

Summary Terms and Conditions:

UK, online fashion, jewellery & lifestyle brands less than 2 years old. 15/11/18 – 16/01/19. No purchase necessary. Online eCommerce store & brand Instagram account required. Visit <https://www.klarna.com/uk/smooth-stores/> and complete the entry form to be entered into the competition. All entries will be judged to select 1 winner. Max 1 entry per brand. Prize: 1 x Klarna Mentoring Experience, 1 x £10,000 GBP, and 1 x 1 years free use of the Klarna Pay Later online payment service. Visit the website for full T&Cs and prize details. **Promoter:** Klarna Bank AB (publ).

Full Terms and Conditions

1. This Promotion is only open to owners of an online retailer less than 2 years old specialising in fashion, jewellery and lifestyle products, excluding the Promoter, their immediate families (defined as parents, children, siblings, spouse and life partners), and anyone professionally associated with this Promotion.
2. Purchase is not necessary; however, online eCommerce store and a brand Instagram account are required.
3. **Promotion Period:** Enter between 00.01 GMT on the 15th November 2018 and 23.59 GMT on the 16th January 2019 inclusive.
4. **To Enter:** Visit <https://www.klarna.com/uk/smooth-stores/> and complete the entry form to be entered into the competition.
5. Maximum of 1 entry per brand during the Promotion Period.
6. **The Prize:** One winning owner of a brand will win a mentoring experience with two senior Klarna executives, cash prize of £10,000 GBP and free use of the Klarna Pay later online payment service for one year (up to £50,000 in transaction fees).
7. **Further Prize Details and Conditions:**
 - a. The Klarna mentoring experience must be completed within one year from the date of winner announcement. Dates and times to be mutually agreed between the parties.
 - b. The Klarna mentoring experience includes travel to Sweden and accommodation for the duration of the experience.
 - c. The £10,000 GBP cash prize will be by BACS within 45 days of the winner submitting any necessary documentation and information.
 - d. The use of Pay later for one year is for up to £50,000 worth of transaction fees.

8. **Winner Selection:** All valid entry forms received during the Promotion Period (subject to moderation) will be independently judged by a panel of judges including two Ambassadors, representatives of Klarna, and an independent judge from Fuse within 14 working days from the close of the Promotion Period to select 8 shortlisted brands based on the following criteria:
- a. Products – The brand’s range of products will be reviewed to establish the selection, nature and quality of the products available, the price points of products available and the seasonality of products available. (Max 10 points)
 - b. Website – The brand’s website will be reviewed to establish whether it is well designed, navigable and of high quality. (Max 10 points)
 - c. Social Media – The brand’s social media presence will be reviewed to establish the use, engagement, interaction and quality of content used. (Max 10 points)
 - d. The brand’s journey so far – The answer will be reviewed to assess whether it is engaging, passionate and emotive. (Max 20 points)
 - e. The reason that the brand should win Klarna’s Smooth Stores 2019 – The answer will be reviewed to assess whether it is enthusiastic, provides an understanding of key areas of development for the brand and shows specific examples of how the Prize will benefit the brand. (Max 20 points)

The 8 shortlisted brands will each be assigned to an Ambassador, who will visit each shortlisted brand to create a video about each shortlisted brand and the brand’s owner. The shortlisted brand’s videos will be shared on the Klarna website and the Ambassador’s social media channels to encourage members of the public to vote for their favourite shortlisted brand. The shortlisted brand with the most public votes will be the overall winner of the Promotion.

9. **Winner Notification:** The shortlisted brands will be contacted by the email address / phone number provided on entry to arrange the interview and filming with the Ambassador. Filming will take place between and to be eligible for the competition, brands must be available and willing to participate in this filming. Following the public vote, the overall winner will be announced by the 15th April 2019.
10. **Moderation:** The Promoter reserves the right to reject entries which, in the reasonable opinion of the Promoter:
- a. contain any content that is likely to be considered offensive by the Promoter or could reflect negatively the name, reputation, or goodwill of the Promoter or any brand partner;
 - b. defames, misrepresents, or insult other people or companies, including, but not limited to the Promoter (including its partners);
 - c. promotes any political agenda
11. By entering the Promotion, entrants give their permission for their entries to be used by the Promoter without further compensation in perpetuity for promotional purposes from

the date of entry. Copyright will remain with the entrant. However, by entering this Promotion, the entrant agrees to the Promoter publishing these entries on their website and possible further use on their website, YouTube, Facebook, Twitter, Instagram or other social media platforms.

12. By entering this Promotion, all entrants hereby grant the Promoter (or the Promoter's designee) the exclusive right to film, tape, sound record and photograph all their activities in connection with the Promotion and (if applicable) any prizes. Everything filmed, taped or recorded by the Promoter (or the Promoter's designee) shall be known as "Footage". All entrants hereby irrevocably and unconditionally assign to the Promoter with full title guarantee (and by way of present assignment of present and future rights) all intellectual property rights in any "Footage" throughout the world for the full unexpired period of such rights and all renewals, reversions and extensions of such period as may be provided under any applicable law throughout the world.
13. This Promotion is in no way sponsored, endorsed or administered by, or associated with Instagram. You understand that you are providing information to the Promoter and not to Instagram. By entering the promotion all participants agree to a complete liability release for Instagram.
14. The Prizes are non transferable or exchangeable and cannot be redeemed for monetary value or for any other form of compensation. If for any reason the Prize or part of the Prize is not available, the Promoter reserves the right to substitute another prize for it, in its sole discretion, of equal or higher value.
15. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any cause beyond the control of the Promoter which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion, or invalidate any affected entries.
16. The Promoter may refuse to award the Prize, or seek its recovery, in the event of an entrant's fraud, dishonesty or non-entitlement under these Terms and Conditions. Incomplete or illegible entries and entries which do not satisfy the requirements of these Terms and Conditions in full will be disqualified and will not be counted
17. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Promotion or accepting or using the Prize, except for any liability which cannot be excluded by law.

18. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these Terms and Conditions the Promoter will not be liable for any failure to perform or delay in performing its obligations.
19. Any personal data relating to entrants will be used solely for the purposes of this Promotion by the Promoter and/or by any agent appointed by it to assist with running the Promotion on behalf of the Promoter and will not be disclosed to a third party for any other purpose. Entrants' personal data will be handled in accordance with the Promoter's privacy policy, available at: <https://www.klarna.com/uk/privacy-policy/>.
20. If any provisions of these Terms and Conditions are judged to be invalid, illegal or unenforceable, this shall not affect or impact the continuation in full force and effect the remainder of the provisions.
21. By entering this Promotion, entrants agree to be bound by these Terms and Conditions.
22. These Terms and Conditions are governed by English law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Promoter: Klarna Bank AB (publ), Sveavägen 46, 111 34 Stockholm.