

## Products Defective or Not as Described

Complete all fields marked \* and attach evidence before the Klarna deadline.

### 1 MANDATORY EVIDENCE · MERCHANT ASSESSMENT

#### What makes a strong submission

Klarna's review focuses on: whether the product significantly deviates from what was advertised, and whether the merchant's response offers a reasonable solution (MPP section 1.2). The resolution must match the customer's request · a return request cannot be resolved with a discount alone.

Assessment of customer's claim \*

- Claim is valid · a resolution has been offered or completed
- Claim is invalid · no resolution required (explanation below)
- More information needed from customer before assessment can be made

Explain your assessment of the customer's claim \*\*

Describe why the claim is valid or invalid, referencing the specific fault or deviation reported by the customer

Product or fault evidence · photos of the item, condition on arrival, or screenshots of product listing

Attached file reference(s) · list all filenames \*

e.g. Product\_Photos.pdf Inspection\_Report.pdf Customer\_Communication.pdf

### 2 RESOLUTION OFFERED (IF APPLICABLE)

Complete this section if the claim is valid or partially valid. Select all that apply.

- Return accepted · prepaid label provided
- Replacement item dispatched
- Parts / components sent to customer
- Repair arranged
- Compensation issued (customer agreed)
- Claim assessed as invalid · no resolution required

Resolution details · describe what was offered and when

Note: the resolution must be reasonable relative to the customer's request. A return request cannot be resolved with a discount alone. Return costs cannot be charged to the customer where a prepaid label is required.

### 3 ATTACH EVIDENCE IMAGES

Insert screenshots or photos of your evidence in the spaces below.

Supporting Evidence - Image 1

Supporting Evidence - Image 2

### 4 MERCHANT STATEMENT

Explain clearly how your evidence addresses the customer's specific claim.

Your explanation \* \*

(1) What is your assessment of the reported fault? (2) What resolution was offered? (3) How does this directly address the customer's specific claim?

### 5 PRE-SUBMISSION CHECKLIST

- I have clearly stated whether the customer's claim is valid or invalid
- If the claim is valid · I have offered a reasonable resolution
- The resolution matches what the customer requested (return = return, not discount)
- If a return is required · a prepaid return label has been provided
- Evidence of the resolution is attached (replacement tracking, repair confirmation, etc.)
- My statement directly addresses the specific fault or deviation described
- I have NOT submitted a Proof of Delivery as the sole response to a fault claim
- Submission is within the deadline specified by Klarna

#### Quick tips for a smooth review

Always state clearly whether you accept or reject the claim · no assessment is the most common rejection reason

If the claim is valid, the resolution must match what the customer asked for (a return request = a return)

If a return is required, provide a prepaid label · return costs cannot be passed to the customer

Attach evidence of the resolution: replacement tracking, repair confirmation, or refund issued

A Proof of Delivery alone does not address a fault claim · respond to the specific issue raised

#### Declaration

I confirm that the information and evidence provided here is accurate, complete, and relevant to the disputed transaction.

I understand that Klarna's review will be based on the quality and completeness of the evidence submitted.

Authorised Signatory Name \*

Role / Title

Date Submitted \*

\_\_\_\_\_