

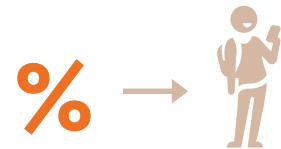
What do you need to know about receiving study and student loans with an Altum guarantee?



You no longer need a surety from a private individual. From this year, this guarantee will be provided by the financial institution Altum.



The maximum study loan is available **in the amount of the study fees.**



The state will continue to subsidise study loan interest payments **during your studies and for almost a year after graduation**



You have to **start paying** interest on the student loan **during your studies.**



Existing study and student loans **do not restrict receipt** of a loan to commence new studies with an Altum guarantee.



New parents who have graduated from university will have **30% of the principal of their student loan waived.**

How to apply?



Sign an agreement with the **university.** When this has been done, the university will update information about you within the State education information system. This can take up to 10 days.



Submit your application for a study or student loan via the **Swedbank internetbank** or at a branch. After considering the application, **the bank will contact you** to inform you of its decision.



Sign a loan agreement via the Swedbank internetbank or at a branch.



To apply for a loan you have to be a Swedbank client. After considering your application and signing an agreement, **the bank will arrange the Altum guarantee itself.** Students do not have to do anything extra.