



Fee Information Document



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

Account name: Klarna Bank Account

Date: 30 October 2023

- 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: <ul style="list-style-type: none">- Access to the account via the mobile Klarna App- SEPA-Credit transfers and Standing orders, SEPA-Direct debits	Free of charge

Services beyond these quantities will be charged separately.		
Payments (excluding cards)		
Credit Transfer	In EUR within the EEA and Switzerland	Free of charge
Incoming credit Transfer	In EUR within the EEA and Switzerland	Free of charge
Standing order	Setup, modification, deletion	Free of charge
Direct Debit		Free of charge
Legitimate refusal to accept a direct debit	Per refusal	EUR 2.00
Legitimate refusal to execute a credit transfer order		Free of charge
Cards and cash		
Providing a debit card [Virtual Klarna Bank Card]		Free of charge
Providing a debit card [Physical Klarna Bank Card]		EUR 7.99
Providing a credit card		Service not available
Cash deposit		Service not available
Cash withdrawal		Service not available
Cash withdrawal with the debit card [Klarna Bank Card] at ATMs	Two free withdrawals per calendar month, then per withdrawal	EUR 2.00
Cash withdrawal with the debit card [Klarna Bank Card] at ATMs in foreign currency	Two 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 debit card [Klarna Bank Card] for payments in foreign currency	Free of charge
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.

Information about additional services	
Information about the fees for services exceeding the number of services included in the service package (excluding the charges listed above)	
Service	Fee
Order a replacement card	EUR 10.00
Deposit fee ¹ for balances of more than EUR 500,000	0,5% p.a.

¹ Only applies to customers who opened an account on or after 09 February 2021.