



NEWS RELEASE

Klarna Payment Options Now Available at Checkout on Apple Pay In-App and Online

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New York, 17th October – **Klarna**, the AI-powered global payments network and shopping assistant, is now available to users checking out on Apple Pay online and in apps with iPhone and iPad on iOS 18 and iPadOS 18 or later. Starting today, eligible Apple Pay users in the U.S. and UK will have access to Klarna's flexible payment offerings, including pay later in three or four installments with no interest or over longer periods with APRs starting at 0%. The global expansion will continue with Canada slated to launch in the coming months.

"Consumers around the world have been asking for Klarna on Apple Pay, so I'm super proud to let them know it's here! Our fair, flexible and interest-free payments options are now even easier to use at your favorite merchants when checking out on Apple Pay online and in apps in the U.S., UK and soon Canada. This is a big step toward our mission to offer consumers Klarna at every checkout," said Sebastian Siemiatkowski, Co-founder and CEO of Klarna.

Klarna's Pay in 4 payment offering gives consumers 4 fixed repayments for purchases between \$35-\$2,000, all interest-free. Financing is available for higher ticket items with monthly repayments made over a longer period of time starting at 0% APR.

"We're excited to give users in the U.S. and U.K. more choice in how they pay with the addition of Klarna's flexible payment options right at checkout on Apple Pay," said Jennifer Bailey, Apple's vice president of Apple Pay and Apple Wallet. "With this rollout, users have the option to pay for purchases over time, and they get to enjoy the seamless and secure experience of Apple Pay that they already know and love."

This new integration makes the world of flexible payment options even more accessible as consumers can make purchases using Klarna directly on an iPhone or iPad, in app and online with Apple Pay.

Eligible users can select 'Other Cards & Pay Later Options' when checking out on Apple Pay with an iPhone or iPad, and then select Klarna to access the Klarna products that are available to them. Once they agree to the terms, they can double-click the side button and authenticate with Face ID or Touch ID to confirm their purchase. Before approving the purchase, Klarna will make a new lending decision, using its industry-leading underwriting checks. This decision will not impact a customers' credit score.

With this integration, users can enjoy all the privacy and security features they love about Apple Pay. As with all Apple Pay purchases, when a user pays with Klarna, Apple does not keep a record of a user's transaction history.

Last month, Klarna became an official reseller with the launch of “**Apple from Klarna**”, a storefront in the Klarna app and Klarna.com where US customers can purchase Apple products using flexible payment options.

With 85 million active consumers, Klarna is the biggest global BNPL provider in the world. Klarna's commerce network continues to grow, driving towards being available in every wallet and checkout. Klarna aims to offer smart shoppers everywhere a fairer alternative to traditional credit cards.

Notes

- Klarna is now available on Apple Pay. Choose Apple Pay at checkout when you shop online or in app on iPhone or iPad. Select Klarna to enjoy a flexible way to pay. Available on iOS 18 and iPadOS 18 or later.
- Monthly financing through Klarna issued by WebBank. Other CA resident loans made or arranged pursuant to a California Financing Law license.
- Loans not offered by Apple. Subject to eligibility requirements and approval. Not available in all markets, and may not be available for all types of purchases, such as subscriptions and recurring transactions. Available with Apple Pay online and in apps, on iPhone or iPad. Not available in-store. Software requirements apply. Additional terms may apply. For more eligibility and feature details, see <https://support.apple.com/120477>.
- In the U.S., Apple Pay is a service provided by Apple Payments Services LLC, a subsidiary of Apple Inc. In other countries and regions, Apple Pay is a service provided by certain Apple affiliates, as designated by the **Apple Pay privacy notice**. Neither Apple Inc., nor Apple Payments Services LLC, nor its affiliates are a bank. Any card used in Apple Pay is offered by the card issuer.