

Our commitment to you - complaint handling information

At Klarna, each of our customers is important to us and we believe you have the right to a fair, swift and courteous service at all times.

The following pages outline the process in which we will handle your complaint in relation to our Pay in 3 instalments product

Head Office

Klarna Bank AB (publ)
Sveavägen 46
111 34 Stockholm
Sweden

Contacts

www.klarna.com/ie/customer-service

Organisation Number

SE556737-0431

Klarna Complaints Procedure for our product: “Pay in 3 instalments”

1. We will aim to solve complaints as soon as possible, often at the point of contact or within five working days.
2. Some issues are quite complex and we may not be able to solve the problem immediately. If so, we'll write to you (by email, unless you have specifically requested otherwise) within five working days letting you know when you can expect a full response. We aim to settle matters as quickly and as fairly as possible.
2. If we need to carry out a detailed investigation, we'll keep you fully informed throughout the process. We will investigate your complaint and endeavour to reach a solution within 20 business days of receipt of your complaint. As part of the investigation we may need to contact you to discuss the issue.
3. If we are unable to provide you with a solution within 40 business days as a total extend, we will write to you exposing the reason why and advising you when you can expect a final response.
4. We will contact you every 20 business days to keep you informed about the investigation, until the matter is resolved.
5. Once the matter is resolved, you will receive our final response.
6. If you are dissatisfied with the final response you have received, or if eight weeks have passed since you first raised a formal complaint, you may refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). The FSPO is independent and there is no cost for bringing a complaint to the FSPO. Klarna will participate in such proceedings and is obliged to do so under applicable law.

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More information can be found on FSPO website: www.fspo.ie.

You can also submit your complaint in any official language of the European Union through the ODR-platform provided by the European Commission:

<https://ec.europa.eu/consumers/odr/>.

The complaint will then be forwarded to FSPO. You may also contact FSPO by postal mail or personally:

The Financial Services and Pension Ombudsman,

Lincoln House,

Lincoln Place,

Dublin

Phone: +353 1 567 7000

email: info@fspo.ie.

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