Fraud policy for Netherlands

Introduction

This policy applies to all Transactions towards Customers within the Netherlands. Within this policy, what is stated regarding Transaction/Transactions also applies for Claim/Claims.

Klarna will in accordance with this policy compensate Partners for the complete Transaction amount excluding VAT in the case of fraud. The policy thus acts as a fraud guarantee for the Partner.

The information referred to in points 4 (delivery address), 5 (tracking number), 6 (signed proof of delivery documents), 10 (collection of goods in physical store) shall be stored by the Partner for at least six (6) months and, upon request, shall be provided to Klarna.

If the Partner does not comply with this policy in its entirety, Klarna has the right to retransfer each respective Transaction.

Klarna reserves the right to change this policy as needed.

Terms

The following terms must be fulfilled for the fraud guarantee to be valid:

1. The Transaction must concern a physical product.
2. The Partner shall not deliver goods relating to a Transaction for which Klarna has informed, either by e-mail, telephone or if the order is still in pending status, does not comply with Klarna's internal security controls.
3. The Partner shall answer all questions per e-mail from Klarna concerning fraud Transactions within 24 hours. This applies on all days where the Partner operates e.g. ships goods and/or activates Transactions.
4. The goods shall be shipped to the name and address which, at the time of the Claim, have been approved by Klarna. If the goods are sent to a pick-up point, the first two (2) digits of the pick-up point's postal code must match the postal code approved by Klarna. The goods shall be addressed to the name approved by Klarna.
5. Goods shall be sent by traceable mail i.e. with a tracking number.
6. The Logistics Company, with which the Partner sends the goods, shall have security controls when delivering.
   - For home delivery: a Proof of Delivery shall be produced. For transactions with amount of or more than 200 Euro a signature is mandatory.
   - For deliveries to a pick-up point: the Customer's identity card, or another person's identity card with authorization to handle the Customer's errand, shall be shown. The signature of the recipient shall be stored.

     In the above scenarios, information about the date and time of delivery shall be produced.

7. The Partner shall take all necessary measures to assist Klarna in all dealings and claims with Logistics Companies. The Partner should, when necessary, provide Klarna with Power of Attorney to allow Klarna to make complaints, claims or reclaim packages on the Partner's behalf towards the responsible logistic company. Should the logistics company not allow Klarna to make a complaint, claim or reclaim packages, the Partner shall make a complaint, claim or reclaim packages on Klarna's behalf and inform Klarna of all developments in relation to these matters.
8. The Transaction shall be activated on the same day as the goods are shipped.
9. The following points should be included in the Transaction call to Klarna:
   o Amount
   o Customer's date of birth
   o Customer's gender
   o Customer's full name - both first name and surname
   o Customer's complete address - i.e. street, house number, postal code/ZIP
   o Customer's IP-address
   o Customer's phone number
   o Customer's e-mail address
   o Complete goods list
10. When goods are collected in physical stores, the following identity checks should be performed:
    o Display and control of the Customer's identity card
    o Customer's full name and date of birth shall be recorded
    o The salesperson may only give the goods to the Customer or to another person on the Customer's behalf. Any person collecting goods on the Customer's behalf must show the Customer's identity card as well as their own identity card.
    o The Customer or the authorized person shall sign the delivery receipt.

The Partner is recommended to use the template provided in Klarna Online to correctly record all the aforementioned details.