

# Terms and conditions Import Services

## 1. General terms and conditions for Import Services

These terms and conditions represent an agreement (“**Agreement**”) between Klarna Bank AB (publ) (“**Klarna**”, “**we**”, “**us**” or “**our**”) and you (“**you**” and “**your**”) when you use any of the import services that consist of the Magic Import and Amazon Connect features as described below (“**Import Services**” or the “**Services**”). You sign up for these Import Services and enter into an Agreement with Klarna by accepting these terms on the first occasion that you use any of the features provided within the Service. Import Services consist of the following features: Magic Import and Amazon Connect.

### 1.1 How do the Services work?

By enrolling in the Services, you agree to give Klarna access to your email or Amazon account you have chosen to connect to the Services. You instruct Klarna to collect data on purchases, such as information on goods, services, the seller's name, place of purchase (either online or in store) (“**Order Information**”), and information related to parcel tracking information and status updates for your deliveries (“**Delivery Information**”). Klarna will use and show this information in the Klarna App. You will not be required to share your login credentials with Klarna.

The Services enable Klarna to collect data from the selected accounts on your behalf to enable you to monitor the Order Information and Delivery Information in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna. The Services also enable you to view information on goods, services, the seller's name and the place of purchase in the Klarna App.

Please note that the services for order, delivery or parcel tracking and the service to view your Klarna purchases and transactions in the Klarna App are separated from the Import Services and provided according to the terms for the [Klarna Shopping Service](#).

### 1.2 When can I use the Services?

You need to have an account for the Klarna App and have agreed to the terms for the [Klarna Shopping Service](#) before you can access the Services. You can use the Service when you have

purchased goods or services, and you receive order information, tracking number or other data related to the delivery or order of an order to your email or Amazon account.

## 1.3 Is there a cost to using the Services?

No. Klarna does not charge any fee for your use of the Services. Traffic charges to your mobile operator or internet service provider may apply.

## 1.4 Your use of the Services

You are only entitled to use the Services for your own personal accounts. The Services are not for professional use or with any company user accounts.

You commit to take all reasonable steps to keep your personalised security credentials, such as passwords, safe and to protect access to the Services from any unauthorised use.

## 1.5 Handling of your data

To offer you the Services, we need to process your personal data to fulfill our contractual obligations with you as set out in this Agreement and in the terms for the [Klarna Shopping Service](#).

We may also process special categories of personal data (this may include data relating to e.g. health, sexual orientation, religious beliefs, etc.) as a side-effect when scanning your inbox or your account for relevant data. This processing is based on your consent provided by you when you signed up for the Services. We do not process this data for any other purpose. If such special category personal data is directly related to a relevant purchase, we will not use this data for marketing or consumer profiling purposes.

We encourage you to read [Klarna's Privacy Notice](#) for a more detailed understanding of how we process and protect your data, information about your rights, how you can get in touch with us, or to submit a complaint.

## 1.6 Availability and safeguarding measures

Klarna aims to provide the Services with high availability and without technical interference, but we cannot guarantee that the Service will always be fully available. We may occasionally need to restrict the availability or immediately suspend the Services for security reasons, authority decisions, for technical or maintenance reasons, or other reasons.

Klarna does not represent or warrant that the Services are able to collect information from all orders or deliveries that are available via your email or your Amazon account.

In the event of fraud, suspected fraud or security threats we will inform you by phone call, email or text message unless providing such information would compromise objectively justified security reasons or is otherwise prohibited by law.

## 1.7 Duration and termination

This Agreement is for an indefinite period of time and continues until it is terminated by you or Klarna.

You may terminate this entire Agreement at any time by disconnecting your accounts from all the Import Service features to which you have enrolled in the Klarna App. We will then stop importing new data but previously imported data will still be available in the Klarna App. You may contact [Klarna's Customer Service](#) if you have any questions regarding the Services or need help disconnecting any of the features.

You may also decide to terminate only one of the Import Services features provided as part of the Import Services under this Agreement. If you decide to terminate a feature, this Agreement will continue to apply in relation to the remaining features to which you have enrolled. You can find more information on how you can terminate a feature in the specific terms relevant for the feature below.

Please note that deliveries and purchases visualised in the Klarna App based on data already collected via this Services will still be visible in the Klarna App, for the duration of the terms for the [Klarna Shopping Service](#).

Klarna may suspend, limit your access to any or all of the Services and/or terminate this Agreement where we reasonably consider it necessary to comply with our legal obligations or because you have not complied with this Agreement, for example:

To prevent fraud;

To limit the risk of money laundering and/or terrorism financing;

To protect us against any legal or regulatory risks, including any security risks;

We reasonably suspect, or are aware, that you have breached this Agreement in any material respect; or

We otherwise reasonably consider your activity associated with the Services to be in violation of any applicable law or regulation.

Klarna will give you either:

One-month notice of any suspension, limitation or termination if reasonably possible; or

Immediate notice of any suspension, limitation or termination if any matters will harm the Services or are serious in nature where one month's notice cannot be provided.

Sometimes Klarna will not be permitted to tell you by law or where it will prejudice any ongoing investigation.

If Klarna cannot provide the Services for any reason or ceases to provide any of the services included in the Service, Klarna may terminate this Agreement by providing no less than three months' written notice.

Please note that in the event of termination of this Agreement, the use of the Services will no longer be available. Klarna will not collect any Order Information or Delivery Information additional data from your account(s), and Klarna will no longer have access to your account(s).

## **1.8 Amendment of this Agreement**

To provide you with an increasingly smooth user experience, we may make changes to this Agreement from time to time, so you should review these terms regularly to see if anything has changed. If we make significant changes to this Agreement, we will give you advance notice of those changes.

You may terminate the Agreement at any time by disconnecting your account(s) from all the Import Service features to which you have enrolled in the Klarna App. However, you will be deemed to have accepted and agreed to these changes in the event you do not terminate the Agreement.

## **1.9 Applicable law and communication**

This Agreement is governed by the laws of England and Wales and is subject to the exclusive jurisdiction of courts of England and Wales. If you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are a resident of Scotland, you may also bring proceedings in Scotland. The contractual and communication language is English.

## 1.10 Klarna's liability

This Agreement does not exclude our liability (if any) to you for:

Personal injury or death resulting from our negligence;

Fraud; or

Any matter which it would be illegal for us to exclude, or to attempt to exclude, our liability.]

Klarna cannot guarantee the availability of the Services or the reliability or accuracy of the information contained in the Services. Furthermore, we are not responsible for any financial or other decisions you make based on your use of the Services.

We are only liable to you for losses that you suffer as a direct result of our breach of this Agreement, and we shall have no liability for any indirect or consequential loss or damage incurred by any user in connection with the Services or in connection with the use, inability to use, or results of the use of the Services.

You may have other rights granted by law, and this Agreement does not affect those rights. In the event of any conflict between this Agreement and other rights afforded to you regarding the Services, this Agreement will override and govern to the extent permitted by law.

## 1.11 Complaints

For complaints, the information provided on [www.klarna.com](http://www.klarna.com) applies. By using the Services you agree that Klarna provides all communication regarding complaints electronically. If you have a complaint towards Klarna, you can submit your complaint through [Klarna's Customer Service webpage](#), using the chat function or by giving us a call on (+44) 0808 189 3333.

We aim to handle all complaints promptly, effectively and in a positive manner. If we do not resolve your complaint to your satisfaction, you may, in some instances, be able to refer your complaint to the Financial Ombudsman Service by calling 08000234567 or using the online form available at

<https://www.financial-ombudsman.org.uk/contact/index.html> or writing at: Exchange Tower, Harbour Exchange, London, E14 9SR.

For all other instances, you may refer your complaint to Klarna's Complaints Adjudicator for an impartial review, using the form provided alongside your final response. For more information about how we handle complaints at Klarna, please refer to our complaints handling procedure.

## 1.12 About Klarna

Klarna Bank AB (publ), Sveavägen 46, 111 34 Stockholm, telephone: +46 8 120 120 00, fax: +46 8 120 120 99, e-mail: [kund@klarna.se](mailto:kund@klarna.se), is a Swedish bank registered at the Swedish companies register under registration number 556737-0431. The Managing Director is Sebastian Siemiatkowski. Klarna Bank AB (publ) is authorised to provide financial services by Finansinspektionen (the Swedish Financial Supervisory Authority). Klarna's registration with the Swedish financial supervisory authority as well as a list of countries to which Klarna's services have been passported to can be found on [Finansinspektionen's website](#).

## 2. Specific terms and conditions for Magic Import feature

### 2.1 How can I enroll in Magic Import?

You can enroll in the Magic Import feature through the Klarna App. By enrolling in the Magic Import feature, you agree to give Klarna access to your email account(s) you have chosen to connect to the Magic Import feature. You instruct Klarna to collect Order Information and Delivery Information from your email account and to use and visualize the information in the Klarna App. You will not be required to share your email login credentials with Klarna.

The Magic Import feature enables Klarna to collect data from your email account on your behalf, which enables you to monitor the Order Information and Delivery Information in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna.

Please note that the services for order, delivery or parcel tracking and the service to view your Klarna purchases and transactions in the Klarna App are separated from the Import Services and are provided according to the terms for the [Klarna Shopping Service](#).

If Google is your email provider, Klarna's use and transfer to any other app of information received from Google APIs will adhere to [Google API Services User Data Policy](#), including the Limited Use requirements.

## 2.2 How does Magic Import work?

Klarna enables the Magic Import feature by automated processing of your data.

Klarna asks your email provider to allow Klarna to access your email account on your behalf. We do this in order to collect data that is relevant to provide the Magic Import feature to you.

Your email provider will ask you for your login credentials (e.g. email address and password). By providing your credentials to the email provider, you authorise Klarna to access your email account, and read and collect relevant content.

If Microsoft is your email provider, Klarna is able to provide the Magic Import feature to you by use of an API provided by Microsoft. You must always have and maintain a valid license for your own use of your Microsoft service.

Klarna scans and imports your purchase(s) and deliveries related emails received in your inbox over the previous 120 days.

Klarna scans relevant emails based on sender email domain, keywords or other identifiers and from these relevant emails extracts the Order Information and Delivery Information. Klarna will store and use this information for as long as needed to provide the Magic Import to you, to improve the Magic Import feature or for other lawful purposes. Klarna does not store your emails but may retain and use limited information from such emails to improve our Magic Import feature.

Klarna uses the Delivery Information to receive status updates regarding your deliveries, e.g. from logistics companies (for example UPS or DHL), and when a status is received, provide you with current delivery information in the Klarna App.

Klarna uses your Order Information to visualise purchases in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna. Klarna may offer additional services in connection to visualising your orders in the Klarna App according to the terms for the [Klarna Shopping Service](#).

Klarna will frequently (multiple times per day) scan your email account on your behalf, as described above, in order to provide you with the most recent updates and current information, until you disconnect the Magic Import feature or terminate this Agreement, as discussed above.

Please note that the Magic Import feature is not limited to Order Information and Delivery Information connected to purchases made by Klarna or to orders via Klarna.

Certain email providers, such as Google and Microsoft, will also ask you to re-consent to connect to their API, this consent is not collected by Klarna but you need to provide your consent in order for us to continue to provide the Magic Import feature. If you do not re-consent your email will be disconnected and we will stop importing any new data into the Klarna App. Any previously imported data will still be available in the Klarna App. Klarna will remind you when it is time to re-consent.

## **2.3 Your use of Magic Import**

You are not permitted to connect another individual's email address to the Magic Import feature and you must have and maintain a valid license for your use of Google, Microsoft or any other underlying email service.

## **2.4 When can Magic Import be used?**

The Magic Import feature works if the email service associated with your delivery or order is provided by Google (Gmail), Microsoft or other email service provider who enables integration by Klarna and with which Klarna has integrated from time to time.

## **2.5 How can I terminate Magic Import?**

You can terminate the Magic Import feature by disconnecting your account from the Magic Import feature in the Klarna App. We will then stop importing new data but previously imported data will still be available in the Klarna App. Please note that this Agreement remains effective until you have terminated all the features to which you have enrolled in the Klarna App.

You can also choose to delete all already imported data by selecting this option in the Klarna App when disconnecting the Magic Import feature. If you have any questions or if you need help disconnecting the Magic Import feature, you can contact [Klarna's customer service](#).



## 3. Specific terms and conditions for Amazon Connect feature

### 3.1 How can I enroll in Amazon Connect?

You can enroll for the Amazon Connect feature through the Klarna App. By enrolling in the Amazon Connect feature, you agree to give Klarna access to your Amazon account that you have chosen to connect to the Amazon Connect feature. You instruct Klarna to collect the Order Information and Delivery Information and to use and visualize the information in the Klarna App. You will not be required to share your Amazon login credentials with Klarna.

The Amazon Connect feature enables Klarna to collect data from your Amazon account on your behalf, which enables you to monitor the Order Information and Delivery Information in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna.

Please note that the services for order, delivery or parcel tracking and the service to view your Klarna purchases and transactions in the Klarna App are separated from the Import Services and are provided according to the terms for the [Klarna Shopping Service](#).

### 3.2 How does Amazon Connect work?

Amazon Connect allows you to monitor your Amazon purchases made by importing data from your Amazon account. Specifically, we will import Order Information and Delivery Information (please note that Klarna will not import information about product returns or refunds).

To use Amazon Connect, you will need to sign into your Amazon account through the Amazon portal using your Amazon login credentials, e.g., your email or mobile phone number and enter your Amazon password. You will not be required to share your email login credentials with Klarna.

When logged in to the Amazon Connect feature, Klarna will get access to your account on your behalf. We do this in order to collect relevant data to provide the Amazon Connect feature to you.

Klarna will frequently (multiple times per day) access your Amazon account on your behalf in order to provide you with the most recent updates and current information. We will do this until you logout or terminate this Agreement, as discussed above.

## 3.3 Your use of Amazon Connect

You must have and maintain a valid Amazon account for your use of the Amazon Connect feature. You are not permitted to connect another individual's email or Amazon account to use the Amazon Connect feature. Once you log in to your Amazon account in the web browser in the Klarna App, we will show the email address you used to access your Amazon account when you use Amazon Connect in the Klarna App. You'll stay logged in on your device until you manually logout, delete the Klarna app, change your password to your Amazon account or logout the current session from another device by using Amazon signout. Please note that when you log out from your Amazon account, you will also be disconnected from Amazon Connect.

If you log out from Amazon, you will be required to log in again in order for us to continue providing the Amazon Connect feature to you since your Amazon session will be disconnected and that will mean that we will stop importing any new data into the Klarna App. Previously imported data will still be available in the Klarna App.

## 3.4 How can I terminate Amazon Connect?

You can terminate the Amazon Connect feature by disconnecting your account from the Amazon Connect feature in the Klarna App. We will then stop importing new data but previously imported data will still be available in the Klarna App. Please note that this Agreement remains effective until you have terminated all the features to which you have enrolled in the Klarna App.

You can also choose to delete all already imported data by selecting this option in the Klarna App when disconnecting the Amazon Connect feature. If you have any questions or if you need help disconnecting the Amazon Connect, you can contact [Klarna's customer service](#).