



CONVENIENCE TRANSLATION - ONLY THE SWEDISH LANGUAGE VERSION IS BINDING.

SWEDISH LANGUAGE WILL BE USED FOR ALL CORRESPONDENCE FROM KLARNA.

# Klarna Card Cardholder Agreement

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE YOU APPLY FOR YOUR CARD.

## 1. Definitions

**'App'** - Our application providing you with access to your Klarna User Portal which you can download to your device.

**'Business Days'** – The days of Monday to Friday but does not include bank holidays in Sweden.

**'Card'** - Klarna card issued to you by Klarna Bank AB (publ) under this Cardholder Agreement comprising a physical card with a fixed CVV code and the digitized credentials of this card. You have the opportunity to create one-time CVV codes in the Klarna User Portal allowing you to use the Card without access to the physical card.

**'Cardholder'** - You, the physical person entering into this Cardholder Agreement with us.

**'Cardholder Agreement'** - This agreement as varied from time to time.

**'Card Number'** - The card number on the front of your Card.

**'Contactless'** - A payment feature that provides you with a way to pay by tapping your Card on a point-of-sale terminal reader (a Contactless Terminal).

**'CVV'** – Three-digit security number printed on the signature panel on the back of the card

**'Digital wallet'** - online service or device where individuals can add a payment card in order to make electronic payments.

**'EEA'** – Is the European Economic Area which currently includes all the countries in the European Union together with Iceland, Norway and Liechtenstein.

**'Klarna User Portal'** – Your user portal provided by us which is available on our webpage and/or in our App, where you can find information about your purchase power, your transaction history, monthly invoices and other information or services related to your Card. You can also pay for your purchases in the Klarna User Portal.

**'Merchant'** – A retailer, or any other person, firm or corporation that accepts VISA and which is not restricted in accordance with section 4.2.

**'Payment Order'** – An instruction by you to us requesting the execution of a Transaction.

**'Personalised security credentials'** - Means personalised features provided by us or another payment service provider for the purposes of authentication, such as for example PIN, Mobile Bank ID, biometric authentication methods etc;

**'Purchase Power'** – The functionality included in the Klarna User Portal which gives you an indication about your spending status and ability to purchase at each point in time, as further described in section 6.

**'Repayment Options'**- The payment options available to you to settle your debt resulting from your Card usage as described in this agreement.

**'Transaction'**– An act, initiated by you or on your behalf or by the payee of placing, transferring or withdrawing funds.

**'we', 'us', 'our' or 'Klarna'** – Klarna Bank AB (publ), a bank registered in Sweden with corporate registration number 556737-0431 with head office at Sveavägen 46, 111 34 Stockholm, Sweden.

**'Website'** – [www.klarna.com](http://www.klarna.com)

**'you', 'your'** – The Cardholder.

## **2. General information**

2.1. This Cardholder Agreement forms the terms and conditions of the usage of your Card. Your Card is a charge card issued by Klarna. Klarna is a Swedish bank, whose headquarters are located in Stockholm and is under the supervision of the Swedish Financial Supervisory Authority Finansinspektionen, Box 7821, 10397 Stockholm, identification number

41538. You can find our registration including information about passporting at the website of Finansinspektionen.

2.2. By using the download function, you can download these terms prior to signing up for the Card. During the term of the Cardholder Agreement, you can at any time access these terms via the Klarna User Portal and, on your request, we will forward them to you by email.

2.3. You can use your Card to make payments to Merchants in accordance with the terms and conditions stated in this Cardholder Agreement. The purpose and intended nature of your usage of your Card is assumed to be paying for goods and services. When using the Card, we will obtain a compensation claim in the amount of the Transaction, which you can settle as described in this Cardholder Agreement and depending on the Repayment Options chosen by you.

2.4. This Cardholder Agreement is written and available in Swedish and we undertake to communicate with you in Swedish regarding any aspect of your Card. We may communicate with you by letter, email, text messages and/or App notifications for issuing any notices or information about your Card or about this Cardholder Agreement. In case of suspicion of unauthorised use or security threats, we may contact you by phone call or text message. You undertake to keep your contact details updated in your Klarna User Portal.

2.5 In the Klarna User Portal, you can see which, if any, additional communication services are available. There, you can also sign-up for such service. Communications, notices or information at your request which are in excess of, more frequently or by other means other than those specified in this Cardholder Agreement may be subject to a fee. Any applicable fee for the requested service will be communicated in the Klarna User Portal.

### **3. Application of and receiving your Card**

3.1. You apply for your Card in the Klarna User Portal. You may only receive a Card if you are at least 18 years of age and resident in Sweden.

Application for a Card is made in the Klarna User portal and can only be performed after you have identified yourself by logging into the Klarna User Portal using BankID or other identification method as may be enabled by us from time to time. We will process your application and inform you in the Klarna User Portal whether your application has been approved. As part of the application process, Klarna may also conduct a credit check. If an external credit check is performed you will be informed by letter or email.

3.2. You warrant that the information you provide during sign-up and identification is current, complete, and accurate. You shall only provide your own information. You further represent and warrant to us that you have legal competence to enter into this Cardholder Agreement and that you are not acting on behalf of an undisclosed principal or a third party beneficiary. If the information you provided changes, you undertake to inform us about the change as soon as possible and provide us with supporting documentation on request.

3.3 Upon approval of your application you will be provided with your Card Number together with the one-time CVV and expiry date in the Klarna User Portal. This card information will enable you to pay with your Card without having to access to your physical Card.

3.4 Your physical Card will be posted to the address that you have chosen as your shipping address through the Klarna User Portal. When you receive your Card, you must sign it immediately. The physical Card, including the Card details in your Klarna User Portal, will be automatically activated and ready to use.

3.5 In the Klarna User Portal you will be able to select your PIN. You should not select a PIN that may be easily guessed, such as a number that:

3.5.1 is easily associated with you, such as your telephone number or birth date;

3.5.2 is part of data imprinted on the Card;

3.5.3 consists of the same digits or a sequence of running digits; or is identical to the previously selected PIN.

If you forget your PIN you can retrieve it through your Klarna User Portal. You change your PIN using an ATM.

#### **4. Use of your Card**

4.1. Your Card can be used to make payments for purchases in-store, via the internet or over the phone to Merchants in Sweden and abroad that accepts Visa.

4.2. Your Card may not be used for certain services or at Merchants offering certain types of services, for example cash withdrawals or massage parlours, escort and similar services.

4.3 You shall not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by applicable law.

## **5. Use in Digital Wallets**

5.1 Where Digital Wallet providers allow to add your Card to their Digital Wallet, you can add your Card to such Digital Wallet.

5.2 We will create surrogate card credentials for your Card. This means that the digitized version of your Card in a Digital Wallet will have a different card number, which is directly related to your original Card Number. Nevertheless, that does not mean that you will receive an extra Card.

5.3 Don't install or use an unauthorized modification of your mobile operating system if you use your card in a Digital Wallet. When you do this there is an increased risk of unauthorised access to your device and stealing your information or making unauthorised transaction. Delete all your information in your Digital Wallet when you change devices.

5.4 We reserve the right to stop cooperating with certain Digital Wallet providers or to stop supporting the use of certain types of cards in Digital Wallets. We will inform you of such a decision with a reasonable notice period if possible.

5.5 You can remove your Card from a Digital Wallet at any time by pressing the appropriate button or link in the Digital Wallet, or by contacting our customer service. In these circumstances you authorise us to continue to process any outstanding transactions on your Card.

## **6. Purchase Power**

6.1. There is no pre-set purchase limit on your Card. Instead, your ability to purchase will be determined by Klarna taking all your spendings made with us and your financial situation into account. Please note that your payment behaviour may affect your ability to purchase with your Card.

6.2. You will be able to obtain an indication on your applicable spending status and ability to make additional purchases at each point in time via the function Purchase Power in the Klarna User Portal. There you will also be able to test your ability to purchase with your Card by stating an amount corresponding to your intended purchase.

## **7. Authorisation of a Transaction**

7.1. When using your Card you will need to authorise each Transaction. A Transaction is authorised if you consented to the execution of the

Transaction by making your Card details available to a Merchant. This may be done by the reading of the chip or the magnetic strip of the Card, by tapping your Card against a Contactless terminal, by providing Card information such as card number, expiration date and CVV orally or in writing or by other means in accordance with technical development.

7.2. You can use the Card for Contactless Transactions up to a limited amount. Note that this amount may vary from country to country or from time to time and that Klarna or the Merchant may request that you, due to security or other reasons, use the chip of the Card together with your PIN or other authentication method, for transactions below the limited amount. For Transactions in excess of such limited amount, you will need to authorise the Transaction by other means.

7.3 If additional procedures are required such as clicking a button; entering a code such as PIN, password, or other security code personal to you; signature; biometric authentication methods, such as fingerprint or facial recognition; or by other means, the Transaction will not be considered authorised unless you performed one of those procedures.

7.4. For the execution of a series of Transactions you will only have to provide your authorisation of the first Transaction which will then cover the subsequent Transactions provided you have received clear information about this.

7.5. Where the exact amount of a Transaction is not known at the moment when you give consent to execute the Transaction, we may block funds on your Card only if you have given consent to the exact amount of the funds to be blocked. We will release the funds blocked on your Card without undue delay after receipt of the information about the exact amount of the Transaction and at the latest immediately after receipt of the Payment Order.

7.6 You will be responsible for all Transactions which you authorise unless otherwise stated in this Cardholder Agreement.

## **8. Revocation of Payment Order**

8.1. Please be aware that you may not usually stop a Payment Order once you have authorised the Transaction.

8.2. You may however, under the terms and within the time agreed upon with the Merchant, turn towards the Merchant with regard to non- executed single or series of Transactions in order to revoke previously issued Payment Orders.

## **9. Receipt and time for execution of a payment order**

9.1. The Card transaction is initiated through the Merchant. Once we have received the Payment Order we will charge the amount of the Transaction to your Card. This usually happens between one to two banking days after that you have initiated a Payment Order but it may take shorter or longer time. For payments within the EEA, we are obliged to ensure that the amount is received by the payment service provider of the Merchant within one Business Day after having received the Payment Order. For payments outside EEA, we will forward the payment to the payment service provider of the Merchant as soon as possible. For returns, we will refund you the corresponding amount of the return, as soon as possible after the Merchant acquirer transferred the return amount to us.

## **10. Rejection of a Transaction**

10.1. We can reject a Transaction if:

10.1.1 you have not authorised the Transaction in line with section 7 above;

10.1.2 the Transaction exceeds our assessment of your ability to repay, at our discretion;

10.1.3 using the Card is in breach of this Cardholder Agreement, any VISA rules, or applicable law; or

10.1.4 we have reasonable grounds for suspecting that either you or a third party has committed or is about to commit a crime or other abuse in connection with the Card, or for other security reasons.

10.2. Where appropriate, any refusal to execute a Transaction will be communicated to you via the Merchant concerned. If possible, you will be informed about the reasons for the rejection and the procedure for correcting any mistakes that led to the refusal unless prohibited by law.

## **11. Fees and Transactions made in foreign currencies**

11.1. Fees connected to the Card, if any, will be communicated to you in the Klarna User Portal. Any fees or charges applicable will be charged to your Card. For the Repayment Option chosen by you specific terms and costs may apply.

11.2. If you make a Transaction in a currency other than SEK, the amount of the Transaction will be converted to SEK and upon exchange the exchange

rate used by us will apply. The exchange rate used is a reference exchange rate set by Visa for this purpose and applies the Business day the Transaction is received by Visa. Changes in the exchange reference rates shall take effect immediately. Information about the reference exchange rate applied for a single transaction is provided by us upon request. You assume the potential currency risk between the time of the purchase until the Transaction has been received by Visa. This also applies for purchases made in Sweden in another currency than SEK. You can find the VISA reference currency exchange rates [here](#).

## **12. Repayment**

12.1. You will be able to choose how to settle the Transactions you make with your Card. You may choose to settle your Card transactions (i) with an interest free credit called Monthly invoice, (ii) by paying the transaction later (typically up to 14 days), (iii) through your bank account or (iv) a combination thereof.

12.1.1 If you have chosen to collect your Card transactions on a Monthly invoice, all the Transactions initiated via the Card, regardless of offline or online, will be collected in such Monthly invoice in accordance with the terms shown at sign up to Monthly invoice.

12.1.2. You may set a transaction amount up to which funds for each separate Card transaction up to the selected amount will be paid through your bank account (normally within 1-2 days after the Merchant has handled your order). Card transactions above the selected amount be paid later in accordance with the terms shown.

12.2 In event of your late payment, you will be charged a reminder fee. If your pay later or bank account payment amount is less than 60 SEK a reminder fee of 29 SEK will be charged. If your pay later or bank account payment amount is 60 SEK or higher, a reminder fee of 60 SEK will be charged. In addition, a late payment interest of 24,00 % plus the applicable reference rate may be charged. In the event that no payment is received by Klarna after reminder, the claim will be sent to debt collection where additional debt collection fees may be added.

## **13. Information on Transactions**

13.1. Information on individual card transactions are made available to you in Klarna's User Portal. You may also specially require periodical transaction

information at least once per month to be sent to you by email or made available in the Klarna User Portal on other readable and durable medium. You should immediately review the information on executed card transactions. In the event you have not received the above information despite of executed transactions, you should contact us.

#### **14. Card Expiry**

14.1. The expiry date of your Card is printed on the front of the Card. You will not be able to use your Card, including the Card details in your Klarna User Portal, if it has expired. If you would like a new Card please visit the Klarna User Portal.

#### **15. Your obligations in relation to your Card and Personalised security credentials**

15.1. You shall use your Card in accordance with this Cardholder Agreement.

15.2. The Card is your private belonging and you should take all reasonable steps to keep your card and personalised security credentials safe and protect it from unauthorised use. You should never for example:

15.2.1. allow another person to use your Card;

15.2.2. record your PIN in writing, or with your Card or otherwise;

15.2.3. disclose your PIN or any security information or otherwise make it available to any other person.

15.2.4 Only add your Card to a Digital Wallet on your own (mobile) device.

15.3. It is important that you protect your Klarna User Portal access from any unauthorised use by never disclosing your access details. If Mobile BankID or other type of feature for the purpose of authentication is stored on your mobile device you must ensure to keep track of the device and in the event of suspected unauthorised use, block the feature.

15.4. In the event of loss, theft, misappropriation or any other risk of unauthorised use of your Card, or if your Card is damaged or malfunctioned, you must contact customer services at 08-120 120 10 without undue delay on becoming aware of it to report the event and to block your Card as and if appropriate. You will be asked to provide us with some identifying details. You have also the possibility to permanently block or temporarily freeze your Card in your Klarna User Portal.

## **16. Repayment, correction and compensation claims of the Cardholder**

### 16.1. Repayment in case of unauthorised Card transactions

16.1.1 In case of an unauthorised Transaction, we will refund the debited Transaction amount to you together with any charges on that amount immediately and in any event no later than by the end of the following Business day, after noting or being notified of an unauthorised Transaction. We reserve the right not to refund the amount of the unauthorised Transaction immediately to you if we have reasonable grounds for suspecting fraud by you in which case we will communicate those grounds to the relevant authority.

16.1.2 In the event that our later investigation of such disputed Transaction is to your disadvantage we reserve the right to debit the corresponding amount of the Transaction.

### 16.2. Claims in case of non-execution, defective or late execution of Transactions

16.2.1 In case of a non-execution or defective execution of an authorised Transaction, and this was caused by us, you can claim immediate and complete refund of the transaction amount charged to you. We will refund the amount of the non-executed or defective Transaction as appropriate and without undue delay. In addition, you can claim compensation for any charges and interest insofar as they were invoiced or debited in connection with the non-executed or defectively executed Transaction.

### 16.3 Compensation Claims

16.3.1 Except as provided by sections 16.1 and 16.2 and provided we have acted with usual care we shall not be liable for damages. In any event, we shall not be liable for any indirect losses/damages unless the losses have been caused by our intent or gross negligence.

### 16.4 Period for the announcement of unauthorised or incorrectly executed Transactions

16.4.1 Claims against us for unauthorised or incorrectly executed Transactions are excluded and invalid if you did not notify us without undue delay on becoming aware of any such transaction, and in any case no later than 13 months from the date of the relevant Transaction was debited. The

13 months period does only start if we have informed you about the transaction within one month after the transaction took place. Otherwise, the period starts with the date of the notification. You are responsible for providing us with information necessary for our investigation. We may require you to liaise with the appropriate authorities with respect to the disputed Transaction and in case of an unauthorised transaction upon our request file a police report.

16.5 Compensation claims in case of authorised Card transactions without specification of the amount and period for the announcement of such claims

16.5.1 You are entitled to a refund from us of an authorised Card transaction which has already been executed if the authorisation did not specify the exact amount of the Transaction when the authorisation was made and the amount of the Transaction exceeds the amount you could reasonably have expected taking into account your previous spending pattern, the conditions in this Cardholder Agreement and relevant circumstances of the case. The right to refund does apply if the difference of the amount is due to currency exchange reasons and the reference exchange rate previously agreed on was applied. The right to refund does not apply if the payee's payment service provider is located outside the EEA.

16.5.2 If you have proven that these conditions are met you can request a refund for a period of 8 weeks from the date on which the funds were debited. We will within 10 business days of receiving a request for a refund, either refund the full amount of the Transaction or provide a justification for refusing the refund and indicate the bodies to which you may refer the matter in if you do not accept the reasons we have provided.

16.5.3 You will have no right to a refund where you have given consent to execute the Transaction directly to us and, where applicable, information on the future Transaction was provided or made available to you by email, letter or in-App notification for at least 4 weeks before the due date by us or by the Merchant.

16.6 Restriction of our liability

16.6.1 For the provision of the payment service we shall not be liable for any direct or indirect losses in case of abnormal and unforeseeable circumstances beyond our control if the consequences of which would have been unavoidable despite all efforts to the contrary. We shall also not be

liable in cases where we are bound by other legal obligations covered by applicable legislation.

16.6.2 We shall not be liable for any losses due to circumstances for which we have no control over - e.g. changed Swedish or foreign legal provisions or regulations provided by authorities, intervention by Swedish or foreign authorities, war, strike, blockade, boycott, lockout or other similar event. In the event that we are prevented to fulfill our obligation due to strike, blockade, boycott and/or lockout, such events shall release us from our liabilities also if Klarna is subject to such events.

## **17. Cardholder liability for unauthorised Transactions**

17.1. In the event an unauthorised Transaction takes place due to your failure in keeping your personalised security credentials safe you shall be liable for a maximum of 400 SEK of the losses relating to any unauthorised Transactions. Notwithstanding the foregoing, you will not be liable if the loss, theft or misappropriation of the Card that was not detectable to you prior to a payment unless you have acted fraudulently, or the loss was caused by acts or lack of actions on our side.

17.2. You shall be liable for all losses relating to any unauthorised Transaction if they were incurred by you failing to fulfil one or more of your obligations as set out in this Cardholder Agreement and as described in section 15 with gross negligence. In case you have acted primarily for purposes which falls outside your business, craft or profession, you shall be liable for a maximum of 12 000 SEK of the losses related to the unauthorised Transaction, unless the losses were incurred by you acting fraudulently.

17.3. Where strong customer authentication has not been requested even though it would have been required, you shall not be liable for any losses unless the losses were incurred by you acting fraudulently.

17.4. You shall not bear any financial consequences resulting from the use of the lost, stolen or misappropriated payment instrument after notification nor if Klarna does not provide appropriate means for the notification at all times of a lost, stolen or misappropriated Card, except where you have acted fraudulently.

## **18. Complaints related to purchased goods or services**

18.1. Merchant connected to Visa system is responsible to you for any defect in a good or a service. Such complaint should therefore firstly be directed to the Merchant in question and not to us. You may however direct such claim to us under the Consumer Credit Act for the use of the Card when you have chosen credit as a Repayment option. We recommend that complaints related to purchased goods or services are submitted to the Merchant, or to us when applicable, within a reasonable time after you noticed or should have noticed the defect.

18.2. If we, in response to the circumstances of the complaint communicated by you, refund the amount related to the complaint, we reserve us the right to debit the corresponding amount of the Transaction if our later investigation of such disputed Transaction is to your disadvantage.

## **19. Amendment of this Cardholder Agreement**

19.1. We may change the terms and conditions of this Cardholder Agreement, including any charges, fees and limits, by providing you with at least 2 months notice by email (provided that you have supplied us with an up to date email address).

19.2. You may terminate your Card at any time within the 2 months notice period free of charge if you do not agree with the changes to this Cardholder Agreement. However, in the event you do not terminate your Card during this period then you will be deemed to have accepted them and the changes will apply to you.

19.3. Changes in exchange rates may be applied immediately and without notice in accordance with section 9.2.

## **20. Duration of the Cardholder Agreement and termination**

20.1. This Cardholder Agreement has an unlimited duration. You may terminate your Card at any time free of charge, with immediate effect by contacting us.

20.2. We can *terminate* this Cardholder Agreement:

20.2.1. if we give you 2 months' notice; or

20.2.2. with immediate effect for objectively justified reasons, e.g. in case of significant deterioration of your financial circumstances, if you are appointed an administrator, if you have materially breached this Cardholder Agreement, if we have reason to believe that you have used the Card for

fraudulent or other unlawful purposes or security reasons or if we are required to do so by law or a third party.

20.3. We can *suspend* your Card with immediate effect until the default has been remedied or the Cardholder Agreement terminated for the same objectively justified reasons mentioned in 20.2.2.

20.4. In the event that we do terminate or suspend your Card, we will inform you in advance unless there are special grounds against it, otherwise we will inform you immediately afterwards unless providing such information would compromise objectively justified security reasons or is prohibited by law.

20.5. Any outstanding balance which relates to your use of the Card and/or charges validly applied whether before or after termination will be payable by you.

## **21. Revocation Right**

21.1. You can revoke your declaration to enter into this Cardholder Agreement within 14 days without reason by way of an explicit declaration. The revocation period starts from the date of the conclusion of this Cardholder Agreement, but at the earliest when you have received this information on durable medium. It is sufficient that you dispatch the revocation declaration within the revocation period. The revocation has to be addressed to: Klarna Bank AB (publ), Sveavägen 46, 111 34 Stockholm, Sweden, telephone: +46 8 120 120 00, e-mail: info@klarna.com. In case of a valid revocation both parties have to return the received considerations. Repayment obligations need to be fulfilled within 30 days. For you, the period starts upon dispatching of your revocation declaration, for us upon receipt. If you revoke from this Cardholder Agreement any contract that you have entered in connection with this agreement shall be automatically terminated.

21.2. Please note that withdrawing from your agreement with us will not terminate your purchase agreement(s) with the Merchants. Your rights and obligations in relation to your agreements with Merchants are governed by those agreements and the legislation relating to them. The revocation right does not affect the single transactions, services and equivalent made using the Card until the revocation.

## **22. Privacy and data protection**

22.1 Protecting your privacy is important to us. In order to provide you with the Card, we share some of your data with Visa. Please see our [Privacy Notice](#) for a full description of how we handle your personal data.

22.2 If you add your Card to a Digital Wallet, we may need to share some of your data with the Digital Wallet provider.

## **23. Complaints Procedure**

23.1. Klarna will handle complaints in accordance with the guidelines from the Swedish Financial Services Authority (Finansinspektionen, FFFS 2002:23) on handling of complaints regarding financial services to consumers. Complaints regarding any element of the service provided by us can be submitted to Klarna's dispute resolution department labeled "complaint" via e-mail [info@klarna.com](mailto:info@klarna.com), contact form on the homepage ([www.klarna.se](http://www.klarna.se)), our chat functionality in the Klarna User Portal, regular mail addressed to Klarna Bank AB (publ), Sveavägen 46, 111 34 Stockholm or orally by phone under 08-120 120 10.

23.2. If we are unable to resolve a complaint, you may refer your complaint to the Swedish National Board for Consumer Disputes ("ARN") which is the competent mediation body. Adress: Allmänna reklamationsnämnden, Postbox 174, 101 23 Stockholm, Sweden. Klarna will participate in such proceedings and is obliged to do so under applicable law. Information on access requirements can be found on ARN's website: <http://arn.se/>. You can submit your dispute in an official language of the European Union via the ODR-platform provided by the European Commission. The dispute will then be forwarded to ARN. You can find the ODR platform here: <http://ec.europa.eu/consumers/odr/>.

## **24. General**

24.1 If any part of this Cardholder Agreement is inconsistent with any regulatory requirements, then we will not rely on that part but treat it as if it did actually reflect the relevant regulatory requirement.

24.2. You may not assign or transfer any of your rights and obligations under this Cardholder Agreement without our prior approval. We may assign our rights and obligations at any time if we inform you about the transfer.

24.3. No third party who is not a party to this Cardholder Agreement has a right to enforce any of the provisions of this Cardholder Agreement, save

that VISA and its respective affiliates may enforce any provision of this Cardholder Agreement which confers a benefit or a right upon them.

## **25. Applicable law and jurisdiction**

25.1. This Cardholder Agreement is governed by Swedish law and you agree to the non-exclusive jurisdiction of the courts of Sweden.

## **26. Contacting Customer Services and blocking service**

26.1. If you need assistance you can contact customer service through [www.klarna.se](http://www.klarna.se) where opening hours and contact channels are stated. A lost and stolen card service is available 24 hours a day on your Klarna Customer Portal or by contacting customer service by calling 08-120 120 10.

Latest update 15 August 2019.

[Download this information.](#)