

Name of Company in which Shares are held. The company name **must** be specified.



Klarna Group plc

Name and Address of first named shareholder
and names of all other shareholders

Account Designation (if any)

Shareholder Reference Number (SRN)

See next page for guidance when completing this form

Your SRN starts with 'C' 'I' or 'G' followed by 10 digits

Stock Transfer form (for Certificated holders)

Kindly Note: This form is issued only to the addressee(s) and is specific to the unique designated account printed hereon. This personalised form is not transferable between different (i) account holders; or (ii) uniquely designated accounts. The Company and Computershare Investor Services PLC accept no liability for any instruction that does not comply with these conditions.

How to complete this form

You should use the attached form if you wish to transfer shares you hold in certificated form to another person or persons.

Some types of transfer are liable to HM Revenue and Customs Stamp Duty. If the transfer is liable to Stamp Duty, the completed form will need to be submitted to the HM Revenue and Customs Stamp Duty Office in Birmingham first (see over for address).

Please read the following instructions carefully before completing the form. The numbers below relate to the attached form.

1) Consideration Money:

Consideration Nil: If the consideration money paid for the transfer is Nil there will be no Stamp Duty payable. Please write 'Nil' in section 1. Section 9 does not need to be completed or signed.

Consideration paid - Under £1000: If the consideration money paid for the transfer is between 1p and £1000 then sections 1 - 9 need to be completed. Please write the amount paid in section 1 and complete Certificate 1 on the reverse of the form (section 9).

Consideration paid - Over £1000: If the consideration money paid for the transfer is above £1000 then Stamp Duty needs to be paid and sections 1 - 8 need to be completed. Please write the amount paid in section 1. If the transfer is exempt from Stamp Duty, please complete Certificate 2 on the reverse of the form (section 9).

Please see below *some* examples of circumstances in which the transfer is exempt from Stamp Duty:

- Shares that you receive as a gift
- Shares that someone leaves to you in their Will
- Shares held in trust that are transferred from one trustee to another
- Shares that are transferred when you get divorced, or when your civil partnership is dissolved
- Transfer of shares that a liquidator makes as settlement to Shareholders when a business is wound up
- Transfer of shares where the consideration money paid is less than £1000

If you have a question about Stamp Duty or, if you are unsure if the transfer is exempt from Stamp Duty, further information can be found on the HMRC website at hmrc.gov.uk/sd. Alternatively, please contact the Stamp Duty Office on +44 (0) 845 603 0135.

2) Full Name of the Undertaking:

This is the name of the Company in which the shares are held. This form can only be used in relation to the company whose name is printed here.

3) Full Description of Security:

You must enter the type of shares to be transferred in the box provided (for example, Ordinary shares of 20p). Details can be found on the share certificate.

4) Amount of Shares to be Transferred:

You must write in the number of shares you wish to transfer, in figures and in words. "ALL" will not be accepted.

5) Transferor(s) Details:

This box should contain the names of all the current shareholders, the address of the first-named holder and the account designation (if any). If the transferor is deceased, the names of all the executors should also be shown.

If any of the details shown in this box are incorrect, you should contact the Shareholder Helpline number shown on the top of this form for further advice.

6) Signature(s) of Transferor(s) :

Signature of current Holder(s)/ Executor(s)

Joint Holding: Where the holding is registered in more than one name, all holders must sign.

Power of Attorney: To sign under Power of Attorney, you must have already lodged an original or certified copy of the Power of Attorney document with the Registrar. If you have not previously lodged this document for notation, please attach it to this form when you return it.

Please send us a Power of Attorney that has been certified as a true and complete copy of the original. Each page of the Power of Attorney must be certified in ink. A certified copy is one which is stamped and certified in ink by a solicitor or notary public to confirm it is a true copy of the original. For your information, we are not legally able to accept a photocopy.

Companies: The form should be signed by two authorised signatories of the Company, whose representative capacity (e.g. Director and Company Secretary) must be stated. Alternatively, Computershare Investor Services PLC will accept just one authorised signature; however, the signatory's capacity must be stated and the form must be impressed with the Company Seal.

Deceased Shareholder: Where the shares are held in the name of a deceased holder, Section 6 should be signed by all of the legally appointed representatives.

Date: Enter the date the transfer was signed by the transferor.

7) Transferee(s) Details – Enter the full name(s) of the person(s) to whom the security is to be transferred. The full postal address (including postcode) of the first named shareholder must also be provided. All correspondence will be sent to the first named shareholder.

A/C Designation: If applicable/required, please enter the new account designation, up to a maximum of eight characters. **Please note this cannot comprise of a name, or indicate a trust. If using initials please separate by full stops.**

Shareholder Reference Number (SRN): If the transferee(s) already holds shares in this company, please quote the SRN to which the shares should be transferred. This can be found on any share certificate or tax voucher issued in relation to their current holding.

Note: For legal reasons, it is best practice for holdings not to be registered in the names of minors (persons under the age of 18 in England & Wales or 16 in Scotland) but rather registered in the name of a parent or guardian with a suitable designation, preferably the initials of the minor. The subsequent transfer or sale of shares registered in the name of a minor may require further legal documentation and accordingly you may wish to seek legal advice in that regard prior to the transfer of shares to a minor.

8) New Share Certificate:

The new share certificate will be sent to the first-named transferee unless an alternative name and address is entered in section 8.

Reverse of the Stock Transfer form

9) Form of certification required where transfer is exempt from ad valorem Stamp Duty as below threshold. If consideration is paid in connection with the transfer of between 1p and £1000, then Certificate 1 on the reverse of the form (section 9) must be completed to certify that the transaction does not form part of a larger transaction or series of transactions that would incur a Stamp Duty liability. **Failure to complete Certificate 1 (section 9) in these circumstances will cause the transfer to be rejected.**

Form of certification where transfer is otherwise exempt from Stamp Duty or no chargeable consideration is given for the transfer. Where the transfer is otherwise exempt from duty or there is no chargeable consideration, then Certificate 2 on the reverse of the form (section 9) must be completed. **Failure to do so will cause the transfer to be rejected.**

If the transfer is liable to Stamp Duty, the completed Stock Transfer form must be submitted to the Stamp Office. Please see the reverse of the form for details.

Check List Before you return this form, please check that you have completed the following actions:

Tick Box

1) You have entered the amount of consideration money (if not applicable please enter NIL - if left blank your form will be rejected).	
2) You have entered the class of stock and the number of shares to be transferred. You must specify the number of shares. 'ALL' will not be acceptable.	
3) All the shareholders have signed stating their capacity (if applicable) and initialling any amendments made on the form.	
4) You have entered the FULL name(s) of all the transferees and the address of the first-named transferee. Initials should not be used.	
5) You have entered a third-party address to which the share certificate should be sent (if applicable).	
6) You have done one of the following: a) Paid the necessary Stamp Duty and if required had the form stamped accordingly by the Stamp Office or b) Completed relevant certificate in section 9 to indicate the transfer is exempt from Stamp Duty c) If there is nil consideration in connection with the transfer, write NIL in part 1 of the form.	
7) You have enclosed all valid share certificates totalling the amount of shares being transferred. If you are unable to locate the certificates, you will first need to contact the Helpline to request a Letter of Indemnity for a lost certificate. A fee is usually chargeable for this service.	
8) You have enclosed a Nationality Declaration form (if applicable).	

Please return the Stock Transfer form to: **Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol BS99 6ZZ**

Computershare Investor Services PLC is Registered in England & Wales, No 3498808, Registered Office, The Pavilions, Bridgwater Road, Bristol BS13 8AE.
Computershare Investor Services PLC is authorised and regulated by the Financial Conduct Authority.



STOCK TRANSFER FORM

IMPORTANT
BEFORE YOU SEND THIS FORM REFER TO THE CHECKLIST ON PAGE 1.
If the Stock Transfer form is incorrectly completed or you have not enclosed the Share Certificate(s) the shares cannot be transferred.



Please use a **black pen**. Print in CAPITAL letters inside the boxes.

1. Consideration Money £
PLEASE ENTER NIL IF NOT APPLICABLE

Kindly Note: This section is compulsory. Failure to complete it could result in this form being rejected. Please refer to notes - section 1.

2. Full Name of the Undertaking Klarna Group plc

3. Full Description of Security Ordinary shares of \$0.01

Certificate lodged with the Registrar
(For Completion by Registrar/Stock Exchange)

4. Amount of Shares to be Transferred

In Figures

In Words

Kindly Note: The number of shares to be transferred must be specified. "ALL" will not be accepted.

5. Transferor(s) Details

Kindly Note: This form is issued only to the addressee(s) and is specific to the class of security and the unique designated account printed hereon. This personalised form is not transferable between different (i) account holders; (ii) classes of security; or (iii) uniquely designated accounts. The Company and Computershare Investor Services PLC accept no liability for any instruction that does not comply with these conditions.

Shareholder Reference Number

↑ For Stamp Office Use ↑

6. Signature(s) of Transferor(s)

I/We hereby transfer the above security out of the name(s) aforesaid to the person(s) named below

For Signatory requirements, refer to notes in section 6 'How to complete this form'

1.

2.

3.

4.

Stamp of Selling Broker(s) or, for transactions which are not stock exchange transactions, of Agent(s), if any, acting for the Transferor

Date DD / MM / YY

7. Transferee(s) Details

(Full name(s) of the person(s) to whom the security is transferred, together with the full postal address (including postcode) of the first named holder.)

Title, forenames & surname of first-named or sole shareholder

1.

Address of first-named holder

House Number Post Code

New House Name

Street / Road

Town / City

County

Country

Title, forenames & surname of other named shareholders

2.

3.

4.

Shareholder Reference Number to which the security is transferred (if known)

A/C Designation: (Important - See note 7 on A/C Designations)

I/We request that such entries be made on the register as are necessary to give effect to this transfer

Please provide your contact details here should the need arise for us to contact you about this transfer:

Telephone:

Email:

Kindly Note: New share certificates will be sent to the address details specified within this section.

8. Stamp or name and address of person lodging this form (if other than Buying Broker)

DO NOT STAMP BELOW THIS LINE

Please turn over

9. FORM OF CERTIFICATE REQUIRED – TRANSFERS NOT CHARGEABLE WITH AD VALOREM STAMP DUTY

Complete Certificate 1 if:

- the consideration you give for the shares is £1,000 or less and the transfer is not part of a larger transaction or series of transactions (as referred to in Certificate 1).

Complete Certificate 2 if:

- the transfer is otherwise exempt from Stamp Duty and you are not claiming a relief, or
- the consideration given is not chargeable consideration.

Certificate 1

** Please delete as appropriate*

** Delete second sentence if certificate is given by transferor

I/We* certify that the transaction effected by this instrument does not form part of a larger transaction or series of transactions in respect of which the amount or value, or aggregate amount or value, of the consideration exceeds £1,000.

I/We* confirm that I/we* have been authorised by the transferor to sign this certificate and that I/we* am/are* aware of all the facts of the transaction. **

Signature(s) (Please sign in the boxes below)

Description ("Transferor", "Solicitor", etc)

Date

DD / MM / YY

Certificate 2

** Please delete as appropriate*

** Delete second sentence if certificate is given by transferor

I/We* certify that this instrument is otherwise exempt from ad valorem Stamp Duty without a claim for relief being made or that no chargeable consideration is given for the transfer for the purposes of Stamp Duty.

I/We* confirm that I/we* have been authorised by the transferor to sign this certificate and that I/we* am/are* aware of all the facts of the transaction. **

Signature(s) (Please sign in the boxes below)

Description ("Transferor", "Solicitor", etc)

Date

DD / MM / YY

Notes:

- You don't need to send this form to HM Revenue & Customs (HMRC) if you have completed either Certificate 1 or 2 (Section 9), or the consideration for the transfer is nil (in which case you must write 'nil' in the consideration box on the front of the form). In these situations return the form to:
Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol BS99 6ZZ.
If you have a question about completing the transfer form, please call Computershare's dedicated transfer helpline on : +44 (0) 370 702 0000
- In all other cases - including where relief from Stamp Duty is claimed - send the transfer form to HMRC to be stamped.
- Information on Stamp Duty reliefs and exemptions and how to claim them can be found on the HMRC website at hmrc.gov.uk/sd. If you have any questions about Stamp Duty, please visit the HMRC website or contact HMRC Tel : +44 (0) 845 603 0135, Fax :0121 643 8381, DX: 15001 Birmingham 1, Address: Birmingham Stamp Office, 9th Floor, City Centre House, 30 Union Street, BIRMINGHAM B2 4AR

Please bear in mind:

Do not use pencil, correction fluid or stick on labels. If you make any mistakes when completing the form, just cross out the error and initial the amendments.

TRANSFERS WITHIN CORPORATE SPONSORED NOMINEE (UN-CERTIFICATED HOLDING) REQUIRE A DIFFERENT FORM.

HOW TO TRANSFER YOUR KLARNA GROUP PLC SHARES

1. Obtain Share Certificates

Log in to the [Computershare Investor Centre](#) and click "Download your documents", then click "Klarna Group Plc" followed by "View PDF" to download your digital share certificates.

2. Complete Transfer Form

Complete the "Request for Transfer Form" and the Stock Transfer Form. Send both forms and the share certificates to InvestorRelations@klarna.com.

3. Klarna Approval

Klarna will review the transfer request through due diligence on the buyer and communicate a decision within 10 business days of receiving the form. If approved, proceed to Step 4.

4. Pay Stamp Duty (if applicable)

According to HMRC guidelines, if the total value of the transferred shares exceeds £1,000, the buyer will likely be required to pay stamp duty.

If stamp duty is required, please email the HMRC stamp duty receipt letter to investorrelations@klarna.com. This letter acknowledges the receipt of Stamp Duty, provides transaction details, and confirms the stock transfer form has been properly stamped by HMRC.

Upon investorrelations@klarna.com receiving this final document, Klarna will immediately instruct Computershare to transfer the shares. For this reason it is recommended that the purchase agreement contains clear provisions on when the purchase price for the share is to be paid.

For more details on stamp duty payment and calculation, visit the [HMRC website](#).

5. Complete Transfer

Computershare will process the transfer and issue a new share certificate to the transferee within two days of receiving the valid documents.

Tips for Smoother Transfers:

- Complete the stamp duty section of the transfer form correctly.
- Ensure consistent transferee information throughout the document.
- Complete all mandatory fields, including all required signatures.

REQUEST FOR TRANSFER CONSENT

1. INSTRUCTIONS

In order for a consent to transfer shares in Klarna Group plc (the "**Company**") under the Pre-emption Agreement (as defined below) to be considered, a shareholder (the "**undersigned**") wanting to transfer its shares must complete this transfer consent request (this "**Request**"), as follows:

- (a) Carefully review the text set out below under "Legal background".
- (b) Complete the stock transfer form.
- (c) Complete the additional information required.
- (d) Complete and arrange for the Purchaser's (as defined below) signature on the form of adherence agreement to the Pre-emption Agreement (as defined below) attached hereto as Appendix A (the "**Deed of Adherence**").
- (e) Arrange for the Purchaser's (as defined below) signature on the form of Representations to the Company attached hereto as Appendix B (the "**Representations to Klarna**")
- (f) Sign this Request under "Signature" and submit it, together with the completed and signed Transfer Agreement, to investorrelations@klarna.com.

2. LEGAL BACKGROUND

The undersigned holds shares in the Company and is a party to a shareholders' agreement governing Klarna Group plc dated 23 May 2024 (the "**Pre-emption Agreement**"). Capitalized terms used but not defined in this Request shall have the meaning ascribed to them in the Pre-emption Agreement.

Pursuant to Section 3.1 of the Pre-emption Agreement and except as otherwise explicitly set out in the Pre-emption Agreement, no Party shall at any time be entitled to sell, assign, transfer, pledge, encumber or otherwise dispose of any or all of its Securities (as defined in the Pre-emption Agreement) without the prior written consent (a "**Transfer Consent**") of the Company.

3. ADDITIONAL INFORMATION

The Company needs to perform certain customary checks on new investors, including but not limited to sanction screening in order to be able to process a request for transfer consent. Please fill in the additional required information in the fields provided below

Transferee details, individuals:

Name (full name, including middle names)	
Country of residence	
Date of birth	
Email address	
Phone number	

Transferee details, companies:

Full name	
Trading name (if different to full name)	
Corporate registration number	
Country of incorporation	
Name of CEO	
Owner(s) of company (must be natural person)*	
Country of residence of owners of company	
Email address	
Phone number	

* List all individuals directly or indirectly owning, controlling or otherwise having a financial interest above 5% of the transferee.

Will the shares be held by the Transferee for capital insurance purposes (Swedish: 'kapitalförsäkring')?

- Yes
 No

APPENDIX A

FORM OF DEED OF ADHERENCE

Instructions for completing the Deed of Adherence

A form of Deed of Adherence follows on the next page.

Please note that Klarna is not providing any legal or other advice in relation to the transfer to be conducted under the Deed of Adherence and each party thereto is urged to consult its own legal, tax and other advisors in relation to said transfer.

DEED OF ADHERENCE

The undersigned (the "**Adhering Party**") has acquired or wishes to acquire shares in Klarna Group plc, registered number 14467769, a public limited company incorporated under the laws of England and Wales ("**Klarna**").

In relation to the shareholders' agreement dated 23 May 2024 between the shareholders of Klarna (the "**Agreement**"), the Adhering Party effective the date set out below:

- a) covenants with each current and future party to the Agreement to observe, perform and be bound by all the terms of the Agreement so far as they may remain to be observed and performed as if the Adhering Party has executed the Agreement and was named in the Agreement as a party to it;
- b) confirms that it has been provided and reviewed a copy of the Agreement; and
- c) acknowledges and agrees that Clauses 13 and 15 of the Agreement shall apply to this deed of adherence.

This deed of adherence has been executed and delivered as a deed on the date shown on the first page.

Adhering Shareholder: _____

Date: _____

The witness must be over 18, of sound mind, not a party to the document, and able to verify the identity of the signing party. Their role is to confirm that the document was signed voluntarily in their presence.

In the presence of:

Witness Name: _____

Occupation: _____

Address: _____

Witness Signature: _____

The adherence of the Adhering Party is hereby agreed by Klarna in accordance with Clause 14.7 of the Agreement.

KLARNA GROUP PLC



By: Jordan Hart

APPENDIX B**FORM OF REPRESENTATIONS TO KLARNA****Instructions for completing the Representations to Klarna**

A form of Representations to Klarna follows on the next page.

The Representations to Klarna should be signed and dated by the intended purchaser/transferee. Please note that Klarna is not providing any legal or other advice in relation to the transfer to be conducted under the Representations to Klarna and each party thereto is urged to consult its own legal, tax and other advisors in relation to said transfer.

REPRESENTATIONS TO KLARNA

The undersigned, who is looking to acquire shares in Klarna Group plc (the "**Company**") and the shares referred to as the "**Shares**"), hereby warrants and represents to the Company that:

- (a) it is either:
 - (i) a "qualified institutional buyer" ("**QIB**"), as defined in Rule 144A under the U.S. Securities Act of 1933, as amended (the "**Securities Act**")
 - (ii) an "accredited investor" ("**AI**") (within the meaning of Rule 501(a) under the Securities Act); or
 - (iii) not a "U.S. person" ("**US Person**") (within the meaning of Rule 902(k) under the Securities Act) and (a) it is and will be located outside the United States at the time any offer to buy the Shares is or was made to it and at the time that it executed this Agreement, (b) it is not acquiring and will not acquire such Shares with a view to, or for offer or sale in connection with, any distribution thereof in violation of the Securities Act and (c) is not located in any other jurisdiction in which it would be unlawful to accept an offer to acquire the Shares;
- (b) Shares purchased by the undersigned in any transfer may potentially never be registered under the U.S. Securities Act, and such Shares may not be offered or sold, directly or indirectly, in the United States, other than as described herein; and
- (c) for so long as the Shares are "restricted securities" within the meaning of U.S. federal securities laws, the undersigned may not offer, sell, deliver, hypothecate or otherwise transfer any Shares other than:
 - (i) pursuant to an effective registration statement under the U.S. Securities Act;
 - (ii) to a QIB in a transaction meeting the requirements of Rule 144A;
 - (iii) outside the United States pursuant to Rule 904 under Regulation S under the U.S. Securities Act in an "offshore transaction" (and not in a pre-arranged transaction resulting in the resale of such Shares into the United States); or
 - (iv) in accordance with Rule 144 under the U.S. Securities Act and, in each case, in accordance with any applicable securities laws of any state or territory of the United States and of any other jurisdiction; or

The undersigned understands that no representation can be made as to the availability of the exemption provided by Rule 144 under the U.S. Securities Act for the resale of Shares.

The undersigned agrees that Sections 14.2 and 15 of the shareholders' agreement governing the Company dated 23 May 2024 shall apply *mutatis mutandis* to this representation letter.

Shareholder name: _____

Address: _____

Date: _____

Signed on behalf of the Shareholder by: