

# Fraud policy for Sweden

## Introduction

This policy applies to all Transactions towards Customers within Sweden. Within this policy, what is stated regarding Transaction/Transactions also applies for Claim/Claims. What is stated as Partner/Partners also applies for E-store/E-stores.

Klarna will in accordance with this policy compensate Partners for the complete Transaction amount excluding VAT in the case of fraud. The policy thus acts as a fraud guarantee for the Partner.

The information referred to in points 4 (delivery address), 5 (tracking number), 6 (signed proof of delivery documents), 10 (reference number for electronic goods), 11 (collection of goods in physical store) shall be stored by the Partner for at least six (6) months and, upon request, shall be provided to Klarna.

If the Partner does not comply with this policy in its entirety, Klarna has the right to retransfer each respective Transaction.

Klarna reserves the right to change this policy as needed.

## Terms

The following terms must be fulfilled for the fraud guarantee to be valid:

1. The Transaction must concern a physical product.
2. The Partner shall not deliver goods relating to a Transaction for which Klarna has informed, either by e-mail, telephone or if the order is still in pending status, does not comply with Klarna's internal security controls.
3. The Partner shall answer all questions per e-mail from Klarna concerning fraud Transactions within 24 hours. This applies on all days where the Partner operates e.g. ship goods and/or activates Transactions.
4. The goods shall be shipped to the name and address which, at the time of the purchase, have been approved by Klarna. In case the goods are sent to a pick-up point, the pick-up point shall be the closest to the address approved by Klarna or within ten (10) kilometers from the address approved by Klarna. The goods shall be addressed to the name approved by Klarna.
5. Goods shall be sent by traceable mail i.e. with a tracking number.
6. The Logistics Company, with which the Partner sends the goods, shall have security controls when delivering.
  - For home delivery: a signed Proof of Delivery shall be produced.
  - For deliveries to a pick-up point: the Customer's identity card, or another person's identity card with authorization to handle the Customer's errand, shall be shown. The name of recipient shall be recorded.

In the above scenarios, information about the date and time of delivery shall be produced and made available to Klarna.

7. The Logistics Company, with which the Partner sends the goods, shall approve reclaims, complaints and compensation. The Partner shall provide Klarna with Power of Attorney towards their Logistics Company. If the Logistics Company does not approve Klarna to handle the errand, the Partner shall handle the errand and inform Klarna of all developments in relation to these matters.
8. The Transaction shall be activated on the same day as the goods are shipped.
9. The following points should be included in the Transaction call to Klarna:
  - Amount
  - Customer's complete address
  - Customer's IP-address
  - Customer's phone number
  - Customer's e-mail address
  - Complete goods list
  - Contact person (applicable only for Transactions made by companies and other legal entities)
10. Serial numbers shall be made available upon request for electronic goods involved in a fraudulent Transaction.
11. When goods are collected in physical stores, the following identity checks shall be performed:
  - Display and control of the Customer's identity card
  - Customer's social security number and full name shall be recorded
  - The salesperson may only give the goods to the Customer or to another person on the Customer's behalf. Any person collecting the order on the Customer's behalf must show the Customer's identity card as well as their own identity card.
  - The Customer or the authorized person shall sign the delivery receipt.

For Transactions by companies and other legal entities, any person collecting goods must have Power of Attorney which authorizes them to collect goods on behalf of the company/legal entity. A copy of the Power of Attorney document shall be made and be stored for at least six (6) months.

The Partner is recommended to use the template provided in Klarna Online to correctly record all the aforementioned details.