

Klarna pricing for merchants located in France, Ireland, Italy, Portugal, Spain and the United Kingdom

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 Payment Method](#)

[Klarna Checkout for B2C](#)

Shopping Solution: Klarna Payment Method

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). Accordingly, there are various cross-border transactions contemplated in the pricing table below. The Merchant agrees that these 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	4.99%
Fixed fee (AUD/NZD) ¹	0.55
Fixed fee (NOK/SEK) ²	3.50
Fixed fee (DKK) ³	2.50
Fixed fee (EUR) ⁴	0.35
Fixed fee (CHF) ⁵	0.35
Fixed fee (GBP) ⁶	0.30
Fixed fee (PLN) ⁷	1.60
Fixed fee (CZK) ⁸	8.50

¹ Applicable if the Customer is located in Australia or New Zealand.

² Applicable if the Customer is located in Norway or Sweden.

³ Applicable if the Customer is located in Denmark.

⁴ Applicable if the Customer is located in: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Portugal and Spain.

⁵ 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.

⁶ Applicable if the Customer is located in the United Kingdom.

⁷ Applicable if the Customer is located in Poland.

⁸ Applicable if the Customer is located in the Czech Republic.

Fixed fee (CAD) ⁹	0.40
Fixed fee (USD) ¹⁰	0.30

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 France, Ireland, Italy, Portugal, Spain and the United Kingdom), Klarna reserves the right to charge the Merchant an additional fee to the Service Charges (**Cross-Border Fee**).¹¹ The Cross-Border Fees are as set out in the table below. 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).

		Customer market			
		US & Canada	Nordics ¹²	Europe ¹³	Other Klarna markets
Merchant country of registration or residence (as applicable)	ES	2.00%	0.50%	0.50%	2.00%
	FR	2.00%	0.50%	0.50%	2.00%
	GB	2.00%	0.50%	0.50%	2.00%
	IE	2.00%	0.50%	0.50%	2.00%
	IT	2.00%	0.50%	0.50%	2.00%
	PT	2.00%	0.50%	0.50%	2.00%

⁹ Applicable if the Customer is located in Canada.

¹⁰ Applicable if the Customer is located in the United States.

¹¹ Subject to Klarna having the required capabilities to enable such cross-border transactions.

¹² Applicable if the Customer is located in Denmark, Norway, Finland or Sweden.

¹³ Applicable to the following Customer markets: Austria, Belgium, Germany, the Netherlands, and Switzerland.

Shopping Solution: Klarna Checkout for B2C

In relation to Klarna Checkout for B2C, the Additional Terms Related to Cooperation with Third Party Payment Option Providers set out in the GTCs apply.

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). Accordingly, there are various cross-border transactions contemplated in the pricing table below. The Merchant agrees that these 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	2.49%
Fixed fee (NOK/SEK) ¹⁴	3.50
Fixed fee (EUR) ¹⁵	0.35

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 France, Ireland, Italy, Portugal, Spain and the United Kingdom), Klarna reserves the right to charge the Merchant an additional fee to the Service Charges (**Cross-Border Fee**).¹⁶ The Cross-Border Fees are as set out in the table below. 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).

		Customer market
		Nordics ¹⁷
Merchant country of registration or residence (as applicable)	ES	0.50%
	FR	0.50%
	GB	0.50%
	IE	0.50%
	IT	0.50%
	PT	0.50%

¹⁴ Applicable if the Customer is located in Norway or Sweden.

¹⁵ Applicable if the Customer is located in Austria, Finland, Germany and the Netherlands. 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.

¹⁶ Subject to Klarna having the required capabilities to enable such cross-border transactions.

¹⁷ Applies to the following Customer markets: Finland, Norway and Sweden. No Cross-Border Fee applies to transactions where the Merchant is registered in an EUR country and is selling into Sweden.