

## Klarna pricing for merchants located in the United States and Canada

These pricing terms form an integral part of your Cooperation Agreement with Klarna. Definitions and expressions used in the Cooperation Agreement shall, unless specifically stated otherwise herein, have the same meaning in these pricing terms.

This document includes the pricing terms for the following Shopping Solutions:

### Klarna Payments

The currency of the fixed fee will be determined by the currency applicable in the country where the Customer is based, which could vary from the Merchant's country of registration or residence (as applicable). The Merchant agrees that cross-border transactions are subject to Klarna having the required capabilities to enable them. The variable fee is calculated as X% excluding Sales Tax of the total amount of the Claim (which includes Sales Tax).

Service Charges	Service Charges
Variable fee	5.99%
Fixed fee (USD) <sup>1</sup>	0.30
Fixed fee (CAD) <sup>2</sup>	0.40
Fixed fee (AUD/NZD) <sup>3</sup>	0.55
Fixed fee (NOK/SEK) <sup>4</sup>	3.50
Fixed fee (DKK) <sup>5</sup>	2.50
Fixed fee (EUR) <sup>6</sup>	0.35
Fixed fee (CHF) <sup>7</sup>	0.35
Fixed fee (GBP) <sup>8</sup>	0.30
Fixed fee (PLN) <sup>9</sup>	1.50
Fixed fee (CZK) <sup>10</sup>	8.50

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<sup>1</sup> Applicable if the Customer is located in the United States.

<sup>2</sup> Applicable if the Customer is located in Canada.

<sup>3</sup> Applicable if the Customer is located in Australia or New Zealand.

<sup>4</sup> Applicable if the Customer is located in Norway or Sweden.

<sup>5</sup> Applicable if the Customer is located in Denmark.

<sup>6</sup> Applicable if the Customer is located in: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Portugal and Spain.

<sup>7</sup> Applicable if the Customer is located in Switzerland. If the Merchant is using Klarna's Shopping Solutions to sell to Customers in Switzerland, the additional terms set out in Appendix 3 (Specific terms for Switzerland) of the Cooperation Agreement apply.

<sup>8</sup> Applicable if the Customer is located in the United Kingdom.

<sup>9</sup> Applicable if the Customer is located in Poland.

<sup>10</sup> Applicable if the Customer is located in Czech Republic.

### **Cross-Border Fee**

Should the Merchant wish to sell to Customers in a market or region other than its own (i.e. Customers outside of the United States and Canada), Klarna reserves the right to charge the Merchant an additional fee to the Service Charges (**Cross-Border Fee**).<sup>11</sup> This fee is calculated as X% excluding Sales Tax of the total amount of the Claims for all cross-border transactions (which includes Sales Tax).

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<sup>11</sup> Subject to Klarna having the required capabilities to enable such cross-border transactions.