

Information Sheet on the Deposit Guarantee Scheme

Basic information about the protection of deposits

Eligible deposits in **Klarna Bank AB (publ)** are protected by:

The Deposit Guarantee Scheme of Sweden (1)

Limit of protection:

SEK 1,050,000 per depositor per credit institution (2)

If you have more eligible deposits at the same credit institution:

All deposits at the same credit institution are aggregated and the total is subject to a limit of SEK 1,050,000(2)

If you have a joint account with another person(s):

The limit of SEK 1,050,000 applies to each depositor separately (3)

Reimbursement period in case of credit institution's failure:

7 working days (4)

Currency of reimbursement:

SEK

Contact:

The Swedish National Debt Office (Sw. Riksgälden)
SE-103 74 Stockholm
Sweden
Tel: +46 8 613 52 00
E-mail: ig@riksgalden.se

More information:

www.insattningsgaranti.se

1. Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to SEK 1,050,000.
2. If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum SEK 1,050,000 per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with SEK 1,000,000 and a current account with SEK 100,000 he or she

will only be repaid SEK 1,050,000. In addition to this amount, a depositor may be entitled to compensation up to a maximum of SEK 5,000,000 for certain deposited funds related to special events such as funds received from the sale of private residence or amounts paid out under an insurance. In order for such funds to be covered, they may not have been deposited in the account for more than 12 months. For more information, please visit www.riksgalden.se.

3. In case of joint accounts, the limit of SEK 1,050,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of SEK 1,050,000
4. The Swedish National Debt Office will repay your deposits (up to SEK 1,050,000) within 7 working days, provided that nothing else has been stipulated in Section 9a, 9b or 9c in the Swedish Act on Deposit Guarantee Scheme. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered.