



BEFORE MOVING IN

Below is a summary of the information provided at the information meeting on 28 of September in preparation for moving in.

MEMBERSHIP IN HSB

HSB is a strong brand and Sweden's largest housing cooperative with almost 650,000 members and over 3,900 tenant-owners' associations nationwide.

Our business areas are property development, property management and home saving. Every year we build between 1,200 and 1,500 apartments and manage 360,000 apartments throughout Sweden.

We have approximately 50,000 individual members in HSB Malmö alone. Membership in HSB has many advantages. Besides having the opportunity to save for a home, members have access to various benefits and offers, including highly advantageous home insurance with Länsförsäkringar.

For more information, visit our website www.hsb.se/malmo.

LIVING IN A TENANT-OWNED APARTMENT

You may have various questions about what it means to live in a tenant-owned apartment. What are your rights and obligations? How can you influence what happens in your tenant-owners' association?

We recommend that you take a few minutes to watch a short video with information about living in a tenant-owned apartment. You will find the video on the website of your tenant-owners' association.

MY HSB (MITT HSB)

You can find information about your membership and your home in My HSB. To access the page, visit hsb.se/malmo and log in using BankID.

INFLUENCE AND THE BOARD OF DIRECTORS

During the construction phase, an interim board of directors deals with the tenant-owners' association's administration and finances.

About three months after the final moving in phase, the tenant-owners' association members are invited to a moving in meeting. At this meeting, members of the association are elected to join the board of directors.

At the handover meeting, which usually takes place during a regular tenant-owners' association meeting 1 to 2 years after moving in, more members are elected to the board of directors and the interim board steps down. After this, the new board of directors is made up of association members plus one HSB member.

Are you interested in joining the board of directors of your tenant-owners' association? Keep an eye out on the website of your tenant-owners' association, where a nomination form is published before each meeting.

INTERIOR FITTINGS VIEWING

Before moving into your new home, we will invite you to an interior fittings viewing. During the viewing, our interior fittings coordinator, will show you and explain about the interior fittings in your apartment. The viewing takes about 30 minutes. Afterwards, you can choose to spend a further 30 minutes in the apartment so you can examine the new fittings, take measurements and make plans for moving in. Don't forget to bring a tape measure.

INSPECTION

Several thorough inspections are carried out during the construction phase. These inspections are supervised by an independent chief inspector. The chief inspector is helped by assistant inspectors who are each specialists in their area (electricity, ventilation, water and sanitation, sheet metal, land, etc.). All inspections are documented in an inspection report.

All the inspectors follow the applicable industry rules regarding, for instance, the inspection of surfaces and the applicable tolerances. It is always the inspector who assesses what constitutes a deviation from the rules.

When the building is completed, the developer (the tenant-owners' association), the client (HSB) and the turnkey contractor (Veidekke) perform a final inspection to check that any faults detected during previous inspections have been rectified and that no new faults have arisen.

During the inspection, the inspector also checks that the interior fittings have been installed correctly. The inspector does not decide whether the interior fittings installed are exactly as you ordered. This is done by the contractor and HSB's interior fittings coordinator.

If you want, about two months after your keys have been issued to you, we can arrange to visit your home together with the inspector. During this visit we check that your apartment is in working order, and you will have the opportunity to point out any faults or shortcomings.

WARRANTIES

HSB also provides a warranty on your home and the white goods in it, which is valid for five years from your moving in date. A status inspection of your home is performed after two years, known as a two-year inspection. If the tenant-owners' association wants, a warranty inspection is also carried out after five years.

TRANSFER AGREEMENT AND PAYMENTS

Before signing your transfer agreement, you will receive an information email from our estate agents at Fastighetsbyrån. Your agreement is sent via the Scrive system and signed digitally using BankID.

Bear in mind that you must be a member of HSB before you can sign your transfer agreement. Approximately two weeks before your keys are issued, we will send you an invoice for the final payment (the price of your apartment minus advance payments previously made). If you have had any optional fittings installed, they will be invoiced separately. You must bring your payment receipts when you come to pick up your keys.

If you are paying for your apartment with a bank loan, your bank will probably want your apartment to be pledged as collateral. The tenant-owners' association charges a pledge fee, which is currently around SEK 476 per loan.

SEB has an advantageous offer for people buying properties in HSB brf Vattenbrynet. Don't forget to ask about green mortgages.

ISSUING OF KEYS AND MOVING IN SCHEDULE

Your keys will be issued on 30 November 2021. When your keys are issued, you will need to:

- Show a valid ID
- Show receipts for your down payment and any optional fittings
- Sign out your keys

To make the moving in process as easy as possible for everyone, please follow the moving in schedule, which you can access via a link on the website of the tenant-owner's association. The moving in schedule runs from 1 to 6 December. The days in the schedule are divided into three moving in slots: 09:00-12:00, 12:00-15:00 and 15:00-18:00. You can use the lifts and stairwells outside the times in the moving in schedule.

Note that the moving in schedule applies to all the apartments, including those with their own entrance from the inner courtyard.

HOME INSURANCE

Remember to transfer your home insurance to your new home. You don't need to pay a supplementary fee for home insurance in your tenant-owned apartment; the tenant-owners' association pays this fee.

ELECTRICITY CONTRACT AND HOT WATER USAGE

A joint electricity contract has been entered into for HSB brf Vattenbrynet. This means you don't need your own electricity contract.

The tenant-owners' association designs and builds its properties in compliance with the Sweden Green Building Council's Silver level certification. This means, among other things, that the properties meet higher environmental standards than is required under current legislation. This environmental certification also means that hot water usage, which was included in the monthly fee in the cost calculation, will be charged individually based on each resident's usage.

LETTERBOXES

There are individual letterboxes in the entrance in each stairwell. They will be marked with your name as it appears in the transfer agreement.

INTERNET, TV AND TELEPHONE

HSB brf Vattenbrynet has signed a joint contract for broadband, TV and telephone with HSB BoLina. The supplier is Telia. The cost is SEK 169 per month and is charged together with the monthly fee.

If you currently have a contract with Telia or another supplier, bear in mind that a notice period may apply.

Your subscription will be activated when you move in. Please note that the subscription for HSB BoLina is not optional, and you will be charged the cost regardless of whether or not you activate your subscription.

www.hsb.se/malmo/vattenbrynet