**PRIVACY PROTECTION AND COOKIE POLICY**

**Legal basis**

The basis for the cookie notification is the amended Electronic Communications Act (Official Gazette No. 109/2012; hereinafter ZEKom-1), which entered into force at the beginning of 2013 and introduced new rules regarding the use of cookies and similar technologies for the storage of information or access to information stored on the user's computer or mobile device.

**What are cookies and why does a website need them?**

A cookie is a small text file that is downloaded to a user's computer when they visit a website and usually contains:

1. The name of the server from which the cookie was sent
2. Lifetime of the cookie
3. Value – usually a randomly generated unique number

The cookie itself does not contain or collect any information. However, when read by the server together with a web browser, it can help the site provide more user-friendly services – for example, by remembering previous purchases or user account information. Only the server that sent the cookie can read and use this cookie. On a trustworthy website, cookies can enrich the experience. However, cookies can also be used in ways that infringe on an individual's privacy. Cookies can be stored for different lengths of time, only for the duration of the browsing session, or much longer.

This website uses the following types of cookies:

| **Cookie name** | **Intention** | **During** | **Type cookie** |
| --- | --- | --- | --- |
| XSRF-TOKEN | Used for security reasons | Session | Essential |
| bSession | Used to measure the effectiveness of the system | 30 min | Essential |
| hs | Used for security reasons | Session | Essential |
| SSR-caching | Used to indicate from which system the website is displayed | 1 min | Essential |
| svSession | Used in connection with user login | 12 months | Essential |

During:

Depending on their function, cookies can have a different duration. There are session cookies and persistent cookies:

- Session cookies are only valid for your online session. This means that the browser deletes these cookies as soon as you close your browser

- Persistent cookies remain on your device after the browser has been closed and persist for the duration specified in the cookie

Type Cookie:

The cookies used on our website fall into one of four categories:

- Essential cookies allow you to navigate the website and use essential features such as secure and private areas.

- Analytical cookies allow us to understand how you use our website (e.g. which pages you visit), to provide statistics on how our website is used, to improve the website by identifying any errors and performance issues.

- Functional cookies are cookies that are used to remember choices that users make to improve their experience (e.g. language).

- Marketing cookies are used to collect information about the impact of our marketing campaigns on other websites on users and non-users.

The following links may be useful for more information about cookies:

• [Cookie settings in Firefox](http://support.mozilla.com/en-US/kb/Enabling%20and%20disabling%20cookies)

• [Cookie settings in Internet Explorer](https://support.microsoft.com/en-us/help/17442/windows-internet-explorer-delete-manage-cookies)

• [Cookie settings in Google Chrome](http://www.google.com/support/chrome/bin/answer.py?answer=95647)

• [Cookie settings in Safari (OS X)](http://support.apple.com/kb/PH17191?viewlocale=en_US&locale=en_US)

• [Cookie settings in Safari (iOS)](https://support.apple.com/en-us/HT201265)

• [Cookie settings in Android](https://support.google.com/accounts/answer/32050?co=GENIE.Platform%3DAndroid&hl=en)

You can also change the settings and preferences in your web browser to automatically prevent cookies from being downloaded to your end device, or in such a way that you are asked each time whether you agree to the setting of a cookie. You can also always delete cookies that have been placed previously. In the Help section of your browser, you can find more information about how this all works. Please note that disabling all cookies may result in limiting the functionality and certain features of our website.

Klarna Bank AB (publ) (“Klarna”) uses cookies to recognize the user’s device for the purpose of providing advertising of Klarna products the next time the user will browse the merchant’s website offering Klarna products, and for analytics purposes.

Persistent marketing and analytics cookies

These cookies contain a unique user ID which will enable Klarna to recognize the user’s device the next time that user returns to the merchant. These are persistent cookies, stored on the device for a period of up to 540 days as of the last interaction with Klarna, or until they are deleted and allow Klarna (i) to show marketing of Klarna products, including credit promotions to the user, and (ii) to perform analytics of the user behavior.

By connecting the unique user ID stored in the cookie on the device to the information Klarna has about the user, Klarna will be able to recognize the user of that device. No information connected to the cookies is shared with any third party.

The user’s consent and revocation of consent

Setting cookies for marketing purposes is subject to the user’s consent, which will have to be obtained before the cookies are set on the user’s device. In addition, the web browser or device often allows the user to change the settings for the use of cookies. More information on how to adjust the settings can be found in the browser of device reference information, and on aboutcookies.org.

About Klarna

Klarna Bank AB (publ) is subject to Swedish Data Protection legislation, and is the data controller for the purpose of processing the personal data as described above. Klarna has a Data Protection Officer and several lawyers specialized in data protection. Klarna also has a customer service team handling questions relating to personal data. You are welcome to contact Klarna at [Please choose the email address relevant for you market: [dataskydd@klarna.se], [datenschutz@klarna.de], [personvern@klarna.no], [tietosuoja@klarna.fi], [databeskyttelse@klarna.dk], [dataprotectie@klarna.nl], [dataprotectie@klarna.be], [datenschutz@klarna.at], [datenschutz.ch@klarna.com], [privacy@klarna.co.uk], [privacy@klarna.com], [dataprotection@klarna.com.au], [privacidad@klarna.es], [protezionedati@klarna.it], [odo@klarna.pl], [protection-des-donnees@klarna.fr], [privacy@klarna.ie], [dataprotection.ca@klarna.com], [dataprotection@klarna.co.nz]]. Please visit www.klarna.com for more information about Klarna, and how Klarna processes personal data.

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