Klarna.

Early redemption of Additional Tier 1 Capital Notes

Klarna Holding AB (publ) – Early redemption of Additional Tier 1 Capital notes

Stockholm, Sweden - 7 September, 2023 Klarna Holding AB (the "**Issuer**") informs that it intends to voluntarily redeem the EUR 25,000,000 6.625% Additional Tier 1 Capital Notes with ISIN SE0011844356 (the "**Notes**") on the first call date in accordance with the terms and conditions dated 15 November 2018. All outstanding Notes will be redeemed in full at their nominal amount, together with accrued but unpaid interest. The redemption date is expected to be 15 November 2023.

A notice of early redemption will today be circulated to the holders of the Notes and will be published on the website of the Issuer and the Agent. The notice is irrevocable.

Agent:

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For further information, please contact Klarna at:

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About Klarna

Since 2005 Klarna has been on a mission to accelerate commerce with consumer needs at the heart of it. With over 150 million global active users and 2 million transactions per day, Klarna's fair, sustainable and AI-powered payment and shopping solutions are revolutionizing the way people shop and pay online, empowering consumers to shop smarter with greater confidence and convenience. More than 500,000 global retailers integrate Klarna's innovative technology and marketing solutions to drive growth and loyalty, including H&M, Saks, Sephora, Macy's, Ikea, Expedia Group, Nike and Airbnb. For more information, visit <u>Klarna.com</u>.