

USER TERMS FOR KLARNA'S SHOPPING SERVICE

Highlight of changes since the last update of these Terms:

General update of the Terms including clarification of language and structure;

Introduction of Sign in With Klarna ("SIWK")

Introduction of the The Loyalty Cards Feature in The Klarna App

When you use Klarna's Shopping Service, these terms ("**Terms**") apply and constitute a legally binding agreement/contract between Klarna Bank AB (publ) ("**Klarna**", "**we**", "**us**" and "**our**") and you as a user of our Service ("**you**") regarding the service described below (the "**Service**"). Please read these Terms carefully before using the Service and print a copy for your records and future reference. Do not use the Service if you do not want to be bound by these Terms.

These Terms do not apply to Klarna's payment options. If you choose to pay with one of Klarna's payment options, there are additional Terms that apply specifically to the payment. All terms can be found at <https://www.klarna.com/international/terms-and-conditions/>.

By contacting our [customer service](#) you can request older versions of the terms.

1. Description of the Service

We have created the Klarna Shopping Service ("the Service") to give you the best possible shopping experience, regardless if you shop online or in-store. The Service enables an efficient and inspiring shopping experience by offering a range of great benefits. Your shopping experience should have you in focus. That's why we thought of you when we created the Service and all its benefits. It will simplify purchases, give inspiration and personalized offers, enable control and provide an overview of your shopping.

The Service includes the following benefits:

1.1 Creation of a Klarna User Account

- 1.2 Autofill function and “remember me” to save your time
- 1.3 Payment methods displayed according to your preferences
- 1.4 Offers and benefits you actually like
- 1.5 Remember your selected card
- 1.6 Klarna’s travel planner (“Klarna Trips”)
- 1.7 The Klarna App
- 1.8 The Klarna Extension
- 1.9 Sign In With Klarna (“SIWK”)

1.1 Creation of a Klarna User Account

When you sign up to the Service we will create a user account for you, to give you the full potential of all the functions in the Service (“**Klarna User Account**”). Remember to always keep your contact information on your Klarna User Account up-to-date and add all your relevant delivery addresses.

1.2 Autofill function and “remember me” function to save your time

To provide you with a smooth and friction free shopping experience, we will remember some information about you, such as your name, address, and card details, and use that information to fill out your information automatically or to suggest that information be filled out (see more regarding Smart Suggestion in the Klarna App section below) when you use Klarna next time. An example of when autofill by use of Smart Suggestions is used is when you shop directly from the Klarna App. We retrieve the information used for the autofill function in different ways:

By using information from your Klarna User Account.

By asking for information when you interact with Klarna. When you use Klarna next time, you will only have to provide some information, such as email and postal code.

By using device identifiers on our website (ie. “cookie”). A device identifier is a small text file that we place on your device (computer, tablet, mobile phone, etc.). This allows us to find and fill in the information about you that you provided earlier if you are using the same device. You can delete all cookies on your device, which deletes our cookies as well. For more information, please see our [Tracking Technology Notice](#).

When you shop directly from the Klarna App or use Klarna as a payment method at a merchant we can also autofill your information, such as your name, address, and certain card details, on the site where you are shopping. This is done by suggesting what should be added in the different fields to complete the form. This is enabled by you being logged into the Klarna App so that we can verify that it is actually you that is shopping.

We will also remember you when you have logged in, ensuring that you are kept logged in with your Klarna account.

If you don't want to use the autofill functions or be remembered, you can adjust your settings in the Klarna App or during the purchase process, or contact us so we can help you.

1.3 Payment methods displayed according to your preferences

We will arrange the order of your payment methods based on different factors:

If you have chosen a payment method as your preference

If you have previously used a specific payment method

If we are required by law to show payment methods in a certain order.

This does not affect which payment methods are available to you, only the order in which we present them.

1.4 Offers and benefits you actually like

Klarna may present offers and benefits such as discounts, special events, priority access to products, sales promotions, store offers, samples and gifts. The offers and benefits given to you are based on, among other things, the number of purchases, the amount you have spent and/or your usage of Klarna's services or features. In some cases of such offers and benefits, specific terms and conditions may apply. These will be provided to you in conjunction with the offer or benefit.

1.5 Remember your selected card

When you make a purchase with Klarna, you can use several different payment options, including debit, credit, or prepaid cards. If you have chosen to pay by card, we will keep your card details until you choose to delete the information or until you close your Klarna User Account. By choosing to save your card details with Klarna, you agree to Klarna charging the saved card for later purchases with Klarna. You will not be charged until you make a purchase. If the card you have chosen by default cannot be charged for a purchase, including instalment plans or subscriptions, you agree that Klarna will try to charge one of the other cards you have registered in your Klarna User Account.

1.6. Klarna's travel planner ("Klarna Trips")

Klarna Trips is Klarna's travel planning tool, available through Klarna's Trips website trips.klarna.com as well as through select third party websites. The tool enables you to plan your trip and create a customized itinerary based on your preferences and interests.

1.7 The Klarna App

The Klarna App is an application accessible via your mobile devices or the web portal in your browser and is your shopping assistant. By using the Klarna App you can pay for your purchases, track your packages, get shopping tips and many more things. Some of these features are activated by downloading the Klarna App or logging in at the web portal, while others can be activated by you after login. Klarna wants to provide you with the best shopping experience and offer you the ability to search for a wide range of stores in the Klarna App. We may not have a commercial relationship with all stores shown or searchable in the Klarna App. In these cases, Klarna acts like a web browser or search engine, thereby just redirecting you to the store's website in the integrated web browser. The exact content of features can differ between the country you use it in. To mention a few of the features we are most proud of:

View your Klarna purchases and transactions

Manage your payments

Easy interaction with Klarna

Personalised recommendations, offers and other content

Example of other features we may offer depending on the country version:

Shopping services like search and compare functions (including an in app browser), an overview of stores that we think you will like

Shop using Klarna's payment methods - even at stores which do not yet use Klarna

Order, delivery, or parcel tracking

Connect your email or third-party accounts to view your orders made via stores or entities unrelated to Klarna

Easy return handling and refunds

Personal finance overview and management

Display and store your transactions, purchases, receipts, images and other shopping related information

CO2 emission footprint on your purchases

Create and share collections of goods or services of your choice

Share your transactions with other Klarna users

Share your experience and thoughts with others on stores and products you purchased by submitting a review

An assistant that suggests helping you to fill in various information (such as payment method, card details, shipping address) by use of autofill (“**Smart Suggestions**”). The information that is suggested differs based on what information you have saved with us - both when using the Klarna App (including any payment method in the Klarna App) and also Klarna as a payment method at a merchant (see the Autofill section above for more information).

View your transactions made with one of our subsidiaries Sofort GmbH, Billpay GmbH and Klarna Inc. This will only be done after you have signed up for it in the subsidiaries’ services. The transaction data (such as for example name, address, bank account number/IBAN, sort code/BIC, reason for payment, date and amount, order details) will then be submitted to Klarna.

Simplify your third party membership or loyalty card (“Loyalty Cards”) administration with easy access to your Loyalty Card information and effortless checkout at the point of sale directly with the Klarna App (“**Loyalty Cards Feature**”).

The Loyalty Cards Feature does not establish any affiliation between Klarna and the issuers of the Loyalty Cards. By using the Loyalty Cards Feature, you acknowledge that Klarna assumes no responsibility for the administration or delivery of Loyalty Cards or related benefits, or any damages, claims or other liabilities arising from or in connection with your use of the Loyalty Cards.

Resell products that you bought via Klarna at third-party resell platforms. Klarna reserves the right

to, at its sole discretion and at any time, add or remove any of the available resell platforms.

If you choose to resell a product, Klarna will redirect you to a reselling platform and prefill your listing by sharing your data with the resell platform. Klarna might limit, in its sole discretion, the use of the resell functionality for certain products. In such a case, the resell functionality will not be available. You acknowledge and agree that your use of the third-party resell platform will be governed by that platform's terms and conditions. You also acknowledge and agree that Klarna has no responsibility with respect to your use of the resell functionality, including, but not limited to, the accuracy of the product listing, resale of your product, availability of or your use of the third-party resell platform and any damages, claims, or other liability arising from, or related to, your use of the third-party resell platform.

We save information about your purchases and transactions in the Klarna App. As a part of the Service provided under these Terms, Klarna enables you to see information about your purchases and transactions in the Klarna App.

If you want to learn more about how Klarna uses this information, and other information we have about you, please see our [Privacy Policy](#).

The Klarna App is available through third-party distribution platforms ("**Application Stores**"). You may require prior registration with the relevant Application Store. Klarna has no influence on the collection, processing and use of personal data by the respective Application Store operators.

1.8 The Klarna Extension

1.8.1. Introduction

The "**Klarna Extension**" is a software application made available by Klarna for web browsers (web extension), In-app browser (Klarna App) and/or iOS safari browsers (mobile extension), depending on what country version of the Klarna Extension you use. The terms and conditions ("Extension Terms") in this Section 1.8 are only applicable to your (hereinafter "Extension User" or "you") use of the Klarna Extension.

The Klarna Extension applies assorted discount coupons on the online-store presence of merchants collaborating with and selected by Klarna ("**Affiliate Stores**"). Klarna receives fees for referring our Klarna Extension users to Affiliated Stores, and Klarna uses a portion of those fees to pay for gift cards earned by our users through accruing points on Qualifying Purchases. A "**Qualifying Purchase**" shall be those purchases where the Affiliate Store offers points on the purchase.

The Affiliate Stores available through the Klarna Extension are entirely at the discretion of Klarna and may vary from time to time.

Any purchases that you make are directly from Affiliate Stores and not from Klarna. The Affiliate Store's terms and conditions shall apply to purchases made on its site and Klarna shall not have any liability in relation to any products or services that you purchase.

We have no control over the contents of Affiliate Stores' websites.

Additional features in the Klarna Extension are usable subject to an additional login into the Klarna Extension (see further descriptions below).

1.8.2 General Information, Eligibility

Klarna Extension can be used on Google Chrome and other supported web browsers from time to time. The technical usability of Klarna Extension on third party web browsers is subject to the respective usage terms of these browsers and the technical limitations and specifications of any device on which Klarna Extension is to be installed.

An Extension User must be at least 18 (eighteen) years old and have a European phone number to use the Klarna Extension, in addition to the eligibility requirements and Extension Terms set forth below. By installing, activating, enabling, using, or otherwise accessing the Klarna Extension, you confirm that you are 18 years old or over and that these Extension Terms will govern your use of the Klarna Extension.

1.8.3 Klarna Extension Functions and Limitations

The Klarna Extension offers several features, some of which are only accessible to an Extension User after first registering for a Klarna Extension account. These features are split into basic functions, each a "**Basic Function**", and enhanced functions, each an "**Enhanced Function**". Klarna updates the Klarna Extension continuously with new and improved features and reserves the right to withdraw any of the Basic Functions or Enhanced Functions at any time.

1.8.4 Enhanced Functions Prerequisite

In order to use the Enhanced Functions, the Extension User must first create a Klarna User Account. To create a Klarna User Account, you are required to provide your contact information, e.g. a valid email address, postal address and/or an EU phone number. Klarna reserves the right to verify your eligibility to create a Klarna User Account.

1.8.5 Klarna Extension Basic Functions

If the store you visit is one of our Affiliate Stores, when you reach the Affiliate Store's checkout you will be notified in the browser if there are coupons available and offered the opportunity to activate the coupons. If you choose to view the available coupons, the Basic Function will then show you available coupons for the Affiliate Store.

All coupons and discounts are provided by the Affiliate Store. Coupon terms are subject to the relevant Affiliate Store's terms and conditions. Klarna always strives to provide you with accurate coupons. However, we do not warrant or guarantee the availability of coupons or that any of the coupons or discounts are accurate, complete, up to date or error free or that any such coupons or discounts will offer the lowest price for an item. Klarna may earn a commission from your transaction.

Examples of other Basic Function(s) that may be available to you depending on your country's version of the Klarna Extension include the following:

Create and share collections of goods or services of your choice (wishlists).

Our price compare tool. The price compare tool searches for better prices on the relevant Amazon website by comparing sellers for you. **Please note that Amazon and Klarna are not affiliated.** Prices on Amazon may change, and the results of our price comparison tool are valid only at the time the comparison is made. Klarna does not become a party to any agreement that you conclude with Amazon and is also not liable for any issues arising from contractual relationships existing between you and third parties. Klarna always strives to provide you with as complete and accurate information as possible. However, we gather information from public-domain sources. Our intention is that all the information in relation to the price compare tool should be accurate and up to date. However, we cannot guarantee the reliability or the accuracy of the information.

1.8.6 Klarna Extension Enhanced Functions

Klarna Reward

This function permits an Extension User to accrue points on Qualifying Purchases into a dedicated Klarna User Account within the Klarna Extension ("**Points**"). One Point will be the equivalent of GBP 1. The number of Points accrued on a Qualifying Purchase may be set individually by each Affiliate Store and may be changed by each Affiliate Store from time to time.

Points can be collected by following the process set out below. You do not need to log in to the Klarna Extension at the time of purchase to collect Points, but in order to see your current Points balance or redeem such amount (subject to these Extension Terms) you need to be logged in and provide us with your name, email, and postal address - unless you have already provided that information to Klarna.

Points are accrued on the net purchase amount. The net purchase amount for determining Points excludes taxes, fees, shipping, gift-wrapping, returns or cancellations, and extended warranties.

Points may not be allocated if all or part of your order is returned, amended or cancelled.

In order to earn and redeem Points, the following steps must be taken:

Points are only earned by making online purchases of Qualifying Purchases at Affiliate Stores. Affiliate Stores may exclude certain products and purchases from the Klarna Reward Enhanced Function.

The availability of Points for a particular Qualifying Purchase will be shown in the Klarna Extension. The Klarna Extension will show the number of Points available during the specific Extension User's Shopping Session. A "**Shopping Session**" describes the uninterrupted process of product selection until payment for the Qualifying Purchase is completed on an Affiliate Store's website.

Once an Extension User has reached an Affiliate Store's checkout during a Shopping Session, the Extension User may activate Points by clicking the relevant button. The Affiliate Store's terms and conditions shall apply to purchases made on its site.

After activating Points, an Extension User must complete the purchase in the same Shopping Session to accrue Points.

Points cannot be redeemed retrospectively against any item(s) which you have already purchased.

An Extension User must ensure that all technical criteria are met in order to activate and claim Points, including having cookies and java script enabled on your web browser.

You will need to log in to your Klarna User Account from the device used for the Shopping Session within fourteen (14) days of completing each Shopping Session so that we can allocate Points to your Klarna User Account.

A Points figure that was correctly obtained during a Shopping Session will be credited to a Klarna User Account within thirty (30) days after an Affiliate Store's (contractual and/or statutory return policy i.e. as long as you can return the item or service you bought) period expires. During the return policy period the Points are categorised as *Pending*.

The Extension User needs to collect a total amount of 25 Points (minimum) in order to redeem the Points for a gift card (the "**Payout Threshold**"). You must have the number of Points required for a gift card in your Klarna User Account at the time of redemption. You cannot redeem Points which have not yet been credited to your Klarna User Account.

Subject to any other requirement in these Extension Terms, once the Extension User has reached the Payout Threshold, we will send an email to the Extension User's registered email containing a redemption code that the Extension User may use to redeem the Points as a gift card. More

information on how you do this is provided in the email you receive. Klarna may modify or add gift card providers at its discretion. The gift cards are subject to terms and conditions of the gift card provider and the relevant merchant if specified. If you have any questions related to the gift cards, you can contact our [customer service](#) and we will assist you further.

Klarna sends emails with an offer to redeem the Extension User's Points on a quarterly basis. Provided that you have at least 25 Points in your Klarna User Account available for redemption, you will be offered the chance to redeem your Points during the next available period. Klarna is not responsible for lost email or any other event or delay beyond the control of Klarna.

Once you have reached the Payout Threshold and we have sent you a redemption code, the redeemed Points will no longer be available in your Klarna User Account and your Points balance will be adjusted to reflect the same.

You will be responsible for selecting a gift card. Klarna will not have any responsibility for any error you make in selecting a gift card and/or your use of that gift card.

Points:

Can only be earned, retained or redeemed as set out in these Extension Terms;

Cannot be used as any form of credit, debit or for any other purpose;

Can only be redeemed for gift cards as set out in these Extension Terms; they have no redeemable cash value and cannot be exchanged for cash;

Cannot be sold, transferred or exchanged (to other Klarna User Account or otherwise) or used for any other purpose, except as specified in these Extension Terms or otherwise in writing by Klarna; and

Are personal to your Klarna User Account and cannot be pooled with the Points earned by another person and/or redeemed together.

If someone else accesses your Klarna User Account, then you may lose Points earned.

You can check your Points balance on your Klarna User Account at any point by logging in to your Klarna User Account in your Klarna Extension. If you decide to check your balance, you will be responsible for all connection and/or data charges you incur in doing so. Please note also that we will not be responsible for any communication failure arising from events outside of our control which, for example (but without limitation), results in you being unable to check your Points balance

or your Points balance not updating or being slow to update. You can also confirm your Points balance at any time by contacting [customer service](#).

We reserve the right to correct or amend Points balances in your Klarna User Account or to suspend redemption codes if Points have been allocated to you in error or we reasonably consider that there has been a misuse of the Klarna Extension or an error has occurred. If you wish to query such a correction or amendment to your Points balance or suspension of a redemption code, please contact our [customer service](#).

Klarna reserves the right to limit or terminate your Klarna User Account (including without limitation by terminating the collection of Points and/or redemption of gift cards) and/or take any other action we consider appropriate if we reasonably suspect that you are not eligible to participate in the Enhanced Functions under these Extension Terms, there is misconduct, fraudulent, unauthorised or inappropriate use of your Klarna User Account (including without limitation tampering with or duplicating Points), you have provided us with false or misleading information or you have otherwise not complied with these Extension Terms.

One-time Card

One additional Enhanced Function is the use of the One-time Card Service - one of Klarna's available payment services. The use of the One-time Card Service is governed by the One-time Card terms available [here](#).

Inactive Accounts

If your Account is inactive for twelve (12) consecutive months or more, then any unused or unredeemed Points will expire. You will not be able to redeem a gift card using those forfeited Points. Forfeited Points cannot be reinstated. Klarna may also cease to maintain your Klarna User Account Account records in relation to your use of the Klarna Extension and your access to the Klarna Extension. To reactivate your Account, please contact our [customer service](#).

1.9 Sign In With Klarna (SIWK)

Sign in with Klarna ("SIWK") helps you easily and securely create and sign in to an account on third-party apps and services using your existing Klarna User Account. You won't have to remember individual usernames and passwords for each app or service. These third-party apps and services are provided by companies other than Klarna.

You can stop using SIWK to sign in to a third-party app or service at any time.

When you use SIWK on a third-party app or service, Klarna will share your name, email address, phone number, date of birth/personal identification number, and address from your Klarna User Account to that third party. The shared email address will be used to check if you already have an existing account at the third-party and connect to it if that's the case. If you don't have an account

on the third-party app or service the shared data will instead be used to facilitate the account creation at the third-party.

When you use SIWK, Klarna does not receive access to your third-party account, nor does the third-party receive access to your Klarna User Account.

Important: In addition to data shared by Klarna the third-party might request for additional information. This additional information and the data shared by Klarna will be used by the third-party app or service as described in their privacy notice or elsewhere. Make sure to read them before you start using SIWK on a specific third-party.

2. Are there any costs for the Service?

Klarna grants you a non-exclusive, non-transferable, non-sublicensable right to use the Service. The Service described in these Terms including features in the Klarna App is free of charge, unless specifically indicated otherwise. If you use one of Klarna's payment options, different terms and conditions apply and interest and fees may be charged. So make sure to check the information provided for the payment method you have chosen.

3. Changes of the Service and Terms

We may make changes to these Terms from time to time, for example in case of updates of the Klarna App or the Klarna Extension. We will give you 30 days advance notice of such change. If you do not agree to the changes, you may contact customer service to terminate this Agreement. More information on how to terminate this Agreement can be found under section “Duration and termination of this Agreement” below.

4. Privacy and your personal data

How Klarna processes your personal data when we provide our services is described in our [Privacy Policy](#). There you can also find more information about your rights regarding your personal data, as well as how you can contact us if you have any questions.

5. Your obligations

When using the Service, you should always provide correct information and use your real identity. As further described in section 12 you must keep your contact information up to date. Using information that does not belong to you, or that you are otherwise not authorized to use, or using the Service in a manner that does not comply with these Terms, will be considered a misuse. You may not use the Service in a way that violates any applicable law or to purchase any item that is illegal in your country. You may not use any software or device that is intended to disturb the Service or to extract other persons' personal data or other data.

If you upload, share or import content to Klarna, like images, texts, reviews, receipts, information on goods, nicknames, service or deliveries, or other content, you grant Klarna a royalty-free worldwide sublicensable and transferable right to use and display the content for the purposes of delivering the Service. You acknowledge that by sharing content you make it publicly available, which means that information about you becomes available to others, and may be used and shared further by other individuals. You may only upload, publish or share content which you have the right to use, and which does not violate law or other regulations, these Terms or third party rights.

We have the right to remove any content uploaded or shared by you if we are required to do so by law, or believe it is offensive, unlawful, violating the rights of others, or otherwise objectionable. You are liable for any content uploaded, published or shared by you. You agree to not upload, publish or share content which is unlawful, fraudulent, abusive, threatening, violates the rights of others, offensive or criminal (such as agitation against ethnic groups, child pornography or unlawful depictions of violence) or ; transmitting content that contains viruses, Trojan horses, spyware, adware, malware, or other harmful or damaging programming; distributing unsolicited advertising (spam) or any other form of harassment. Klarna reserves the right, without obligation, to monitor, review, adjust, inactivate or remove content for the reasons mentioned above. You acknowledge and agree that if you upload, import or share content that is abusive, threatening or offensive, or violates, or Klarna may reasonably assume to significantly violate, law or your agreement with Klarna, we may terminate or deactivate your use of the Service.

You are solely responsible for your uploading, publication and sharing of content, and agree to indemnify and hold Klarna harmless from damages, loss or costs incurred by your uploading, publication or sharing of content, including in connection to third party claims against Klarna.

To the extent you cause processing of information about you by us, e.g. by uploading, publishing or sharing data in the Klarna App, about you indicating political or philosophical beliefs, trade union membership, data concerning health, biometrics, sex life or sexual orientation/practices, etc. or otherwise particularly sensitive personal data within the meaning of applicable national law, you give your explicit consent to us processing that data to perform our Service.

6. Login and security

You must keep your Klarna User Account login details safe and secure. The Service may only be used by you as the Klarna User Account holder and not by anyone else. You may not make purchases on behalf of others using the Service or your Klarna User Account. You may not grant access to the Service or your Klarna User Account to anyone else for any purpose. Any access by others shall be deemed an unauthorised access of your Klarna User Account. Any data related to misuse or suspected misuse may be retained and used for future risk assessment. Klarna also reserves the right to terminate or deactivate your use of the Service without prior notice in case of significant breach of your security obligations.

Once logged in you may be kept logged in until you actively log out or, until you have been inactive for 60 days, in which case you will be automatically logged out. To avoid unauthorised use of the Service on your behalf or unintended disclosure of your personal data, make sure only you have access to your login details and that you always log out from your Klarna User Account if you leave the computer or device unattended. You are responsible for any unauthorised use of your Klarna User Account or unintended disclosure of your personal data due to loss of login details or leaving your computer or device unattended.

Klarna has implemented additional security features to keep your account secure and prevent unauthorized access to your account. These measures also include measures to help you keep your information up-to-date, for example if Klarna notices discrepancies or changes in the Klarna User Account information not actively updated by you.

If at any time you wish to terminate your Klarna User Account, you can make a request by contacting our [customer service](#). Alternatively, you can simply cease using your Klarna User Account. If you terminate your Klarna User Account by contacting customer service or if we terminate your Klarna User Account then we will forfeit all of your unused Points at the date of termination.

7. General

If there is a conflict in these Terms with any other terms whatsoever attached to any other advertising material in respect of the Service, these conditions will take precedence.

8. Services from other companies

For some features you have the option to use may include services provided directly to you by companies other than Klarna, such as tracking features from logistics companies. When you use such features that rely on services from other companies, you authorize Klarna to utilize those services on your behalf. We do not provide any warranty, or assume any responsibility regarding the

quality, accuracy, source, merchantability, fitness for purpose or any other aspect of those third party services.

If you use Google Maps in connection with the Service, for example by searching for your address in the address bar, the [Google Maps/Google Earth Terms of Service](#) and [Google's Privacy Policy](#) apply. Furthermore, to prevent abuse of the Service, Klarna may use reCAPTCHA, and if so, [Google's Terms of Service](#) and [Privacy Policy](#) will apply.

9. Duration and termination

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

You may request to terminate this Agreement at any time, for any reason, by contacting us directly. Klarna will terminate your access to the App provided that all amounts owed to us by you (including late fees) have been paid in full, and no disputes and/or refunds are in progress.

You will remain liable for all outstanding amounts that you owe to Klarna (including late fees) even after this Agreement has been terminated (by you or Klarna). In that scenario, we will provide information to you on how to make payments to us.

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

For the prevention of fraud;

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

To protect us against any legal or regulatory risks;

When we reasonably suspect, or are aware, (i) that you have breached this Agreement in a material respect or (ii) of fraudulent or abusive use by you or a third party including the use of robot, spider, crawler, scraper, or other automated means or interface to access the Klarna App or extract other users' information;

When we otherwise reasonably consider your activity associated with the Klarna User Account to be in breach of the law; or

When and to the extent necessary due to technical reasons, including when necessary to ensure the security of communication channels, equipment or information.

Klarna will give you a three months' advance notice of any suspension, limitation or termination, but sometimes Klarna will not be permitted to tell you by law or as a result of a court, regulatory or public authority order or where it will prejudice any investigation.

If Klarna cannot provide the Service for any reason or ceases to provide the Service, Klarna may terminate this Agreement by providing no less than three written months' notice. Such notice will be provided to the email address registered to the relevant Klarna User Account.

10. No right of withdrawal (“the right to change your mind”)

By entering into this agreement, you agree that the Service will commence and thereby agree that there is no right of withdrawal. However you can terminate these terms at any time.

11. Limitation of liability

Klarna and our affiliates have no liability for your use of the Service or for any product that you purchase by using our Service. This means, for example, that we have no obligation to compensate you for any direct or indirect damage, including loss of profit or claims from other parties. Information that you receive from us will not create any warranty or guarantee from us.

Product specifications and other information have either been made accessible by suppliers, manufacturers, merchants, publications, publicists or been gathered from public-domain sources. The intention of Klarna is that all information on the website should be as accurate and up-to-date as possible. However, Klarna cannot guarantee the reliability or the accuracy of the information contained within its pages.

We urge our users to conduct their own research prior to purchasing from the stores listed on our service to ensure the accuracy of the prices. All the actions taken by the user of the website are the responsibility of the individual. Klarna cannot make any guarantees that any information is correct or be held liable for any actions taken based on the product and pricing information provided.

If you want to report an error or have any questions please contact Klarna at the address listed below. Merchants listed on the Klarna site are independent third parties and Klarna is not acting as a principal, agent or broker with respect to any advertisers. Your relationship with any merchant you contact through this site is solely between You and the merchant. You agree not to hold Klarna liable

for any loss or damage of any sort incurred as the result of any business conducted with our merchants or as the result of the content provided by such merchants through the Site.

In other words, we provide you with access to shops, merchants and offers, but we are not involved in the supply of the products you purchase through them.

Klarna has no warranty, compensation, maintenance, support or availability obligations for the Service. Except to the extent that liability cannot be excluded or limited as a matter of law, Klarna accepts no responsibility or liability for (a) Klarna User Accounts which are created using incorrect or inaccurate information; (b) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications, line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers used in any aspect of the operation of the Service; (c) inaccessibility or unavailability of any network or wireless service, the Internet and/or any website; (d) any injury or damage to any person's computer(s) or mobile device(s) which may be related to or result from any attempt to use the Service; or (e) any matter outside of its reasonable control.

We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence; for fraud or fraudulent misrepresentation; or any matter for which it would be illegal for us to exclude or attempt to exclude our liability.

12. Electronic communication

By accepting these Terms and/or using our Service, you agree that Klarna may provide all communications, payment information, terms and conditions, information we are required to provide by law, all communications regarding any complaints and other information to you electronically to the email address you have provided to us.

Keep your contact information up to date

It is your responsibility to ensure that Klarna has your current email address and mobile phone number, so that we can communicate with you electronically. Keeping your information up-to-date is also important in order to keep your account secure and to keep the access to your account. If you need to update your primary email address, please contact [customer service](#) to make the change.

Questions

If you have questions about how we communicate with you, or electronic communications in general, please contact our customer service.

13. Assignment or transfer

You agree that we may assign to any person or entity any of our rights under the agreement to which these Terms apply. Such assignment of our rights will not in any manner inhibit your statutory (consumer) rights.

You may not transfer or assign any rights or obligations you have under these terms. To the extent not otherwise already permitted by applicable law, we may transfer or assign these terms or any right or obligation under these terms at any time provided that such transfer does not alter your rights and obligations under these terms to your detriment.

14. About Klarna

Klarna Bank AB (publ), Sveavägen 46, 111 34 Stockholm (contact details at <https://www.klarna.com/uk/customer-service/>), 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.

15. Customer service and complaints

For complaints, the information provided on www.klarna.com applies. By using our Service 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.

16. Governing Law

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.

17. Language

These Terms are only available in English. No other languages will apply to these Terms.