

## 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 200,000 online stores. Over 90 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 is a form of credit which allows 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. You can always monitor your payments' schedule in the [Klarna app](#).

### 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 Pay later in 3 interest-free instalments before does not mean it will be offered for every order. In turn, if your application for Pay later in 3 interest-free instalments is denied, it 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. You can always monitor your payments' schedule in the Klarna app.

### 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. The return will be reflected in the Klarna app immediately.

### 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 and you can always monitor the due date in Klarna app at your convenience.

You will not be charged fees or interest for late and/or missed repayment(s). 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. If you fail to make a payment you will be in default, and may be unable to use the service in the future. We may continue to attempt to collect overdue and currently due payments on subsequent due dates, or invoice you separately for the unpaid total. If you do not pay for your purchase, Klarna may engage with an external debt collection agency to collect on our behalf. Debt collection agencies are used as a last resort.

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

You can view all of your Klarna purchases and payment schedule in the Klarna app or 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?**

Yes. Just go to the Klarna app or log onto [Klarna.com/uk](https://www.klarna.com/uk) and pay off early.

**Have you received my payment?**

Klarna will notify you via email and push notification from the Klarna app 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 in the Klarna app or 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. You are always able to monitor the status of your order in the Klarna app.

**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 or put the order on hold in the Klarna app while you wait for the goods to arrive.

**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 the Klarna app or at [www.klarna.com/uk](https://www.klarna.com/uk), where you will find all of your orders and payment schedule information. Visit Klarna app or Klarna's Customer Service page for a full list of FAQs, live chat and telephone options.