

Klarna.

Marketing guidelines for retailers 2022.

How to stay clear & compliant as a Klarna retailer.



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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.

Do say:

- ✓ Get more time to pay.
- ✓ Shop now. Pay over time.
- ✓ Shop smarter. Not harder.
- ✓ Shop like a VIP.
Without the annual fee.
- ✓ Same price. More time to pay.
- ✓ No interest
- ✓ Zero interest
- ✓ No fees when you pay on time.

Don't say:

- ✗ Chill now, pay later.
- ✗ Don't wait till payday
- ✗ No money, no worries
- ✗ No funds? No problem
- ✗ Treat yourself
- ✗ Sit back, relax
- ✗ Spree
- ✗ Haul
- ✗ Easy payments
- ✗ No fees
- ✗ No catch
- ✗ No costs

Disclaimer: This is a non-exhaustive list. Other situations could also fall under the examples given above.

Responsible spending.

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](#).

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

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.



Klarna.

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 marketing badge minimum size

Digital
30px height

Print
A6: 25mm width
A3, A4, A5: 35mm width

Klarna logotype

The height put in square equals the surrounding clear space.



Klarna logotype minimum size

Digital
height=18px

Print
width=25mm

Trademarks – misuse.

We like our trademarks as they are. Don't alter them in any way.

Don't distort	Don't rotate	Don't change the color	Don't add heavy drop shadow	Don't add a gradient
Don't place an image inside the badge	Don't place on background with too little contrast	Don't use the Klarna Payment Badge (for more info see p.8)		
Don't distort	Don't rotate	Don't change the color	Don't add a drop shadow	Don't add a gradient
Don't place an image inside the logo	Don't place on background with too little contrast	Don't use any logo other than the one provided		

Do's and don'ts.

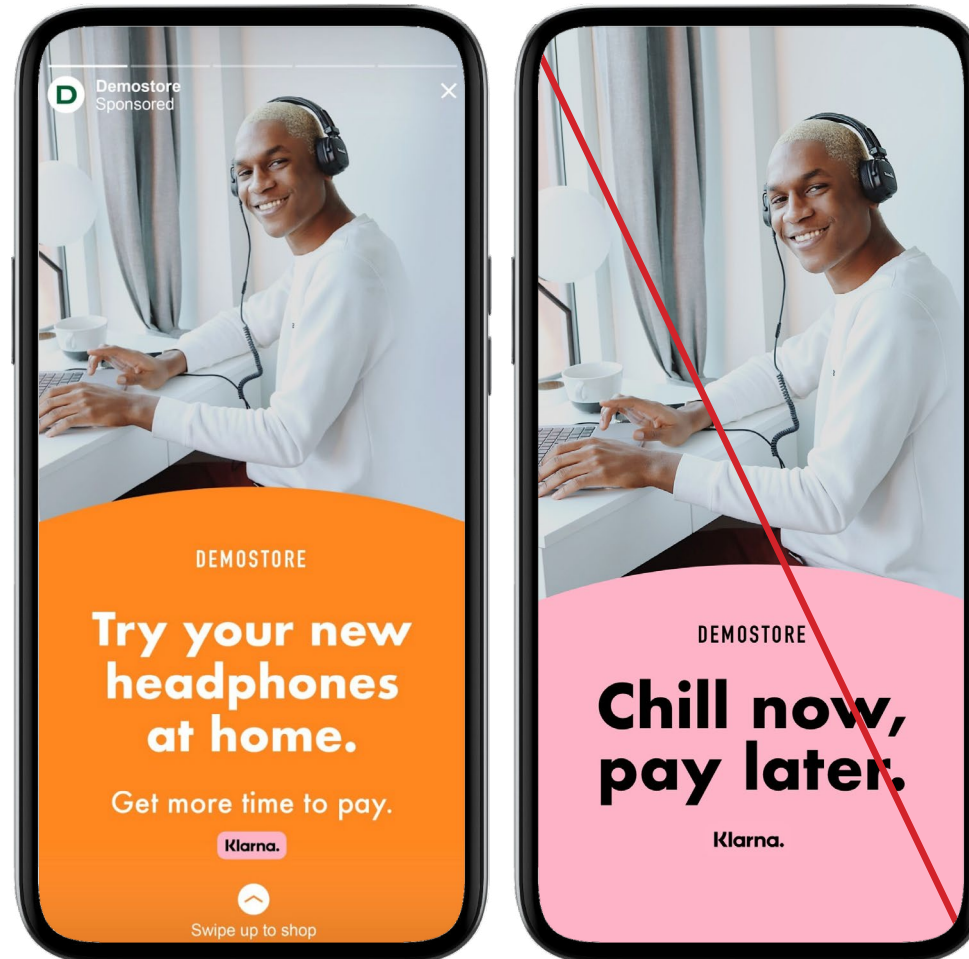
- Make it clear that your brand is the sender by using your own visual identity
- Incorporate the Klarna Marketing Badge where possible
- Keep it short, clear, simple and informative

Stay true to your brand.

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.

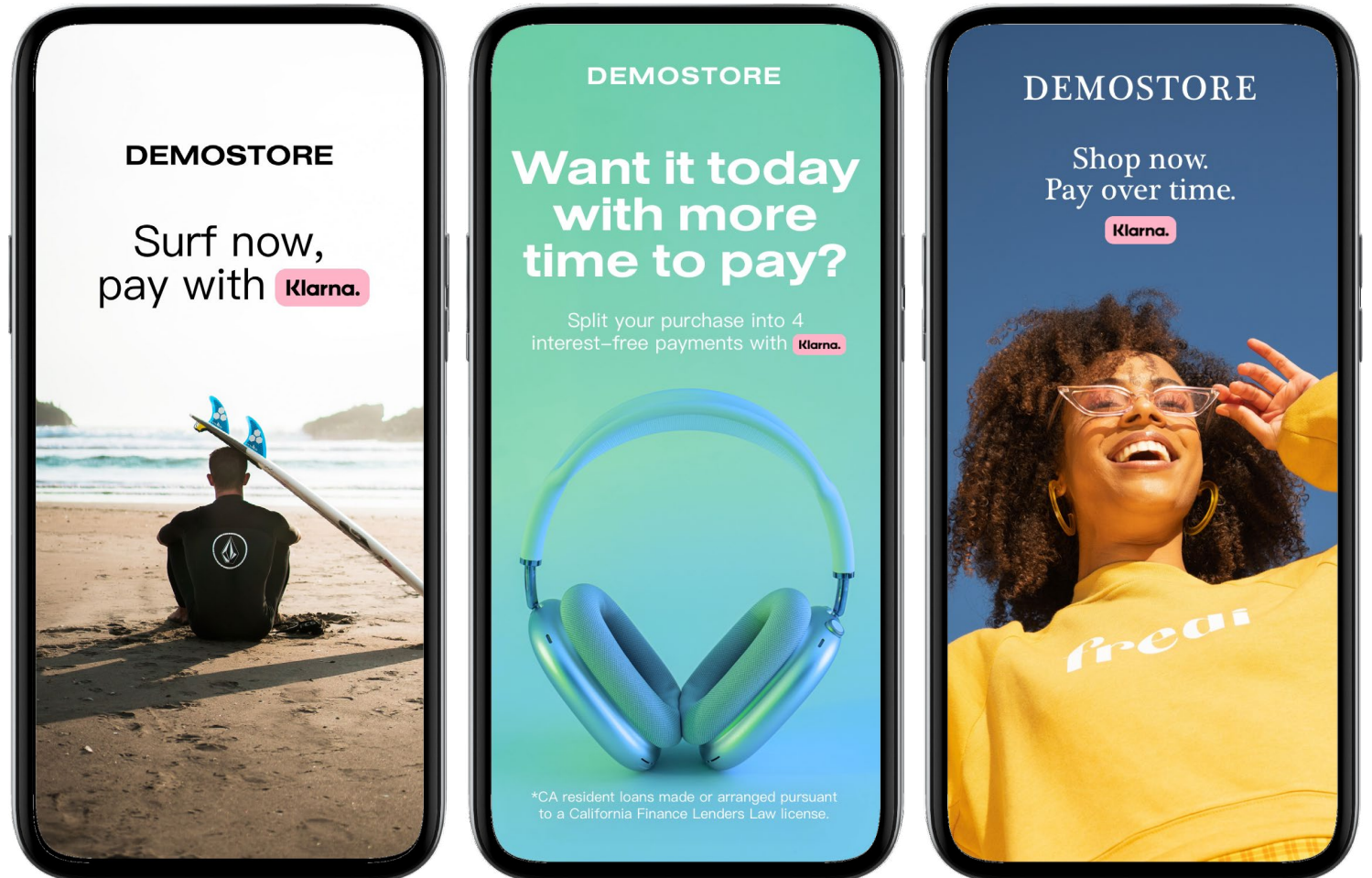
Don't use smooth or smooth when the retailer is the main sender.



Klarna Marketing badge - placement.

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.

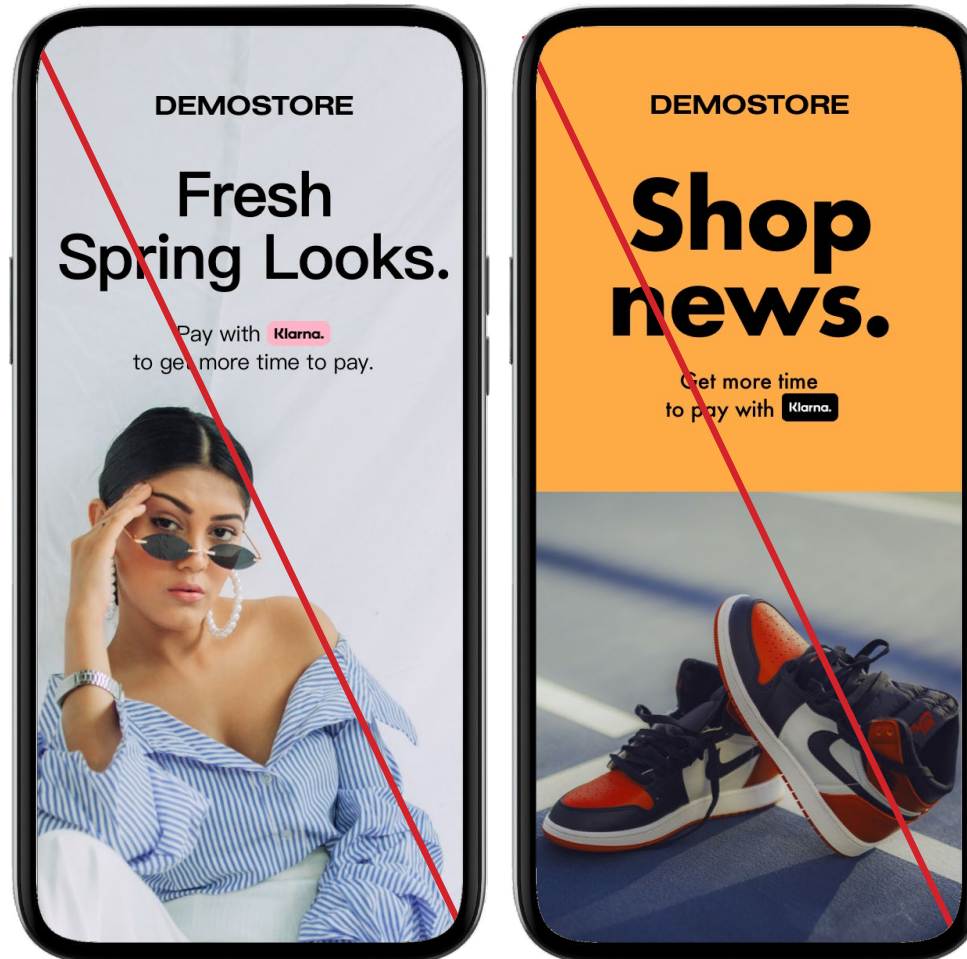
Don't put the badge at the beginning or in the middle of a sentence.



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.



Klarna Logotype - placement.

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.

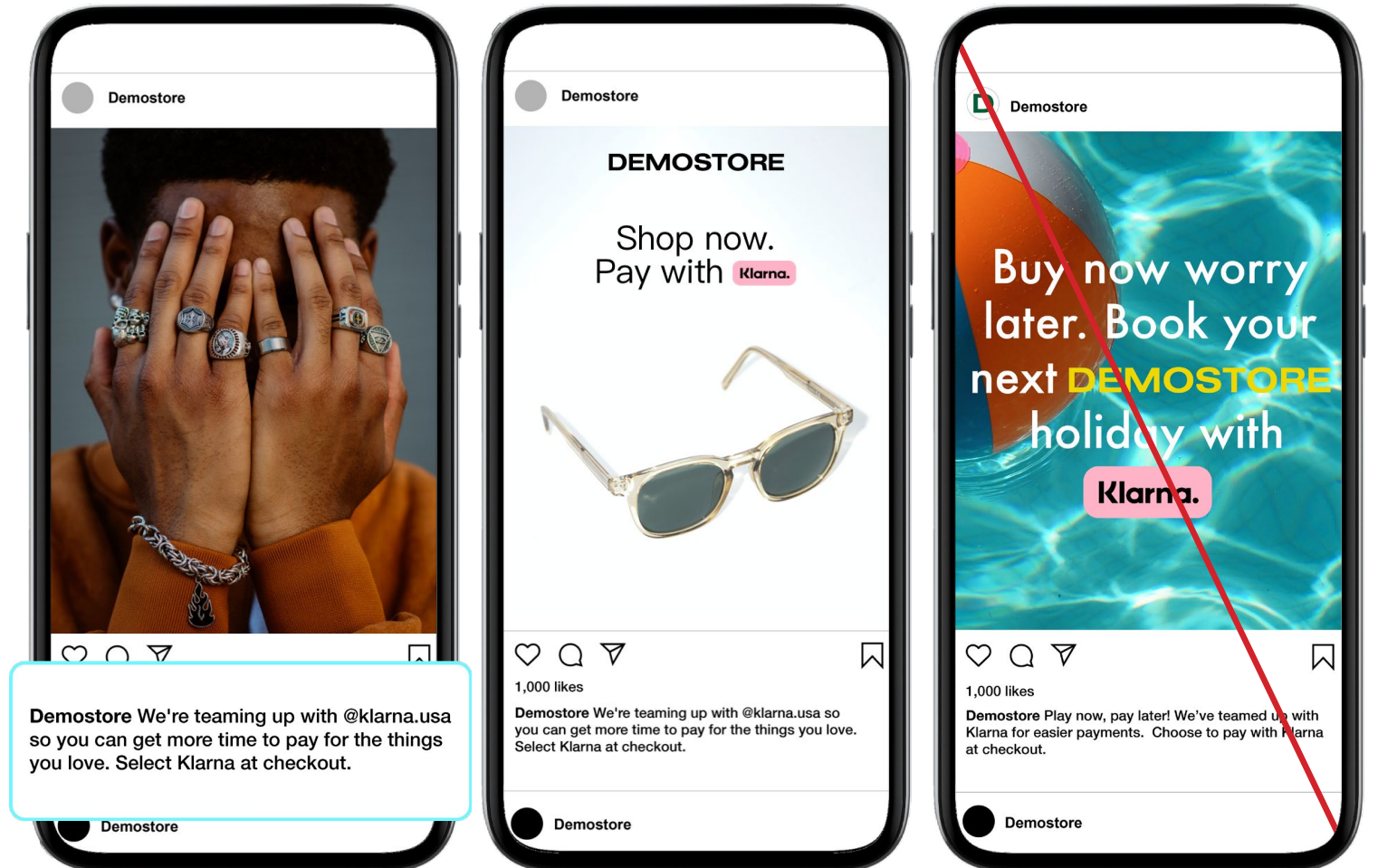


Messaging.

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.

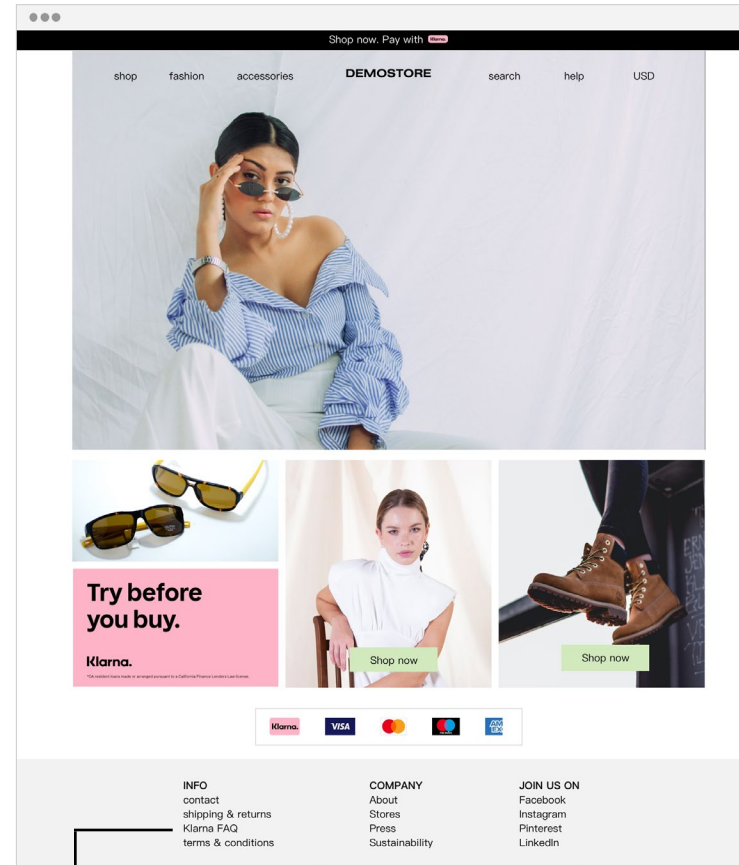


How to display Klarna on your website.

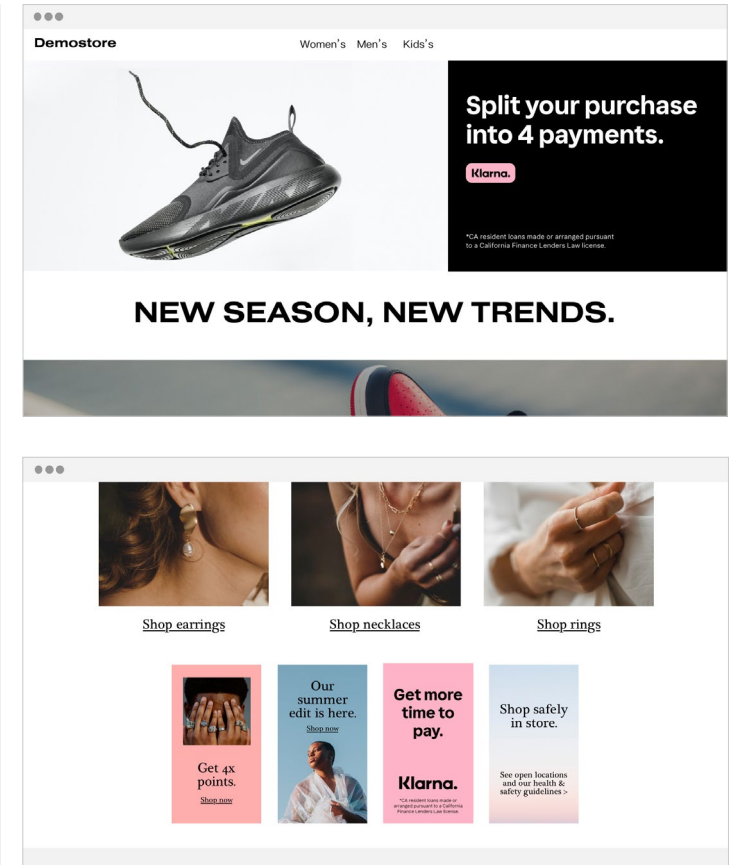
Let your customers know they can finance their purchase through Klarna. Use our **ready-made banners** to communicate Klarna's product offering.

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.



Add a Klarna FAQ page to your website.



Thank you.

Klarna.

For more information visit docs.klarna.com

