



Computershare Trust Company, N.A.
 150 Royall Street, Suite V
 Canton, Massachusetts 02021
 Within USA, US territories & Canada 1-866 644 4127
 Outside USA, US territories & Canada 1-781 575 2906
 www.computershare.com

Full Registration/Name _____

Address _____

Computershare US Account Number _____

Interim Election Form – Holder Request to Leave Election Agent Facility and Receive Depository Receipts Directly

PLEASE FOLLOW THE INSTRUCTIONS BELOW IF YOU WISH TO LEAVE THE ELECTION AGENT FACILITY AND REQUEST TO RECEIVE YOUR DEPOSITARY RECEIPTS IN YOUR OWN NAME.

Upon the closing of Klarna Group plc's ("Klarna") initial public offering ("IPO") on 11 September 2025, records of your Klarna ordinary share ("Share") ownership were transitioned from the previous registrar in the UK, Computershare Investor Services PLC, to a new transfer agent in the US, Computershare Trust Company, N.A. ("Computershare"). As a term of the IPO, your entitlement to Klarna Shares may be subject to a 180 day lock-up period, which will expire on 8 March 2026 (the "Lock-Up Period"), during which time the actions you can take may be limited and you may not be able to sell your Shares, other than in certain specific circumstances (the "Lock-Up"). Please review your IPO lock-up agreement for further details regarding the Lock-Up Period.

To assist holders during and following the Lock-Up Period, Klarna has engaged Computershare to act as election agent (the "Election Agent") through which the Election Agent will hold your Share entitlements on your behalf in the form of depository receipts ("Depository Receipts"), with a service being provided at the end of the Lock-Up Period to allow holders to make an election to (i) transfer their Share entitlements to their broker, (ii) place a sale on the US stock exchange, or (iii) elect to take direct legal ownership of their Shares. Details of this operation will be sent to holders near the end of the Lock-Up Period.

If you would like to exit the Election Agent facility and receive a certificate(s) representing your Depository Receipts (a "Depository Receipt Certificate") from Computershare (in its separate capacity as depository appointed by Klarna) (in such capacity, the "Depository") in your own name, allowing you, among other things, to vote and participate at shareholder meetings, you are required to complete and return this form by 1 March 2026.

PLEASE NOTE: By exiting the Election Agent facility, you will not later be able to rejoin the facility and may experience additional administrative steps and expenses when you are later able and choose to transfer your Share entitlements, including in relation to any future sale of those Shares. You are strongly recommended to seek guidance from your professional financial, legal, tax and other advisors before taking any action.

By completing this form you are instructing Computershare, as Election Agent, to remove your Share entitlement from the Election Agent facility arranged by Klarna, which will result in you receiving Depository Receipts reflecting your Share entitlement and having a Depository Receipt Certificate(s) issued by the Depository in your own name, which may be affixed with restrictions and will be sent to your registered address as it appears on the books and records of Computershare (in its separate capacity as US transfer agent appointed by Klarna) (in such capacity, the "Transfer Agent"). Such Depository Receipt Certificate(s) should be safeguarded because lost and misplaced Depository Receipt Certificate(s) require a replacement bond of three (3) percent of the value of such lost Depository Receipt Certificate(s).

Step 1. Please check the box below if you wish to take possession of your entitlement of Depository Receipts and receive a Depository Receipt Certificate(s) in your own name(s):

Check this box to leave the Election Agent facility and request a Depository Receipt Certificate(s) in respect of your Share entitlement to be issued in your name and sent by post to your registered address as it appears on the books and records of the Transfer Agent

PLEASE NOTE: By checking the above you acknowledge that by taking possession of your Share entitlement in the form of Depository Receipts, your entitlements will be removed from the Election Agent facility (and you will not be able to re-enter such Election Agent facility), a physical Depository Receipt Certificate(s), which will be your responsibility to safekeep, will be issued and sent to your address as it appears on the books and records of the Transfer Agent, and you may incur additional administrative steps, time and possible costs and fees in the future should you later decide to trade or transfer your entitlement to such Shares.

Step 2. Signatures: Please sign and date this form. The name(s) of the registered holder(s) MUST be exactly as your name(s) will appear on your individual account registration.

Signature of Owner

Signature of Co-Owner (if more than one registered holder listed)

Date (mm/dd/yyyy)

Additional Instructions for Completing the Letter of Transmittal Form

Authorization and Registration: By signing this Letter of Transmittal Form you are deemed to confirm to us that you have full authority to request a Depository Receipt Certificate(s) in your own name.

By Mail:

Computershare
 Corporate Actions
 P.O. Box 43011
 Providence, RI 02940-3011

By Overnight Delivery:

Computershare
 Corporate Actions
 150 Royall Street, Suite V
 Canton, MA 02021

For Assistance Please Call:

Within USA, US territories & Canada:
 1-866 644 4127
 Outside USA, US territories & Canada:
 1-781 575 2906



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