



## Electronic Communications Agreement - Consent to Electronic Communications

By submitting your prequalification request you consent and agree that:

- WebBank and/or Klarna can provide all communications and other information relating to your prequalification request for Klarna Credit, including but not limited to adverse action notices and any other disclosures required by law (collectively, “Communications”) to you electronically, including via any Klarna website, any other website that allows you to submit a prequalification request for Klarna Credit, or the email address(es) that you provided to us.
- You are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and you and we our intend that the statute applies to the fullest extent possible.
- You are providing your electronic signature on agreements and documents, which has the same effect as if you signed them in ink.
- You are able to and will access and retain any Communication received from us.
- This consent applies to this transaction, and to all future Communications from WebBank and/or Klarna, unless you have withdrawn your consent by the procedure outlined below in “Withdrawing Consent”.

You understand and acknowledge that, in order to access and retain Communications, you will need the following:

- A computer or a mobile device with an internet connection.
- A current web browser that includes 128-bit encryption with cookies enabled.
- A valid email address.
- Sufficient storage space to save past Communications or a means to print them.

### Withdrawing consent

If you’d like to withdraw your consent to receive Communications electronically, you may contact us in writing at “Customer Service, Klarna Inc., 629 N. High St., Suite 300, Columbus, Ohio 43215”. If your consent is withdrawn we may prohibit you from using any services.

You may also request paper copies of any specific Communication within 180 days of the date of the Communication without withdrawing your electronic communications consent given in this Agreement. To request a paper copy, please contact us in writing at “Customer Service, Klarna Inc., 629 N. High St., Suite300, Columbus, Ohio 43215.”

### Updating your contact information

You may update the email address to which Communications may be sent and at which you may be contacted electronically. If you change your email address, you must notify us. You can update your email address by contacting us in writing at “Klarna Credit Customer Service, P.O. Box 8116, Columbus, Ohio 43201.