

# Klarna.

## Financing

### Frequently Asked Questions

#### **Who is Klarna?**

Klarna is a Swedish payment service provider that takes end-to-end responsibility for your payment. Klarna is the provider of smooth payments to more than 190,000 online stores. Over 80 million consumers worldwide have trusted Klarna to securely handle their payments.

#### **How does Financing work?**

Spread the cost of your purchase into equal monthly payments with {INTERESTRATE}% interest. Financing is a promotional plan on the Klarna Account.

#### **How do I use Financing?**

When you shop online, Klarna's system reviews each order to determine which payment options are available to you. If Financing is offered, simply select this option. The first time you shop with Financing you will be asked to apply for a Klarna Account. If you're approved Klarna will create an account for you and your order will be placed. Every time you shop with Financing after that, you only need to agree to the purchase and won't need to sign up again. The order amount will be added to your Klarna Account as additional promotional plans.

#### **I have been asked to go to the Klarna site. Is this correct?**

If you have chosen to pay with Financing by Klarna, Klarna will send you an email with further details on how to pay.

#### **Can I pay less than the amount owed each month?**

You can at any time choose to pay your minimum payment instead of your interest-saver payment. Your monthly minimum payment is the amount to be paid to avoid incurring late fees on your Klarna Account. Should you choose to pay your minimum payment instead of your interest-saver payment this will mean you will lose your promotional plan offer and the remaining balance will start to incur interest at 18.9% APR (variable). It's up to you.

#### **Do I need to be 18?**

Financing is only available to people aged 18 or over and is an online exclusive payment method.

#### **How do I manage my Klarna Account?**

Log in to the customer portal at Klarna.com at any time day or night, to review your purchases and settle your monthly statement. If you need further assistance, you can contact Klarna's Customer Service team.

#### **How can I increase my chances of being accepted for Financing?**

Klarna is unique and offers Pay later based on a number of factors such as the order value, previous order history and item availability. If you are 18 or over, you can improve your chances of being offered Pay later by ensuring you provide your full name and accurate address details and shipping to your registered billing address. All orders are assessed individually. Just because you have had Pay later before does not mean it will be offered for every order and in turn, as it is denied does not mean it will be denied for all future orders.

#### **How is my statement sent?**

If you chose to use Financing, we will send your monthly statement notification via email with instructions on how to make a payment and an overview of your Klarna Account. Once you have been landed on your Klarna Account overview page, simply select 'Make a payment' and enter the amount you wish to pay towards your balance.

#### **What do I need to provide when I make a purchase?**

If you want to make a purchase with a Klarna Account you need to provide your mobile phone number and your email address as well as name, billing address and your date of birth. Your mobile number is required in case we need to reach you. All statements will be sent to your email address. It's very important that you give us the correct details, as otherwise you will not receive monthly statements and so be liable for late payment fees.

#### **Is my payment information safe?**

Payment information is processed securely by Klarna. No payment information is transferred to us or held by us. All transactions take place via connections secured with the latest industry standard security protocols.

#### **How do I make a payment?**

First, log in at [www.klarna.com/uk](http://www.klarna.com/uk) and visit your Klarna Account overview page. Then, simply select 'Make a payment' and enter the amount you wish to pay towards your balance. Should you have any questions or concerns when making a payment you can contact Klarna's Customer Service here.

#### **I haven't received an email with my statement.**

Please contact Klarna's Customer Service via live chat or phone. They will be able to provide you with details on how to pay.

#### **I have cancelled my order. How long will it take until I receive my refund?**

As soon as the store has registered your cancellation or your return, the refund will be processed within 5 business days.

#### **What happens if I cancel or return my order?**

As soon as [MERCHANT] have accepted your cancellation/return, then Klarna will make any necessary adjustments to your balance and provide further help if needed.

#### **I have cancelled my order. How long will it take until I receive my refund?**

As soon as the store has registered your cancellation or your return, we will credit the balance back to your Klarna Account within the next 5 business days.

#### **I have asked for a refund. How will I be refunded?**

If you have paid for your order with a card, the refund will be made back to your Klarna Account balance. If the Account ends up in a credit balance, this can be used towards future purchases or you can request it to be paid back by contacting Customer Service.

#### **I've received my monthly statement and a payment is due, but I've not yet received my goods.**

You should of course not pay your statement until you've received your goods. In this case, we would ask that you contact the store and get an update on your order. You should also contact our Customer Service so that we can postpone the due date on your payment.

#### **I still have questions regarding payment.**

Visit Klarna's Customer Service page for a full list of FAQ's, live chat and telephone options.

# Klarna®

## Pay later in 30 days

### Frequently Asked Questions

#### Who is Klarna?

Klarna is a Swedish payment service provider that takes end-to-end responsibility for your payment. Klarna is the provider of smooth payments to more than 190,000 online stores. Over 80 million consumers worldwide have trusted Klarna to securely handle their payments.

#### How does Pay later in 30 days work?

Once your order is confirmed, you'll receive an email with payment instructions within two days from Klarna. You'll then have 30 days to try on your order and only pay when you're happy. Complete the payment online, at your convenience, with no extra cost. You can pay via credit or debit card at [www.klarna.com/uk](http://www.klarna.com/uk)

#### Am I eligible for Pay later in 30 days?

To use Pay later in 30 days you must be at least 18. Whilst this option is widely promoted, Pay later in 30 days is subject to your financial circumstances. When choosing Pay later in 30 days, our assessment will not affect your credit rating.

#### How can I increase my chances of being accepted for Pay later in 30 days?

Klarna is unique and offers Pay later in 30 days based on a number of factors such as the order value, previous order history and item availability. If you are 18 or over, you can improve your chances of being offered Pay later in 30 days by ensuring you provide your full name and accurate address details and shipping to your registered billing address. All orders are assessed individually. Just because you have had Pay later in 30 days before does not mean it will be offered for every order and in turn, as it is denied does not mean it will be denied for all future orders.

#### Will a credit search take place against me?

Klarna may run so-called unrecorded enquiries (or soft credit searches) that do not affect credit scoring and are only visible to you and Klarna, but not visible to other lenders. Neither Klarna nor [MERCHANT] run credit searches against you that could impact your credit rating.

#### Why have I not been offered Pay later in 30 days?

Although Pay later in 30 days is widely promoted it is not always universally available. The Pay later in 30 days method is automatically generated by algorithms that are dependent upon a number of factors including amount of order, the online store, previous order history and item availability. Alternatively, you are able to complete your order by paying by credit or debit card at the checkout.

#### What are my payment options with Klarna?

You can pay with debit or credit card immediately in the checkout or take advantage of our Pay later in 30 days payment option, where you can pay for the goods once you have received them via credit card or debit card.

#### What happens if I cancel or return my order?

As soon as [MERCHANT] have accepted your cancellation/return, then Klarna will cancel the statement or refund your payment.

#### What happens if I don't pay for my order?

Payment is due 30 days after the item is shipped. To help you pay on time, we'll alert you two days before payment is due – you'll receive email reminders to pay – and, if very late, we'll also send you a text or letter, too. Your credit score will not be impacted by using Klarna's 'Pay later in 30 days' products even if you have failed to pay on time.

#### I have been asked to go to the Klarna site. Is this correct?

If you have chosen to Pay later in 30 days, Klarna will send you an email with further details on how to pay. Your email will contain a link to Klarna where you can settle your payment with your credit or debit card.

#### What do I need to provide when I make a purchase?

If you want to make a purchase with Klarna you need to provide your name, address and email address. For some orders you may need to provide your mobile number or date of birth, too. All information will be sent to your email address, including payment reminders and links to your online statements. It's very important that you give us the correct details, as otherwise you will not receive the payment information.

#### Is my payment information safe?

Payment information is processed securely by Klarna. No card details are transferred to or held by [MERCHANT]. All transactions take place via connections secured with the latest industry standard security protocols.

**Can I pay before the due date?** You can pay for your order at any point after you receive the email from Klarna with the details of your payment on. Just follow the instructions on this email to pay for your order.

#### Have you received my payment?

If you pay by card, [MERCHANT] will confirm your order right away. If paying by Pay later in 30 days, Klarna will send you a payment confirmation to the email address that you have used for your order. If you have made a payment but not received the payment confirmation, you can always check the status of your order and payments by logging in to [www.klarna.com](http://www.klarna.com).

#### What happens to my statement, when I've returned the goods?

Once [MERCHANT] has received the return (partial or full) and you have received their confirmation of this, an updated statement will be sent to you by Klarna if you've made a partial return. With a full return, your statement will be closed.

#### I've received a statement, but I've not yet received my goods.

You have 30 days to pay, so you don't need to pay right away. If your due date is near and there is no sign of your goods, please call [MERCHANT] to check on delivery. You can also contact Klarna's Customer Service so that we can postpone the due date on your payment.

#### I have cancelled my order. How long will it take until I receive my refund?

As soon as the store has registered your cancellation or your return, the refund will be processed within 5 business days.

#### I have asked for a refund. How will I be refunded?

If you have paid for your order with a card, the refund will be made back to the same card. If you have not paid the statement yet, then the refund will reduce the statement or cancel it completely.

#### I haven't received an email with my statement/payment information.

If you do not have your statement number to hand you can log in at [www.klarna.com/uk](http://www.klarna.com/uk), where you will find all of your orders and be able to make payments.

#### I still have questions regarding payment, how can I get in touch?

Visit Klarna's Customer Service page for a full list of FAQ's, live chat and telephone options.



## Pay later in 3 interest-free instalments Frequently Asked Questions

### Who is Klarna?

Klarna is a Swedish payment service provider that takes end-to-end responsibility for your payment. Klarna is the provider of smooth payments to more than 190,000 online stores. Over 80 million consumers worldwide have trusted Klarna to securely handle their payments.

### How does Pay later in 3 interest-free instalments work?

Pay later in 3 interest-free instalments will allow you to spread the cost of your purchase over 3 equal payments. The payment for each instalment will automatically be collected from the debit or credit card you entered at checkout. Your first instalment will be collected when your order is confirmed by [MERCHANT] and instalments 2 and 3 are scheduled 30 and 60 days later, respectively.

### Am I eligible for Pay later in 3 interest-free instalments?

To use Pay later in 3 interest-free instalments you must be at least 18. Whilst this option is widely promoted, Pay later in 3 interest-free instalments is subject to your financial circumstances. When choosing Pay later in 3 interest-free instalments, our assessment will not affect your credit rating.

### How can I increase my chances of being accepted for Pay later in 3 interest-free instalments?

Klarna is unique and offers Pay later in 3 interest-free instalments based on a number of factors such as the order value, previous order history and item availability. If you are 18 or over, you can improve your chances of being offered Pay later in 3 interest-free instalments by ensuring you provide your full name and accurate address details and shipping to your registered billing address. All orders are assessed individually. Just because you have been accepted for a Klarna payment method before does not mean it will be offered for every order and in turn, as it is denied does not mean it will be denied for all future orders.

### What do I need to provide when I make a purchase?

If you want to make a purchase with Klarna using Pay later in 3 interest-free instalments, you'll need to provide your mobile phone number, email address, current billing address and a debit or card card. The mobile number is required in case we need to reach you. All communications will be sent to your email address. It's very important that you give us the correct details, as otherwise you will not receive your payment schedule and any updated order information.

### Will a credit search take place against me?

Klarna may run so-called unrecorded enquiries (or soft credit searches) that do not affect credit scoring and are only visible to you and Klarna, but not visible to other lenders. Neither Klarna nor [MERCHANT] run credit searches against you that could impact your credit rating.

### Why have I not been offered Pay later in 3 interest-free instalments?

Although Pay later in 3 interest-free instalments is widely promoted it is not always universally available. The Pay later in 3 interest-free instalments payment option is automatically generated by algorithms that are dependent upon a number of factors including address details, cardholder details, amount of order, the online store, previous order history and item availability.

### What are my payment options with Klarna?

Payment for your Pay later in 3 interest-free instalments will automatically be collected from the debit or credit card you entered at checkout. The first payment is taken when the order is confirmed. The second and third instalments are collected 30 and 60 days, respectively, after the first instalment.

### What happens if I cancel or return my order?

As soon as [MERCHANT] have accepted your cancellation/return, Klarna will cancel any future scheduled payments as well as refund any amounts due.

### What happens if I don't pay for my order?

Klarna will automatically attempt to collect your payment for your Pay later in 3 interest-free instalments purchase at [MERCHANT] from the debit or credit card you entered at checkout. If we are unable to collect your payment on the scheduled due date Klarna will make one further attempt to automatically collect payment two days later. Should this last payment attempt fail, Klarna will issue you a statement for the full outstanding order amount which will become payable 15 days later. Klarna shall notify you when a payment is due two days in advance of attempting to collect your payment. Your credit score will not be impacted by using Klarna's 'Pay later in 3 instalments' product even if you have failed to pay on time.

### I have been asked to go to the Klarna site. Is this correct?

You can view all of your Klarna purchases and payment schedule simply by logging onto [Klarna.com/uk](https://www.klarna.com/uk).

### Is my payment information safe?

Payment information is processed securely by Klarna. No card details are transferred to or held by [MERCHANT]. All transactions take place via connections secured with the latest industry standard security protocols.

### Can I pay before the due date?

No, this is not currently possible for Pay later in 3 interest-free instalments.

### Have you received my payment?

Klarna will notify you via email and push notification when a payment is due and when this has successfully been collected, or in the unlikely event of your payment failing. If a payment has been collected but you have not received payment confirmation, you can always check the status of your order and payments by logging in at [www.klarna.com/uk](https://www.klarna.com/uk).

### What happens to my statement, when I've returned the goods?

Once [MERCHANT] has received the return (partial or full) and you have received their confirmation of this, an updated statement with an adjusted payment schedule will be sent to you by Klarna if you've made a partial return. With a full return, we shall refund any payments collected and cancel any future scheduled payments.

### I've received a statement, but I've not yet received my goods.

In the event that your goods have not been received please call [MERCHANT] to check on your order and delivery status. You can also contact Klarna's Customer Service so that we can postpone the due date on your payment.

### I have cancelled my order. How long will it take until I receive my refund?

As soon as the store has registered your cancellation or your return, the refund will be processed within 5-7 business days.

### I have asked for a refund. How will I be refunded?

Refunds shall be issued back to the debit or credit card which was originally entered at checkout.

### I haven't received an email with my statement/payment information.

You can log in at [www.klarna.com/uk](https://www.klarna.com/uk), where you will find all of your orders and payment schedule information.

### I still have questions regarding payment, how can I get in touch?

Visit Klarna's Customer Service page for a full list of FAQ's, live chat and telephone options.

