



NEWS RELEASE

Klarna Launches Premium and Max Memberships in the U.S., Offering Lounge Access and Premium Perks Without Spending Requirements, as Americans Face \$1.23 Trillion in Credit Card Balances

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NEW YORK--(BUSINESS WIRE)-- Klarna, the global digital bank and payments provider, has expanded its membership program with the introduction of Premium and Max plans for U.S. consumers, building on its existing Core and Plus plans and following successful launches in the UK and EU.

Klarna launches Premium and Max memberships in the U.S.

The U.S. debut offers an

alternative to the traditional

credit card model. While credit cards have long provided rewards and benefits, they've also contributed to roughly **\$1,000 in household fees** in 2024, with total **U.S. credit card debt of \$1.2 trillion**. Klarna's memberships deliver premium perks, including airport lounge access, travel insurance, and lifestyle subscriptions, without taking on debt or hitting a spending requirement.

Klarna's membership program is launched at a time where higher income earners are ditching credit cards in favor of BNPL. 11.2% of adults cancelled a credit card in the past 12 months — and that jumps to 15.1% among people earning \$100k+ per year. The same cohort also reports the highest BNPL adoption, with almost 1 in 3 (30%) using it as one of their preferred ways to pay¹.

"For too long, Americans have been told they need expensive credit cards to access premium rewards," said David Sandström, Chief Marketing Officer at Klarna. "Klarna is challenging that idea. With our new membership program, U.S. consumers can unlock exclusive cashback offers, travel advantages, and lifestyle rewards without using a credit card or need to hit a spending threshold."

The membership program is provided in partnership with WebBank, the issuer of the recently announced Klarna Card, a debit product combined with access to built-in flexible payment options. U.S. consumers who sign up for the Klarna Card can also opt into any of Klarna's four membership plans—Core (\$4.99 /month), Plus (\$9.99/month), Premium (\$19.99/month), or Max (\$44.99 /month)—during the sign-up process. With over four million sign-ups for the Klarna Card in the U.S., the expanded membership offerings arrives at a time of significant growth for Klarna's banking products.

¹This survey was conducted on October 9-12, 2025 by Morning Consult among a sample of 2,001 US adults. The interviews were conducted online, and the data were weighted to approximate a sample of Adults based on age, gender, race, educational attainment, region, gender by age, and race by educational attainment. Results from the full survey have a margin of error of plus or minus 2 percentage points.

U.S. membership customers can also convert their Klarna earned cashback directly to leading travel and hospitality partners, including top global airlines such as Air France–KLM, British Airways, and SAS; iconic hotel groups like Accor, Radisson, Global Hotel Alliance, and Wyndham.

With more than one million signups for Core and Plus memberships in the U.S. in the last two months, Klarna is redefining what U.S. consumers can expect from modern financial services. Premium and Max members in the U.S. can enjoy benefits including airport lounge access, travel protection, Care.com and ClassPass memberships, and top subscriptions like Vogue, GQ, Headspace, and Clue.

Premium and Max Tier Offerings at a Glance

- Premium
 - Cost: \$19.99 a month for more than \$3,000 in perks and benefits per year
 - Subscriptions to any of the following: AudioBooks.com, Blinkist, Care.com, ClassPass, Clue, Condé Nast (Vogue & GQ), Headspace, Laundryheap, The New York Times, Picsart
 - 1.5% cashback everywhere when using Klarna balance
 - Global travel protection
 - 16g metal card (silver or black)
- Max
 - Cost: \$44.99 a month for more than \$5,000 in perks and benefits per year
 - Subscriptions to any of the following: ASmallWorld, Audiobooks.com, Blinkist, Care.com, ClassPass, Clue, Condé Nast Digital Access, Headspace, Laundryheap, The New York Times
 - 2% always-on cashback when using Klarna balance
 - Comprehensive travel, rental-car, and cancel-for-any-reason protection

- Unlimited airport lounge access worldwide via LoungeKey Pass (1,800+ lounges and travel experiences)
- Exclusive 16g rose gold metal card

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of applicable securities laws. These statements include, but are not limited to, statements regarding our future financial performance, business strategy, growth objectives, market opportunities, including the anticipated adoption of the various payment options that we offer. Words such as "believe," "expect," "anticipate," "intend," "plan," "will," "may," "could," "estimate," and similar expressions identify forward-looking statements. These forward-looking statements are subject to risks, uncertainties, and assumptions that could cause actual results to differ materially from those expressed or implied. Forward-looking statements reflect our views as of the date of this release and are based on information currently available to us. We undertake no obligation to update any forward-looking statements, except as required by law. Actual results may differ materially from those anticipated. Investors should not place undue reliance on these forward-looking statements and should review the risk factors in our filings with the SEC for a more complete discussion of risks.

About Klarna

Klarna is a global digital bank and flexible payments provider. With over 114 million global active Klarna users and 3.4 million transactions per day, Klarna's AI-powered payments and commerce network is empowering people to pay smarter with a mission to be available everywhere for everything. Consumers can pay with Klarna online, in-store and through Apple Pay & Google Pay. More than 850,000 retailers trust Klarna's innovative solutions to drive growth and loyalty, including Uber, H&M, Saks, Sephora, Macy's, Ikea, Expedia Group, Nike and Airbnb. Klarna is listed on the New York Stock Exchange (NYSE: KLAR). For more information, visit **Klarna.com**.

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