

Our commitment to you - complaint handling information

At Klarna, each of our customers is important to us and we believe you have the right to a fair, swift and courteous service at all times.

As we offer a variety of products in the UK, our complaints handling procedure has different appeals processes depending on which product was chosen.

The following pages outline the process in which we will handle your complaint based on the chosen Klarna product.

Klarna Financial Services UK Limited
PO Box 69983
London
E16 9DN
United Kingdom

Contact
Telephone
020 300 50833 (local number)
0808 189 3333 (freephone)
www.klarna.co.uk

Company Number
14290857

If your complaint relates to our Pay in 3 or Pay later products**Klarna Complaints Procedure**

1. We will acknowledge your complaint promptly.
2. We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time, we will send you an update.
3. We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
4. If you are dissatisfied with the final response you have received, you may refer your complaint to Klarna's Complaints Adjudicator for an impartial review.

Referrals must be made using the form provided alongside the final response.

You must refer your complaint to the Klarna's Complaints Adjudicator within 6 months of the date of the final response.

If your complaint relates to our Financing products (typically these are agreements with a repayment term of 12 months or more)*

Klarna Complaints Procedure

1. We will acknowledge your complaint promptly.
2. We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time, we will send you an update.
3. We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
4. If you are dissatisfied with the final response you have received, or more than 8 weeks have passed since you submitted your complaint to Klarna and you haven't received a final response, you can contact the **Financial Ombudsman Service**:

Address: Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel: 08000234567 **Email:** complaint.info@financial-ombudsman.org.uk

Website: <https://www.financial-ombudsman.org.uk/>

You must refer your complaint to the Financial Ombudsman Service within 6 months of the date of the final response.

**** Complaints about some of our Financing products may not fall under the jurisdiction of the Financial Ombudsman Service because of the nature of the product or the complaint. This means that if you remain dissatisfied with how we've handled your complaint about such a Financing product, the Financial Ombudsman Service may not be able to consider your complaint.***

Where your complaint falls under this category, we will refer you to page 2 of this document and we will handle your complaint in accordance with the steps outlined in that section.

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If your complaint relates to One-time Card Service*, Klarna Card, Open Banking or Stocard Pay

Klarna Complaints Procedure

1. We will acknowledge your complaint promptly.
2. We will investigate your complaint and endeavour to send a final response to you within 15 business days of receipt of your complaint. If we are unable to provide you with a final response within this time, we will let you know, and we will endeavour to send a final response to you within 35 business days of receipt of your complaint.
3. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
4. If more than 35 business days from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can contact the Financial Ombudsman Service:

Address: Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel: 08000234567 **Email:** complaint.info@financial-ombudsman.org.uk

Website: <https://www.financial-ombudsman.org.uk/>

You must refer your complaint to the Financial Ombudsman within 6 months of the date of the final response.

**** Complaints about some of our Financing products may not fall under the jurisdiction of the Financial Ombudsman Service because of the nature of the product or the complaint. This means that if you remain dissatisfied with how we've handled your complaint about such a Financing product, the Financial Ombudsman Service may not be able to consider your complaint.***

Where your complaint falls under this category, we will refer you to page 2 of this document and we will handle your complaint in accordance with the steps outlined in that section.

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