Klarna Pricing Annex Update

Platform Administration Fee

Amendment to the Agreement: Platform Administration Fee

This amendment forms part of the agreement between you (the "**Merchant**") and Klarna (the "**Agreement**") and applies from December 5, 2026. Terms not defined here have the meaning given in the Agreement.

From the effective date, Klarna may charge the Merchant a Platform Administration Fee for each calendar month in which the Merchant uses a direct integration with Klarna and its Klarna payment volume is below USD 1,000,000 on an annual basis, assessed as described below. A direct integration means that the Merchant connects to Klarna directly, rather than solely through a merchant-of-record or payment-service-provider arrangement that Klarna treats as outside the scope of this fee. The amount of the fee is set out in the table below.

To determine whether the volume threshold is met, Klarna looks at the Merchant's total Klarna payment volume over the preceding twelve months, across all merchant IDs ("**MIDs"**) that Klarna, at its discretion, associates with the Merchant. If the Merchant has not yet had twelve months of volume, Klarna may instead use the months available, and the fee applies if the Merchant's monthly volume is below one twelfth of the annual threshold. A Merchant with several MIDs is therefore assessed on their combined volume, not MID by MID. For example, if a Merchant's MIDs together process USD 450,000 over twelve months, the fee applies.

Klarna reviews the Merchant's volume regularly. If the Merchant moves above the threshold, the fee stops applying from the first calendar month after Klarna's review. If the Merchant later falls below the threshold again, Klarna may start charging the fee from the first calendar month after Klarna confirms this.

The fee is charged once per month for the Merchant as a whole, regardless of how many MIDs it has. Klarna collects it through net settlement on one MID selected by Klarna, in that MID's settlement currency (or another currency Klarna assigns to the account), and it appears on the settlement report. The fee does not apply to merchants that Klarna has identified as excluded from this program, including those on legacy contracting arrangements that Klarna designates as out of scope.

Applicable Platform Administration Fee per billing currency.

Platform Administration Fee		Monthly Fee
Billing Currency	USD	20 USD
	EUR	20 EUR
	GBP	18 GBP
	CHF	18 CHF
	CAD	28 CAD
	AUD	32 AUD
	NZD	34 NZD
	SEK	220 SEK
	NOK	220 NOK
	DKK	140 DKK
	PLN	80 PLN
	CZK	480 CZK
	HUF	7,500 HUF
	RON	95 RON