

## **Klarna's Modern Slavery and Human Trafficking Statement 2018-2019**

This statement is made in accordance to the Modern Slavery Act 2015. It outlines the steps that Klarna has taken and will continue to take to ensure modern slavery or human trafficking is not practiced within the business.

The term "modern slavery" is used to describe situations where a person is deprived of their liberty in order to exploit them for personal or commercial gain. It is a criminal offence and a violation of human rights and can take a number of forms, including slavery, forced or compulsory labour, servitude, human trafficking, traffic in prostitution and trafficking for exploitation. Klarna is committed to ensuring that our business and supply chains are free from modern slavery or human trafficking. We take a zero-tolerance approach to modern slavery and will not knowingly support or deal with any business involved in such practices.

### **About Klarna**

Klarna Bank AB (publ) is a Swedish company whose headquarters is located in Stockholm. Klarna Bank AB (publ) is registered as a passported EEA firm with the UK Financial Conduct Authority for the provision of cross border financial services in the UK.

This statement applies to Klarna Bank AB (publ) and its UK subsidiary Klarna UK Limited and its other subsidiary companies (together "Klarna").

### **Our commitment to the Modern Slavery Acts 2015**

Klarna is committed to the principles of the Modern Slavery Act 2015 and the eradication of Modern slavery and human trafficking. Klarna at all times conducts its business in compliance with all legislation and regulations which are relevant to our business within the countries that we operate.

We have adopted internal policies demonstrating our commitment, requiring employees to raise concerns in relation to any identified suspected non-compliance, and confirming that employees will not suffer any detriment for raising concerns in accordance with the Policy.

These policies include but not limited to:

- Modern slavery
- Code of business conduct
- Ethics
- Whistleblowing
- Bullying and Harassment

### **Our Supply Chain**

We acknowledge the aims of the Modern Slavery Act 2015 and we are committed to implementing and maintaining effective systems and controls to ensure that our business and supply chains are free from modern slavery.

We review our supply chain to identify any Modern Slavery and human trafficking risk areas. We conduct due diligence on our supply chain procurement processes to highlight modifications that can be made to identify and prevent Modern Slavery issues arising in our supply chain.

### **To whom does this policy apply?**

This policy applies to all persons working for or on behalf of Klarna in any capacity, including all employees, partners, interns, agents, contractors, external consultants, third-party representatives and business partners, regardless of where they are operating. Any reported breach of this policy will be investigated and may lead to disciplinary action and dismissal (employees) and immediate termination of contract (suppliers and contractors).

### **Duty to report**


It is the responsibility of all those working for us or under our control to detect, report and prevent modern slavery from occurring within our business or supply chains. If you have any concerns or suspicions that modern slavery may be present in any part of our business or supply chains you are encouraged to report it at the earliest possible stage to the Compliance Manager or the Vice President Compliance.

### **Training**

We are committed to providing training on our Modern Slavery policy to all staff in our organisation.

This statement is approved by the Chief Operation Officer.

Signed by [ ]

DocuSigned by:  
  
CF66C128B5474C0...