB has provided a secure route towards acquiring a home. Saving for a home with HSB is an opportunity to save towards a cash deposit for a home. Your home-savings points will also give you first-pick priority to both our existing and new rental housing as well as to new build apartments for sale - all across the country. In addition, you get to buy at a fixed purchase price and can avoid stressful bidding processes.

Are you also longing for a place to call home? HSB makes it easy for you to find your dream home.



## DOUBLE PRIORITY

A big advantage of HSB Bospar is the double priority access. Your home savings will give you priority to both rental apartments and new-build apartments for sale all over Sweden. This means that if you use your points for a rental apartment, you can still decide to keep the savings and points for the other priority list, the new-build apartments on sale. Or the other way around if you prefer.

1

## BECOME AN HSB MEMBER

Go to [hsb.se/bli-medlem](https://hsb.se/bli-medlem) and fill in your details to become a member. As soon as you have paid your membership you will get access to all the advantages HSB members enjoy - aside from the home savings account and priority queue to apartments.

2

## SAVE FOR A HOME WITH HSB

The simplest way to open your home savings account is with your electronic Bank ID at [danskebank.se/hsb](https://danskebank.se/hsb). For minors, accounts are opened by legal guardians. You get one home savings point for every 100 SEK saved. You choose yourself how much you want to save. You can get a maximum of five points per month.

3

## CHOOSE A SAVINGS ACCOUNT TYPE

There are various types of savings accounts - HSB Bospar-konto is our basic account. You can choose to save in an account or to save in funds via HSB Depå or HSB ISK. The savings timeline, level of risk and which possibility of returns you want, determine how you choose to place your money.

FIND YOUR DREAM HOME



## SET UP A DIRECT DEBIT

The easiest way to set up a direct debit is through your online bank. With a direct debit, your savings keep ticking over without any hassle. You can also deposit a larger one-off amount. The excess will then generate new savings points over the following months.

## FOLLOW YOUR SAVINGS

You can easily follow your savings online. Log in with your Bank ID at [hsb.se/bospara](https://hsb.se/bospara) to see your points grow. If you want to buy, swap or make changes to any of your saving forms, the easiest way to do so is in the Danske Bank Mobile Banking app.

## FIND YOUR DREAM HOME

When it comes to it, it's really very simple. Home-seekers with the most points are first in line to choose their apartment. It's as simple as that! Search for your dream home at [hsb.se/sok-bostad](https://hsb.se/sok-bostad).