

Partnership guidelines



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Introduction

Klarna regularly collaborates with or supports third-party partners. These guidelines outline the main approaches Klarna takes in third-party partnerships and how to design on-brand communications. As a reminder, any content featuring Klarna requires prior approval.

Partnerships are dynamic. The execution may change depending on the activation, the needs of the audience or the moment in time. This toolkit strives to create consistency and cover the majority of partnership cases the brand encounters. Please follow these guidelines to present our partnership in a clear, consistent, and impactful way.



Partnerships only exist with the Klarna masterbrand and not with its sub-brands or financial products.



Principles

2

The sender leads

The sender owns the communication, while the partner guest is featured in it. Therefore, the sender's logo always appears first in the partnership whether in a logo lock-up or otherwise. If you are the sender, your brand controls the look and feel of the communication. If Klarna is the sender then the asset will follow its brand guidelines.

Never blend identities

Don't blend visual assets to create a hybrid visual identity. Instead, use the tools outlined in these guidelines to protect our brands and clearly articulate the partnership's message and goals.

Use cases

1

2

Technology integration

Partnership where one brand's technology powers another brand's product or service. Klarna partners with other brands that are looking to provide their own financial products. To avoid white labelling such initiatives, it is important that the partner clearly stipulates the role of Klarna in providing the technology behind the financial service. In this case, Klarna is partnering with another company providing a financial product.

Co-branding partner

Partnership which signals an equal partnership with distinct roles played. Klarna collaborates with merchants and wallets to acquire customers and communicates this shared value proposition in partner marketing.



Sponsorship

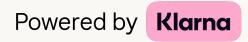
Partnership which follows similar guidelines to co-branding but may need additional guidance depending on touchpoint. Klarna participates in sponsorships of events, teams, and more. It's brand may be an exclusive sponsor or at times appear with multiple partners. These partnerships follow similar guidelines to co-branding. However, at times it's necessary to provide additional guidance for cases in which multiple partners are present or there is a need to introduce the brand's role or offering.

Technology integration

Technology integration

Center-aligned

YOUR LOGO

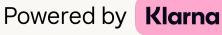


Product integrations happen when one partner's technology is integrated into the product or platform of another partner.

For technology integrations where Klarna is powering a financial product from another brand the recommendation is to clarify the relationship with a credit line "Powered by".

Logo can be centered for communication and left aligned when necessary for CRM touchpoints.





Lockup

Center-aligned



Left-aligned

"Powered by Klarna" can be either centered or left-aligned for different communication purposes. It follows under the logo of partner's technology integration, and the size of the lockup can vary depending on the importance of the partner that Klarna is being put next by.

J TikTok PayLater

Powered by Klarna

Co-branding

Co-branding: Primary



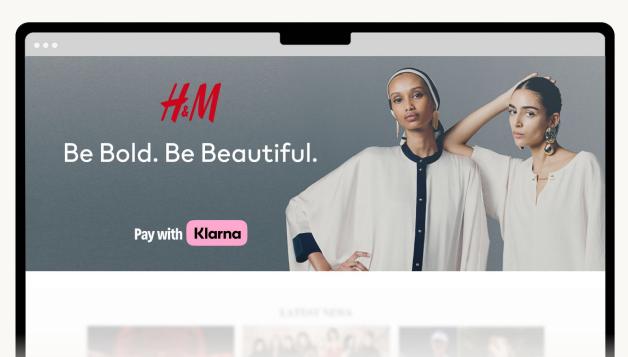
Our primary lock-up is the recommended design asset for co-marketing with merchants and wallets as it clarifies the role Klarna plays within the partner communication. This lock-up is available in multiple languages for market localization. Primary lockup: Pay with Klarna

Clean and clear. Our recommended lockup for most scenarios.

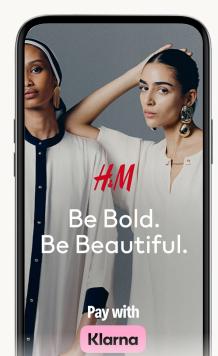
Pay with Klarna

Lockups in context

01 Primary lockup: PAY WITH KLARNA

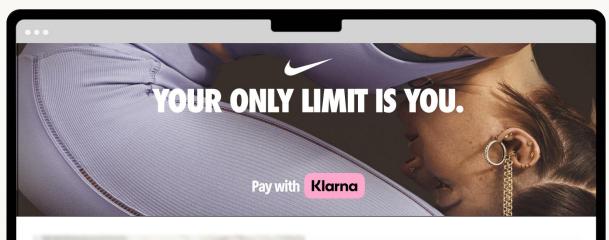


02 Secondary lockup: DUAL LOGO



Lockups in context

01 Primary lockup: PAY WITH KLARNA





02 Secondary lockup: DUAL LOGO



MARKETING GUIDELINES FOR PARTNERS

Primary lockup: Pay with Klarna

This lockup adds Klarna messaging to your assets in a way that's clear, impactful, and easy to fit into your brand ecosystem.

It should be used **below a headline**, which should be in your brand's typeface. Use it alongside your own imagery and design system.

The lockup is available in black and white. Choose which one to use according to the brightness of the background.

Each market has approved messaging options. Download them from each market's brand kit <u>here</u>.

HORIZONTAL



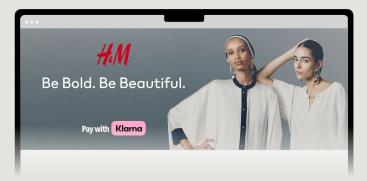


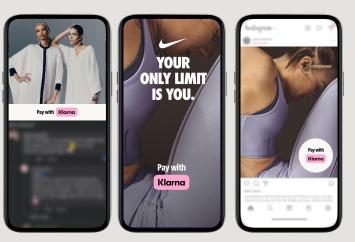
VERTICAL











Primary lockup: Pay with Klarna

Copy guidance

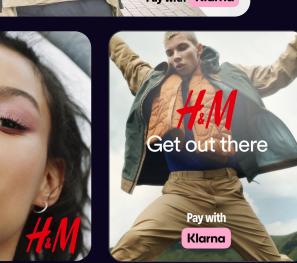
To create the clearest possible concept, we recommend you use a headline that starts with an active verb, like "shop", "discover", "get" etc.

The *Pay with Klarna* lockup then appears underneath, as a subheading.



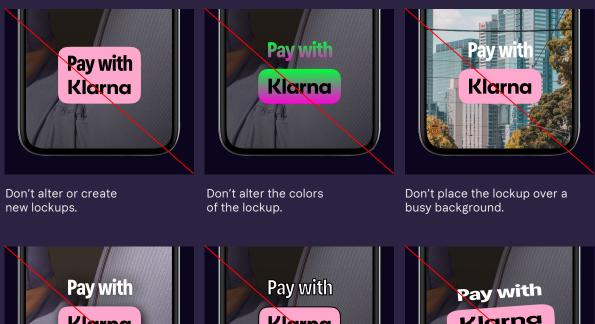
Glow

Pay with Klarna



Primary lockup: Pay with Klarna

Misuse





Don't add effects or shadows to the lockup.

Don't outline the lockup.

Don't stretch, squeeze or rotate the lockup.

Co-branding: Secondary



Secondary lockup: Dual logo

If the primary lockup doesn't suit your layout, use this simple, impactful option.





A tall vertical bar separates the logos to imply 'and' for co-marketing with merchants and wallets as well as sponsorships.

MARKETING GUIDELINES FOR PARTNERS

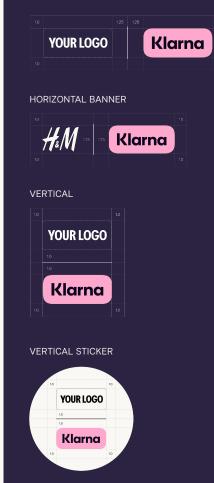
Secondary lockup: Dual logo

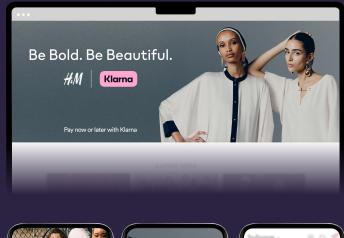
Combining both of our logos, this lockup lets us show our partnership in a simple, graphic way. It's a good option when space is tight.

The + symbolizes the added value our brands bring to each other.

Here you can download the full dual logo lockup package.

HORIZONTAL

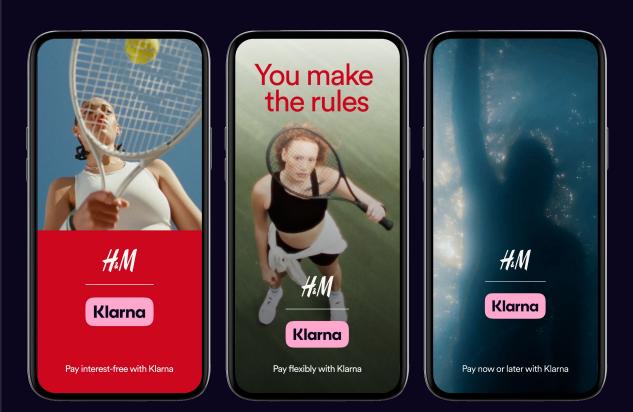






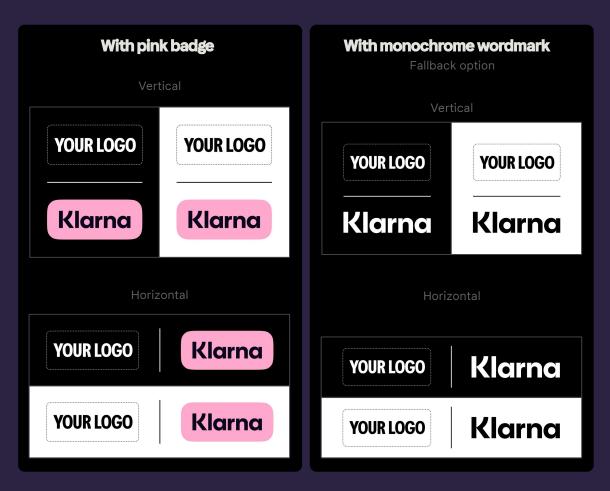
Copy guidance

The dual logo lockup is flexible, and can be used with or without a headline. However, wherever possible it should include one of Klarna's approved sublines suitable for the payment methods you offer (available per market <u>here</u>). This subline should be written in your own typeface without Klarna's marketing badge.



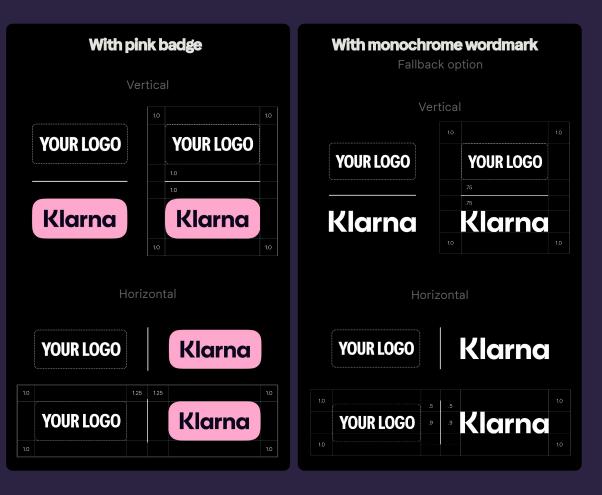
Variants

The lockups are available in two different colors to work with different light or dark contexts. A monochrome option is also available for when a touch of pink is not suitable for your asset.

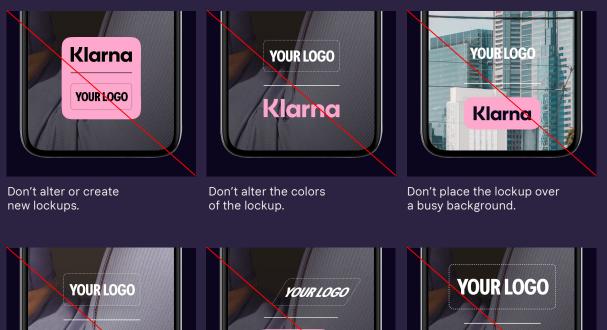


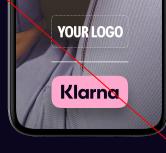
Spacing and balance

The lockup needs to be balanced to show both of our logos equally. We recommend that you place your logo between these guidance lines and then balance it visually.



Misuse

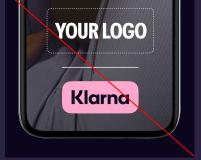




YOUR LOGO Klarna

Don't add effects or shadows to the lockup.

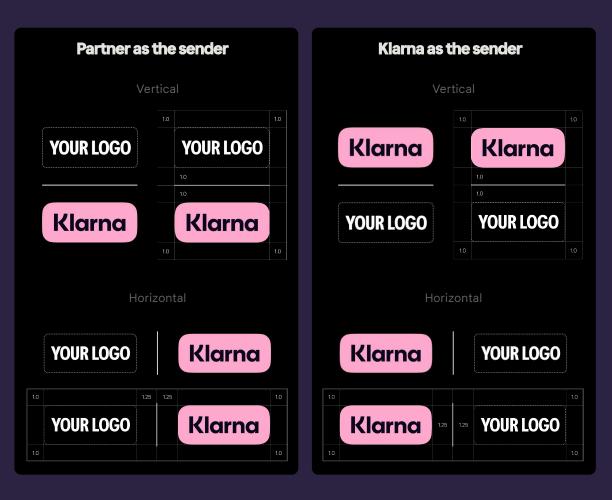
Don't stretch, squeeze or rotate the lockup.



Don't size the logos in an unbalanced way, or space them unevenly. Please see previous slide.

Sender

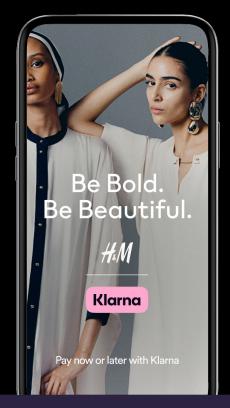
The lockup needs to be balanced to show both of our logos equally. We recommend that you place your logo between these guidance lines and then balance it visually.



Sender

If you are the sender, your brand controls the look and feel of the communication. You should use Your logo in the lead. If Klarna is the sender then the asset will follow our brand guidelines, and the Klarna logo should be in the lead.

Partner as the sender



Klarna as the sender



Overview of logo lockup options: Partner as the sender

HORIZONTAL

VERTICAL

Primary Lockup LogoLockups_Paywith_Horizontal_Black



Note: Each market has localized versions available, approved only for use within that specific market. You can download them here

LogoLockups_Paywith_Vertical_Black



Klarna

Klarna-Badge_Primary_Horizontal_Black Klarna-Wordmark_Secondary_Horizontal_Black Klarna **YOUR LOGO** Klarna **YOUR LOGO** Klarna-Badge_Primary_Horizontal_White Klarna-Wordmark_Secondary_Horizontal_White Klarna **YOUR LOGO** Klarna **YOUR LOGO** Klarna-Badge_Primary_ Klarna-Badge_Primary_ Klarna-Wordmark_Primary_ Klarna-Wordmark_Primary_ Vertical Black Vertical_White Vertical_Black Vertical_White **YOUR LOGO YOUR LOGO YOUR LOGO YOUR LOGO** Klarna Klarna Klarna Klarna

Secondary Lockup

Overview of logo lockup options: Klarna as the

HORIZONTAL

VERTICAL

Primary Lockup LogoLockups_Paywith_Horizontal_Black



Note: Each market has localized versions available, approved only for use within that specific market. You can download them here

LogoLockups_Paywith_Vertical_Black



Klarna

Klarna

Klarna-Badge_Primary_Horizontal_Black

Klarna

sender **Secondary Lockup** Klarna-Wordmark_Secondary_Horizontal_Black Klarna **YOUR LOGO YOUR LOGO**



Klarna-Badge_Primary_ Klarna-Badge_Primary_ Klarna-Wordmark_Primary_ Klarna-Wordmark_Primary_ Vertical Black Vertical_White Vertical_Black Vertical_White Klarna Klarna Klarna Klarna **YOUR LOGO YOUR LOGO YOUR LOGO YOUR LOGO**

Klarna-Wordmark_Secondary_Horizontal_White

YOUR LOGO

Sponsorships

Co-branding: Sponsorships

Our primary lock-up is the recommended design asset for sponsorships, as it implies a partnership. However, we also have a secondary option. Please choose the one that best fits the purpose and context.

Primary option Secondary option Badge Badge 1.0 1.0 1.0 1.0 Together with Klarna Presented by Klarna 1.0 1.0 1.0 1.0 Together with Klarna Presented by **Klarna** Wordmark Wordmark 1.0 1.0 Together with **Klarna** Presented by Klarna 1.0 Together with **Klarna** Presented by Klarna

Co-branding: Exclusive sponsor

There may be cases where Klarna is the exclusive sponsor. Typically, the brand will follow and support the brand hosting. However, sometimes there is an opportunity to give more protagonist to the sponsored brand. On the right, you can see two examples of how we clarify Klarna's role as a sponsor.

A credit line helps clarify the role Klarna plays in the sponsorship. If the brand appears first in the communication use a credit line like "Presents" or "Together with."

If the brand follows use a credit line like "Sponsored by" or "Presented by."

Together with Klarna



24 - 27 JULY 2025 HENHAM PARK, SUFFOLK

Sponsorship lockup as First



24 - 27 JULY 2025 HENHAM PARK, SUFFOLK

Presented by Klarna

Co-branding: Descriptor

THE OFFICIAL ONLINE STORE OF THE NWSL Klarna Official Flexible Payment Partner

Sponsorship lockup with Descriptor



There may be times that a sponsorship requires a crest line or description that describes what Klarna does as a company for clarity. In this case use "Official Flexible Payments Partner" written in sentence case.

Spacing and Balance

Co-branding: Brand inclusion

Our Partners

nuvei Klarna 7WIJE

Primary option (Marketing badge)

Our Partners

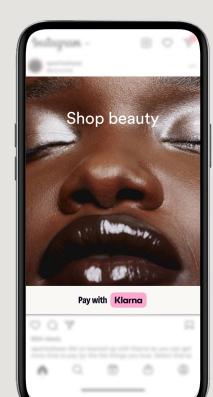
Brand inclusion occurs when the Klarna logo is included in a larger set of partners. The host logo should be set apart from the larger set of supportive offerings.

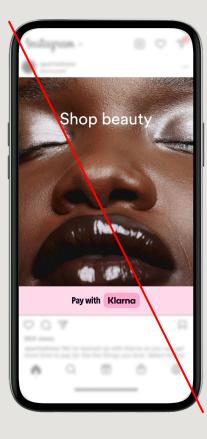
Ideally, always lead with the marketing badge which leads with Klarna's equity color pink. But if it's mandated by the partner, it is possible to use the negative wordmark.



MARKETING GUIDELINES FOR PARTNERS

Appendix





Focusing too much on pink hues can decrease the contrast of the ad and loose its impactfulness.

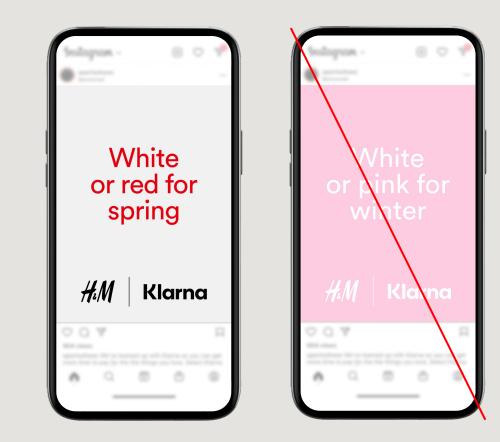
The Klarna brand is built on three colors (pink, black and white) and each of them has a role to play to stand out in the best way.

H&M Klarna PAY WITH KLARNA



Better unpaired than unclear.

Be mindful of the context when picking the color of the lockup and the CTA.

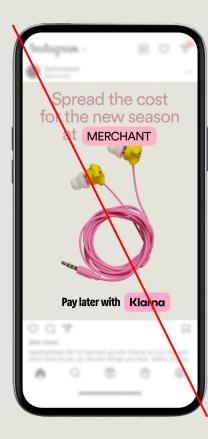


Don't try to make it appear like a Klarna ad by overusing pink.

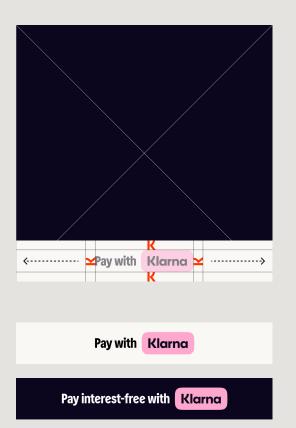
Stay true to your brand's design system.

Your brand should look and speak like you usually do. The contrast can help clarify who the sender is.





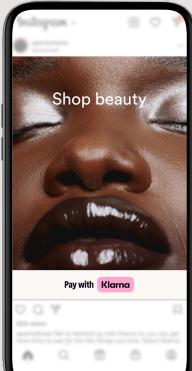
No need to try to meet in the middle. Brands are more distinctive when they stay true their look and feel.

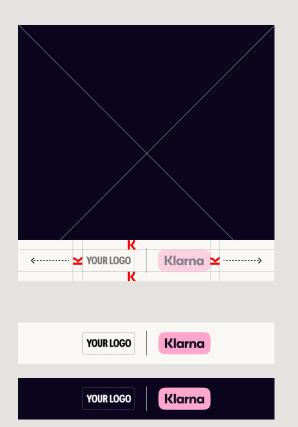


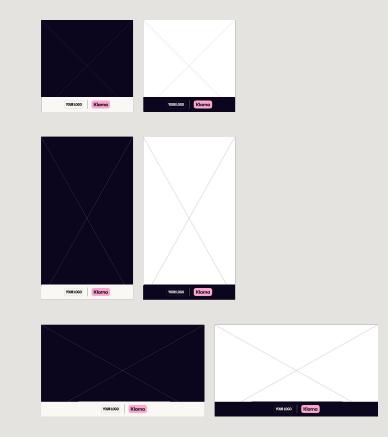












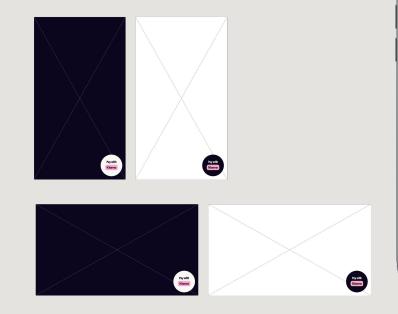






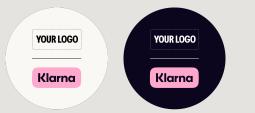


















Center-aligned

Center-aligned



*J***TikTok** PayLater

Powered by Klarna

Left-aligned

Left-aligned



Powered by Klarna

J TikTok PayLater

Powered by Klarna

Thank you