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Terms and conditions for Auto-Track

1. General terms and conditions for Auto-Track These terms and conditions represent an agreement (“Agreement”) between Klarna Inc. (“Klarna”, “we”, “us” or “our”) and you ("you" and " your") when you use Auto-Track features as described below (“Auto-Track” or the “Service”). You sign up for Auto-Track and enter into an Agreement with Klarna by accepting these terms on the first occasion that you use any of the features provided within the Service.

1.1 How does the Service work?

By enrolling in the Service, you agree to give Klarna access to your email you have chosen to connect to the Service. You instruct Klarna to collect data on purchases, such as information on goods, services, the seller's name, place of purchase (either online or in store) (“**Order Information**”), and information related to parcel tracking information and status updates for your deliveries (“**Delivery Information**”). Klarna will use and show this information in the Klarna App. You will not be required to share your login credentials with Klarna.

The Service enables Klarna to collect data from the selected accounts on your behalf to enable you to monitor the Order Information and Delivery Information in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna. The Service also enables you to view information on goods, services, the seller's name and the place of purchase in the Klarna App.

Please note that the services for order, delivery or parcel tracking and the service to view your Klarna purchases and transactions in the Klarna App are separated from Auto-Tracks and provided according to the terms for the **Klarna Shopping Service**.

1.2 When can I use the Service?

You need to have an account for the Klarna App and have agreed to the terms for the **Klarna Shopping Service** before you can access the Service. You can use the Service when you have purchased goods or services, and you receive order information, tracking number or other data related to the delivery or order of an order to your email.

1.3 Is there a cost to using the Service?

No. Klarna does not charge any fee for your use of the Service. Traffic charges to your mobile operator or internet service provider may apply.

1.4 Your use of the Service

You are only entitled to use the Service for your own personal accounts. The Service is not intended for professional use or with any company user accounts.

You commit to take all reasonable steps to keep your personalized security credentials, such as passwords, safe and to protect access to the Service from any unauthorized use.

1.5 Handling of your data

To offer you the Service, we need to process your personal data to fulfill our contractual obligations with you as set out in this Agreement and in the terms for the **Klarna Shopping Service**.

We may also process special categories of personal data (this may include data relating to e.g. health, sexual orientation, religious beliefs, etc.) as a side-effect when scanning your inbox or your account for relevant data. This processing is based on your consent provided by you when you signed up for the Service. We do not process this data for any other purpose. If such special category personal data is directly related to a relevant purchase, we will not use this data for marketing or consumer profiling purposes.

We encourage you to read **Klarna's Privacy Notice** for a more detailed understanding of how we process and protect your data, information about your rights, how you can get in touch with us, or to submit a complaint.

1.6 Availability and safeguarding measures

Klarna aims to provide the Service with high availability and without technical interference, but we cannot guarantee that the Service will always be fully available. We may occasionally need to restrict the availability or immediately suspend the Service for security reasons, regulatory decisions, for technical or maintenance reasons, or other reasons.

Klarna does not represent or warrant that the Service is able to collect information from all orders or deliveries that are available via your email.

In the event of fraud, suspected fraud or security threats we will inform you by phone call, email or text message unless providing such information would compromise objectively justified security reasons or is otherwise prohibited by law.

1.7 Duration and termination

This Agreement is for an indefinite period of time and continues until it is terminated by you or Klarna.

You may terminate this entire Agreement at any time by disconnecting your accounts from all theService features to which you have enrolled in the Klarna App. We will then stop importing new data but previously imported data will still be available in the Klarna App. You may contact Klarna's **Customer Service** if you have any questions regarding the Service or need help disconnecting any of the features.

Please note that deliveries and purchases visualized in the Klarna App based on data already collected via this Service will still be visible in the Klarna App, for the duration of the terms for the **Klarna Shopping Service**.

Klarna may suspend, limit your access to any or all of the Service and/or terminate this Agreement where we reasonably consider it necessary to comply with our legal obligations or because you have not complied with this Agreement, for example:

- To prevent fraud;
- To limit the risk of money laundering and/or terrorism financing;
- To protect us against any legal or regulatory risks, including any security risks;
- We reasonably suspect, or are aware, that you have breached this Agreement in any material respect; or
- We otherwise reasonably consider your activity associated with the Service to be in violation of any applicable law or regulation.

Klarna will give you either:

- One-month notice of any suspension, limitation or termination if reasonably possible; or
- Immediate notice of any suspension, limitation or termination if any matters will harm the Service or are serious in nature where one month's notice cannot be provided.

Sometimes Klarna will not be permitted to tell you by law or where it will prejudice any ongoing investigation.

If Klarna cannot provide the Service for any reason or ceases to provide any of the services included in the Service, Klarna may terminate this Agreement by providing no less than three months' written notice.

Please note that in the event of termination of this Agreement, the use of the Service will no longer be available. Klarna will not collect any Order Information or Delivery Information additional data from your account(s), and Klarna will no longer have access to your account(s).

1.8 Amendment of this Agreement

To provide you with an increasingly smooth user experience, we may make changes to this Agreement from time to time, so you should review these terms regularly to see if anything has changed. If we make significant changes to this Agreement, we will give you advance notice of those changes.

You may terminate the Agreement at any time by disconnecting your account(s) from all the Service features to which you have enrolled in the Klarna App. However, you will be deemed to have accepted and agreed to these changes in the event you do not terminate the Agreement.

1.9 Applicable law and communication

You agree that the laws of the State of Ohio, without regard to principles of conflict of laws, will govern these terms and any claim or dispute that has arisen or may arise between you and Klarna, except as otherwise stated in this Agreement. The contractual and communication language is English.

1.10 Klarna’s liability

Klarna cannot guarantee the availability of the Service or the reliability or accuracy of the information contained in the Service. Furthermore, we are not responsible for any financial or other decisions you make based on your use of the Service.

We are only liable to you for losses that you suffer as a direct result of our breach of this Agreement, and we shall have no liability for any indirect or consequential loss or damage incurred by any user in connection with the Service or in connection with the use, inability to use, or results of the use of the Service.

You may have other rights granted by law, and this Agreement does not affect those rights. In the event of any conflict between this Agreement and other rights afforded to you regarding the Service,, this Agreement will override and govern to the extent permitted by law.

1.11 Complaints

We endeavor to handle all complaints promptly, effectively and in a positive manner.

For complaints, the information provided on www.klarna.com applies.

If you have a complaint against Klarna, you can submit your complaint through the contact form on Klarna’s website (klarna.com) or via postal mail with the keyword "Complaint” to Klarna’s address at:

Klarna Inc. PO Box 8116, Columbus, OH 43201

1.12 About Klarna

Klarna is the leading global payments and shopping service, providing smarter and more flexible shopping and purchase experiences to 147 million active consumers across more than 400,000 merchants in more than 45 countries.

Klarna Inc., 800 N. High Street, Suite 04121, Columbus, OH 43215, Klarna Customer Service. (844) KLARNA1.

2. Specific terms and conditions for the Service

2.1 How can I enroll in Auto-Track?

You can enroll in the Auto-Track through the Klarna App. By enrolling in Auto-Track, you agree to give Klarna access to your email account(s) you have chosen to connect to the Service. You instruct Klarna to collect Order Information and Delivery Information from your email account and to use and visualize the information in the Klarna App. You will not be required to share your email login credentials with Klarna.

The Service enables Klarna to collect data from your email account on your behalf, which enables you to monitor the Order Information and Delivery Information in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna.

Please note that the services for order, delivery or parcel tracking and the service to view your Klarna purchases and transactions in the Klarna App are separated from the Import Services and are provided according to the terms for the **Klarna Shopping Service**.

If Google is your email provider, Klarna's use and transfer to any other app of information received from Google APIs will adhere to **Google API Services User Data Policy**, including the Limited Use requirements.

2.2 How does Auto-Track work?

Klarna enables the Serviceby automated processing of your data.

Klarna asks your email provider to allow Klarna to access your email account on your behalf. We do this in order to collect data that is relevant to provide the Service to you.

Your email provider will ask you for your login credentials (e.g. email address and password). By providing your credentials to the email provider, you authorize Klarna to access your email account, and read and collect relevant content.

If Microsoft is your email provider, Klarna is able to provide the Service to you by use of an API provided by Microsoft. You must always have and maintain a valid license for your own use of your Microsoft service.

Klarna scans and imports your purchase(s) and deliveries related emails received in your inbox over the previous 120 days.

Klarna scans relevant emails based on sender email domain, keywords or other identifiers and from these relevant emails extracts the Order Information and Delivery Information. Klarna will store and use this information for as long as needed to provide the Service to you, to improve the Service or for other lawful purposes. Klarna does not store your emails but may retain and use limited information from such emails to improve the Service.

Klarna uses the Delivery Information to receive status updates regarding your deliveries, e.g. from logistics companies (for example UPS or DHL), and when a status is received, provide you with current delivery information in the Klarna App.

Klarna uses your Order Information to visualize purchases in the Klarna App for purchases you have made via Klarna, as well as purchases not made via Klarna. Klarna may offer additional services in connection to visualizing your orders in the Klarna App according to the terms for the **Klarna Shopping Service**.

Klarna will frequently (multiple times per day) scan your email account on your behalf, as described above, in order to provide you with the most recent updates and current information, until you disconnect the Service or terminate this Agreement, as discussed above.

Please note that the Service is not limited to Order Information and Delivery Information connected to purchases made by Klarna or to orders via Klarna.

Certain email providers, such as Google and Microsoft, will also ask you to re-consent to connect to their API, this consent is not collected by Klarna but you need to provide your consent in order for us to continue to provide the Service. If you do not re-consent your email will be disconnected and we will stop importing any new data into the Klarna App. Any previously imported data will still be available in the Klarna App. Klarna will remind you when it is time to re-consent.

2.3 Your use of the Service

You are not permitted to connect another individual's email address to the Service and you must have and maintain a valid license for your use of Google, Microsoft or any other underlying email service.

2.4 When can Auto-Track be used?

The Service works if the email service associated with your delivery or order is provided by Google (Gmail), Microsoft or other email service provider who enables integration by Klarna and with which Klarna has integrated from time to time.

2.5 How can I terminate Auto-Track?

You can terminate the Service by disconnecting your account from the Servicein the Klarna App. We will then stop importing new data but previously imported data will still be available in the Klarna App. Please note that this Agreement remains effective until you have terminated all the features to which you have enrolled in the Klarna App.

You can also choose to delete all already imported data by selecting this option in the Klarna App when disconnecting the Service. If you have any questions or if you need help disconnecting the Service, you can contact **Klarna's customer service**.