

Ad Guidelines

Klarna

Last updated 2 December 2022

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Overview

Klarna Advertising Guidelines are established to provide guidance on the types of content allowed to run on all of our domains. All assets for each advertising campaign should be reviewed against the guidelines in this document. These guidelines are put in place to ensure Klarna maintains a user-friendly experience for its customers. At Klarna Advertising we believe maintaining a high bar drives more effective results for advertisers and as such, we follow the below guidelines to ensure all content on our platforms are customer-focused.

Klarna reserves the right to remove, reject or request amends to any ad that may not adhere to the guidance in this document, or might otherwise breach national marketing rules or guidelines. If you have any concerns regarding creative that is to be used in an advertising campaign, please reach out to the most appropriate client support team. We periodically update our advertising 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 A High Creative Bar

To ensure a consistent, high-quality customer experience, Klarna applies a high creative bar 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 merchants name or logo must be clearly visible in the ad to ensure customers can easily identify them as the advertiser. If the ad features a merchant name as well as a logo or sub-brand, the merchant parent name or logo must be the largest and most prominent. Refrain from using “we” or “our” as this gives the impression that the deal is by Klarna and not by you as the Merchant.

1.3 Distracting creative

Ads cannot be distracting in comparison to other content in the same environment, such as a sponsored tile within a carousel of tiles. Creative should not include dividing lines or unusual negative space that mimic elements of the Klarna website or mobile app. Customers must be able to easily identify the clickable area of an ad placement.

Animated creative (not currently supported) within ads 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 mentioned in the Klarna ad specs, as applicable each point in time. Images that are blurry, pixelated, distorted or that have too many visual objects may also be considered to not meet the bar and be rejected.

2.0 Advertising Copy

All copy must be legible and accurate so the customer has sufficient and correct information prior to engaging with the ad.

2.1 Prices and Savings Claims

If an ad promotes a percentage saving, such as 10% off with a particular merchant, the landing page should reflect the same percentage offering and not just the money saving. If the saving is only on a selected range of products, this should be specified in the copy 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 "Mothers Day offers", "Easter Deals" or "Back to School offers".

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 have been released within the past 6 months.

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.

2.4 Language

All copy and CTAs in ads should be in the primary language of the locale in which they appear. Klarna advises against using overtly pressuring language that creates a sense of urgency for purchasing, such as "Hurry" or "Offer ends soon". Do not encourage shoppers to spend outside of their means. Using phrases such as 'strapped for cash?', 'don't wait until payday' or 'broke AF' are unacceptable and irresponsible and we should exercise an obligation to ensure customers stay financially healthy. Also see Sections 4 and 5.

2.5 Price reductions

Any announcement of a price reduction for a specific product should follow applicable laws and indicate the prior price. The prior price means the lowest price applied 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 such as displaying information disclosures. More information per market can be found [here](#). Klarna's prior approval is needed before this type of promotion is displayed.

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 presented either in the ad itself, or available one click away. Essential terms and conditions may be for example maximum applicable discount amount, minimum spending limit, or restrictions on available dates, which affects the consumer attractiveness of the deal or promotion.

3.0 Animation and Video

Limitations may apply.

4.0 Restricted Content

The following content is restricted for use with Klarna Advertising:

- Aggressive marketing
- 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.
- Business practices that may cause reputational harm
- Digital downloads promoting illegal or unethical services
- Nutraceuticals
- Dual use products, which may have a legitimate use, but also an illegitimate use
- 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
- 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 damage.
- Exploitation of sensitive events, such as national or worldwide pandemics, natural disasters or incidents of mass drama.
- Imagery or messaging that could be considered to be invasive to another person's privacy.
- Any content that is for or against a politician or political party.
- Content relating to controversial topics or current events.
- Outbound or inbound tele-marketing
- Pornography 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 Religion or use of religious symbols.
- Discriminative content towards race, colour, national origin, religion, disability, sex, gender, sexual orientation, age or similar category.

5.0 Prohibited Services and Products

- Coupon-specific vendors or merchants
- Cryptocurrency
- Delivery methods that may cause suffering to animals
- Escort services
- Fat burners
- Fertility clinics and fertility research

- Payment services considered to be competitors
- Practices and methods abusing trading for VAT fraud, tax evasion
- Pyramid schemes
- Practices misleading or deceives consumers or discarding or avoiding consumer protection laws
- Unlawful use of workforce, including tax evasion
- Negative response marketing
- Illegal or sensitive pharmaceutical products or services
- Medical procedures
- Tobacco-related products
- Lethal and non-lethal weapons including knives (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
- Ticket reselling
- UV tanning equipment or services

5.1 Market specific restrictions

- Further market specific restrictions may be found [here](#).

United Kingdom (UK)

- The word KLARNA should not be used in any promo codes.
- Financing message is prohibited in ads e.g. Pay in 3 with Klarna.
- Further information on UK regulations can be found [in this document](#).

Finland (FI)

- Charities are not to be promoted.

6.0 Klarna Branding

Ads should not mimic Klarna branding or Klarna trademarks. Klarna logo and trademarks can only be used after obtaining Klarna's prior consent in writing, and adhering to Klarna's brand policy.