

Notice convening the Extraordinary General Meeting of Klarna Holding AB (publ)

The shareholders of Klarna Holding AB (publ), reg. no. 556676-2356 (“**Klarna**” or the “**Company**”), are hereby given notice of the Extraordinary General Meeting (the “**EGM**”) to be held on 31 July, 2024 at 4pm CET at Sveavägen 46, 111 34 Stockholm, Sweden. Registration starts at 3:30pm CET.

The Board has decided that the shareholders shall be able to exercise their voting rights at the EGM also by postal voting in accordance with the Company’s articles of association.

Right to participate and notification

A) Shareholders who wish to participate in the EGM at the venue in person or by proxy must

- be listed as a shareholder in the share register maintained by Euroclear Sweden AB relating to the circumstances on 23 July, 2024, and
- give notice of participation to the Company no later than on 25 July, 2024. Such notification can be made in writing to Klarna Holding AB (publ), “EGM 2024”, Sveavägen 46, SE-111 34 Stockholm, Sweden or by e-mail to egm@klarna.com. The notification shall set forth the name, address, telephone number, personal/corporate identity number and, when applicable, information about assistants (maximum two).

B) Shareholders who wish to participate in the EGM by postal voting must

- be listed as a shareholder in the share register maintained by Euroclear Sweden AB relating to the circumstances on 23 July, 2024, and
- give notice of the intent to participate no later than on 25 July, 2024, by casting its postal votes in accordance with the instructions under the heading *Postal voting* below so that the postal voting form is received by Klarna no later than that day.

In order to be entitled to participate in the EGM, a shareholder whose shares are registered in the name of a nominee must register its shares in its own name so that the shareholder is listed in the presentation of the share register as of the record date 23 July, 2024, in addition to giving notice of participation in the EGM. Such re-registration may be temporary (voting rights registration), and request for such voting rights registration shall be made to the nominee, in accordance with the nominee’s routines, at such time in advance as decided by the nominee. Voting rights registration that has been made by the nominee no later than 25 July, 2024, will be taken into account in the presentation of the share register.

Physical participation

Shareholders who wish to participate at the meeting venue in person or by proxy are entitled to be accompanied by one or two assistants. If a shareholder wishes to be accompanied by assistants, it must be stated in the notice of participation. If the shareholder is represented by proxy, a written and dated power of attorney signed by the shareholder shall be issued for the proxy. If the power of attorney has been issued by a legal entity, registration certificate or corresponding document must be enclosed. In order to facilitate the registration at the meeting, the power of attorney, registration certificate and other authorization documents shall be received by the Company at the address stated

above well in advance of the meeting and no later than on 25 July, 2024. Proxy forms are available on the Company's website www.klarna.com.

Postal voting

A special form must be used for the postal vote. The form for postal voting is available on the Company's website www.klarna.com and will be sent upon request to egm@klarna.com. Completed and signed forms for postal voting must be sent by e-mail to egm@klarna.com or by post to Klarna Holding AB (publ), "EGM 2024", Sveavägen 46, SE-111 34 Stockholm, Sweden. Completed forms must be received by Klarna no later than on 25 July, 2024. If the shareholder submits its postal vote by proxy, a written and dated power of attorney signed by the shareholder shall be enclosed with the form. If the shareholder is a legal entity, a registration certificate or corresponding document shall also be enclosed with the form. Proxy forms are available on the Company's website www.klarna.com.

Shareholders may not provide special instructions or conditions to the postal vote. If so, the entire postal vote is invalid. Further instructions and conditions can be found in the postal voting form.

Shareholders who wish to participate at the meeting venue in person or by proxy must provide a notification of attendance in accordance with item A) under the heading *Right to participate and notification* above. A notification by postal voting only is not sufficient for shareholders wishing to participate at the meeting venue.

Proposed agenda

1. Opening of the meeting
2. Election of Chair of the EGM
3. Preparation and approval of voting list
4. Election of person(s) to approve the minutes
5. Approval of the agenda
6. Determination of whether the meeting has been duly convened
7. Resolution regarding an issue of new shares
8. Closing of the meeting

Item 2. Election of Chair of the EGM

The Board proposes lawyer Christoffer Benninge, or if he is prevented from participating, the person appointed by the Board, as Chair of the meeting.

Item 3. Preparation and approval of voting list

The voting list proposed to be approved is the voting list prepared by the Company, based on the general meeting share register, shareholders having given notice of participation and being present at the meeting venue, and postal votes received, controlled by the persons assigned to approve the minutes.

Item 4. Election of person(s) to approve the minutes

The Board proposes Carolina Guerrero, or if she is prevented from participating, the person(s) appointed by the Board, to check the minutes. The assignment to check the minutes also includes checking the voting list.

Item 7. Resolution regarding an issue of new shares

The board of directors proposes that the general meeting resolves to carry out an issue of 6,603 new shares, entailing an increase in the share capital of SEK 660.3. The resolution shall otherwise be governed by the following terms and conditions.

1. The right to subscribe for the new shares shall vest in the six (6) persons set out below.

Tecknare / Subscriber	Antal aktier / Number of shares
Anders Karlsson	1,460
Mark Strande	1,131
Rasmus Rolén	1,753
Jonas Lundberg	363
Daniel Szoboszlay	436
Martin Elwin	1,460
Totalt / Total	6,603

2. The subscription price shall be SEK 2,295.11 per ordinary share corresponding to SEK 15,154,611.33 in aggregate for all shares. The basis for the subscription price is the estimated market value of the shares. Payment for issued shares shall be made by way of contribution of payment in kind consisting of in aggregate 2,347 common shares series A in Klarna Midco AB, reg. no. 559146-5132, in accordance with the board's report.
3. The share premium shall be transferred to the unrestricted premium reserve.
4. Subscription for the newly-issued shares shall take place on the date of the resolution to issue new shares through the signing of a subscription list. Payment for the shares subscribed for shall be made in connection with the subscription.
5. The board of directors shall be entitled to extend the subscription period and the time for payment.
6. The new shares entitle the holder to a dividend as from the date on which the shares are entered in the share register.
7. David Stephens, or any other person appointed by the board, shall be authorised to make any minor adjustments required to register the resolution with the Swedish Companies Registration Office.

Other information

As per 5 July, 2024, there are 30,334,909 shares and votes in the Company.

Majority requirements

The resolution of the EGM in accordance with the Board's proposal under item 7 above, requires that shareholders representing a simple majority of the votes cast and shares represented at the EGM approve the proposal.

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>.

Documents

Complete proposals, together with ancillary documentation, will be made available at the Company's head office Sveavägen 46, SE-111 34 Stockholm, Sweden and on the Company's website www.klarna.com. They will also be sent to shareholders who so request and state their address.

Shareholders' right to receive information

The Board and the CEO shall, if any shareholder so requests and the Board believes that it can be done without material harm to the Company, at the EGM provide information regarding circumstances that may affect the assessment of an item on the agenda or the Company's relation to another company within the Klarna group.

Stockholm in July 2024
Klarna Holding AB (publ)
THE BOARD OF DIRECTORS