

Marketing messaging for retailers.

Klarna.

How to stay clear & compliant as a Klarna retailer.

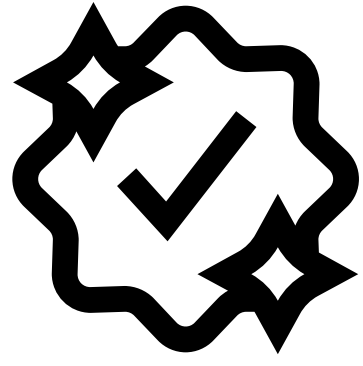


Purpose.

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 and 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.

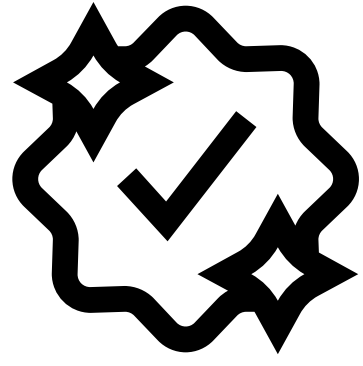
Do say:

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

Don't say:

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

Thank you.

Klarna.

For more information, visit docs.klarna.com