

Klarna Bank AB (publ) (“Klarna”) uses cookies to recognize the user’s device for the purpose of providing personalized advertising of Klarna products the next time the user will browse a merchant website offering Klarna products, and for analytics purposes.

#### Persistent marketing and analytics cookies

These cookies contain a unique user ID which will enable Klarna to recognize the user’s device the next time that user returns to a merchant using Klarna’s services. These are persistent cookies, stored on the device for a period of up to 540 days as of the last interaction with Klarna, or until they are deleted and allow Klarna (i) to show personalized marketing of Klarna products, including credit promotions to the user, and (ii) to perform analytics of the user behaviour.

By connecting the unique user ID stored in the cookie on the device to the information Klarna has about the user, Klarna will be able to recognize the user of that device. The information Klarna collects through the cookies is not shared with any third party.

#### The user’s consent and revocation of consent

Setting cookies for marketing purposes is subject to the user’s consent, which will have to be obtained before the cookies are set on the user’s device. In addition, the web browser or device often allows the user to change the settings for the use of cookies. More information on how to adjust the settings can be found in the browser or device reference information, and on [aboutcookies.org](https://www.aboutcookies.org).

#### About Klarna

Klarna Bank AB (publ) is subject to Swedish Data Protection legislation, and is the data controller for the purpose of processing the personal data as described above. Klarna has a data protection officer and a team consisting of personal data experts. Klarna also has a customer service team handling questions relating to personal data. You are welcome to contact Klarna at [dataskydd@klarna.se](mailto:dataskydd@klarna.se). Please visit [www.klarna.com](https://www.klarna.com) for more information about Klarna, and how Klarna processes personal data.