

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 ("EGM") to be held on October 17, 2024 at 10am CEST at Sveavägen 46, 111 34 Stockholm, Sweden. Registration starts at 9:30 am CEST.

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 on October 9, 2024, and
- give notice of participation to the Company no later than on October 11, 2024. Such notification can be made in writing to Klarna Holding AB, "October EGM 2024", Sveavägen 46, SE-111 34 Stockholm, Sweden or by e-mail to cosec@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 on October 9, 2024, and
- give notice of the intent to participate no later than October 11, 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 October 9, 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 October 11, 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 October 11, 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 cosec@klarna.com. Completed and signed forms for postal voting must be sent by e-mail to cosec@klarna.com or by post to Klarna Holding AB, "October EGM 2024", Sveavägen 46, SE-111 34 Stockholm, Sweden. Completed forms must be received by Klarna no later than October 11, 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 meeting
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 on remuneration to the Board
8. Resolution on the number of directors and deputy directors
9. Election of new board members and resignation of board members
10. Closing of the meeting

Item 2. Election of Chair of the meeting

Martin Hall, or in the event they are prevented from participating, a person appointed by resolution at the meeting, is proposed 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 person(s) assigned to approve the minutes.

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

The Board proposes Carolina Guerrero, or if they are prevented from participating, the person(s) appointed by resolution at the meeting, to check the minutes. The assignment to check the minutes also includes checking the voting list and that the received postal votes are correctly reflected in the minutes of the meeting.

Item 7. Resolution on remuneration to the Board

The company's shareholder, Klarna Group Holdco Ltd, proposes that the board of directors shall not receive any remuneration.

Item 8. Resolution on the number of directors and deputy directors

The company's shareholder, Klarna Group Holdco Ltd, proposes that the number of board members shall be three, without deputies.

Item 9. Election of new board members and resignation of board members

Board members Roger Ferguson, Lise Kaae, Omid Kordestani, Michael Moritz, Sarah Smith, Andrew Reed and Mikael Walther have notified the board of directors of Klarna that they will resign as board members of the Company in connection with the EGM. The company's shareholder, Klarna Group Holdco Ltd, proposes that the resignations of Roger Ferguson, Lise Kaae, Omid Kordestani, Michael Moritz, Sarah Smith, Andrew Reed and Mikael Walther be accepted and those Board members be removed from the Board.

The company's shareholder, Klarna Group Holdco Ltd, proposes that David Fock and Camilla Giesecke are elected as new additional board members until the end of the next Annual General Meeting.

Other information

As of October 1, 2024, there are 30,341,512 shares and votes in the Company.

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 are set out above and on the Company's website www.klarna.com, and will be made available at the Company's head office Sveavägen 46, SE-111 34 Stockholm, Sweden. They will also be sent to shareholders who so request and state their address.

The general meeting share register will be available at the Company's head office Sveavägen 46, 111 34 Stockholm, Sweden.

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 October 2024
Klarna Holding AB (publ)
THE BOARD OF DIRECTORS