

Klarna's APR Range Update for Consumers

To help more of merchants' consumers access flexible financing options, starting April 22nd, Klarna is updating the APR range for its financing products in the United States as follows:

1. The new APR range will be 0% – 35.99% (previously 7.99% – 33.99%) in all on-site messaging and standard disclosures, and the representative APR will now be 13.99% (previously 19.99%).
2. Promotional APRs that merchants offer will remain unchanged.

What Merchants Should Do?

- If you use Klarna-hosted placements: No action needed – the officials will update these for you.
- If you've created your own marketing or advertising (e.g., emails, social posts, in-store materials, FAQs, etc.): please update them to reflect the new APR by April 22nd. This includes any messaging that mentions or implies financing terms.

For full details and updated disclosure templates, please refer to Klarna's regulated advertising guidelines:

<https://docs.klarna.com/resources/marketing-tools/advertising-legal-guidelines/united-states/>