

Notification of participation and form for postal voting.

The form must be received by Klarna Holding AB (publ) (the "Company") no later than Thursday, June 20, 2024.

The shareholder set out below hereby notifies the Company of its participation and exercises its voting right for all of the shareholder's shares in Klarna Holding AB (publ), reg. no. 556676-2356, at the Annual General Meeting (the "AGM") on Thursday, June 27, 2024. The voting right is exercised in accordance with the voting options marked below.

Shareholder	Personal identity number/registration number

Assurance (if the undersigned is a legal representative of a shareholder who is a legal entity): I, the undersigned, am a board member, the CEO or a signatory of the shareholder and solemnly declare that I am authorized to submit this postal vote on behalf of the shareholder and that the contents of the postal vote correspond to the shareholder's decisions.

Assurance (if the undersigned represents the shareholder by proxy): I, the undersigned, solemnly declare that the enclosed power of attorney corresponds to the original and that it has not been revoked.

Place and date	
Signature	
Clarification of signature	
Telephone number	E-mail

Instructions:

- Complete all the requested information above.

- Select the preferred voting options below.
- Print, sign and send the form by e-mail to agm2024@klarna.com or by post to Klarna Holding AB (publ), "AGM 2024", Sveavägen 46, SE-111 34 Stockholm, Sweden.
- If the shareholder is a natural person who is personally voting by post, it is the shareholder who should sign under *Signature* above. If the postal vote is submitted by a proxy of the shareholder, it is the proxy who should sign. If the postal vote is submitted by a legal representative of a legal entity, it is the representative who should sign.
- A power of attorney shall be enclosed if the shareholder submits its postal vote by proxy. If the shareholder is a legal entity, a registration certificate or a corresponding document for the legal entity shall be enclosed with the form. Proxy forms in Swedish and English are available on the Company's website, www.klarna.com.
- **Please note that a shareholder whose shares are registered in the name of a bank or securities institute must register its shares in its own name to vote.** Instructions regarding this are included in the notice convening the meeting.

A shareholder cannot give any other instructions than selecting one of the options specified at each item in the form. If a shareholder wishes to abstain from voting in relation to a matter, kindly refrain from selecting an option. A vote (i.e. the postal vote in its entirety) is invalid if the shareholder has provided the form with specific instructions or conditions or if pre-printed text is amended or supplemented. One form per shareholder will be considered. If more than one form is submitted, the form with the latest date will be considered. The form latest received by the Company will be considered if two forms are dated at the same date. An incomplete or wrongfully completed form may be discarded without being considered.

The postal voting form, together with any enclosed authorization documentation, shall be received by the Company no later than Thursday, June 20, 2024. A postal vote can be withdrawn up to and including Thursday, June 20, 2024 by contacting the Company by email to agm2024@klarna.com.

A shareholder who has voted by post may also participate at the meeting venue, provided that notification for participation at the AGM has been made in accordance with the instructions stated in the notice convening the AGM. If the shareholder has submitted its postal vote and thereafter participates at the meeting venue in person or by proxy, the postal vote will still be valid, provided that the shareholder does not participate in a voting during the meeting or otherwise withdraws its postal vote. If the shareholder chooses to participate in a voting during the meeting, the vote cast at the AGM will replace the previously submitted postal vote with regard to the relevant decision(s). **Please note that the postal vote does not constitute a notification to participate at the meeting venue in person or by proxy.**

For complete proposals regarding the items on the agenda, kindly refer to the notice and the Company's website www.klarna.com.

For information on how your personal data is processed, see <https://www.euroclear.com/dam/ESw/Legal/Privacy-notice-bolagsstammor-engelska.pdf>.

Annual General Meeting in Klarna Holding AB (publ) Thursday, June 27, 2024

The voting options below comprise the proposals which are included in the notice convening the Annual General Meeting and are available at the Company and on the Company's website.

2. Election of Chair of the Annual General Meeting Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Preparation and approval of voting list Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Election of person(s) to approve the minutes Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Approval of the agenda Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Determination of whether the meeting has been duly convened Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Presentation of the annual report and the auditor's report Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Resolutions on:
8.a. adoption of the income statement and balance sheet and the consolidated income statement and consolidated balance sheet Yes <input type="checkbox"/> No <input type="checkbox"/>
8.b. appropriations of the Company's earnings under the adopted balance sheet Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c. discharge from personal liability of the board members and the CEO
8.c.i Roger Ferguson Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.ii Lise Kaae Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.iii Omid Kordestani Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.iv Michael Moritz Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.v Sebastian Siemiatkowski Yes <input type="checkbox"/> No <input type="checkbox"/>

8.c.vi Sarah Smith Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.vii Mikael Walther Yes <input type="checkbox"/> No <input type="checkbox"/>
8.c.viii Andrew Reed Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Resolution on remuneration to the Board and the auditor Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Resolution on the number of directors and deputy directors Yes <input type="checkbox"/> No <input type="checkbox"/>
11. Election of Board of Directors
11.1 Roger Ferguson (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.2 Lise Kaae (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.3 Omid Kordestani (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.4 Michael Moritz (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.5 Sebastian Siemiatkowski (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.6 Sarah Smith (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.7 Mikael Walther (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
11.8 Andrew Reed (re-election) Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Election of auditor Yes <input type="checkbox"/> No <input type="checkbox"/>
13. Resolution regarding approval of transfers of shares Yes <input type="checkbox"/> No <input type="checkbox"/>