

Service leadership

No matter how hard it is, we try to make it easy

Making things easy can be hard. This is certainly true in banking. Financial services can be complex, but our customers should not have to be experts to understand our services. All our products and services are designed with customer needs in mind and are easy to access, understand, buy and use.

We always try to simplify our processes and routines, in order to create a cost-effective organization that can focus on customer needs. In our product development, we put great effort into making complex services and solutions as uncomplicated as possible for both our customers and our employees. To provide good service, our employees obviously must understand our products. We also package our services as clearly and efficiently as possible.

For customers, we will always be **uncomplicated**, and our services will be easy to understand and use.



Being uncomplicated means simple, fast and efficient interactions through electronic channels, a straightforward, open dialogue with customers and clarity regarding terms and how our services work. We simply have to be easy to deal with as a bank.

Difficult choices require simple solutions

Should I choose my own premium pension investments or get the help of a professional? Swedbank gives you a choice. With our PPM service, you can manage your entire PPM account through Swedbank instead of the Premium Pension Authority (PPM). You will find an informative overview of PPM funds and their performance in the Internet Bank. It is easy to switch between funds whenever you want. If you also have other pension savings with us, such as an occupational pension, we will combine the information to give you a good overview.

Those who want to make their own PPM choices but do not have the time can choose PPM Förvaltning. Select one of our four portfolios with a strategy and risk level that suits you. Then let our managers take care of the rest.

