Marketing guidelines for retailers 2022.

How to stay clear & compliant as a Klarna retailer.
Index.

Purpose 03
Approved messaging 04
Our brand elements 07
Do's and don'ts 11
Trademark placement 13
Messaging 16
Displaying Klarna on your website 17
Purpose.

This document is intended to help you stay compliant and successfully use the Klarna brand and customer promise.

As a retailer using Klarna, we require you to follow our marketing guidelines. In addition, you’re also responsible for complying with all applicable local regulations and codes when marketing and promoting the use of Klarna to your customers.

For more info on Klarna’s guidelines for retailers, best practices, and do’s and don’ts, visit docs.klarna.com/marketing
Approved messaging.

Keep your brand's tone and style when speaking to your followers, but make sure to stick to our do’s and don’ts to avoid misinterpretation of terms. Conditions for payment methods, risk warnings, and disclosures vary across markets. For locally approved messaging and directions about your specific market, visit docs.klarna.com/marketing

Primary hero messaging:

- Shop now. Pay over time with Klarna.
- Get more time to pay with Klarna.
- Shop now. Pay with Klarna.
**Do's & don'ts.**

Never trivialize or incentivize debt, or suggest Klarna products are a quick fix to credit, a tool to use when a shopper has no money or is waiting for payday.

<table>
<thead>
<tr>
<th>Do say:</th>
<th>Don't say:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Get more time to pay.</td>
<td>✗ Chill now, pay later.</td>
</tr>
<tr>
<td>✓ Shop now. Pay over time.</td>
<td>✗ Don’t wait till payday</td>
</tr>
<tr>
<td>✓ Shop smarter. Not harder.</td>
<td>✗ No money, no worries</td>
</tr>
<tr>
<td>✓ Shop like a VIP.</td>
<td>✗ No funds? No problem</td>
</tr>
<tr>
<td>Without the annual fee.</td>
<td>✗ Treat yourself</td>
</tr>
<tr>
<td>✓ Same price. More time to pay.</td>
<td>✗ Sit back, relax</td>
</tr>
<tr>
<td></td>
<td>✗ Spree</td>
</tr>
<tr>
<td></td>
<td>✗ Haul</td>
</tr>
<tr>
<td></td>
<td>✗ Easy payments</td>
</tr>
<tr>
<td></td>
<td>✗ No fees</td>
</tr>
<tr>
<td></td>
<td>✗ No catch</td>
</tr>
<tr>
<td></td>
<td>✗ No costs</td>
</tr>
</tbody>
</table>

Disclaimer: This is a non-exhaustive list. Other situations could also fall under the examples given above.
Never:

× Never emphasize speed or ease of access to credit via Klarna

× Never relate Klarna to boosting mood

× Never target vulnerable groups, especially children and young people

× Never suggest Klarna as a solution to wider financial problems

× Never contradict an advert’s claim in the small print

Make sure all advertising is socially responsible to consumers and society. We’re transparent and responsible with our products and messaging. And you need to be too. Conditions for payment methods, risk warnings, and disclosures vary across markets. Please find more info and directions about your specific market here.
Our brand elements.
Trademarks.

Marketing communication

Preferred option
The Klarna Marketing Badge
Our main trademark only exists in pink. Use it for all channels wherever possible. If not, use the Klarna Logotype.

Secondary option
The Klarna Logotype
If it's not possible to use the Klarna Marketing Badge use the Klarna Logotype. The Klarna Logotype exists only in a black and a white version.

Payment communication

Klarna Payment Badge
This badge is only used when displaying Klarna next to other payment providers. Always try to use the pink Klarna Payment Badge. If that's not possible, use the white or black versions.

Don't confuse the Klarna Payment Badge with the Marketing Badge. The Klarna Payment Badge is more square and has sharper edges than the Klarna Marketing Badge.

Preferred option
Secondary options
Trademarks – clear space.

The height of the badge or logo defines the minimum clear space. The clear space can be increased but never decreased.

**Klarna marketing badge**
If you use 40% of the height of the badge, it equals the surrounding clear space.

**Klarna logotype**
The height put in square equals the surrounding clear space.

**Klarna marketing badge minimum size**
- Digital: 30px height
- Print: A6: 25mm width, A3, A4, A5: 35mm width

**Klarna logotype minimum size**
- Digital: height=18px
- Print: width=25mm
We like our trademarks as they are. Don’t alter them in any way.

<table>
<thead>
<tr>
<th>Don’t distort</th>
<th>Don’t rotate</th>
<th>Don’t change the color</th>
<th>Don’t add heavy drop shadow</th>
<th>Don’t add a gradient</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image1" alt="Klarna." /></td>
<td><img src="image2" alt="Klarna." /></td>
<td><img src="image3" alt="Klarna." /></td>
<td><img src="image4" alt="Klarna." /></td>
<td><img src="image5" alt="Klarna." /></td>
</tr>
<tr>
<td>Don’t place an image inside the badge</td>
<td>Don’t place on background with too little contrast</td>
<td>Don’t use the Klarna Payment Badge (for more info see p.8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><img src="image6" alt="Klarna." /></td>
<td><img src="image7" alt="Klarna." /></td>
<td><img src="image8" alt="Klarna." /></td>
<td><img src="image9" alt="Klarna." /></td>
<td><img src="image10" alt="Klarna." /></td>
</tr>
<tr>
<td>Don’t distort</td>
<td>Don’t rotate</td>
<td>Don’t change the color</td>
<td>Don’t add a drop shadow</td>
<td>Don’t add a gradient</td>
</tr>
<tr>
<td><img src="image11" alt="Klarna." /></td>
<td><img src="image12" alt="Klarna." /></td>
<td><img src="image13" alt="Klarna." /></td>
<td><img src="image14" alt="Klarna." /></td>
<td><img src="image15" alt="Klarna." /></td>
</tr>
<tr>
<td>Don’t place an image inside the logo</td>
<td>Don’t place on background with too little contrast</td>
<td>Don’t use any logo other than the one provided</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Do's and don'ts.

• Make it clear that your brand is the sender by using your own visual identity
• Incorporate the Klarna Marketing Badge where possible
• Keep it short, clear, simple and informative
Retailers should stay true to their brand identity when talking about Klarna in their channels. Don’t try to replicate Klarna’s brand. Unless pink is part of the retailer’s brand identity, it shouldn’t be used in co-marketing assets that are retailer-led.

The Klarna Marketing Badge is enough to add pink and a Klarna presence.

Don’t use smoooth or smooth when the retailer is the main sender.
Add the Klarna Marketing Badge at the end of a sentence as a part of the Klarna messaging. If the copy can’t be ended with the Klarna Marketing Badge, add it as a stand alone underneath the copy.

Don’t put the badge at the beginning or in the middle of a sentence.
Klarna Marketing badge - placement.

Don't add the Klarna Marketing Badge at the beginning or in the middle of a sentence.

Don't use the Klarna Payment Badge in marketing creatives.
If the Klarna Marketing Badge cannot be used, e.g. if the background doesn’t have enough contrast to make the badge stand out, use the Klarna Logotype in your assets. The Klarna Logotype exists in black and white only.

Add the Klarna Logotype in connection to a headline or subheader with Klarna messaging. Don’t add the Klarna Logotype in a sentence.
To avoid misinterpretations and stay compliant with laws and regulations when speaking about Klarna and our products, use approved copy.

For locally approved messaging and directions about your specific market, visit docs.klarna.com

Use responsible language and don’t encourage debt.
Let your customers know they can finance their purchase through Klarna. Use our ready-made banners to communicate Klarna’s product offering.

Combine with Klarna’s On-site messaging to boost sales and increase your average order value.

Add a Klarna FAQ page. Use Klarna’s approved messaging for the FAQ page to stay compliant and avoid misinterpretations of products or terms.
Thank you.

For more information visit docs.klarna.com