

## Pay in 3 instalments Frequently Asked Questions

### Who is Klarna?

Klarna is a global 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 trust Klarna to securely handle their payments.

### How does Pay in 3 instalments work?

Pay in 3 instalments is a form of credit which allows you to spread the cost of your purchase over 3 equal payments. The payment for each installment will automatically be collected from the debit or credit card you enter at checkout. Your first installment will be collected when your order is confirmed by **[MERCHANT]** and instalments 2 and 3 are scheduled 30 and 60 days later. You can always review your payment schedule in the Klarna app.

### Am I eligible for Pay in 3 instalments?

To use Pay in 3 instalments 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 in 3 instalments orders at the same time?

Yes, you can. As long as you see the option for Klarna Pay in 3 at checkout, you can choose to make a new Pay in 3 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 in 3 instalments?

Klarna offers Pay in 3 instalments based on a number of factors such as the order value, previous order history and item availability. You can improve your chances of being offered Pay in 3 instalments 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 in 3 instalments before does not mean it will be offered for every order. In turn, if your application for Pay in 3 instalments is denied, it does not mean it will be denied for future orders.

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

If you want to make a purchase with Klarna using Pay in 3 instalments, you'll need to provide your mobile telephone number, email address, current billing address and a debit or card card. Your mobile telephone number is required in case Klarna need to reach you. All communications will be sent to your email address. It's very important that you provide the correct details, as otherwise you will not receive important communications from Klarna.

### Will a credit search take place?

In order to assess your application to use Pay in 3 instalments, 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 in 3 instalments that impact your credit rating.

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

Payment for your Pay in 3 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 installment. You can always review your payment schedule in the Klarna app.

## **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://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://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 if I don't pay for my order on time?**

If we are unable to collect your payment on the scheduled due date Klarna will make a further attempt to automatically collect payment seven days later. Should this next payment attempt fail, Klarna will make a final attempt to collect payment seven days later. We may continue to attempt to collect overdue and currently due payments on subsequent due dates, or invoice you separately for the unpaid total. Full details can be found in the Klarna terms and conditions [here](#).

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

If you fail to pay, 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 in 3 instalments product even if you have failed to pay. 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. Debt collection agencies are used as a last resort.

## **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.

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

As soon as **[MERCHANT]** has confirmed with Klarna that your cancellation / return has been accepted, Klarna will cancel any future scheduled payments as well as refund any amounts due. The return will then be reflected in the Klarna app immediately.

**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?**

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

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

You can log in the Klarna app or at [www.klarna.com/uk](http://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 app 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 3 instalments 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.](#)