

# How do I start saving for a home with HSB?

## Start Saving for a Home with BankID

1. You need to be a HSB member to open a HSB Bosparkonto.

If you are not a member already, you need to become a member at [hsb.se](https://hsb.se) and pay your share and membership fee. After that, you can either click from the [HSB homepage](https://hsb.se) to the Danske Bank homepage or visit [www.danskebank.se/hsb](https://www.danskebank.se/hsb) to get started on saving for a home.

2. At [danskebank.se/hsb](https://danskebank.se/hsb), click on "Läs mer och öppna HSB Bosparkonto", followed by "Bli kund och börja bospara med Bank ID". Log in with Bank ID.

3. Enter your contact details. You also need to give consent for your personal data to be processed. Click on the 'Nästa' button.

4. You will be asked several questions. These are questions that all banks must ask their customers. According to the Swedish Anti-Money Laundering Act, we as a bank must have good knowledge of our customers and their engagement with us. At [swedishbankers.se](https://swedishbankers.se) you will find information on why we need to ask you these questions.

Click on the 'Fortsätt' button. We will get in touch if we need any supplementary information from you.

5. Confirm your details by signing with Bank ID. We may need additional information from you, which you will be informed of in the confirmation you receive when you have completed your application. Otherwise, click on "Fortsätt" and log in to the netbank with Bank ID.

6. Click on 'Anslut' and 'OK', and sign with Bank ID. You are now logged in to the netbank and can view the different saving products offered through HSB Bospar.

7. Click on the 'Öppna HSB Bosparkonto' link, followed by the 'Beställ' button to open an account. Read through the agreement to ensure everything is correct.

8. Click on 'Fortsätt för att godkänna' and sign with BankID. You have now opened a HSB Bosparkonto.

You can choose to save in a HSB Bosparkonto, HSB Fasträntekonto, or to save in funds in a HSB ISK or a HSB Depå.

What is best for you depends on whether you are saving for the long or short term, and how great a risk you are willing to accept.

9. If you do not wish to order anything else, click on the 'Logga ut' button. You can either make a one-off deposit or set up a monthly deposit from your bank account to the HSB Bosparkonto. And with that you have started saving for a home.

Information about how a HSB Bosparkonto works can be found on [hsb.se/bospara/](https://hsb.se/bospara/).

If you want to order more accounts, HSB ISK or HSB Depå, click on 'Startsida' in the top menu - this will take you to an overview. Follow the instructions below to order accounts and funds.

## How to Order HSB ISK or HSB Depå for Fund Saving

10. Deposit an amount into your HSB Bosparkonto. In the netbank on the home page, click on "Konton" in the topmenu and either "HSB Investeringssparkonto (HSB ISK)" or "HSB Depå för fondsparande", depending on what you wish to order. Click on the "Beställ" button.

11. Click on the 'Läs mer om HSB Bospar och fondutbudet' link for information on HSB Bospar and the range of funds available.

12. Read through the agreement to ensure everything is correct. Click on 'Fortsätt för godkännande' and sign with Bank ID.

13. You have now opened an HSB ISK or a HSB Depå for fund saving. Click on the 'Kom igång med ditt månadssparande i fonder' link.

14. Click on 'Nytt månadssparande'. Select a start date and click on 'Fortsätt'. Select one or more funds that you want to save in, from the 'HSB Bospar' list by clicking 'Lägg till'. Select amounts for every fund and continue to the summary. Check that everything is correct, then click in the checkboxes when you have viewed the information. Sign with Bank ID or code box.

15. Set up a monthly transfer from your bank to your HSB Bosparkonto, for fund saving in a HSB Depå, or to your ISK account, for fund saving in an HSB ISK. This is to ensure that there is money available on the date the fund shares are to be purchased. The money will be withdrawn automatically from your account on the selected date. You are now up and running with your fund saving. End the session by clicking on the 'Logga ut' button.

### How to Order HSB Fasträntekonto

16. Deposit at least SEK 5000 into your HSB Bosparkonto.

17. In your netbank on the home page, click on "Konton" in the top menu, "Sparkonto" and then the 'HSB Fasträntekonto' and the 'Beställ' button.

18. Choose the binding period, amount and confirm your HSB Bosparkonto as the deposit account from which the money should be transferred.

19. Click on 'Nästa', read through the agreement to ensure everything is correct and sign with Bank ID. You have now opened a HSB Fasträntekonto.

You have now locked in your savings for the specified period and will receive a fixed interest rate throughout the entire tie-in period.

### Open a Home Savings Account for a Minor

1. The minor needs to be a HSB member to open a HSB Bosparkonto. If the minor is not a member already, you need to register the child as a member at [hsb.se](https://hsb.se) and pay the share and membership fee. After that, you can either click from the HSB homepage [hsb.se/bospara/](https://hsb.se/bospara/) to the Danske Bank homepage, or visit [danskebank.se/hsb](https://danskebank.se/hsb) to get started with saving for a home.

2. At [danskebank.se/hsb](https://danskebank.se/hsb), click on 'Läs mer och öppna HSB Bosparkonto' and 'Bospara till minderårig'.

3. You will be asked several questions about both the child and the guardian(s). These are questions that all banks must ask their customers. According to the Swedish Anti-Money Laundering Act, we as a bank must have good knowledge of our customers and their engagement with us.

At [swedishbankers.se](https://swedishbankers.se), you will find information on why we need to ask you these questions.

Further down in the web-form, select which accounts and if any funds should be ordered for the minor. You can order a guardian's authorisation so that he or she can view the child's account and depot. You can also order a legal authorisation for guardians, so that they can each make withdrawals from the account and buy and sell funds for the minor.

If you order HSB ISK or HSB Depå for fund saving, you can choose to save a monthly amount in funds by clicking 'Fonder att välja för månadssparande i HSB ISK/Depå' followed by the fund(s) where you want to invest your savings. If you want to order a HSB Fasträntekonto, you need to contact Customer Service.

4. To proceed, you need to click to consent to the processing of your personal data and to confirm that you have viewed the terms and conditions.

5. Photograph or scan the guardian's ID (driving licence, passport or ID card) and upload it. If the child has two guardians, ID for both needs to be photographed or scanned and uploaded in the form.

6. Submit your application by clicking on the "Skicka" button. Wait for a green confirmation box to indicate that your application has been received.

We will make sure the application and documents uploaded are approved within a few business days. If your application is complete, a contract will be sent within five working days. This must be signed by all guardians. If all guardians have Bank ID, we will send you an email when the contract is ready for digital signing. If one or more guardians do not have Bank ID, a physical contract will be sent by post instead. We will get in touch if we need any supplementary information from you.

7. The guardian(s) must read through the contract and check that everything is correct, then sign/e-sign it. Finally, if you have received physical contracts, you need to return them in the reply envelope provided. A confirmation will be sent within a few business days to confirm that the home savings account and, when applicable, any funds have been set up.

8. You can either make a one-off deposit or set up a monthly deposit from yours or your child's bank account to the child's HSB Bosparkonto. Your child has now started saving for a home. Read more about how HSB's home saver accounts work ([hsb.se/stockholm/bospar/sa-fungerar-det/](https://hsb.se/stockholm/bospar/sa-fungerar-det/)).

### Start Saving for a Home without BankID

1. You need to be an HSB member to open an HSB Bosparkonto. If you are not a member already, you need to become a member at [hsb.se](https://hsb.se) and pay your share and membership fee. After that, you can either click from the [HSB homepage](https://hsb.se) to the Danske Bank homepage or visit [www.danskebank.se/hsb](https://www.danskebank.se/hsb) to get started with saving for a home.

2. At [danskebank.se/hsb](https://danskebank.se/hsb) click on 'Läs mer och öppna HSB Bosparkonto', followed by 'Bli kund och börja bospara utan BankID'.

3. You will be asked several questions. These are questions that all banks must ask their customers. According to the Swedish Anti-Money Laundering Act, we as a bank must have good knowledge of our customers and their engagement with us. At [swedishbankers.se](https://swedishbankers.se) you will find information on why we need to ask you these questions.

Which accounts and any funds that you want to order are marked further on in the form. If you order HSB ISK or HSB Depå, you can choose to save a monthly amount in funds by clicking on 'Fonder att välja för månadssparande i HSB ISK/Depå' followed by the fund(s) where you want to invest your savings. If you want to order a HSB Fasträntekonto, you need to contact Customer Service.

4. You need to tick the box to consent to the processing of your personal data and to indicate that you have viewed the terms and conditions.

5. Photograph or scan your ID (driving licence, passport or ID card), and upload the photo in the form. Start by taking a photo of your ID with your mobile telephone.

6. Submit your application by clicking 'Skicka'. We will make sure the application and documents uploaded are approved within a few business days. We will get in touch if we need any more information for your application. Otherwise, we will send an agreement to your registered address.

7. Read through the agreement to make sure everything is correct, then sign your application. Return the agreement in the reply envelope provided. You will receive a confirmation letter from Danske Bank within a few business days to confirm that the accounts and any funds have been set up.

8. You can either make a one-off deposit or set up a monthly deposit from your bank to the HSB Bosparkonto. And with that you have started saving for a home.

Information about how a HSB Bosparkonto works can be found on [hsb.se/bospara/](https://hsb.se/bospara/).