THE SWEDISH FUNDRAISING CONTROL’S STANDARDS FOR 90-ACCOUNTS

adopted on 14 March 2018 by the Swedish Fundraising Control’s Board of Directors. These standards replace the standards adopted on 17 May 2006 and shall be applied with effect from 1 April 2018. Last revised on 7 December 2020.

Introductory provisions
§ 1
These standards contain provisions regarding the conditions in order for a fundraising organisation to be granted a 90-account. The standards also include provisions regarding checks, as well as other demands placed on a fundraising organisation that has been granted a 90-account and on the operations that the organisation conducts.

90-accounts refer to PlusGiro accounts with a seven-digit number in the range 90 00 00-c – 90 99 99-c and Bankgiro accounts in the range 900-000c to 909-999c.

A 90-account holder (AH) refers to a fundraising organisation that has been granted a 90-account at the Swedish Fundraising Control.

Conditions for being granted a 90-account
§ 2
A fundraising organisation that conducts public fundraising for humanitarian, charitable, cultural or other public benefit aims can be granted a 90-account. A precondition for being granted such an account is that the organisation’s aim is sufficiently defined that it is possible to check.

90-accounts are not allocated to a fundraising organisation if the organisation’s aim is party political or if it is deemed to be incompatible with the law or generally accepted standards.

A fundraising organisation that is a legal entity, registered with an appropriate authority, may apply to the Swedish Fundraising Control for a 90-account. Only in exceptional cases may the legal entity be an organisation other than a non-profit association, a religious community or a foundation. The organisation must have its registered office in Sweden. The board of directors for the legal entity must comprise at least three members. Deputies may be appointed.

Comment
Registration with an appropriate authority refers to registration of a non-profit organisation in the organisation number register of the Swedish Tax Agency, of a foundation in the foundation register of the County Administrative Board, of a religious community with the Legal, Financial and Administrative Services Agency or registration according to the Act (2017:631) on the registration of beneficial owners with the Swedish Companies Registration Office.

A board member may be resident in a country outside the European Economic Area, provided at least two of the members or deputies are resident within said area. At least one of the board
members or deputies, who can receive notifications on behalf of the fundraising organisation, must be resident in Sweden.

90-accounts are only granted if it is evident from the application that suitable individuals who are knowledgeable as regards economic matters are to be responsible for the fundraising organisation's operations. The board members and deputies must be of legal age and may not have been declared bankrupt or banned from engaging in business. Exemptions may be granted in certain cases by the Swedish Fundraising Control regarding the requirement that all members and deputies must be of legal age. In addition, the board members and deputies must not have a record for non-payment of a debt and/or due and unpaid tax liabilities. Credit information, which must have been obtained from a company approved by the Swedish Authority for Privacy Protection for credit information activities, must be given for all board members and deputies. It must be dated and not more than four weeks old.

*Comment*

Board members or deputies who no longer conform to Swedish Fundraising Control’s requirements must step down.

If the board member or deputy is resident abroad, similar information must be obtained from the country in which the person is resident. If credit information cannot be obtained, certification must be submitted by a bank at which the person is a customer. The certification must state that the board member or deputy is solvent and that there are no adverse comments from the bank regarding the person's ability to pay or otherwise manage his or her affairs.

In the case of an organisation comprising a foundation with attached administration, the same requirements apply to the administrator’s senior executive body.

The fundraising organisation must have one or more auditors. At least one auditor must be authorised by the Swedish Inspectorate of Auditors. A registered auditing company may also be appointed as the auditor. The auditor or the person given principal responsibility must be approved by Swedish Fundraising Control. If the organisation has a deputy auditor, this person must also be authorised, as well as being approved by Swedish Fundraising Control.

The fundraising organisation must have a website on which its activities are presented. Newly formed organisations must be able to give an account of their finances for the latest financial year, as well as a plan for how fundraising is to be done.

The fundraising organisation must have a name that cannot be confused with the name of another fundraising organisation with a 90-account.

If the fundraising organisation is an association or a religious community, its statutes must prescribe that its assets be disposed of in a way that corresponds with the organisation’s aim should the organisation cease operations, and that members will not be able to lay claim to any of the property.

The requirements in this section continue to apply after the organisation has been granted a 90-account.

**Application for and allocation of 90-accounts**

§ 3

Applications must be submitted in writing on a form that is available on Swedish Fundraising Control’s website. The fundraising organisation’s statutes or standards must be attached to the
application. In addition, the Swedish Fundraising Control’s guidelines for applications must be followed.

In the application, board members, deputies and signatories must undertake to:
- permit Swedish Fundraising Control to check the organisation
- follow Swedish Fundraising Control’s standards and guidelines, as advised, and
- follow the standards that are set for 90-account holders by Nordea and Bankgirocentralen BGC AB (hereinafter called Bankgirot).

The organisation’s auditor must confirm in the application their undertaking of the assignment as auditor for the organisation and undertake to follow Swedish Fundraising Control’s standards and guidelines.

All documents that are submitted to the Swedish Fundraising Control must be in Swedish. As regards the distribution of documents, see Swedish Fundraising Control’s confidentiality policy.

Because Swedish Fundraising Control may check organisations, personal data on board members, deputies, representatives/contact persons, authorised signatories and auditors is submitted, which Swedish Fundraising Control registers for internal use in its case management system for the purpose of checking how AHs use the funds that have been raised; see Swedish Fundraising Control’s personal data policy.

Comment
Personal data is kept by Swedish Fundraising Control for three years after the organisation has closed its 90-account. If a 90-account is withdrawn, the data is kept for seven years after the withdrawal decision. The data subjects have the right to receive information about the data on them that is kept in the register, after a written and signed request.

§ 4
90-accounts are granted for a defined period, although not more than five years. The period of validity of the account may be extended on written application; see Swedish Fundraising Control’s instructions for how to apply for an extended period of validity.

The application regarding the opening of a granted 90-account must have been received by Nordea for PlusGiro at the latest 30 days after the date of Swedish Fundraising Control’s approval. The same applies to application for opening of Bankgiro, which is sent to the bank chosen by the organisation. If the application is not made within the stated time, Swedish Fundraising Control’s decision lapses.

Comment
The organisation must always begin by applying for a 90-PlusGiro account and can choose to only have one such account. However, the organisation cannot apply for only a 90-bankgiro number as there is a risk of another 90-account holder acquiring a corresponding PlusGiro number.

The bank is always responsible for finally determining, on business grounds, whether the organisation is to become the bank’s customer. According to the Act (2017:630) on action against money laundering and the financing of terrorism, as well as the EU’s fourth money laundering directive 2015/849 and fifth amendment directive 2018/843, all banks must obtain certain information about their customers. The banks will therefore ask questions about how the 90-account is to be used and what processes the organisation has for its banking transactions. According to chapter 3 section 15 of the anti-money laundering act, the bank must regularly and whenever needed follow up current business relationships for the purpose of ensuring that their knowledge about customers is up to date and sufficient for handling the assessed risk of money laundering or financing of terrorism. This involves identification of and checks on the customer and
obtaining information about the purpose and nature of business relationships. The banks apply a risk-based approach. The greater the risk is assessed to be, the greater the requirements for the extent of measures and tighter controls. If the recipient organisation is established in a high-risk country with weak internal control and regulation (see EU and FATF lists) stricter measures for obtaining customer information must be taken. If adequate information about the customer to handle the risk cannot be obtained, according to chapter 3 section 1 of the anti-money laundering act the bank must discontinue its business relationship with that customer.

**Administration by the board of directors**

§ 5

The board of directors is responsible for the AH’s organisation and the administration of the AH’s affairs. The board of directors must monitor that the AH’s finances are sound, determine a budget and ensure compliance with the budget. The board of directors must continually assess the AH’s operations and financial situation. If there is a deficit in the shareholders’ equity, the board of directors must draw up a plan for how this is to be restored. The board of directors must ensure that the AH’s organisation is structured in such a way that accounting, capital management and the AH’s other economic conditions are checked in a satisfactory manner.

**Comment**
The board is responsible for ensuring that applicable legislation and Swedish Fundraising Control’s standards and directions are complied with. It rests with the board of directors to ensure that there is an expedient system for the internal and external checks. In order for this system to work satisfactorily, it is necessary for the board of directors to identify and assess what risks exist, both internally and externally. This can relate to operational risks, financial risks, organisational risks, corruption risk or risks that are damaging to trust. These risks can be countered through good internal checks. The checking system can include guidelines and procedures that the board of directors has laid down to achieve specific goals, as well as to ensure that the operation is managed successfully and effectively. Work procedures, authorisation procedures, delegation procedures if appropriate, risk analysis, a crisis management plan and a conflict of interest’s policy should be established.

The board must ensure that the AH’s funds are used for the intended aim without the AH having unreasonable costs.

**Comment**
The checks also encompass external business partners and recipients of funds from the AH. If the funds are forwarded in several phases, the board of directors must follow up and monitor handling in all subsequent phases.

A board member may not handle matters relating to agreements between him/her and the AH. In addition, a board member may not handle matters relating to agreements between the AH and a third party, if the board member has a significant interest in the matter that may be in conflict with the AH’s interests. Furthermore, he/she may not handle matters relating to agreements between the AH and a legal entity that the board member represents, either alone or together with another person, if the board member has a significant interest in the matter that may be in conflict with the AH’s interests. Other legal acts, as well as legal proceedings or other actions, are equated with agreements. This provision also applies to a person authorised to represent the AH, even if this person is not a board member.

**Comment**
A board member is disqualified if there is a risk of a conflict of interests in the exercise of the assignment. Unilateral legal proceedings, such as the granting of contributions or similar to the board member, are equated with agreements. A board member may naturally not prepare or participate in a decision that entails the board member or his/her relatives gaining a benefit from the AH. The same applies if the decision relates to contributions to an organisation in which the board member is employed or is a board
member. It is also only natural that the board member may not be present during the handling of such matters mentioned here. This provision also applies to a person authorised to represent the AH, even if this person is not a board member, such as a secretary general.

Even if a conflict of interest situation such as that described in the regulation does not exist, confidence in a board member’s impartiality may be in question in certain cases. It may then be inappropriate for the board member to participate in the decision due to suspicion of bias. An example of this is where the board member is a member of an association that has applied for a grant from the AH. The AH must itself analyse the situations that can result in the AH’s credibility being damaged should a board member handle, participate in or be present during the decision-making process, and must enter these situations in an agenda or similar document.

The board of directors forms a quorum if more than half of the total number of board members is present, or a higher number if so, prescribed by the statutes or foundation deed. If the statutes or foundation deed do not require a specific voting majority, the board’s resolution will be the opinion voted for by more than half the board members present at the meeting. In the event the votes are shared equally, the chair will have the casting vote.

The minutes must record the decisions taken by the board and by the members at the annual general meeting. The minutes must be signed by the person who has been responsible for keeping the minutes. The minutes must be verified by the chair or by a person appointed to do so.

Fundraising operations

§ 6
An AH must not perform fundraising for any aims other than those that have been approved by the Swedish Fundraising Control.

The AH may not, without the Swedish Fundraising Control’s consent, allow others to act under the name of the AH or use the 90-account or the Swedish Fundraising Control’s logo. A 90-account may not be transferred to another legal person.

Comment
When appointing a fundraising company, the AH must ensure that there are procedures to ensure that the funds raised are immediately deposited into the 90-account or kept in a separate client funds account for regular transfer to the AH. The conditions must be documented in a written agreement.

§ 7
In the event of marketing aimed at the general public, the AH must clearly inform that the operation is checked by Swedish Fundraising Control. This must be done by using Swedish Fundraising Control’s logo, and/or that the AH indicates in the text that the AH has a 90-account and that the operation is checked by Swedish Fundraising Control. What is stated in this section does not apply in the case of marketing on TV and radio and corresponding communication in digital media.

Comment
See Swedish Fundraising Control’s guideline for use of the 90-account logo.

The purpose is that the public is easily able to see that this is a serious fundraising organisation and that its fundraising methods have been investigated. Even though TV and radio marketing is excluded from the provisions of this section, Swedish Fundraising Control recommends that, even in the case of this type of marketing, it should be clear that the AH’s operations are checked by the Swedish Fundraising Control.

5 (11)
The information mentioned above must be available in a well-visible position on the AH’s website. The website shall have information about the organisation’s legal name, contact information, activities, how to support the organisation, statutes or memorandum of association and the most recent annual report. The information on the AH’s website must be in Swedish.

§ 8
The following applies to the fundraising operation

- the marketing must be ethical and economically defensible and advertisements and other information must be trustworthy,
- the fundraising operation must not be burdened with unreasonable costs, and
- received funds must be used for the AH’s aim or in accordance with the donor’s wishes and must benefit the project without unnecessary costs.

In the event of information to the general public, the AH must clearly specify the aim of the fundraising and other circumstances that are important for the contributor. The starting point for assessing the relationship between the AH and the donor is that the principles of the Swedish Marketing Act (2008:486) must provide guidance. The information must appear on the organisation’s website and in other digital media where fundraising takes place.

Comment

Sound and ethical marketing methods


According to the Marketing Act, a business may not use aggressive or misleading marketing. Aggressive marketing includes “demanding immediate or deferred payment for, or the return or storage of, products that the business has supplied, but that the consumer has not ordered (delivery without order)”. If the marketing includes both product and price, other information must be present. This relates to the product’s distinguishing characteristics, the right to cancel a purchase, and the advertiser’s identity and address. The marketing must not mislead consumers by omitting information, such that the marketing is unclear, incomprehensible or ambiguous. Even though the Act is only directly applicable in exceptional cases to the relationship between a fundraising organisation and a donor, the principles established therein must act as a guide for all fundraising activities. Additional information is provided below about what is meant by sound and ethical marketing within the fundraising field.

If the AH reaches agreement with a company whereby the company, in its marketing, may provide information stating that a certain amount will go to the AH when the company’s products are sold, the AH must also ensure in the agreement that the company does not use aggressive or misleading marketing methods. It must be clearly evident from speech templates, advertisements, or other information that it is the company and not the AH that is the selling party. The AH’s name or logo may not be present on the company’s invoice or payment slip. However, this does not mean that it is prohibited e.g. to enclose information about the AH’s operations in an envelope containing the payment slip.

The marketing must be ethical and economically defensible

Donors must not feel deceived by what has been written or said about the fundraising on the part of the organisation. This places considerable demands on the advertisements etc., but also on all the individuals representing the fundraising organisation out in the field – particularly on those who undertake to manage certain types of fundraising activity on a professional basis. These individuals have to display an intimate knowledge both of the aim of the non-profit operation and of the Swedish Fundraising Control’s standards.
The donor's contribution may only be used for the aim to which the fundraising relates. If the contribution cannot be used for the aim intended with the fundraising, the contribution must be paid back to the donor unless the donor has given permission, verbally or in writing, for it to be used for another purpose. If the donor gives to a specific aim that the 90-account holder cannot fulfil, the donation must either not be accepted or must be returned.

In the case of sponsorship, it must be clearly evident whether the contribution that is provided by the sponsor is going to the object of the sponsorship or to a broader circle. “Christmas presents” etc. that can be purchased must be real, i.e. the funds must actually go to what is stated in the marketing.

**Advertising and other information must be trustworthy**

The term “marketing” includes advertising and other information. In order for this to be said to be in accordance with “generally accepted practice”, it is necessary for advertisements and information about a fundraising operation to be trustworthy, factual, truthful and not misleading. For example, it must never be stated that the donor's contributions go in full to the project or that “your entire contribution will go through”. All fundraising organisations have administration costs or costs of other types. Neither may the marketing contain incorrect or misleading assertions about another party’s activities.

Each fundraising operation among the general public must be presented in some way. The marketing of such fundraising activities stipulates demands for both public, general information as well as more detailed information. The general information should indicate the purpose of the fundraising, how it is intended to be done, how the funds raised will benefit the stated purpose and the fundraising organisation's name, address, telephone number etc. The more detailed information should be able to present what proportion of collected funds is intended to be supplied to the aim, who is directly responsible for the fundraising, etc.

If pictorial material is included as part of the advertising for the fundraising operation, the material should be able to be identified and related to the actual situation that is described and that comes under the fundraising aim. Consent is required from persons who appear in photographs. This also applies to pictures published in social media.

**Fundraising methods**

Ethics also require that each contribution to a fundraising operation be based on an entirely voluntary action on the part of the contribution donor. If the AH has been given permission by the donor to withdraw a certain amount through a regular direct debit (e.g. each month), this amount must not be increased by the AH without the donor have given consent either verbally or in writing. A direct debit amount may consequently not be raised on the basis of a communication from the AH to the donor stating that the amount will be raised from a certain time unless the donor contacts the AH stating that such a raise is not permitted, known as a negative option contract. A party that has registered with the Nix register (the Swedish Telephone Preference Service) must not be contacted by telephone unless the AH already has a relationship with the person.

Information about donors must not be distributed to or used by another party without the donor’s consent. The provisions of the General Data Protection Regulation (GDPR) must be observed. The donor's desire to be anonymous must be respected, and information about the donor may not be entered in the donor register. Note that particular care must be taken when gathering personal details and addresses. If an external company is engaged to assist with fundraising or sales, it must be clearly set out in the agreement with the company that personal and address details regarding donors are "owned" by the 90-account holder and not by the company.

Fundraising campaigns must not be targeted at individuals who are not of legal age.

The AH must be accessible by telephone or in some other way, in order that the general public can ask questions about the organisation’s activities or state their opinions regarding the fundraising operation.

In the case of fundraising activities in public locations, the AH must investigate whether a permit is required from the police authority or other public authority in the location, and then apply for such a permit before starting fundraising. If such a permit is required, the person carrying out fundraising activities must be able to present this. Individuals carrying out fundraising must wear clearly visible badges indicating that
they are representing an AH, must be able to produce identification on request, and must be able to provide information about the AH and how the AH checks the funds that have been collected.

Collection boxes must be of good quality and sealed. Good procedures must be in place for issuing receipts and checking that the collection boxes are returned. Lists must be prepared regarding this, in which it can be seen who has issued the collection box and when it has been returned, as well as the results of the collection. The collection boxes must always be opened in the presence of at least two people. All funds that are received must be deposited in the in the AH’s account as soon as possible. A report of the results must be handed to the person who collected the funds or to the fundraising manager.

When fundraising e.g. over the telephone or through door-to-door, face-to-face or collection box fundraising, the individuals collecting funds must not act aggressively. It is not permitted to make telephone calls or knock on doors after 9 pm.

When collecting clothes or goods, it must be indicated whether the clothes are to be sold and where the AH will distribute the goods. Collection boxes must be marked with the AH’s name, logo and contact information.

**Monitoring, accounting, etc.**

§ 9

The Swedish Fundraising Control’s monitoring covers the AH’s entire operation. This means that it covers not only collected funds, but rather all income and expenses. If the AH is a parent company in a corporate group, the Swedish Fundraising Control also monitors the subsidiary companies, assuming these are subsidiary companies in accordance with the definition in Article 1 § 4 of the Annual Reports Act (1995:1554).

§ 10

The Swedish Fundraising Control can request the monitoring of the AH’s finances and administration at any time or request some other special investigation regarding the AH’s operation.

§ 11

The AH’s accountability must be fulfilled in a way that corresponds with the Swedish Bookkeeping Act (1999:1078) and generally accepted accounting standards.

**Comment**

The accounts information must be easily accessible and kept in Sweden, in a well ordered condition and in a satisfactory and clear manner (chapter 7 section 2 BFL). The requirement for clarity and accessibility means that the accounts information must be kept in such a way that Swedish Fundraising Control, auditors or the authorities can access the information without difficulty.

The AH is obliged to prepare an annual report in accordance with the provisions in the Annual Reports Act (1995:1554). The Swedish Accounting Standards Board’s generally accepted accounting principles (BFNAR 2012:1) regarding annual reports and consolidated accounts, referred to as K3 with associated guidance, must be applied. In the directors’ report, the AH must provide information about how the aim has been promoted during the financial year. In the directors’ report, the AH must also describe the effect of the operations.

**Comment**

The AH must keep its annual report publicly available so that anyone who requests the report can have it. If the annual report is digitally signed, it can be published without signatures with the reference to the fact that a signed version is available. The most recent annual report must be on the AH’s website.

The AH is obliged to submit the documents and provide the information requested by the Swedish Fundraising Control. The AH is also obliged to notify the Swedish Fundraising
Control as soon as possible of significant events that are important for the AH's finances or that can affect the AH's credibility and confidence in the AH's operations. The Swedish Fundraising Control can call a meeting with the AH's board of directors or administrators. The Swedish Fundraising Control can conduct an inspection of the AH if special reasons exist.

Comment
Examples of significant events that the AH is obliged to inform about include if the AH has become insolvent, has been brought before the court, has been the victim of a crime or has received serious criticism in the media.

For each financial year, the AH must also fill in special forms for reporting the income statement and key figures in accordance with Swedish Fundraising Control's guidelines for the year in question. These are intended for Swedish Fundraising Control's internal use.

Agreements regarding sales or fundraising for which a professional external company is engaged (e.g. for telemarketing) must be sent to Swedish Fundraising Control for information immediately after signature. If the AH requests advance monitoring, the agreements can be submitted to the Swedish Fundraising Control for its opinions.

If AHs have recipient organisations in Sweden or abroad, the AH must also submit a list of these organisations every year no later than five months after the end of the financial year, including information about their aims, the location and country where they operate, as well as a description of how the AH ensures that the funds that have been handed over to the organisations are used without unreasonable costs for promoting the intended aim.

§ 12
The operation must not be burdened with unreasonable costs. For all AHs, it is therefore the case – provided there are no particular reasons why this should not be the case – that at least 75% of the total income will go to the aim.

If the AH’s fundraising and administration costs have exceeded 25% of total income for three consecutive years, the 90-account will be withdrawn, provided special reasons do not exist.

§ 13
The AH must send to Swedish Fundraising Control as soon as possible, and in any case no later than five months after the end of the financial year, and without being requested to do so, a report package consisting of copies of the following documents:

- Signed annual report, as well as consolidated report if applicable,
- Auditors’ report,
- Auditor’s memorandum regarding observations made on the audit for the financial year,
- The forms for income statement and key figures according to the directions for the report package for the financial year in question,
- Recipient organisation form, according to directions.

For newly established AHs, Swedish Fundraising Control’s decision indicates how the Interim Report form is to be completed. Swedish Fundraising Control may request that the AH, in other cases, also prepares and submits an interim report, action plan or budget.
That stated in the first paragraph regarding the obligation to submit complete accounts documents after the end of the financial year, also applies to the entire financial year during which an AH has terminated its 90-account or the account has been terminated for some other reason.

§ 14
An AH that does not submit a report package by the deadline stated in section 13, paragraph 1, shall pay a further annual fee according to section 16 paragraph 2 corresponding to the annual fee that was last charged to the organisation. If the fee is not paid, the 90-account can be withdrawn immediately.

§ 15
The AH’s accounting and administration must continually be monitored by the auditor. The auditor must submit the required information regarding the AH’s affairs to Swedish Fundraising Control.

The auditor must examine how the AH promotes its aim, and, in the manner indicated in the instructions for account auditors, how Swedish Fundraising Control’s standards and instructions are followed. In the auditor’s report, the auditor will, where applicable and with regard to generally accepted accounting standards, comment on whether the AH has used its assets in contravention of the aim. If the auditor has written a memorandum to the board, this must be submitted to Swedish Fundraising Control.

Comment
The auditor must not, for their benefit or to the detriment or benefit of another party, use information that the auditor has received in the execution of their professional duties: The auditor may not disclose such information without authorisation (cf. section 26 of the Auditors Act). This non-disclosure commitment does not prevent the auditor from providing such information to Swedish Fundraising Control. Swedish Fundraising Control is not subject to the principle of public access to official records, and so such information will not be passed on.

Charges
§ 16
If the application for a 90-account is granted, the account holder must pay an account arrangement fee. Holders of 90-accounts must pay an annual fee to the Swedish Fundraising Control. The Swedish Fundraising Control’s Board of Directors determines the size of the fee each year.

Amendments
§ 17
Amendments to the AH’s statutes or standards must immediately be notified to the Swedish Fundraising Control. The notification must be made on a form for this purpose that is available on the website. If an AH changes the aim in its statutes, Swedish Fundraising Control’s consent is required before the aim can be applied.

Any changes to the members or deputies of the AH’s board, authorised signatories, contact persons, auditor, address, e-mail address, website or telephone number must be advised to Swedish Fundraising Control immediately. Changes of address or authorised signatories must also be immediately advised to Nordea for PlusGiro and the AH’s bank for Bankgiro.
Notification of a change decided at the annual meeting or constituent board meeting must be made as soon as possible after minutes have been drawn up.

**Terminating a 90-account**

§ 18
If an AH wishes to terminate its 90-account, a request for this must be sent to Swedish Fundraising Control together with a copy of the minutes in which the decision on termination appears. It is Swedish Fundraising Control that closes the organisation’s 90-account with Nordea and Bankgirot, at the AH’s request.

**Withdrawal of a 90-account**

§ 19
Swedish Fundraising Control can withdraw the entitlement to use the 90-account from the AH, if the AH breaches Swedish Fundraising Control’s standards and guidelines or the banks’ rules. Swedish Fundraising Control can also act to block and terminate the 90-account, pending an investigation into whether the operation has been conducted in contravention of Swedish Fundraising Control’s standards.

**Other information**
Swedish Fundraising Control’s instructions and forms can be found at www.insamlingskontroll.se.