Fee Information Document

Name of the account provider: Klarna Bank AB, German Branch

Account name: Klarna Bank Account

Date: 01 August 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our Basic pre-contractual information and List of Prices and Services.

- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account [Klarna Bank Account] Includes a **package of services** consisting of: Access to the account via the mobile Klarna App **Credit Transfer** In EUR within the EEA and Switzerland	**EUR 0.00**

Incoming credit Transfer In EUR within EEA and Switzerland **Standing order** Setup, modification, deletion **Direct Debit** **Legitimate refusal to execute a transfer order** **Providing a debit card** [Klarna Bank Card] **Cash withdrawal with the debit card at ATMs in foreign currency** [Klarna Bank Card] **Use of the debit card for payments in foreign currency** Services beyond these quantities will be charged separately.	
Payments (excluding cards)	
Legitimate refusal to accept a direct debit	Per refusal **EUR 3.00**
Cards and cash	
Providing a credit card	**Service not available**
Cash deposit	**Service not available**
Cash withdrawal with the debit card at ATMs	Three free withdrawals per calendar month, then per withdrawal **EUR 2.00**
Cash withdrawal with the debit card at ATMs in foreign currency	Three free withdrawals per calendar month, then per withdrawal **EUR 2.00**
Cash withdrawal with the credit card at ATMs	**Service not available**

Cash withdrawals with the credit card in other currencies than EUR	**Service not available**
Use of the credit card for payments in foreign currency	**Service not available**
Overdrafts and related services	
Arranged overdraft	**Service not available**
Unarranged overdraft	**6.5 % p.a.**