

# Ad and Content Guidelines

**Klarna**

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## Overview

These Ad and Content Guidelines provide guidance on the type of content allowed to run on all of the Klarna domains and properties. All content created on the Ads Manager and Content Manager should be reviewed against these guidelines. It is the advertiser’s duty and responsibility to understand and comply with these guidelines and any other applicable laws and regulations. These guidelines ensure that Klarna maintains a user-friendly experience that is customer-focused. At Klarna, we believe maintaining high marketing standards drives results for advertisers while protecting Klarna and the advertiser’s brand.

Klarna uses automated and manual reviews to review all content against these guidelines. Klarna reserves the right, in its sole discretion, at any time, to remove, reject or request changes to any content that may not adhere to these guidelines, or

might otherwise violate any marketing rules, regulations, or standards. Klarna's review process may not identify all violations, and therefore, all content is subject to continuous review. If you have any concerns regarding any aspect of a campaign as it pertains to these guidelines, please reach out to your client support team. Klarna reserves the right to make changes to these guidelines so please check this document often to ensure you are always up to date on the latest requirements.

## **1.0 Core Creative Guidelines**

### **1.1 Maintaining High Creative Standards**

To ensure a consistent, high-quality customer experience, Klarna applies high creative standards to all advertising content. The below guidelines in this section serve to identify and ensure all ads adhere to the minimum quality requirements.

### **1.2 Merchant Branding**

The merchant's name and/or logo shall be clearly visible to ensure customers can easily identify them as the advertiser. If content features a merchant name as well as a logo or sub-brand, the merchant parent name or logo shall be the largest and most prominent. Refrain from using "we", "our" or other similar language as this may cause customer confusion and may give the impression that the ad or deal is by Klarna rather than the advertiser.

### **1.3 Distracting Creative**

Animated creative (not currently supported) within content must improve the advertising experience and not unnecessarily distract customers. Some prohibited animated features include:

- Flashing or pulsing elements
- Fast or frequent transitions
- Animation that mimics user interaction

### **1.4 Image Quality**

All images provided must meet the minimum file size, resolution, and file type restrictions provided in the Klarna ad specs. Images that contain text, are blurry, pixelated, distorted or that have too many visual objects may be rejected for failing to meet the standards set out in these guidelines

### **1.5 Landing Page Quality**

The URL the ad or content links to should be consistent with the ad/content and allow the customer to find what they are looking for when they click through. The landing page should not require the customer to take an action, such as signing up (unless it is a clear call to action in the ad), before they can see content, have pop-up ads or start an automatic download on the customer's device, require the customer to click to another page, or contain primarily advertising content.

## **2.0 Advertising Copy**

All copy must be legible, clear, and accurate so the customer has sufficient and factual information prior to engaging with the content.

### **2.1 Prices and Savings Claims**

If an ad promotes a percentage savings, such as 10% off, the landing page should reflect the exact same offer (10% off) and not just the money savings. Please refer to section 2.5 for guidance on individually discounted products. If the offer is only available for a selected range of products, this should be specified in the copy/ad itself to prevent customers from being misled into thinking the offer applies to all products for that merchant. Offers that use seasonal messaging should only be used during the relevant promotional period, such as "Mother's Day offers", "Easter Deals" or "Back-to-School offers." If the offer has a start and end date, those dates should be provided in the copy or offer terms and conditions. The landing page for the offer must also include any additional exclusions, limitations, or terms that are necessary for the customer to be fully informed regarding what is being offered.

### **2.2 Claims and Substantiation**

Any copy considered to be a superlative claim should be accurate and substantiated. If a product is stated to be "new" or "latest season", it must be a new and recent release.

### **2.3 Call To Action (CTA)**

A clear and concise CTA should be used to inform the customer of the expected user journey after clicking on the ad. A CTA is not always required when on the Klarna website or mobile app, however it is advised for larger placements, such as hero placements or larger banners that have less restrictive space. Klarna provides various options for CTA in the Ads Manager that you will be able to choose from.

### **2.4 Language**

All copy and CTAs in ads shall be in the primary language of the locale in which they appear. Klarna advises against using aggressive language or language that creates a sense of urgency for purchasing, such as “Hurry” or “Offer ends soon.” Customers should not be encouraged to spend outside of their means. The ad should further not suggest or imply that a product is available if that product is not actually available at that time, or sold out. Using phrases such as ‘strapped for cash?’, ‘don’t wait until payday’ or ‘broke AF’ are prohibited and conflict with Klarna’s commitment to a user-friendly and customer-focused experience. All copy should use proper grammar and spelling. Also see Sections 4 and 5.

## **2.5 Price Reductions**

Any announcement of a price reduction/discount for a specific product should follow applicable laws and indicate the prior price. The prior price means the lowest price available for that product during a period of time not shorter than 30 days prior to the application of the price reduction.

## **2.6 Promotion of Credit**

Promotion of credit (regulated or non-regulated) is subject to additional legal requirements and disclosures. The promotion of credit is subject to targeting restrictions and may not be targeted to groups based on age, gender, or postal code. More information and requirements per market can be found [here](#). The Merchant must obtain Klarna’s prior approval prior to promoting credit of any kind.

## **2.7 Deal and Promotion Terms**

If an ad includes a deal or promotion, the essential terms and conditions for such a deal or promotion should be clearly and conspicuously presented either in the ad itself, or available on the landing page one click away. Essential terms and conditions may include the maximum available discount amount, minimum spending limit, or restrictions on available dates, and any other information which could affect the customer’s decision to make a purchase.

## **3.0 Animation and Video**

All requirements in these guidelines also apply to animation and video content. Animation and video content must be reviewed and approved by Klarna.

## **4.0 Prohibited Services and Products**

The following products or services are prohibited from being promoted in any advertisement or shown in any content:

- Escort or prostitution services
- Fat burners
- Counterfeit goods such as knockoff products, brand-name replicas, or goods wrongfully advertised as authentic
- Fertility clinics and fertility research
- Payment services considered to be competitors of Klarna
- Practices and methods abusing trading for tax fraud or tax evasion
- Pyramid schemes
- Illegal or sensitive pharmaceutical or drug products or services
- Medical procedures
- Tobacco and tobacco-related products
- Weapons, including knives (but excluding kitchen knives and cutlery)
- Psychics, spiritual or religious services
- Tattooing or body branding
- Trade with protected animals or plants or products originating from protected animals or plants
- Services designed to promote infringements of intellectual property rights, e.g. by bonus programs for uploading unauthorized digital content and unauthorized file sharing or streaming
- Unauthorized ticket reselling
- UV tanning equipment or services
- Digital downloads promoting illegal or unethical services
- Nutraceuticals claiming unrealistic results.
- Dual use products, which may have a legitimate use, but also an illegitimate use (e.g. global positioning satellites, missiles, nuclear technology, chemical and biological tools, night vision technology, thermal imaging, some models of drones, aluminum pipes with precise specifications or certain kinds of ball bearings)
- Self diagnosis test for diseases
- Financial products or services, such as investment services, financial advice, money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g. Bitcoin), binary options
- Gambling, betting and lotteries

## 5.0 Restricted Content

Ads and content shall not include any of the following, regardless of whether the product or service being promoted is permitted under Section 4.0:

- Aggressive marketing, including messaging which suggests the product or service being advertised is a necessity, or that the customer is obligated or will be at a serious disadvantage if they do not purchase the product or service.
- Any person shown to be in a potentially dangerous situation, such as someone holding a weapon or an unattended child standing near the edge of a cliff.
- Any imagery or messaging that is targeted directly to children under the age of 18.
- Any imagery or messaging targeted at those with mental or medical health conditions.
- Express or implied claims about environmental benefits.
- Business practices that may cause brand or reputational harm to Klarna
- The objectification of a person in a sexual manner to sell a product or service.
- Imagery that can be considered cruel or abusive, such as the mistreatment of animals or humans.
- Content that glamorizes the use of drugs, tobacco or excessive consumption of alcohol.
- Excessive violence or visual gore, such as blood or serious physical injury.
- Exploitation or depiction of sensitive events, such as pandemics, natural disasters, wars or conflicts, or incidents of mass suffering.
- Imagery or messaging that could be considered to be invasive to another person's privacy.
- Any content or campaigns for or against a politician or political party or messaging targeted towards a particular political affiliation.
- Content that infringes upon or violates the intellectual property rights of any third party.
- Content relating to controversial topics or current events.
- Content that may be considered offensive or implying or attempting to generate a negative self-image.
- Outbound or inbound tele-marketing
- Pornography, nudity, or sexually explicit content.
- Use of obscene language, including purposefully obscured profanity, such as "S\*#T" or commonly known acronyms such as "WTF".
- Advocating or demeaning a religion or use of religious symbols.

- Discriminative content towards race, color, national origin, religion, disability, sex, gender, sexual orientation, age or similar category.
- Content which is false or likely to mislead or deceive consumers, promises or suggests unrealistic outcomes, or violates consumer protection laws
- Content that spreads misinformation, disinformation, or conspiracy theories
- Content featuring the unlawful use of workforce, including tax evasion

## **6.0 Market Specific Restrictions**

Market specific restrictions may be found [here](#).

## **7.0 Klarna Branding**

Content should not mimic Klarna branding or Klarna trademarks or have the potential to mislead a customer to believe that the ad is provided by or endorsed by Klarna. Klarna logo and trademarks can only be used after obtaining Klarna's prior consent in writing, and adhering to Klarna's brand, marketing, and disclosure policies.