

Pay later in 30 days Frequently Asked Questions

Who is Klarna?

Klarna is a global payment service provider that takes end-to-end responsibility for your payment. Klarna provides smooth payments to more than 200,000 online stores. Over 90 million consumers worldwide trust Klarna to securely handle their payments.

How does Pay later in 30 days work?

Pay later in 30 days is a form of credit which allows you to delay payment of your purchase by 30 days without interest or fees. Once your order is confirmed, you'll receive an email with payment instructions from Klarna. You'll then have 30 days until your payment is due. You can pay via credit or debit card in the Klarna app or by logging into 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 years old and a UK resident. Your application approval is subject to Klarna's review of the details you provide and your financial circumstances.

Can I have multiple Pay later in 30 days orders at the same time?

Yes, you can. As long as you see the option for Klarna Pay later in 30 at checkout, you can choose to make a new Pay later in 30 order. Each individual application is subject to an independent approval which may take outstanding orders into consideration.

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

Klarna 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, accurate address details and arrange shipping to your registered billing address. All orders are assessed individually. Just because you have been accepted for Pay later in 30 days before does not mean it will be offered for every order. In turn, if your application for Pay later in 30 days is denied, it does not mean it will be denied for future orders.

Will a credit search take place?

In order to assess your application to use Pay later in 30 days, Klarna may carry out a soft credit search with the credit reference agencies who supply Klarna with credit information. These do not affect your credit score and are only visible to you and Klarna, but are not visible to other lenders. Neither Klarna nor **[MERCHANT]** run credit searches against you for Pay later in 30 days that impact your credit rating.

What are my payment options with Klarna?

You can pay with debit or credit card immediately in the checkout or you can take advantage of the 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. You can look out for your outstanding payments in the Klarna app.

What happens if I cancel or return my order?

As soon as **[MERCHANT]** has accepted your cancellation/return, then Klarna will cancel the statement or refund your payment. The return will be reflected in the Klarna app immediately.

When do I need to pay for my order?

Payment is due 30 days after your goods have been shipped. To help you pay on time, Klarna will send you friendly reminders in advance of your due date. You will receive a push notification from the Klarna app and email reminders to pay.

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

If you fail to pay on time, you will be in default, and may be unable to use Klarna credit products in the future. You will not be charged fees or interest for late or missed repayments. Your credit score will not be impacted by using Klarna's Pay later in 30 days product even if you have failed to pay on time.

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

If you do not pay for your purchase, Klarna may engage with an external debt collection agency to collect the debt on behalf of Klarna.

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, date of birth, telephone number and email address. All information will be sent to your email address, including payment reminders and links to your online statements. It's very important that you provide the correct details, as otherwise you will not receive important communications from Klarna.

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. Just follow the instructions on this email or in the Klarna app 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 the Klarna app or 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 will be sent to you by Klarna if you've made a partial return. With a full return, your statement will be closed. 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.

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 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 **[MERCHANT]** has registered your cancellation or your return, the refund will normally be processed within 5-7 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.

You can login to the Klarna app or at 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 the Klarna app or Klarna's [Customer Service page](#) for a full list of FAQs, live chat and telephone options.

[NOTE TO MERCHANT- YOU MUST INCLUDE THE DISCLOSURE BELOW AT THE BOTTOM OF YOUR KLARNA FAQ PAGE]

Klarna's Pay in 30 days credit agreements are not regulated by the FCA. Missed payments may affect your ability to use Klarna in the future. 18+, UK residents only. Subject to status. [T&Cs apply](#).