

Marketing guidelines for retailers 2021.

Klarna.

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** and select 'Marketing assets.'

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**

Primary hero messaging:

- a** Shop now. Pay over time with Klarna.
- b** Get more time to pay with Klarna.
- c** 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

Always go with the Klarna marketing badge,
if not possible use the Klarna logotype.
The Klarna logotype exists only in a black
and a white version.



Klarna.

Payment communication

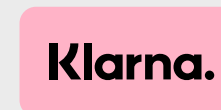
Klarna payment badge

This badge is 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.

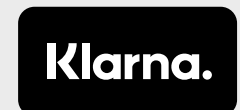


The Klarna payment badge has sharper
edges than the Klarna marketing badge.

Preferred option



Secondary options



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

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		

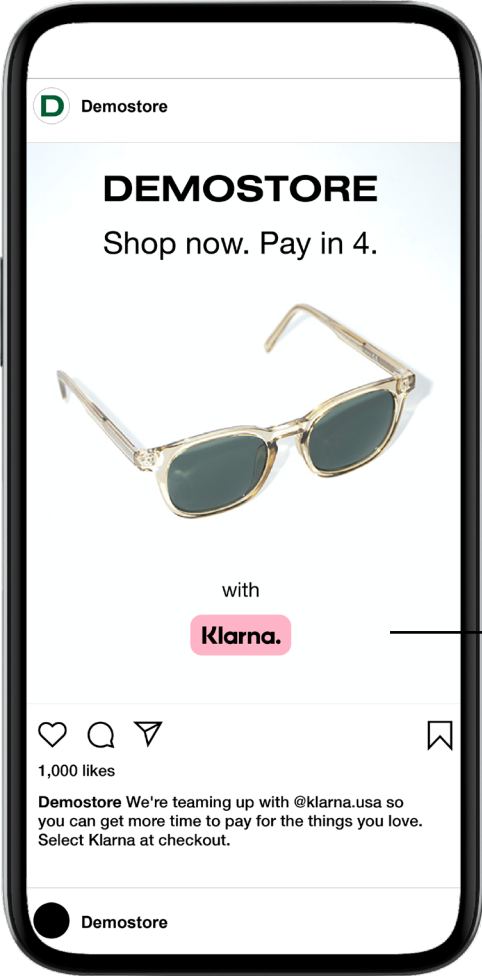
Social media.

Do's.

Announce Klarna to your shoppers, highlighting the unique value of pay later options at checkout. Use our approved copy when talking about Klarna on social media.

Use your own imagery.

Use our provided approved copy to avoid misinterpretations of terms.



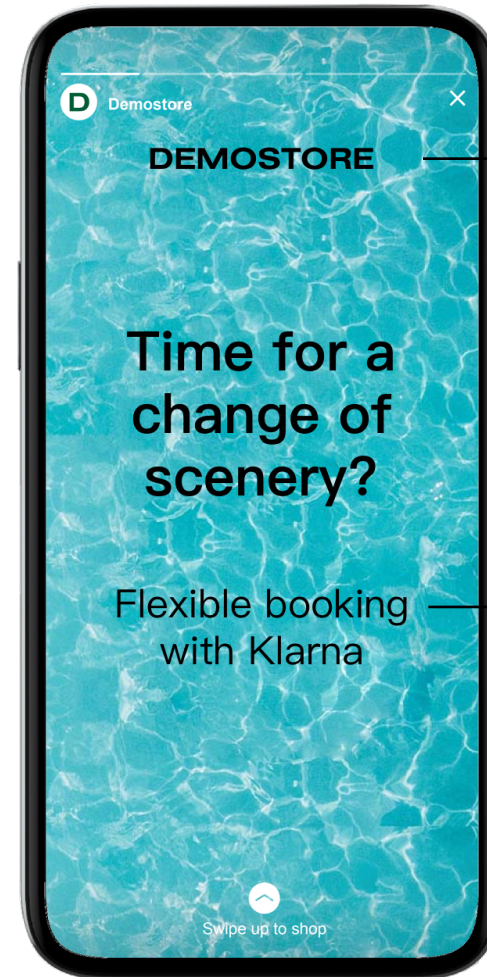
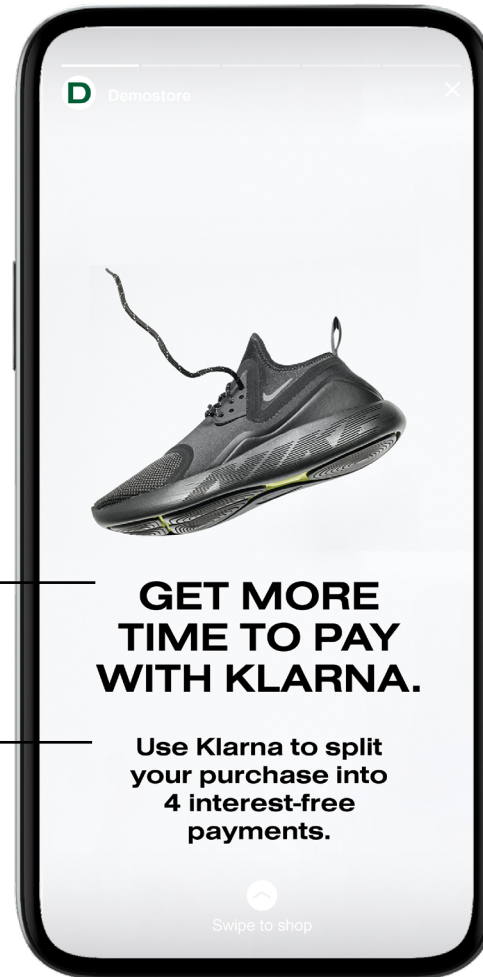
Include Klarna by using the Klarna marketing badge.

Do's.

Keep your brand's tone and style when speaking to your followers. Stick to our marketing assets to avoid any misinterpretation of Klarna's products and terms.

Make sure it's easy to read.

Use our approved copy. Use responsible language.



Include your logo to make it clear you are the sender.

Mention the advantages of Klarna as a selling point.

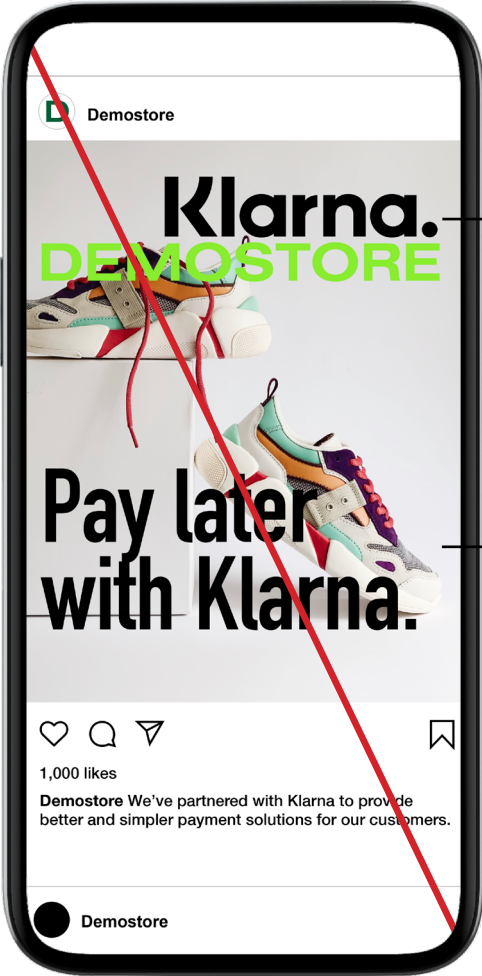
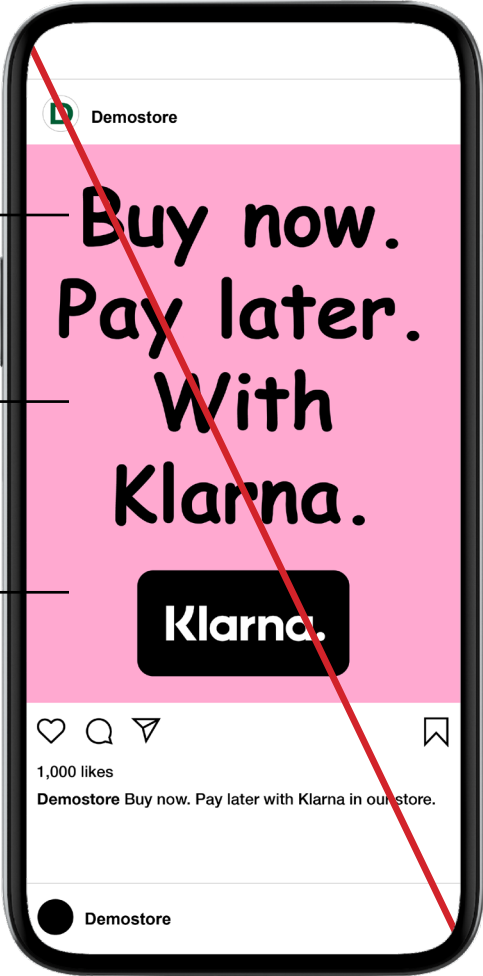
Don'ts.

Stick to our marketing assets to avoid any misinterpretation of Klarna's products and terms.

Don't create assets that mimic Klarna's visual identity.

Don't use messaging that's not approved.

Don't use the Klarna payment badge.



Don't create assets with an unclear sender.

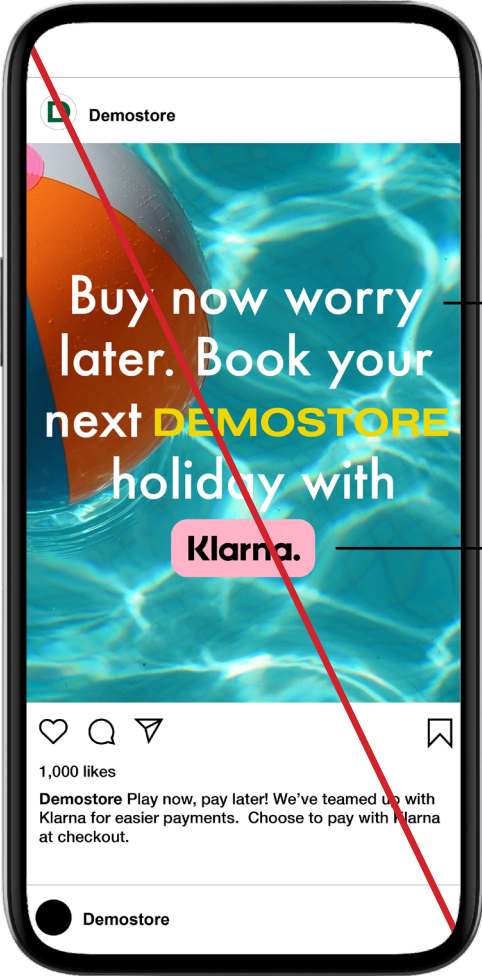
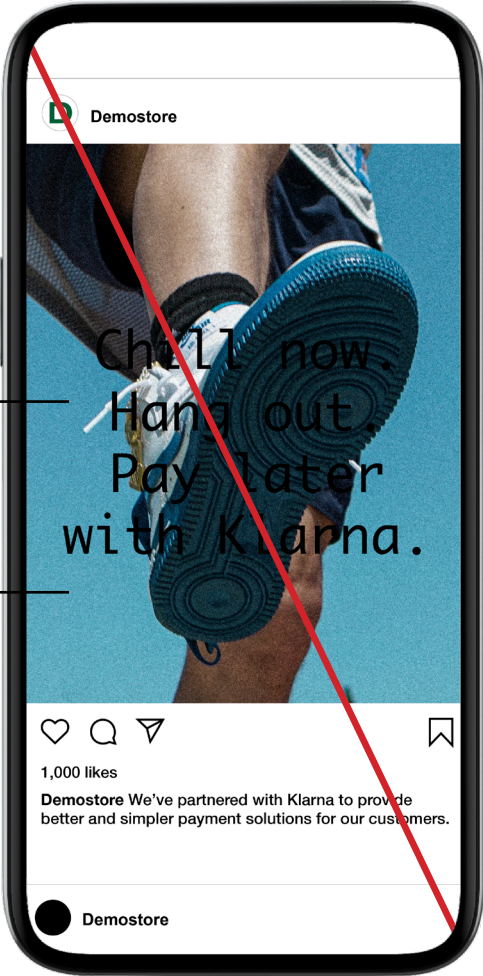
Don't use messaging that's not approved.

Don'ts.

Stick to our marketing assets to avoid any misinterpretation of Klarna's products and terms.

Don't use messaging that's not approved.

Don't compromise readability.



Don't encourage debt.

Don't incorporate the Klarna marketing badge in a headline.

Paid media.

Do's.

It must be clear that you are the sender of the message, not Klarna. Therefore, use your own visual identity when creating paid media assets.

Guidelines for social media also apply to paid media.

Find approved messaging, risk warnings, and disclosures for your specific market at docs.klarna.com



DEMOSTORE

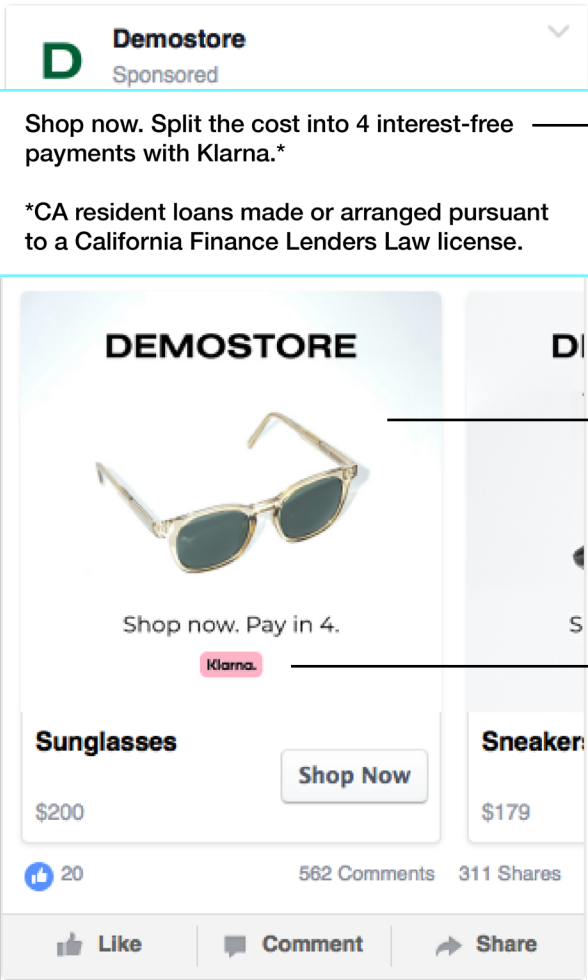
Get more time to pay with Klarna.

[Shop now](#)

Include your logo to make it clear you are the sender.

Mention Klarna in the text. Use our approved copy.

Add a link to your website.



Demostore Sponsored

Shop now. Split the cost into 4 interest-free payments with Klarna.*

*CA resident loans made or arranged pursuant to a California Finance Lenders Law license.

DEMOSTORE

Sunglasses \$200

Shop now. Pay in 4. Klarna.

Shop Now

Sneakers \$179

20 562 Comments 311 Shares

Like Comment Share

Use our approved copy. Include a valid disclaimer when needed.

Use your own imagery, brand elements, fonts, and colors.

Include Klarna by adding the marketing badge.

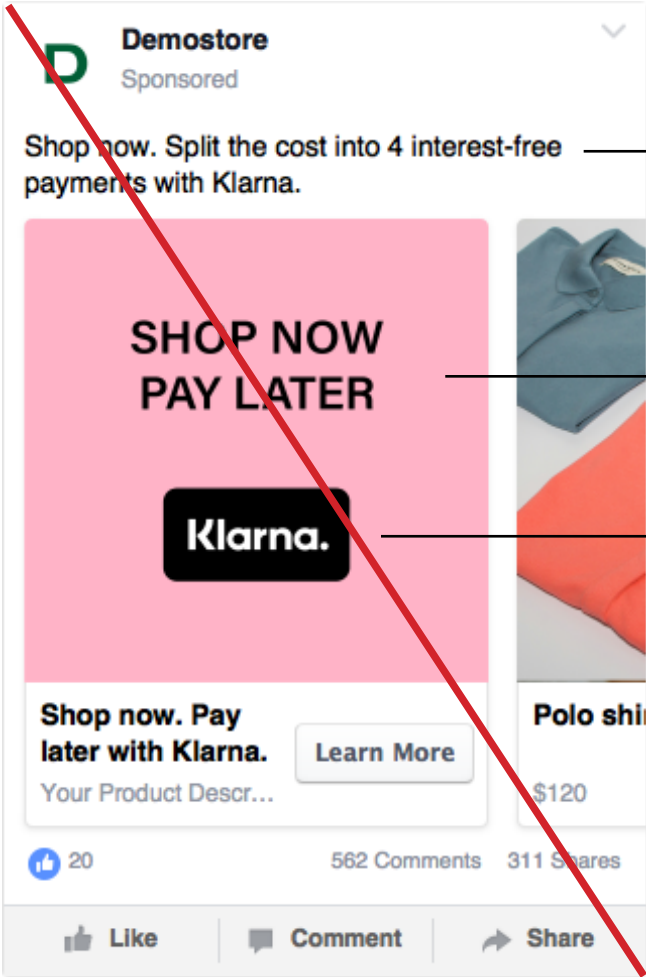
Don'ts.

Don't use Klarna's visual identity when creating paid media assets.

Guidelines for social media also apply to paid media.



Don't incorporate the Klarna marketing badge in a headline.



Don't skip the disclaimer if it's needed for your market.

Don't try to copy Klarna's brand.

Don't use the payment badge.

Launch emails.

Do's & don'ts.

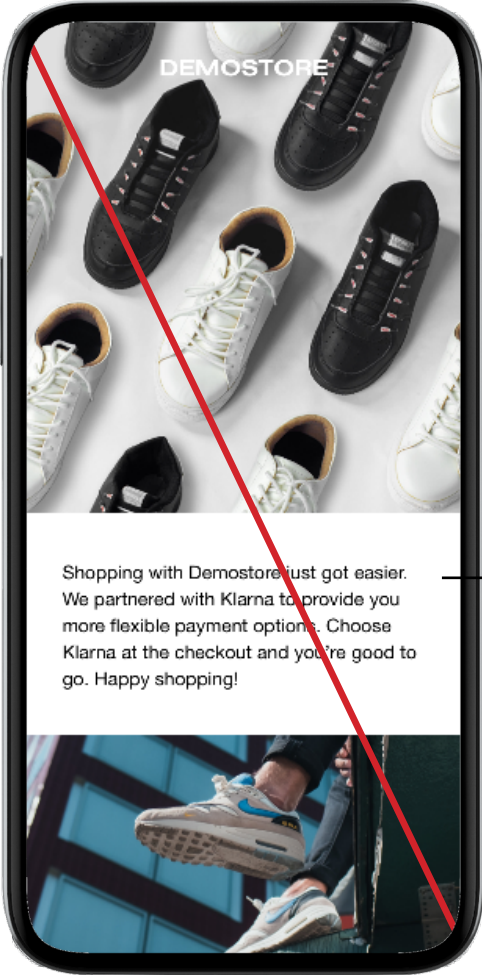
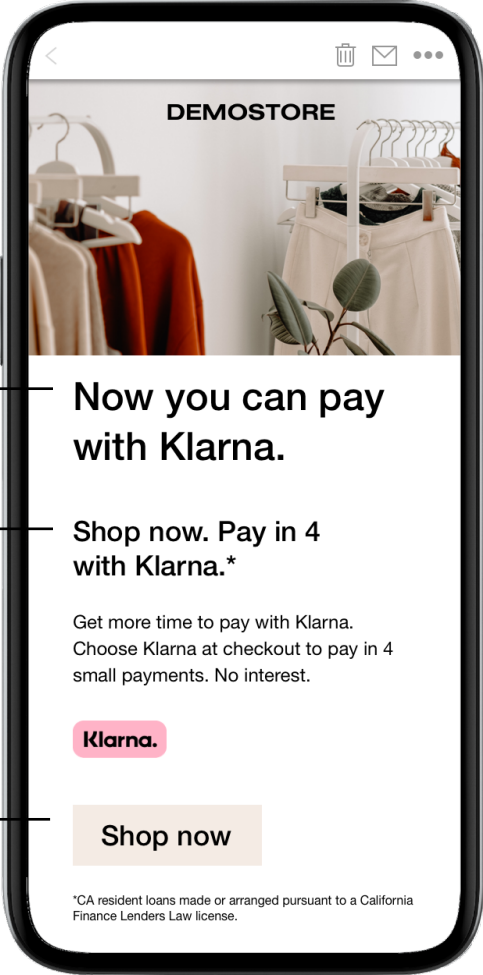
Share news with an email to raise awareness and keep shoppers coming back for more.

Use your brand's visual identity to avoid misinterpretations.

Keep it simple, clear, and concise.

Use our approved messaging.

Include a link to your website.



Don't explain Klarna's products in your own words. This can create confusion and make payment options seem more complicated.

**Abandoned
cart emails.**

Do's & don'ts.

Share news with an email to raise awareness and keep shoppers coming back for more.

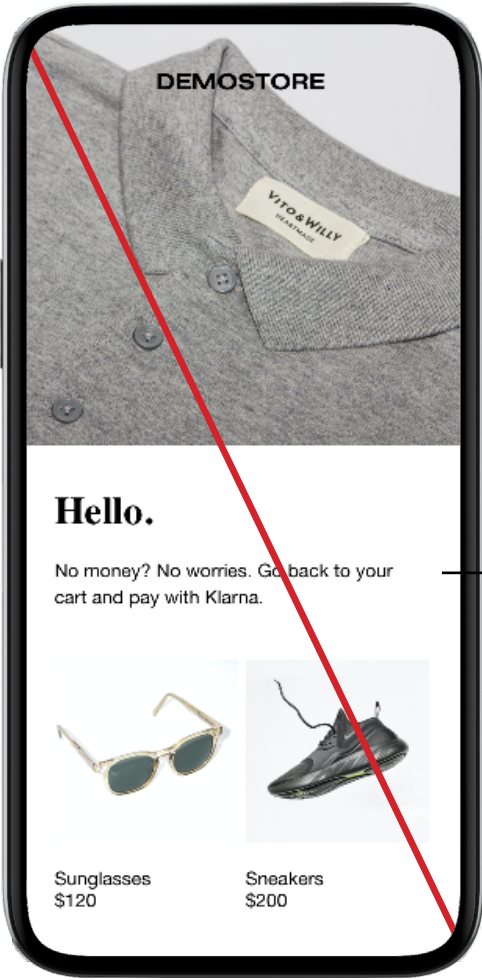
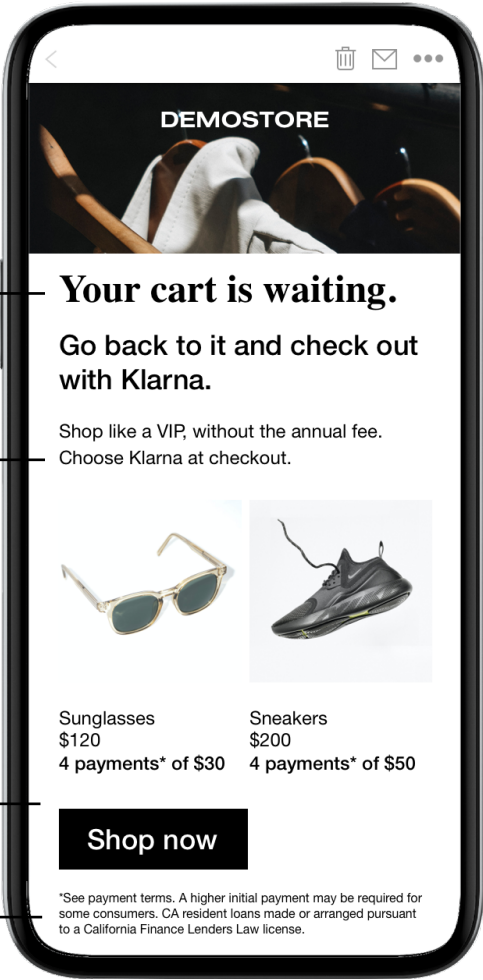
Use your brand's visual identity to avoid misinterpretations.

Keep it simple, clear, and concise.

Use our approved messaging.

Include a link to your website.

Include a valid disclaimer when needed.

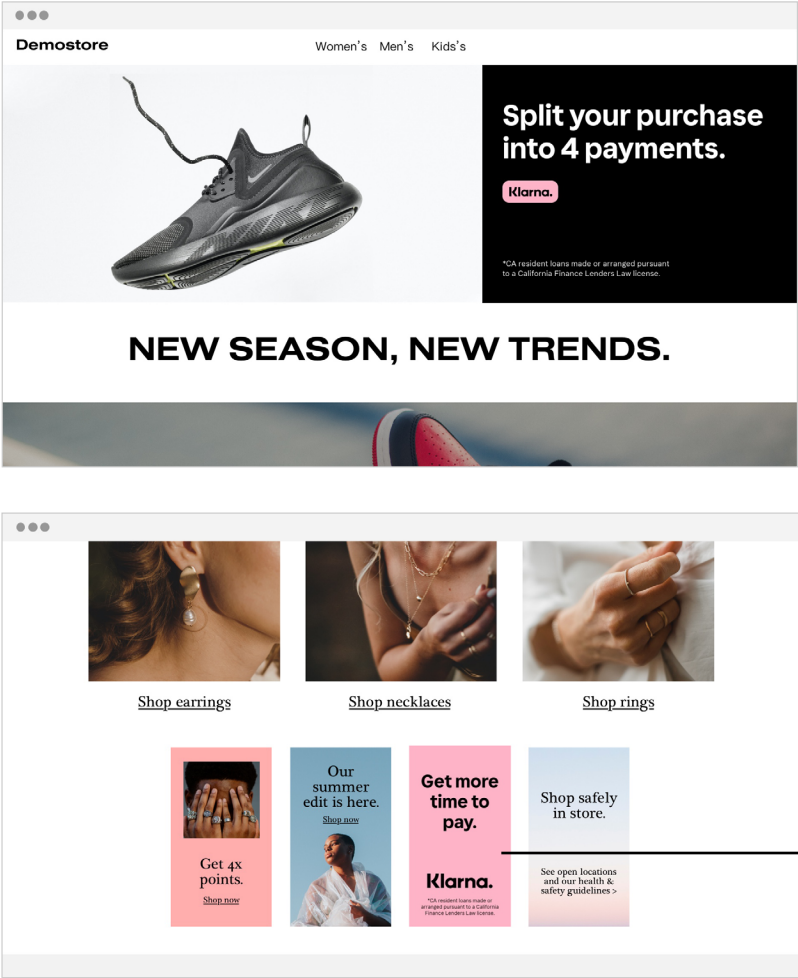


Don't suggest Klarna as a solution to wider financial problem.

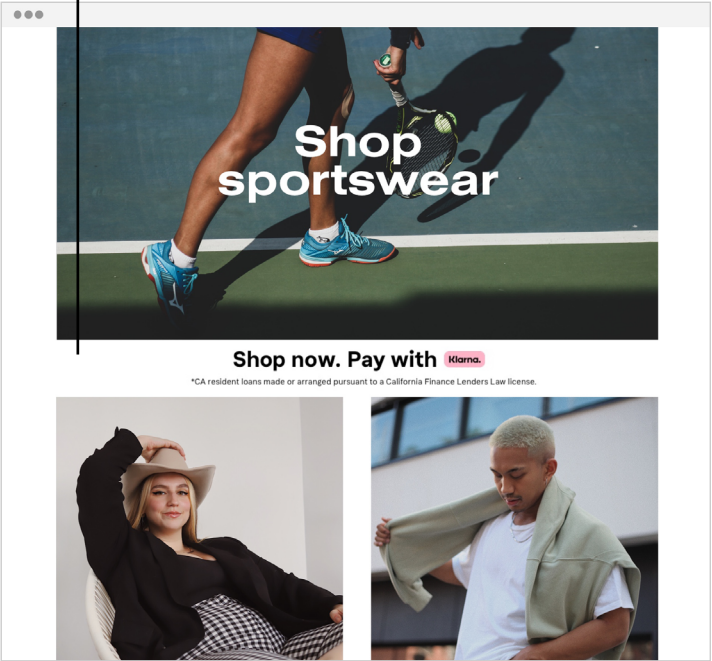
Web banners.

Predesigned banners.

We have created a series of downloadable banners for your specific market. Use them to make sure you're in compliance with legislation and to avoid misinterpretation of products and terms.



Display financing options as early as possible in high traffic areas throughout your website.



Use our downloadable banners to communicate flexible payment options.

Website.

How to display Klarna on your website.

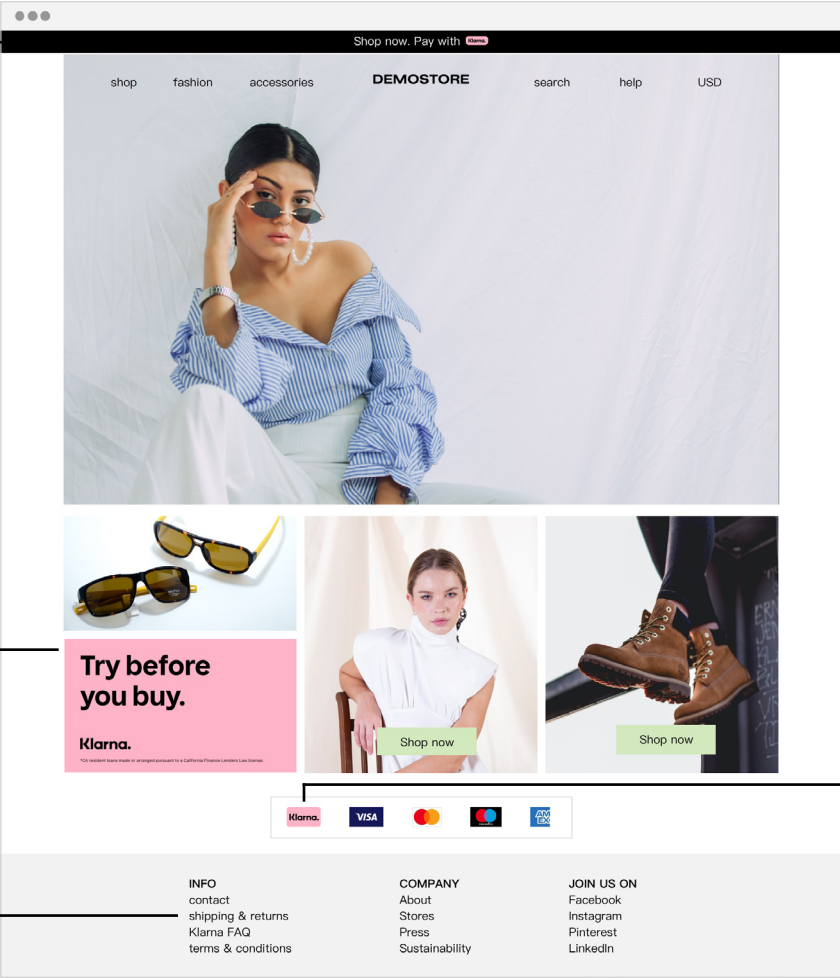
Let your customers know they can finance their purchase through Klarna.

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

Display financing options as early as possible in high traffic areas throughout your website.

Use our downloadable banners to communicate flexible payment options.

Add a Klarna FAQ page. Use Klarnas approved messaging for the FAQ page.



Use the Klarna payment badge when displaying different payment providers together.

Thank you.

Klarna.

For more information visit docs.klarna.com