

User account at pantbanken.se

Username and password

To satisfy pantbanken.se's security requirements, your username must contain at least 5 characters and your password must contain at least 5 characters including at least one upper case and lower case character, at least one digit and at least one of the following special characters: !?&@#

Think about your security and change your password often!

Web auctions

Bids

To become a customer/member and then be able to place bids you must be over 18 years of age. When you place a bid, it is binding; i.e. you must pay for the item if your bid is the highest at the end of the auction. Our policy is that you pay within 5 calendar days.

If a bidder does not complete the purchase, the bidder's auction account will be closed and will be re-opened upon payment; the closure is based not on the Distance Selling Act, but on the fact that the bidder has breached the contract and thus misused the site, thereby also disrupting legitimate bidding – see full terms and conditions under “payment terms”.

Payment terms

If payment is not made within 5 calendar days after the auction is won, the item will revert to the pawn shop.

For unsettled bids the bidder must pay a fee, currently corresponding to the commission that would have been payable on the item in the auction or another sum agreed with the selling branch. When this payment has been received by the selling branch (2–3 banking days) then the account will be opened for use again.

Payment by instalments

If you choose to pay by instalments, Payex's general terms and conditions apply. [Click here](#) to see the general terms and conditions, and to see European terms and conditions [click here](#). Please be aware that it is not possible to collect items purchased in this way from the branches; items paid for by this method will be sent to the registered address stated. Please note that items from the Örebro branch cannot be paid for in instalments.

Incorrect amount

If the amount received does not correspond to the winning bid, the item will revert to the pawn shop.

Automatic bidding

The Bid Agent can bid on your behalf, if you prefer, up to the amount you specify. If you place an advance maximum bid of SEK 1,000 and the nearest bidder below you offers SEK 800, the item will be yours for SEK 850. If you use this service, you don't have to keep track of the bidding yourself. The pawn shop does not know what your maximum bid was. Note that emails telling you that you have been outbid by another customer are not sent until at least 30 minutes after a higher bid has come in, i.e. emails are not sent in real time during a live auction when bidding is taking place.

Time of each auction

The auction for each item will end at the date and time specified in the auction listing. If someone places a bid during the last 30 seconds, however, the auction for that item will be extended. The auction will then be extended by 30 (thirty) seconds until bidding stops. We therefore recommend that customers refresh their browsers during live auctions, since external factors unrelated to the live auction may affect the end of the auction such that the bid is not received in time. In view of these external factors for different connections, the pawn shop cannot guarantee this communication and therefore accepts no liability for bids that come in within the final thirty seconds. **If there are two equal bids, the earlier bid wins.**

We use fixed bid increments:

SEK 25 up to SEK 500

SEK 50 up to SEK 1,000

SEK 100 up to SEK 3,000

SEK 200 up to SEK 10,000

SEK 500 up to SEK 20,000

SEK 1,000 over SEK 20,000

Some forfeited pledges may be paid for during the auction

During auctions for forfeited pledges the item may be redeemed. If this happens, any bids are cancelled.

15% commission

A commission of 15% is payable on the winning bid. This means, for example, that if you bid SEK 1,000 and this is the winning bid, you pay SEK 1,150. The auction system always rounds up to the nearest krona (SEK) on each individual item.

Art resale royalties

An art resale royalty is added to bids accepted on items marked (d). For more information on art resale royalties click on the link: www.bus.se

Items are sold "as is"

In the description of each item we do our best to ensure that the description is as accurate as possible, including any defects. You are welcome to e-mail or telephone us if you have any further questions. All items are functional unless otherwise stated.

Act on Measures against Money Laundering and Terrorist Financing (2009:62)

The County Administrative Board supervises pawn shop operations and compliance with the Swedish Act on Measures against Money Laundering and Terrorist Financing (2009:62).

Pantbanken Sverige consequently registers individual purchases or consecutive purchases totalling EUR 15,000 and archives these in accordance with the applicable provisions.

If you have any questions, please contact our head office.

Distance and Doorstep Selling Act (2005:59)

The right of cancellation under the Distance Selling Act is applicable to items purchased at auction and in our webshop.

Time of collection

Purchased items are available for collection from 12.00* on the working day following the day on which the auction ends.

Note that items paid for on the internet cannot be collected from a store until three days later.

Items can be delivered by post within Sweden

We are happy to **send items by post**** at the following rates, inclusive of p&p and of insurance where applicable:

Item value	Charge
SEK 0 – 300	SEK 45 Letter
SEK 301 – 200,000	SEK 99 Registered post
Bulky items	SEK 285 Parcel post

Delivery takes around 6–8 working days after payment is received.

***Note that items sold through our webshop, pantbanken.se, cannot be collected in store.**

****These prices apply within Sweden and are per auction. For postage charges outside Sweden but within the Nordic region, please contact the pawn shop branch concerned. Please note that we are not able to insure goods sent to addresses outside the Nordic countries.**

IMPORTANT! Please note that auction items from different branches cannot be sent out as a single package, and that items purchased from the webshop cannot be sent out with items purchased at auction.

Personal Data Act

Pantbanken Sverige complies with the provisions of the Personal Data Act, which is intended to prevent the violation of personal privacy by the processing of personal data.

Personal data provided to Pantbanken Sverige by customers is processed for administrative purposes and to enable Pantbanken Sverige to fulfil its obligations in respect of its auction operations. Personal data may also be processed in the course of internal analyses. Personal data may be supplemented by information obtained from private and public registers. Anyone who wishes to view or amend his/her personal data as held for processing by Pantbanken Sverige may submit a request to do so.

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