Proxy.

Proxy form provided by the company in accordance with the Swedish Companies Act. Shareholders who wish to be represented by proxy can use this proxy form.

If the proxy is issued by a legal person, a registration certificate or corresponding document for the legal person should be attached. The proxy and, if applicable, a registration certificate or corresponding document should be sent to Klarna Holding AB (publ) by e-mail, egm@klarna.com, or by post to Klarna Holding AB (publ), Sveavägen 46, SE-111 34 Stockholm, Sweden, so that the proxy is received by the company no later than on the date specified in the notice convening the meeting.

Proxy for:

NAME OF PROXY	PERSONAL IDENTITY NO./DATE OF BIRTH
ADDRESS	TELEPHONE DAYTIME
POSTAL CODE	POSTAL ADDRESS

to vote for all shares in the company held by the undersigned, at Klarna Holding AB (publ)'s general meeting on

DATE OF THE GENERAL MEETING	
PLACE	DATE
NAME OF THE SHAREHOLDER	PERSONAL IDENTITY NO./DATE OF BIRTH/CORPORATE REG. NO.
SHAREHOLDER'S SIGNATURE	CLARIFICATION OF SIGNATURE

Please note that if the shareholder wishes to exercise its voting right at the meeting through a proxy, this shall be made in accordance with the instructions in the notice convening the meeting. Please note that a submitted proxy form is not valid as a notice of participation at the meeting. Notice to attend the meeting must be made in accordance with the instructions in the notice convening the meeting.

Processing of personal data
For information on how your personal data is processed, see https://www.euroclear.com/dam/ESw/Legal/Privacy-notice-bolagsstammor-engelska.pdf.