

# Prohibited and Restricted Businesses

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This document was previously known as “Ethical instructions for Partners, including Prohibited and Restricted segments”.

The below businesses are either prohibited or restricted to use Klarna’s services. Any business using Klarna’s services and operating in a restricted segment listed below shall comply with the requirements outlined by Klarna.

In addition, businesses using Klarna’s services are at all times responsible for adhering to local legislation in all markets where they operate. This, for example, includes adherence to local consumer protection laws as well as to age requirements, product restrictions and payment method limitations.

Violation of these terms may result in the suspension or termination of Klarna’s services, depending on the severity of the breach.

The lists with items in the tables below are not exhaustive, hence Klarna may in sole discretion decide on businesses, concepts, products and services that are not allowed to process via Klarna’s services. The assessment of prohibited and restricted businesses is based on:

- Laws and regulations
- Third party restrictions
- Market individual adaptations
- Risk appetite

This document was previously named, and replaces, “Ethical Instructions”.

## Prohibited Businesses

None of the prohibited items or services listed below can be processed using Klarna’s services. The following list is not exhaustive but outlines the types of businesses prohibited by Klarna.

Category	Description
Abuse of Klarna’s services	<ul style="list-style-type: none"><li>• Content, products, marketing or services encouraging or in other ways inappropriately related to hate, violence, racism or discrimination.</li><li>• Products, services or practices which are intended to cause danger, injury or suffering to humans or animals.</li><li>• Trade with protected animals or plants or products originating from protected animals or plants.</li></ul>

Adult	<ul style="list-style-type: none"> <li>● Prostitution and escort services, sexually oriented massage parlors.</li> <li>● Products or services (including images and marketing) related to pedophilia, non-consensual sexual behavior, sexual exploitation of a minor, non-consensual mutilation of a person or body part</li> <li>● Products related to bestiality, zoophilia, incest and prostitution.</li> </ul>
Deceptive or unfair marketing	<ul style="list-style-type: none"> <li>● Practices misleading or deceiving consumers or discarding or avoiding consumer protection laws.</li> <li>● Illegal pyramid type schemes for marketing, distribution and sales.</li> </ul>
Drugs and illegally derived substances and products	<ul style="list-style-type: none"> <li>● Illegal drugs and substances (or substitutes to such).</li> <li>● Illegal Products or services associated with illegal drugs.</li> <li>● Substances designed to mimic illegal drugs.</li> </ul>
Financial and legal services	<ul style="list-style-type: none"> <li>● Financial services provided without appropriate licenses as required by law.</li> <li>● High risk securities, share dealing services ('Tipser'), Short term payday loans, tax evasion services, timeshares.</li> </ul>
Gambling	<ul style="list-style-type: none"> <li>● Gambling, betting or lotteries provided without appropriate license, as required by law.</li> </ul>
Illegal products or services	<ul style="list-style-type: none"> <li>● Counterfeit products and illegally acquired goods, including copyright infringements, services designed to promote infringements of intellectual property rights, e.g. by bonus programs for uploading unauthorized digital content and unauthorized file sharing or streaming, unlicensed copies.</li> <li>● Goods and services, or marketing of such, violating any law.</li> <li>● Orders, services and practices that relate to any form of illegal activity, including without limitation, money laundering, terrorist financing, human trafficking, political corruption, vat fraud, tax evasion and illegal wildlife trafficking.</li> <li>● Illegal business methods, practices, products or services.</li> <li>● Practices misleading or deceiving consumers or discarding or avoiding consumer protection laws.</li> <li>● Practices or methods constituting acts of modern slavery in any part of a business or its supply chains. Such practices or methods include any deprivation of a person's liberty in order to exploit them for personal or commercial gain.</li> </ul>

	<ul style="list-style-type: none"> <li>• Products and services provided without license as required by law.</li> <li>• Sanctioned goods or services, or goods or services originating from sanctioned countries or individuals, including travel to and accommodation in countries subject to sanctions.</li> <li>• Sale of age restricted services or products, including alcohol, E-cigarettes, tobacco and tobacco substitutes to minors.</li> </ul>
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## Prohibited Jurisdictions and Regions

Klarna's services may not be used by businesses registered or operating in the following jurisdictions. Additionally, Klarna's services may not be used to process payments for the sale of goods or services shipping from, or for the purchase of goods that would be shipped to consumers with a billing or shipping address in the below regions.

<ul style="list-style-type: none"> <li>• Afghanistan</li> <li>• Belarus</li> <li>• Burundi</li> <li>• Central African Republic</li> <li>• Crimea</li> <li>• Cuba</li> <li>• Democratic Republic of the Congo</li> <li>• Donetsk</li> <li>• Guinea</li> <li>• Guinea Bissau</li> <li>• Haiti</li> <li>• Iran</li> <li>• Iraq</li> <li>• Kherson</li> <li>• Korea, North (Democratic People's Republic of Korea)</li> <li>• Lebanon</li> <li>• Libya</li> </ul>	<ul style="list-style-type: none"> <li>• Luhansk</li> <li>• Mali</li> <li>• Mariupol</li> <li>• Melitopol</li> <li>• Moldova</li> <li>• Myanmar</li> <li>• Nicaragua</li> <li>• Niger</li> <li>• Russia</li> <li>• Somalia</li> <li>• South Sudan</li> <li>• Sudan</li> <li>• Syria</li> <li>• Venezuela</li> <li>• Yemen</li> <li>• Zaporizhzhia</li> <li>• Zimbabwe</li> </ul>
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## Restricted Businesses

The below outlined section lists goods and services that are restricted by Klarna. The items listed below indicate restricted goods and services, but the list is not exhaustive.

Category	Goods and services
Adult	<ul style="list-style-type: none"> <li>• Adult, sexual or pornographic products and services, including live web cameras.</li> <li>• Services including sex chat lines/chat rooms, streaming services.</li> </ul>

Age restricted items	<ul style="list-style-type: none"> <li>● Alcohol.</li> <li>● E-cigarettes.</li> <li>● Fireworks.</li> <li>● Tobacco and Tobacco substitutes.</li> </ul>
Financial and legal services	<ul style="list-style-type: none"> <li>● Bailiffs, bankruptcy/insolvency services, claims management, debt collection management agencies.</li> <li>● Crowdfunding.</li> <li>● Down payment.</li> <li>● Financial advice and investment services.</li> <li>● Insurance.</li> <li>● Money services, including binary options, currency exchange, money transfer, virtual, digital and crypto currencies, tokens, and other crypto assets.</li> </ul>
Gambling & gaming	<ul style="list-style-type: none"> <li>● Appropriately licensed gambling, betting, or lotteries.</li> <li>● In-game purchases.</li> </ul>
High risk businesses, products and services	<ul style="list-style-type: none"> <li>● Art and antiques.</li> <li>● Auction houses.</li> <li>● CBD.</li> <li>● Charities.</li> <li>● Digital downloads (e.g. film and music download/streaming).</li> <li>● Dropshipping</li> <li>● Drug paraphernalia.</li> <li>● Marketplaces.</li> <li>● Medical devices.</li> <li>● Medical treatments and services.</li> <li>● Multi level marketing.</li> <li>● Pawn shops.</li> <li>● Political parties.</li> <li>● Prescription eyewear.</li> <li>● Prescription pharmacies.</li> <li>● Prepaid phone services.</li> <li>● Religious organizations.</li> <li>● Testing labs.</li> <li>● Vouchers/gift cards.</li> </ul>
Travel, tours and events	<ul style="list-style-type: none"> <li>● Airlines &amp; cruise lines.</li> <li>● Event organizers and ticketing platforms.</li> <li>● Hotels and other accommodations.</li> <li>● Rentals &amp; housing.</li> <li>● Tour agencies &amp; tour operators.</li> </ul>
Weapons	<ul style="list-style-type: none"> <li>● Sale of weapons requiring licence.</li> <li>● Goods and services related to firearms, explosives, and instruments designed for harm or destruction.</li> <li>● Replica weapons, soft air gun and related accessories.</li> </ul>