

Smooth
messaging
examples.

Klarna.

Co-marketing checklist.

✓	Upstream marketing	Homepage banner, Product page banner, Basket page banner.
✓	Landing page & FAQs	Information on website explaining Pay later, Instalments and/or Financing.
✓	Footer	Put the Klarna logo in your website footer as an accepted payment method.
✓	Shop directory	Provide a high res png. logo and brand image to shopdirectory.uk@klarna.com .
✓	CRM	Include advert about Pay later, Instalments and/or Financing in scheduled email sends post go-live.
✓	Social	Use merchant & Klarna social channels to announce availability of Pay later, Instalments and/or Financing.
✓	Flyer	Include Pay later, Instalments and/or Financing informational flyer in shipping parcels.

Make use of our assets.

Toolkit & useful links

Marketing
toolkit [here](#)

Marketing
resources
[here](#)

Ready-made messaging

Messaging
guidelines
[here](#)

Image assets and checkout display

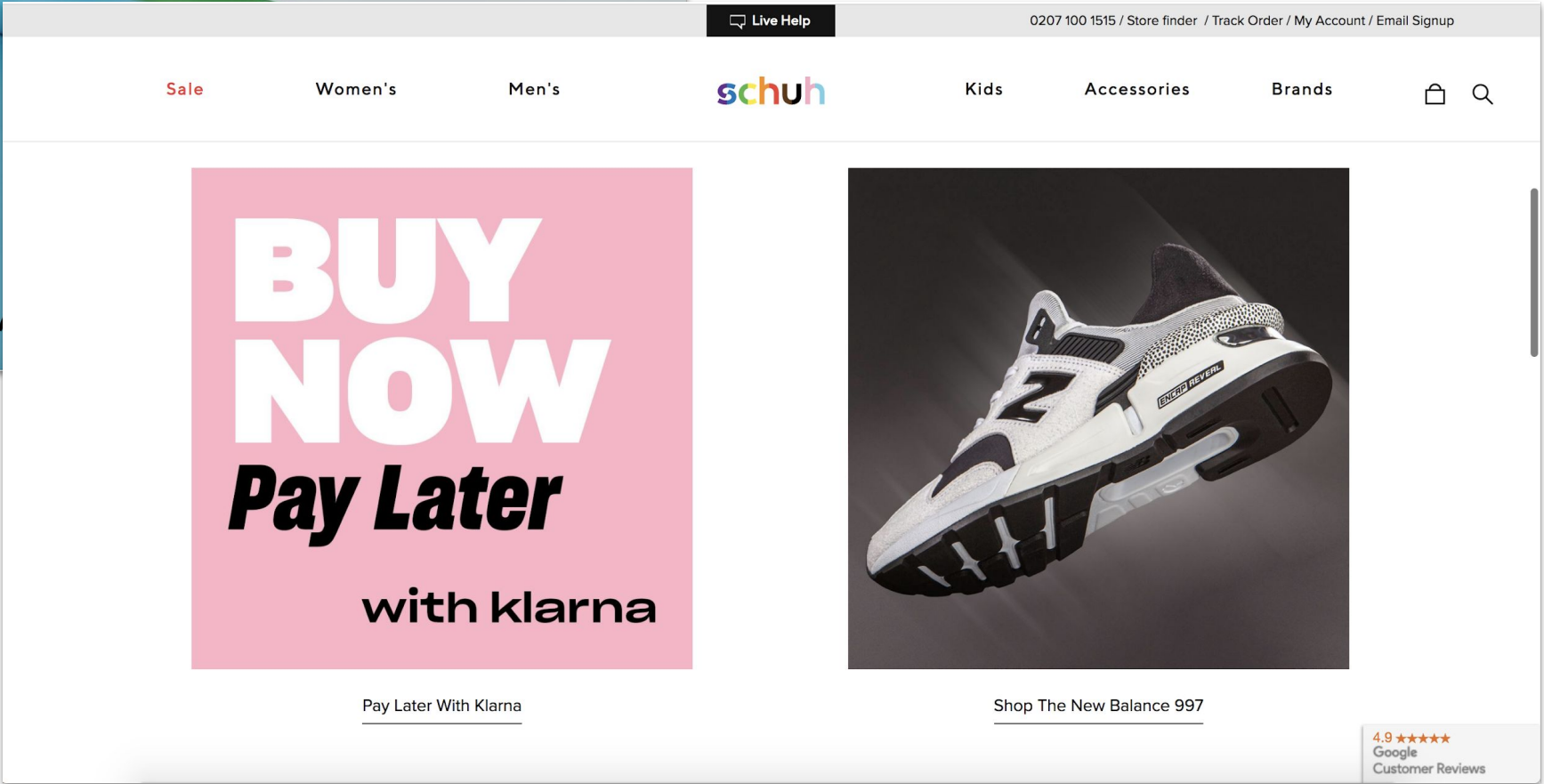
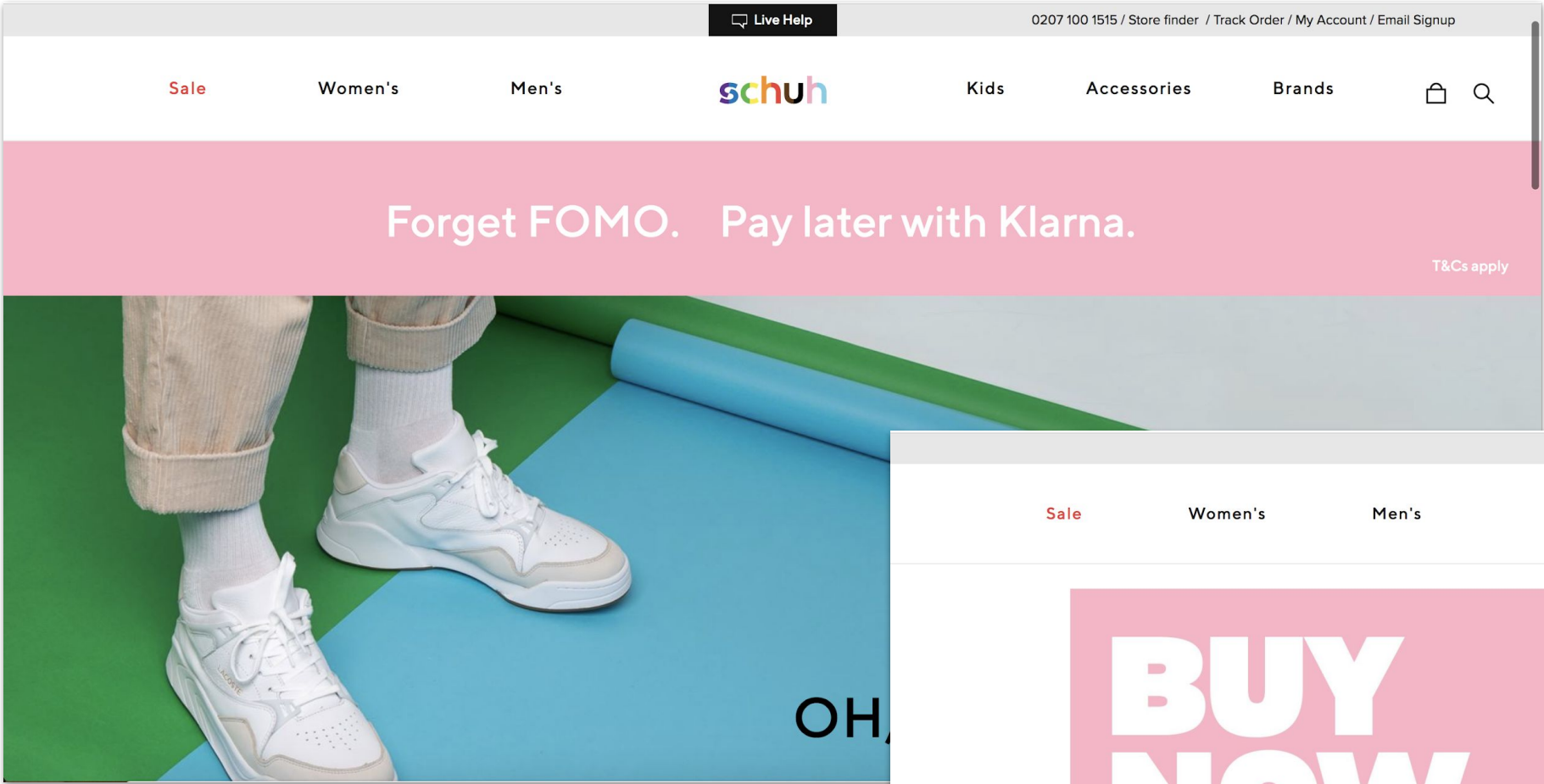
Klarna logos
[here](#)

Display
Klarna in
your
checkout
[here](#)

Upstream marketing.

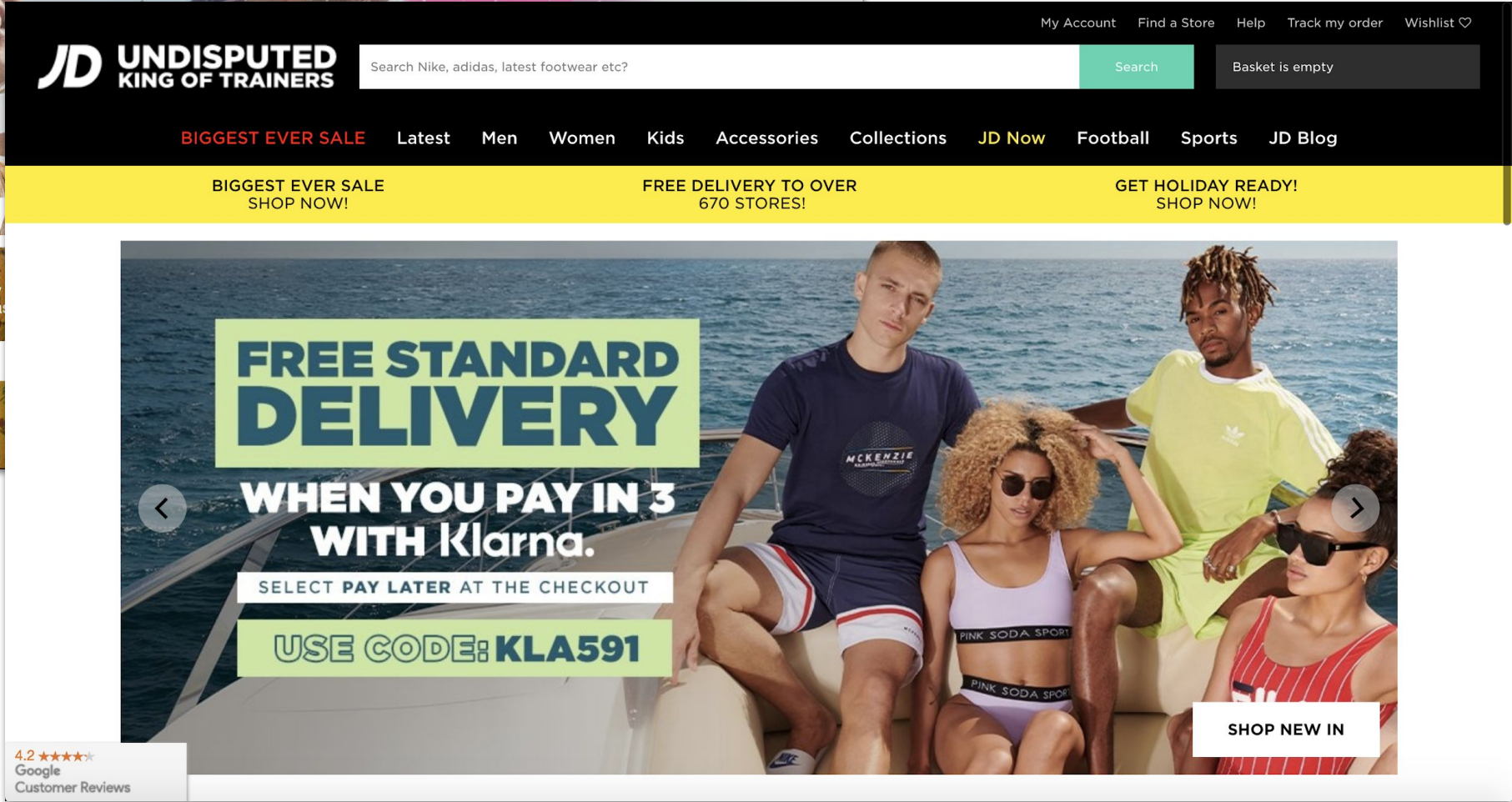
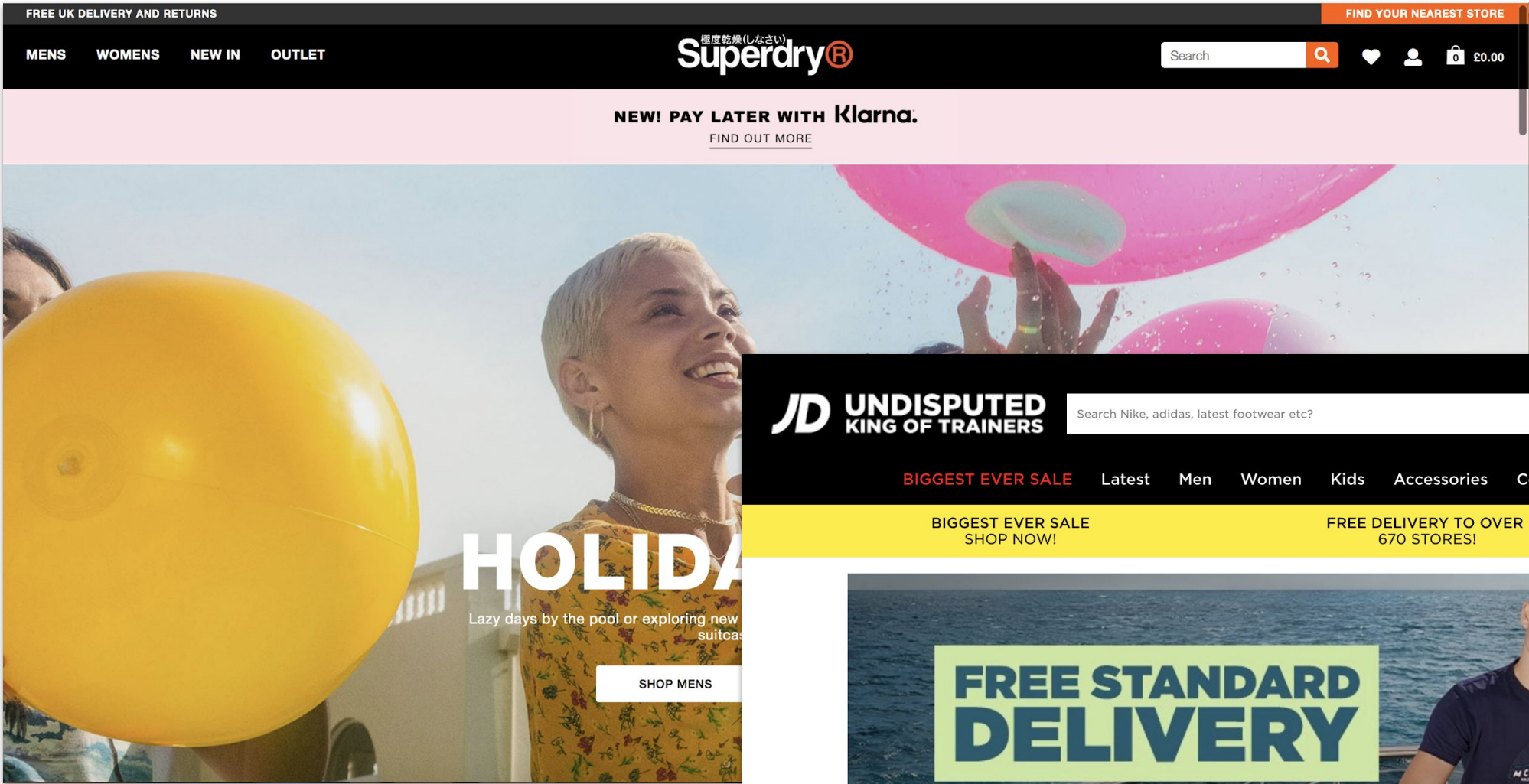
Homepage, product page etc.

Homepage.



K.

Homepage.



K.

Homepage.

SHOP NOW, ENJOY NOW, PAY IN 3

FIND OUT MORE

POWERED BY
Klarna.

SPACENK
APOTHECARY LONDON

SHOP

NEW IN

BRANDS

GIFTS

OFFERS

INSIDE SPACE

Search the website

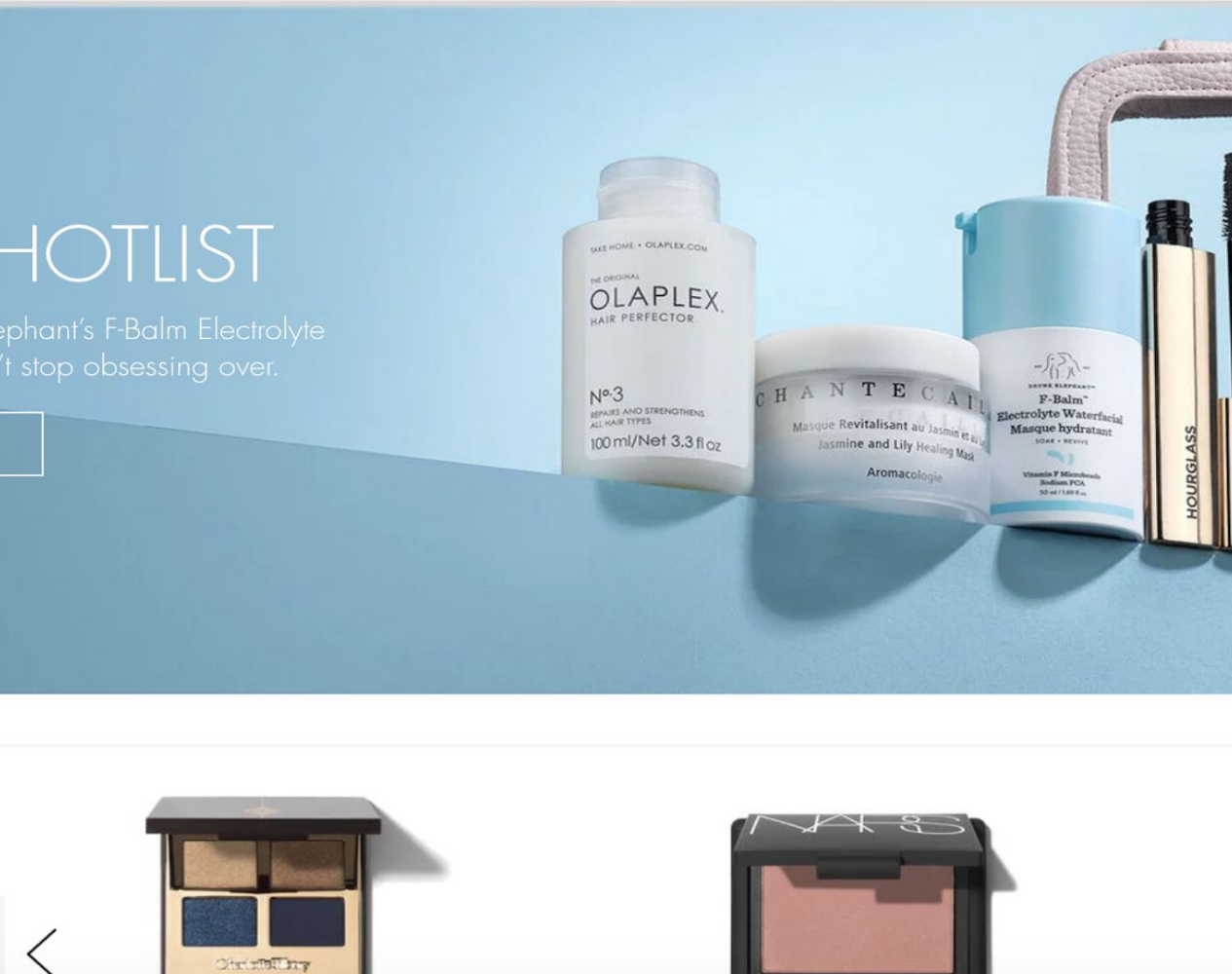
Q

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THE BEAUTY HOTLIST


From our exclusive Travel Bag to Drunk Elephant's F-Balm Electrolyte Mask, here are the bestsellers we can't stop obsessing over.

SHOP NOW



NEW IN

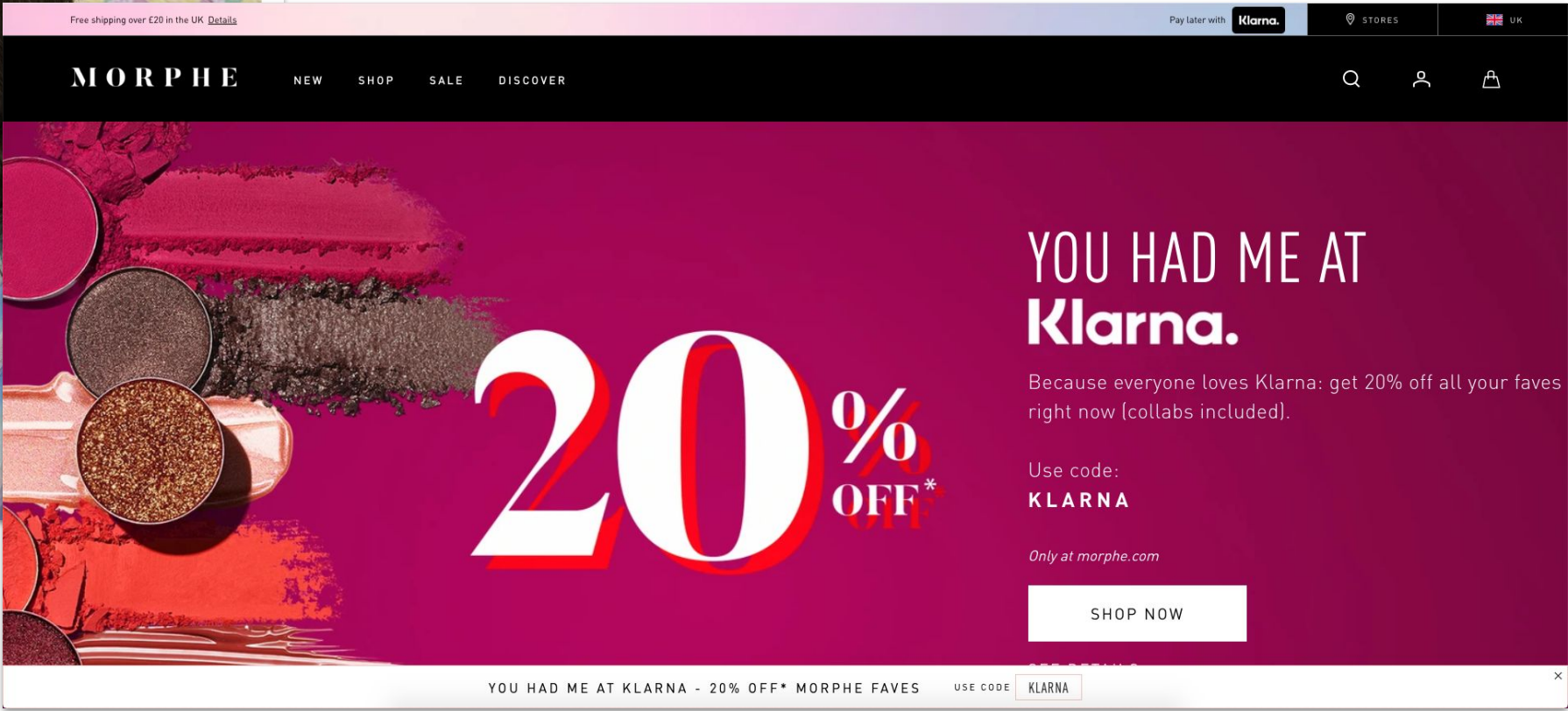
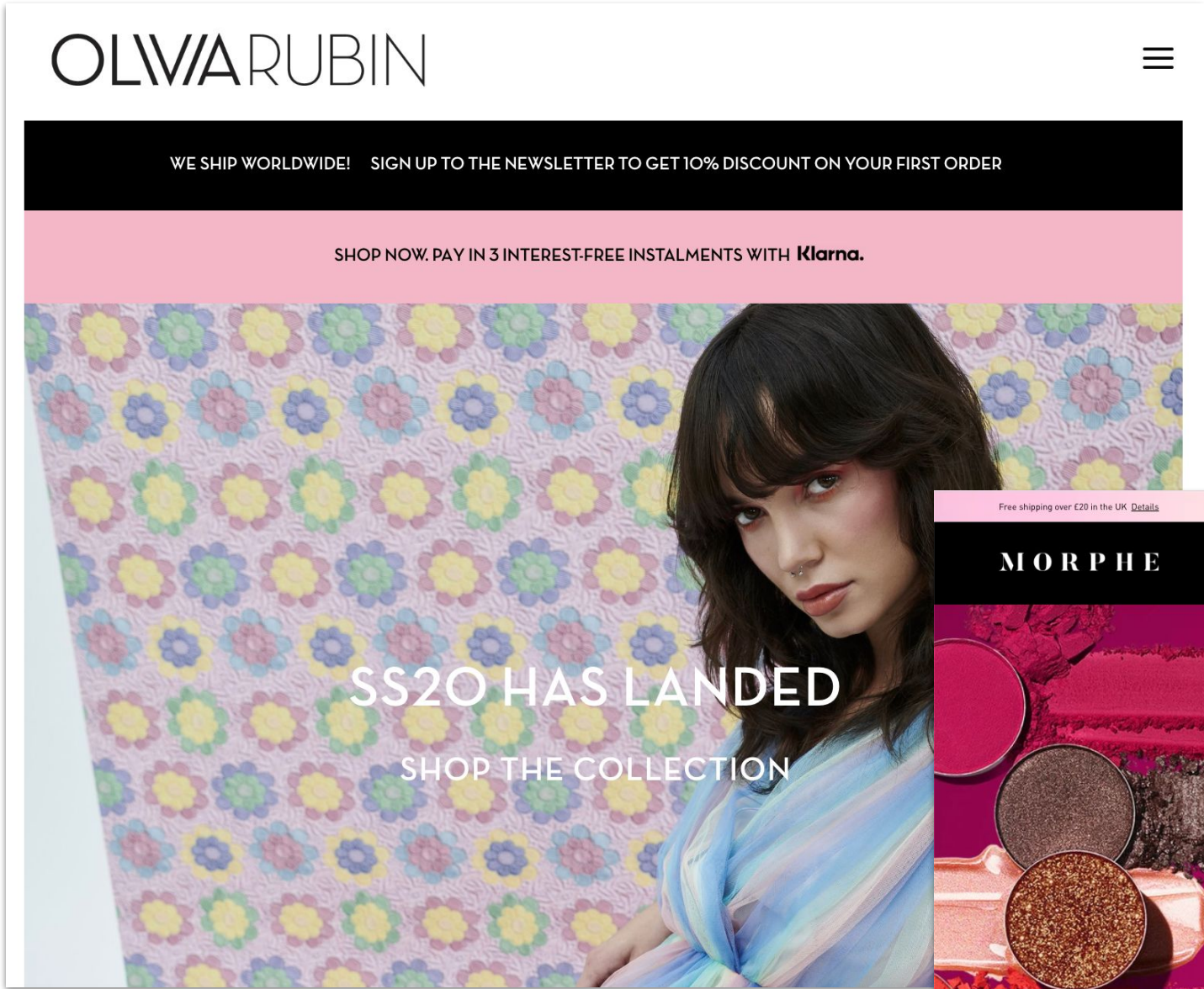
TRENDING NOW



<

>

Homepage.



Product page.

NEW ARRIVALS

WOMEN'S

MEN'S

OTHER STUFF

THE RAGGED PRIEST

GBP





FIND IT

JOIN IT

LOVE IT

SHOP IT

HOME > WOMEN'S KNITWEAR & SWEATS > ACID WASH SWEATSHIRT



ACID WASH SWEATSHIRT

£60.00

Make 3 payments of £20.00. Klarna. No fees. [Learn more](#)

Size XS

ADD TO CART

DESCRIPTION

DELIVERY

SIZING

Grey acid wash sw

Women's Spring 20

Model is 5'6" and w

Sizes UK XS, S, M

*ACID WASH MAY

ABBOTT LYON

GBP

OFFERS

WATCHES

JEWELLERY

BAGS & ACCESSORIES

PHONE CASES

GIFTING

MENS

(Blush/Silver)

£119.00

★★★★★ 19 reviews

BESTSELLER

The blush is all about balance, with the perfect mix of silver and rose gold, this piece adds a touch of elegance to your everyday...

Read more

Colours

Size (mm)

28 34 40

PERSONALISE THIS ITEM

ADD TO BAG

Make 3 payments of £39.67. Klarna. No fees. [Learn more](#)

Add to Wishlist

Gifting Options

Personalisation

cult BEAUTY

My Account

Register

Login

0 ITEMS IN YOUR BAG

Search Cult Beauty





New Brands Make Up Skin Care Fragrance Hair Bath & Body Wellbeing Tools Men Minis Gifts Top 10 Trends Offers Blog


FREE SHIPPING on all orders over £15

THE FOUNDERS GOODY BAG

Get The Founders Goody Bag (worth over £270) FREE when you spend £160*.

HOME > CHARLOTTE TILBURY > MATTE REVOLUTION





CHARLOTTE TILBURY

Matte Revolution (3.5g) | £25.00

ADD TO WISHLIST

ADD TO BAG

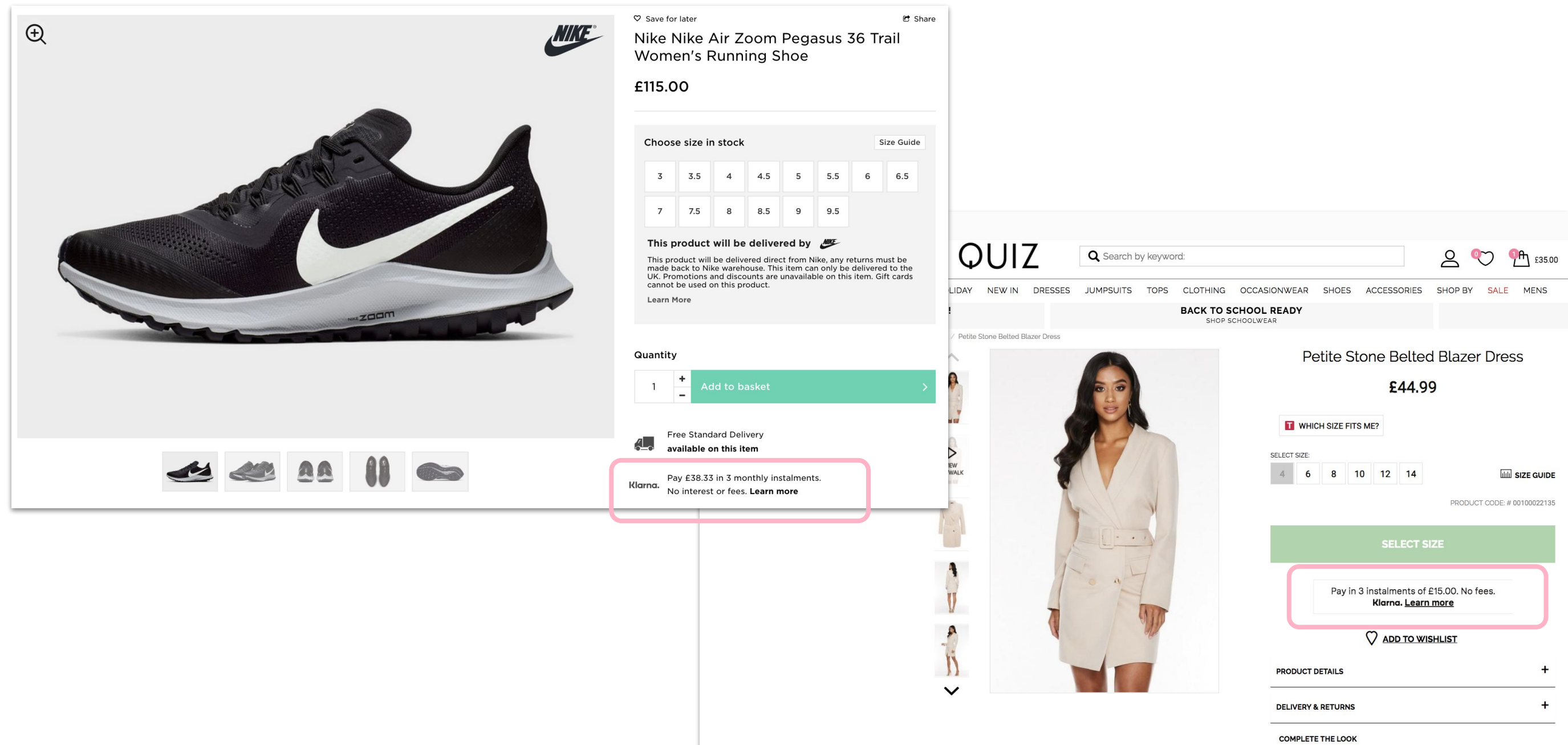
Make 3 payments of £8.33. Klarna. No fees. [Learn more](#)

★★★★★ 199 reviews

WHY IT'S CULT

For a show-stopping 'ooh là là' lip, look no further than Charlotte Tilbury's Matte Revolution, which is not only phenomenally long-wearing, but also remarkably

Product page.



k.

Product page

FREE WORLDWIDE SHIPPING | **Klarna.** PAY LATER WITH KLARNA

SHOP COLLECTIONS DL WORLD

DEBORAH LYONS

🔍 👤 ❤️ £ GBP



HARLEY SHIRT

£290.00

Size Chart

SELECT SIZE ▼

Hey Nina, make 3 payments of £96.67. **Klarna.** No fees. [Learn more](#)

ADD TO BAG

ADD TO WISHLIST ❤️

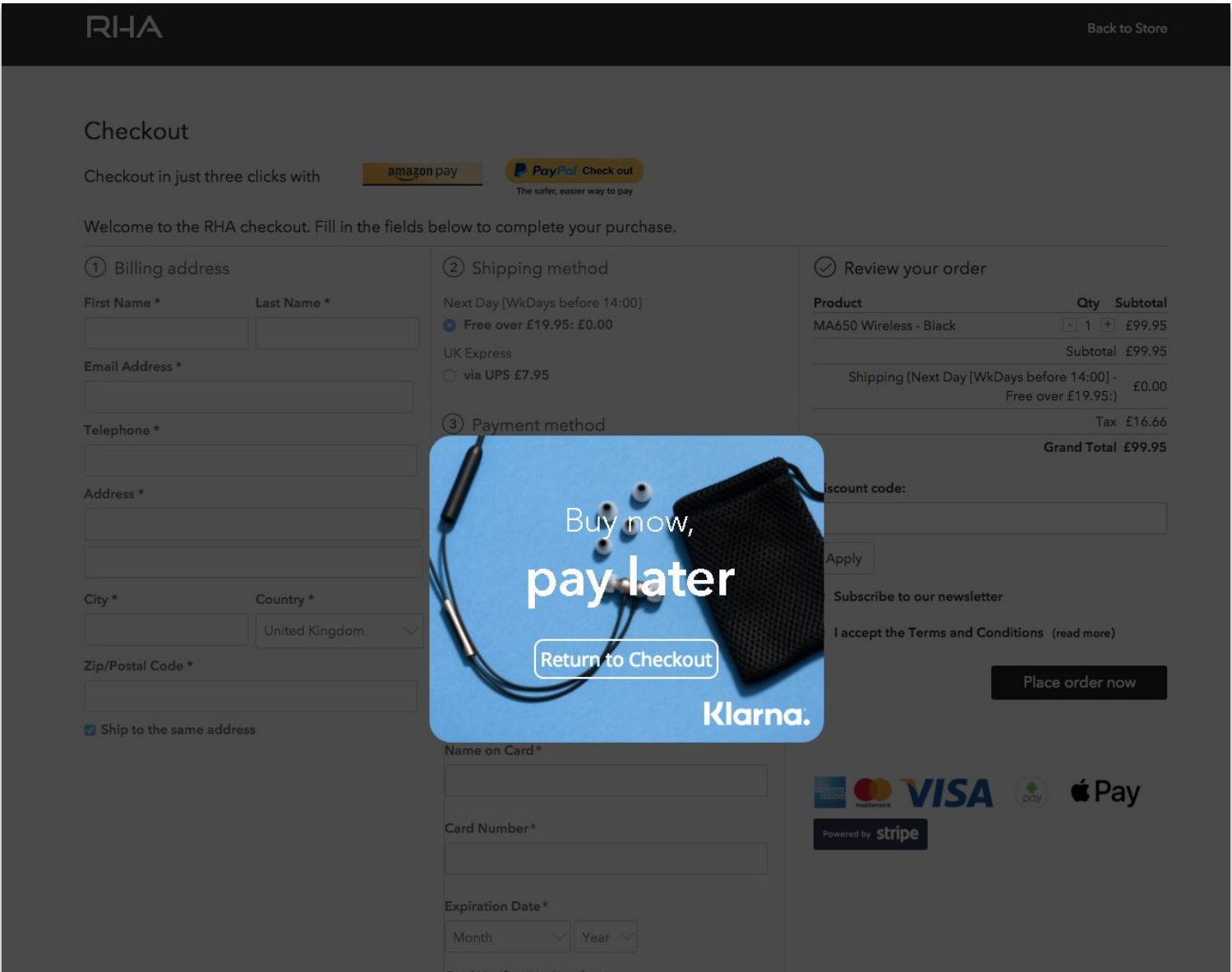
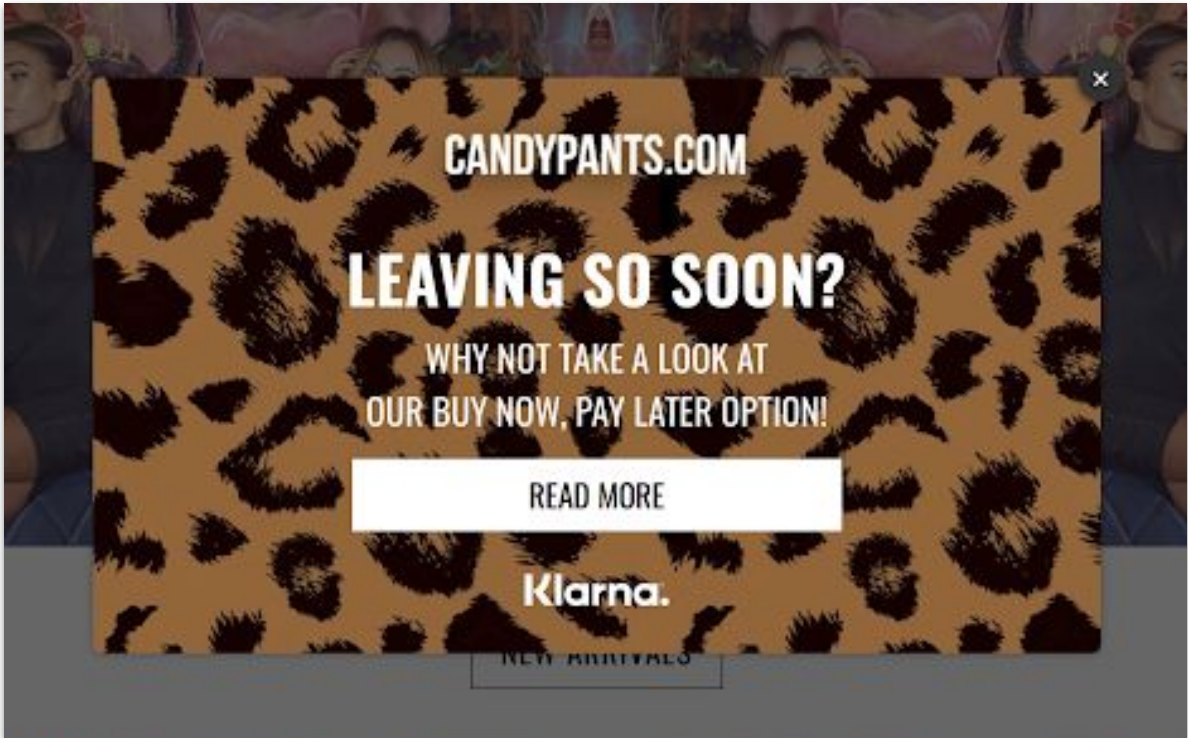
DESCRIPTION ▼

Sunset pink, classic shirting silhouette. Boldly feminine, the striking silk Harley shirt features a tie neck and ruffle detailing.

- Shown here with Saskia trousers in pink
- Model is 5'9 and wears a UK size 8
- Made in London, England



On site pop-up.



Informative pages.

Landing pages & FAQ's.

Landing page & FAQs.

EVANSboutique


Search Sign in Wishlist My

NEW INCLOTHINGSHOESBRANDSLINGERIESALESTYLE INSPIRATION

TRY BEFORE YOU BUY

TWO EASY WAYS TO PAY

NO INTEREST. NO FEES. NO CREDIT AGREEMENT.



Klarna.

PAY LATER.

30 DAYS AFTER DELIVERY

TRY BEFORE YOU BUY. AND PAY 30 DAYS LATER FOR WHAT YOU KEEP.

1

No passwords to remember, just select 'pay later' at the checkout

2

Try it on at home

3

Klarna will send you an email reminding you to pay

OR

3 INTEREST FREE INSTALMENTS

SPLIT YOUR PAYMENT INTO 3 EQUAL INSTALMENTS OVER 60 DAYS.

1

Spend £60 or more

2

Select 'Pay later in 3 interest-free instalments' at the checkout

3

The first instalment is taken when your order is confirmed

Klarna.

WHO IS KLARNA?

Klarna is the provider of payment services to more than 70,000 online stores. Over 60 million consumers worldwide have trusted Klarna to securely handle their payments.

AM I ELIGIBLE/WILL I BE ACCEPTED?

To use 30 days after delivery or 3 interest free instalments you must be at least 18. Whilst these options are widely promoted, they are subject to your financial circumstances. When choosing Pay Later, our soft-search assessment will not affect your credit rating.

MANAGE YOUR PAYMENTS


You can review your latest Klarna invoices at any time by logging in at [klarna.com](#). If you need further assistance, visit [Klarna's customer service](#). Remember to make payments on time. Not doing so could harm your credit rating.

FAQS

UK E

Michael Kors

WOMENMENCOLLECTIONHANDBAGSSHOESWATCHESACCESSORIESGIFTS



Introducing

TWO NEW EASY WAYS TO PAY

with Klarna.

WHY CHOOSE KLARNA?

Klarna gives you two easy ways to shop the style you love. Choose Pay Later and get up to 30 days to pay for your order with no interest and no fees. Or split the cost of bigger purchases into 3 monthly payments with no interest, no fees and no credit agreement.

PAY LATER

Try before you buy and get up to 30 days to pay for your order. No interest and no fees.

PAY IN 3 INSTALMENTS

Get what you love now. Pay over time. One part payment at purchase and 2 further payments at 30 and 60 days.

HOW DOES IT WORK?

1

ADD TO BAG

Add that must-have item to your shopping bag as normal.

2

SELECT KLARNA

Choose Klarna from our payment options. Whether you choose to pay in 30 days or pay over time in 3 interest-free instalments, the process is simple.

3

PLACE ORDER

Your order is in the bag. Collect your items in store, or wait for that something special to arrive in the post.

4

PAY LATER

Klarna will send you an email with all the details of how to pay.

FREQUENTLY ASKED QUESTIONS

VIEW ALL FAQs

VERY WHEN YOU SPEND OVER £18

SEARCH STORE

SKNNYDIP

NEW INPHONECLOTHINGBAGSBEAUTYACCESSORIESLIFESTYLEGIFTINGSALEBLOGPERSONALISATION

Klarna FAQ

WHAT IS KLARNA?

At a glance

- 30 days to pay, no fees or interest if you pay within 30 days

- No account sign-up required

- You must be 18 or over. Subject to financial circumstances.

- No credit application


- Receive your goods first, pay later

- Klarna will email payment instructions to you

Easy instalment Pay later at checkout

Agent Provocateur

SALENEW INBRASKNICKERSLINGERIESWIMWEARNIGHTWEARREADY-TO-WEARACCESSORIESICONS



Klarna.

BRING OUR BOUTIQUE TO YOUR BOUDOIR

We want you to be able to tease and please with ease - that's why we offer Klarna's Buy now, Pay later option. As fuss-free as it sounds, all you have to do is order your tantalising treats.

You'll have 30 days to try them on for size, return the ones that you don't want to keep, and only pay for the pieces you love.

WHY YOU'LL LOVE KLARNA:

• Try before you buy with 30 days to pay once your order has been shipped

• No fees, no interest, no catch



• No account sign-up required – you just have to be over 18 years of age, and have a UK bank account and address

• It's easy! Only pay for what you like, and return the rest


K.


Landing page & FAQs.

Shop now. Pay later with Klarna. [Find out more](#) **Klarna.**



mamas & papas® | No one gets parenting better






[NEW IN](#) [CLOTHING](#) [FURNITURE](#) [NURSERY](#) [PUSHCHAIRS](#) [CAR SEATS](#) [BATHING](#) [FEEDING](#) [TOYS & GIFTS](#) [BRANDS](#) **[SALE](#)** [BLOG](#)

PAY LATER OR PAY IN 3 WITH Klarna.

Choose from two easy payment methods which mean you can buy now and pay later.

No interest, no fees.



Mamas & Papas and Klarna

Who are Klarna?

Klarna are a Swedish payment service provider that takes end-to-end responsibility for your payment. Klarna are 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 it work?


Klarna Pay later gives you 30 days to pay once your order has been shipped or split your order into 3 easy instalments. No Fees, No fuss.

Landing page & FAQs.

Charlotte Tilbury

[Log in / Register](#) [Wishlist](#) [0](#)

[NEW IN](#) [MAKEUP](#) [SKINCARE](#) [BEST SELLERS](#) [GIFTS](#) [LOOKS](#) [HOW TO](#) [ABOUT CHARLOTTE](#)



PAY WITH KLARNA

Klarna enables you to pay in 3 instalments with no interest and no fees. Split your payments into 3 equal instalments over 3 months!

Step 1. Add your chosen products to bag

Step 2. Select “pay later in 3 interest-free instalments” at checkout

Step 3. The first instalment is taken when you place the order

Step 4. The 2 further instalments will be automatically taken over the next 2 months

For more information or to manage your Klarna account visit [Klarna.com](https://www.klarna.com).

Landing page & FAQs.

Free UK Returns on all orders!

Student Discount 20% Off full price items

Free UK standard delivery over £70

size?0

Launches New In Men Women Brands Sale Featured

Search

Location

Account

Basket is empty

KLARNA

PAY IN 3

Pay later with Klarna.

GET IT NOW
PAY IN 3 INSTALMENTS
WITH KLARNA.

What's Pay in 3?

What's in it for you?

The Pay in 3 Checklist

FAQs



What's Pay in 3?

Klarna Pay in 3 means you can now spread the cost of your size? purchase over 3 equal payments. The payment for each instalment will automatically be collected from the debit or credit card you used at checkout. Your first instalment will be collected when your order is confirmed by size? and instalments 2 and 3 are then scheduled to be taken 30 and 60 days later, respectively.

What's in it for you?

- Spread the cost over 3 equal payments.
- It won't affect your credit rating.
- No interest and no fees.

How to use it.

1) Select something you'd like to buy from size?, add it to the basket and then head over to the checkout

LATEST COVID-19 UPDATE

LEARN MORE

SAMSUNG

Smart ways to shop

OVERVIEW

PAY WITH KLARNA

TRADE-IN


UPGRADE PROGRAMME

PAYAL CREDIT


Klarna.

Buy now, pay on your terms

Feedback




Three new ways to pay

**BUY NOW, PAY IN 30 DAYS**
on baskets up to £250


- Buy today and pay in 30 days
- No fees, interest or credit agreement
- And with free returns you only need to pay for what you keep

£250

**3 EASY PAYMENTS**
on baskets between £250 and £1,000

- Pay in 3 equal payments every 30 days
- No fees, interest or credit agreement
- Instant credit approval at checkout

£250

**SPREAD THE COST UP TO 4 YEARS***
on baskets over £250

- Spread the cost from 6 months up to 4 years - you choose the term
- 0% interest on terms of 6-24 months
- 9.9% interest on terms of 30-48 months

£250

*Representative example without 0% or 9.9% offers. Representative 10.9% APR (variable). Purchase interest rate 18.9% p.a. (variable). Assumed credit limit £1,000.

See how it works


Select an amount


£
£250


££
£600

£££
£1,500

Choose how you want to pay

**BUY NOW, PAY IN 30 DAYS**

**3 EASY PAYMENTS**

**SPREAD THE COST UP TO 4 YEARS**

Summary

Pay now:
£0

Pay in 30 days:
£250

Or return your purchase within 28 days for free.

CRM.

Solus emails, dynamic email banners,
abandoned basket etc.

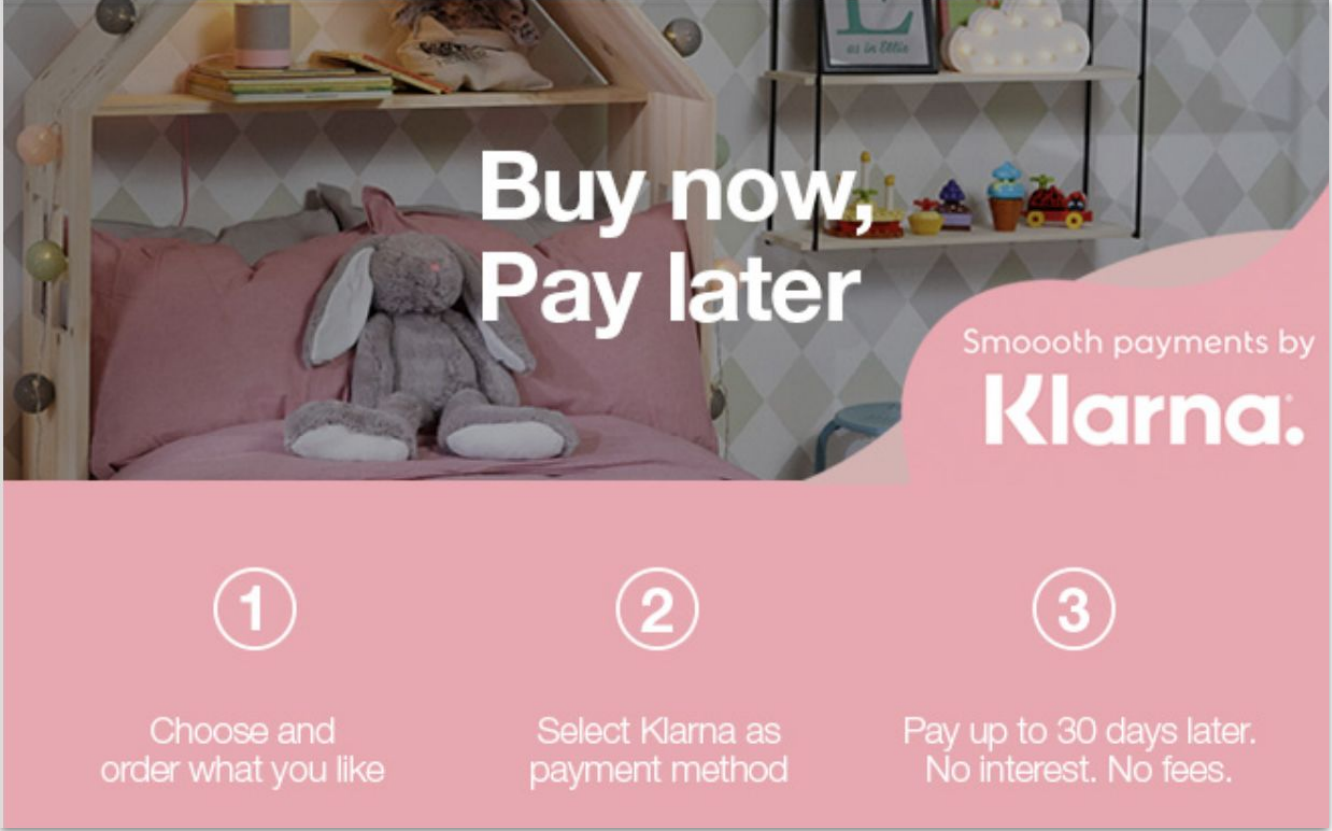
Email banners.



**FREE STANDARD DELIVERY
WHEN YOU PAY WITH
Klarna.**

SELECT PAY LATER AT CHECKOUT
CODE: **KLA689**

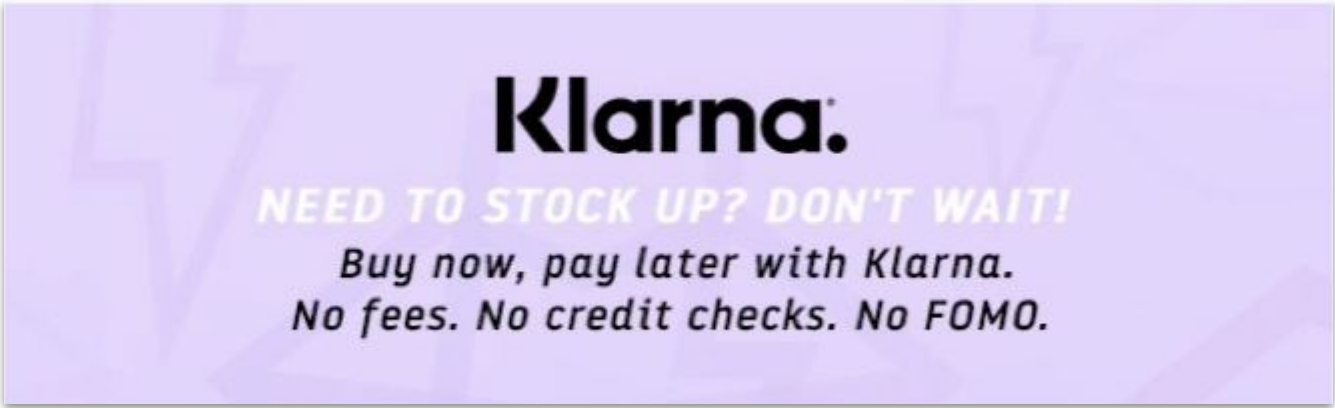
*APPLIES TO JD FULFILLED STOCK ONLY



**Buy now,
Pay later**

Smooth payments by
Klarna.

- 1
Choose and
order what you like
- 2
Select Klarna as
payment method
- 3
Pay up to 30 days later.
No interest. No fees.



Klarna.

NEED TO STOCK UP? DON'T WAIT!

Buy now, pay later with Klarna.

No fees. No credit checks. No FOMO.



**SHOP NOW. WEAR NOW.
PAY LATER (INTEREST FREE).**

[FIND OUT MORE](#)

Klarna.

Solus email.

[View this email in your browser](#)

SALVOON

ChairsTablesSofasStorageBedsAccessories

Pay monthly at no extra cost

We've introduced interest free credit

Spend £500+ and pay over 6 months

Spend £1,000+ and pay over 12 months

Find out more

We're giving you more flexibility, introducing interest free credit – so you can pay monthly, at no extra cost, when you spend £500 or more.

Here's how it works:

Example no.1 – spend £500+

Aero shelving

£449

Helios table lamp

£69

Total: £518, which is £86.34 per month for 6 months at 0%

size?

Men'sWomen'sClearance

Free UK delivery on all orders over £60 | Click & Collect at over 500 locations

ORDER NOW

PAY LATER

Klarna.

FIND OUT MORE

1.

CHOOSE & ORDER WHAT YOU WANT

CHECKOUT WHAT YOU'VE HAD YOUR EYE ON WITHOUT HAVING TO PAY STRAIGHT AWAY

2.

TRY YOUR GEAR ON

UNBOX, TRY YOUR ITEMS ON, CHECK IT'S GOOD FOR YOU

3.

DECIDE WHAT YOU WANT, ONLY PAY FOR WHAT YOU KEEP

CAN'T DECIDE? YOU'VE GOT 30 DAYS TO SEND BACK WHAT YOU WANT TO RETURN. YOU ONLY PAY FOR WHAT YOU KEEP. DONE!

BUY NOW, PAY LATER

ORDER NOW AND PAY UP TO 30 DAYS LATER

Klarna.

FIND OUT MORE

1

CHOOSE AND ORDER WHAT YOU LIKE

Get what you've had your eye on without having to pay straight away

2

TRY YOUR GEAR ON

Unbox, try your items on and check it's good for you.

3

DECIDE WHAT YOU WANT, ONLY PAY FOR WHAT YOU KEEP

Can't decide? You've got 30 days to send back what you want to return. You only pay for what you keep. Done!

hype

ONLY PAY FOR WHAT YOU LOVE

TRY IT FIRST, PAY FOR IT LATER

Klarna. smooth payments.

PAY NOW

Pay by card directly at the checkout. No lengthy forms, no passwords, no worries!

PAY LATER

Shop as much as you can! Try it first, pay it later. Pay 30 days after delivery.

RETURN

Buy what you want now. Don't like it? Send it back to us within 30 days.

FIND OUT MORE

DOESN'T QUITE FIT?

DON'T PAY

NOT YOUR STYLE?

DON'T PAY

KEEP WHAT YOU LIKE

RETURN WHAT YOU DON'T

Our mailing address is:

HYPE.

HYPE.HQ.

Leicester, England LE18 3SE

United Kingdom

BUY NOW, PAY LATER

No fees. No credit checks. No FOMO!

WHAT IS IT?

Klarna is a service that allows you to snap up the freshest beauty buys RN. Giving you 30 days to pay once your order has been shipped.

HOW DO I USE KLARNA?

1

Checkout with your haul!

2

Select Pay Later with Klarna as your payment method

3

Place your order! Once your order has despatched you'll have 30 days to pay Klarna.

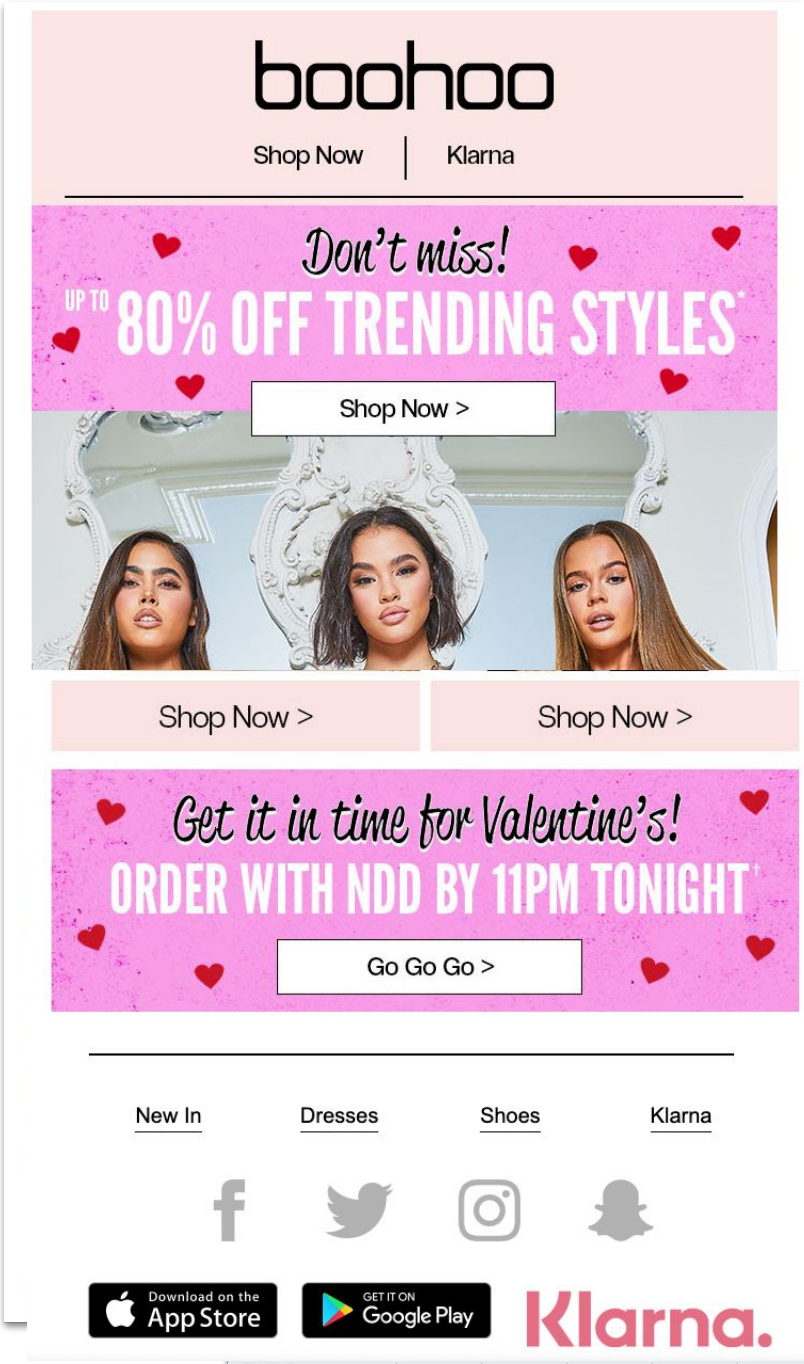
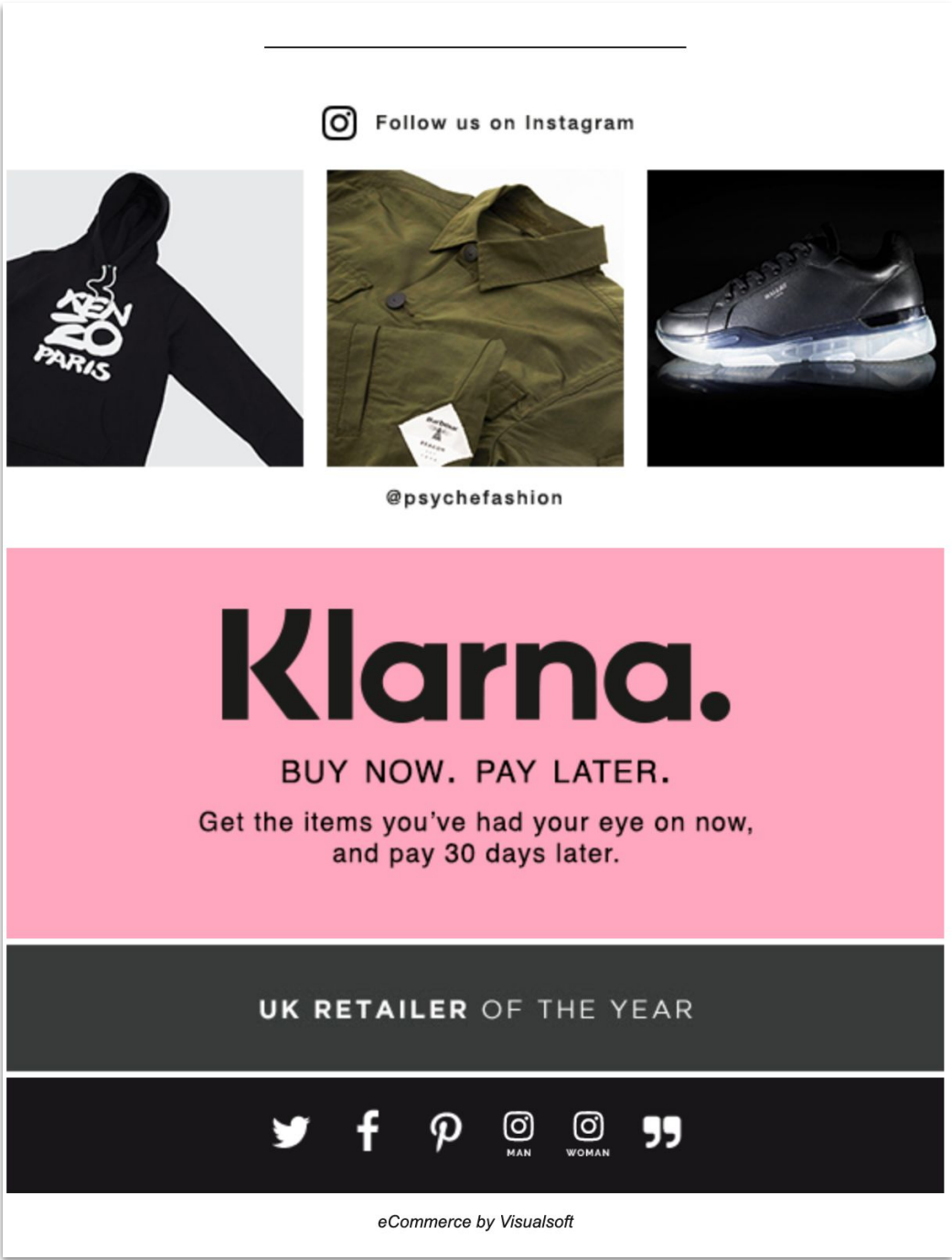
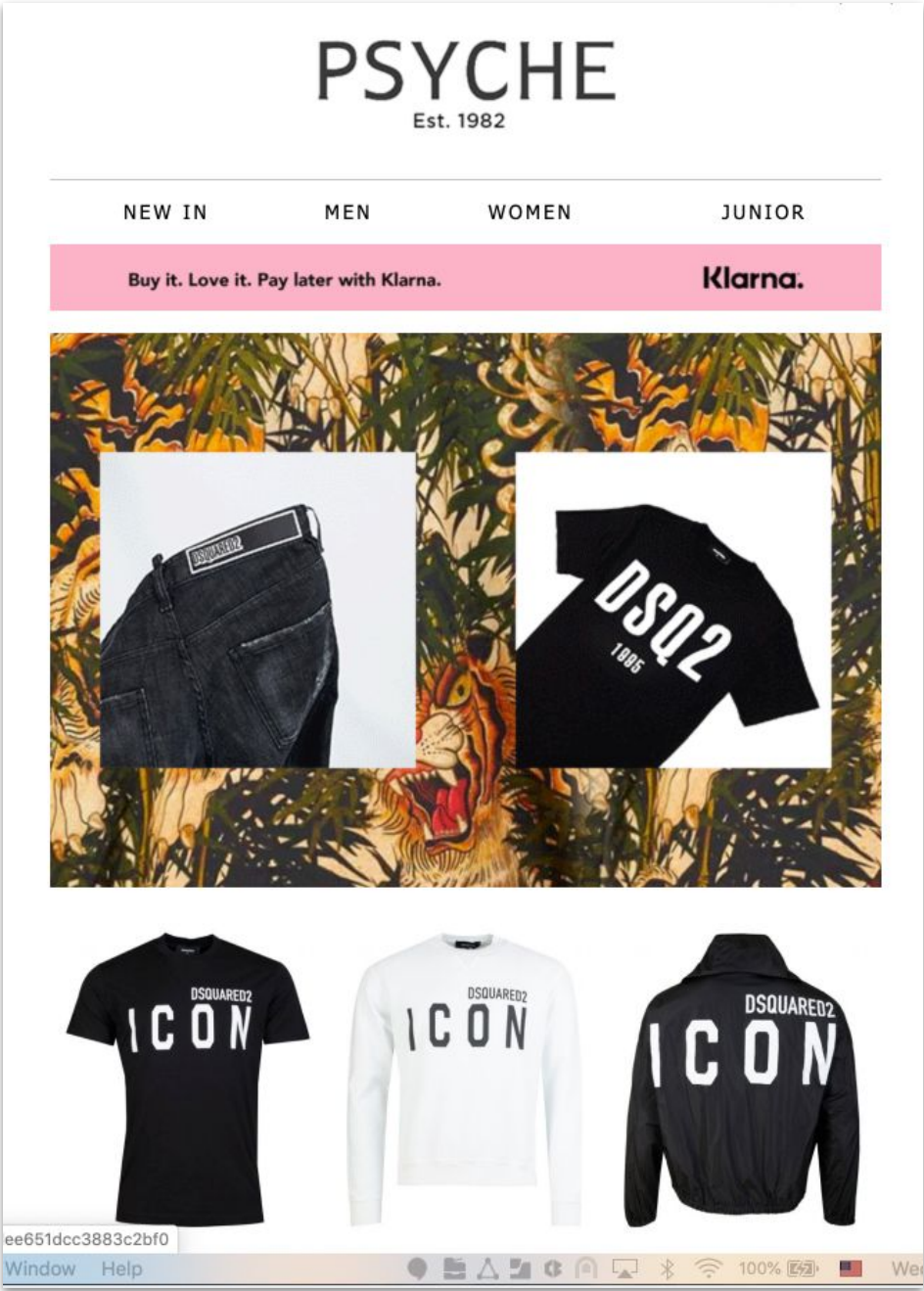
YAY!

to always getting the newness straight away!

DISCOVER Klarna.

K.

Solus email.



Abandoned basket.

NEW ARRIVALS

NAIL POLISH

GEL NAIL

POLISH TOOLS

COLLECTIONS

Hey

DON'T FORGET ABOUT ME!

PAINT NOW, PAY LATER

FIND OUT MORE

You left these in your shopping basket.

Did you know that you can paint now

and pay up to 14 days later with Klarna.

Klarna.

Hi Richard,

You visited our site not so long ago and left some item(s) in your basket, so we've saved them for you. Did you know you can also choose to pay 14 days later with Klarna? All you need to do is click the link below to checkout.


[View Basket](#)

If you have any queries or have trouble placing your order, please reply to this email to let us know. You can also call us on 01509 276086, and we'll be happy to help.

Best Wishes

Nail Polish Direct Customer Services

<http://www.nailpolishdirect.co.uk/>

ITEM	DETAILS	QTY	PRICE
	CND VINYLUX Wild Earth 2018 Nail Polish Collection - Complete 6 Piece Set Wild Earth 2018 Nail Polish Collection - Complete 6 Piece Set	1	£38.25

Continue Shopping >

Return to your basket >


TOP SHOP

WE'VE GOT YOUR BAG!

We've noticed you've left your potential buys in your Topshop bag. Still making up your mind? Don't worry! There's still time to make them yours.


CONTINUE SHOPPING

Need help? Call our customer care team on 0844 984 0264



**WIDE FIT Elise Ankle Boots

£49.00



Lace Embellished Cami Top


Was £40.00
Now £15.00


CONTINUE SHOPPING


TRY BEFORE YOU BUY


Find something you love and order with Pay Later - you've got 30 days until you have to pay!


FIND OUT MORE >











NEW IN

SHOES

CLOTHING

JEWELLERY

Klarna.

DON'T LEAVE THAT HAUL IN YOUR BASKET!


Discover Klarna, the payment service that gets you, your haul now... No fees. No credit checks. NO FOMO


All Inboxes

You're in: make a stat...

Schools out


Let the adventures begin!





GIRLS HOLIDAY SHOP

BOYS HOLIDAY SHOP



Shop online >

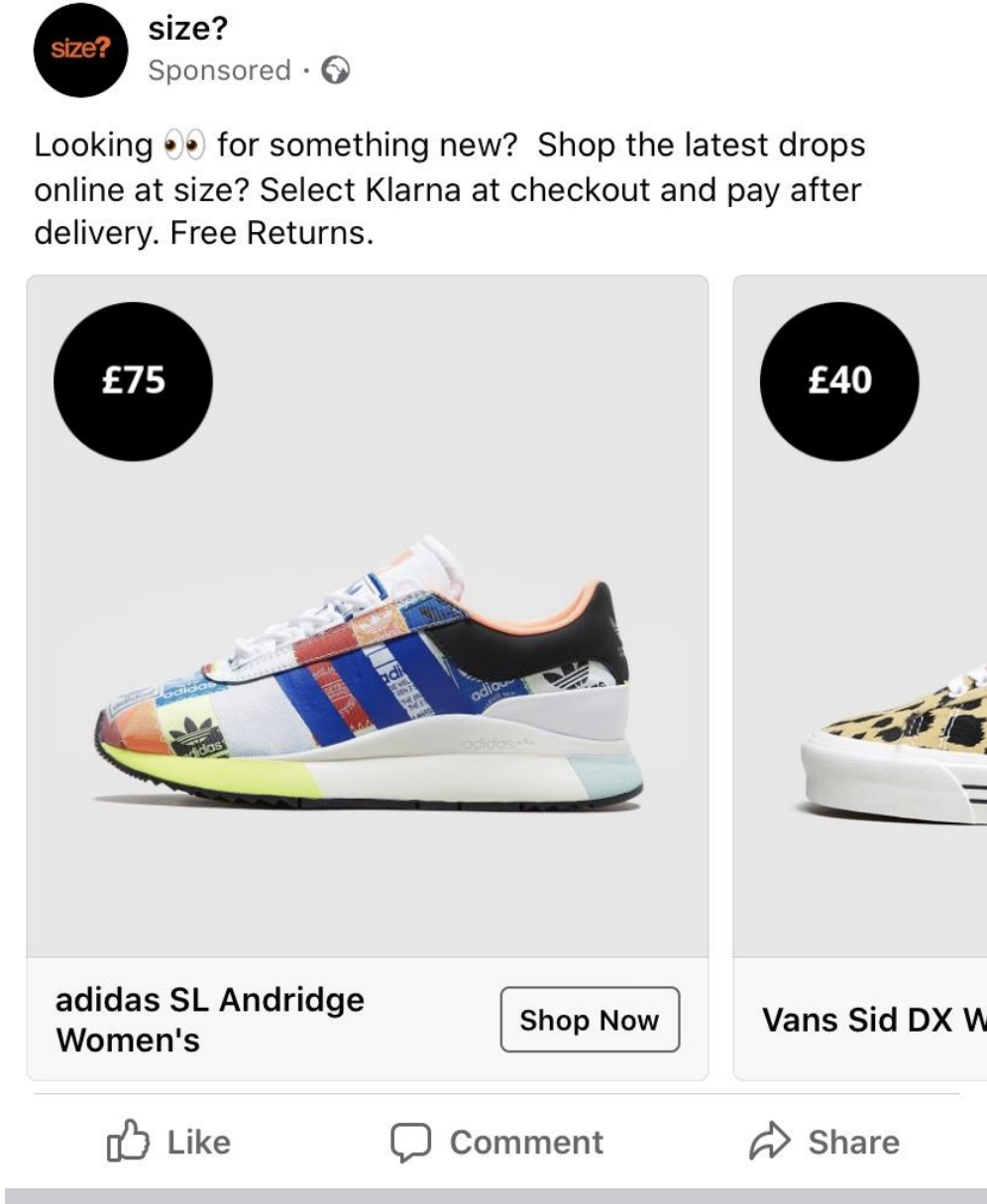
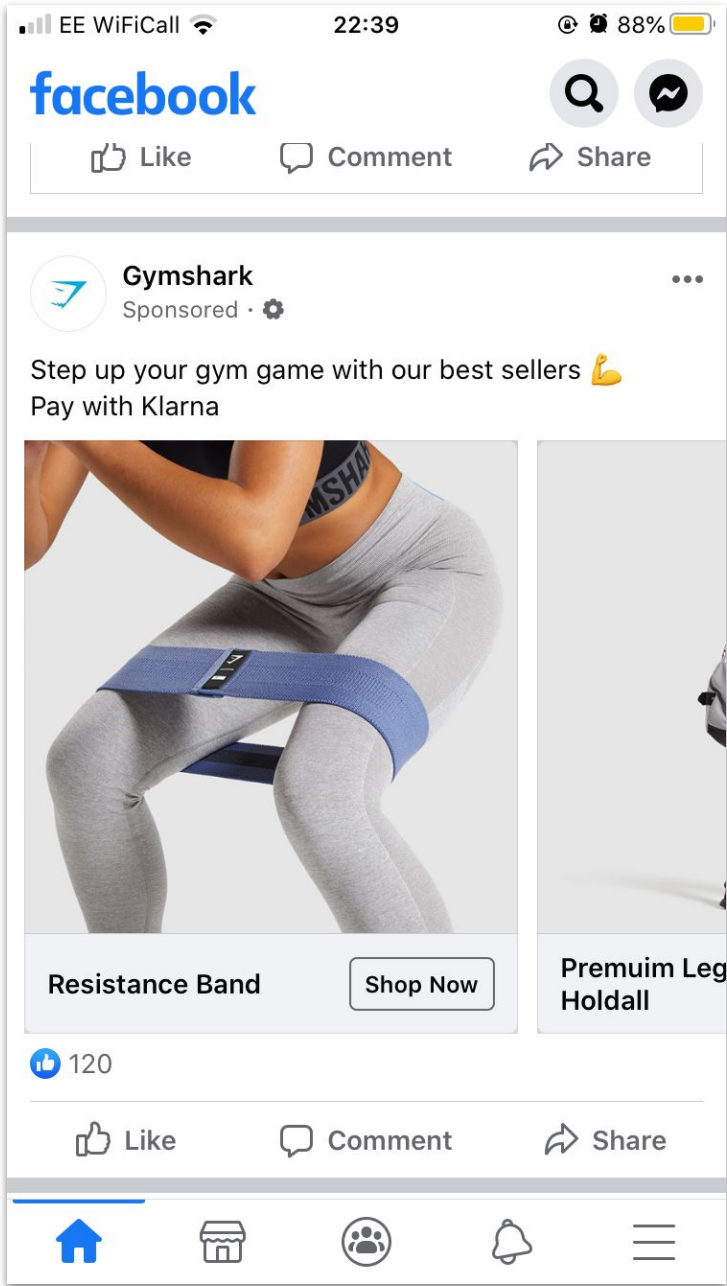
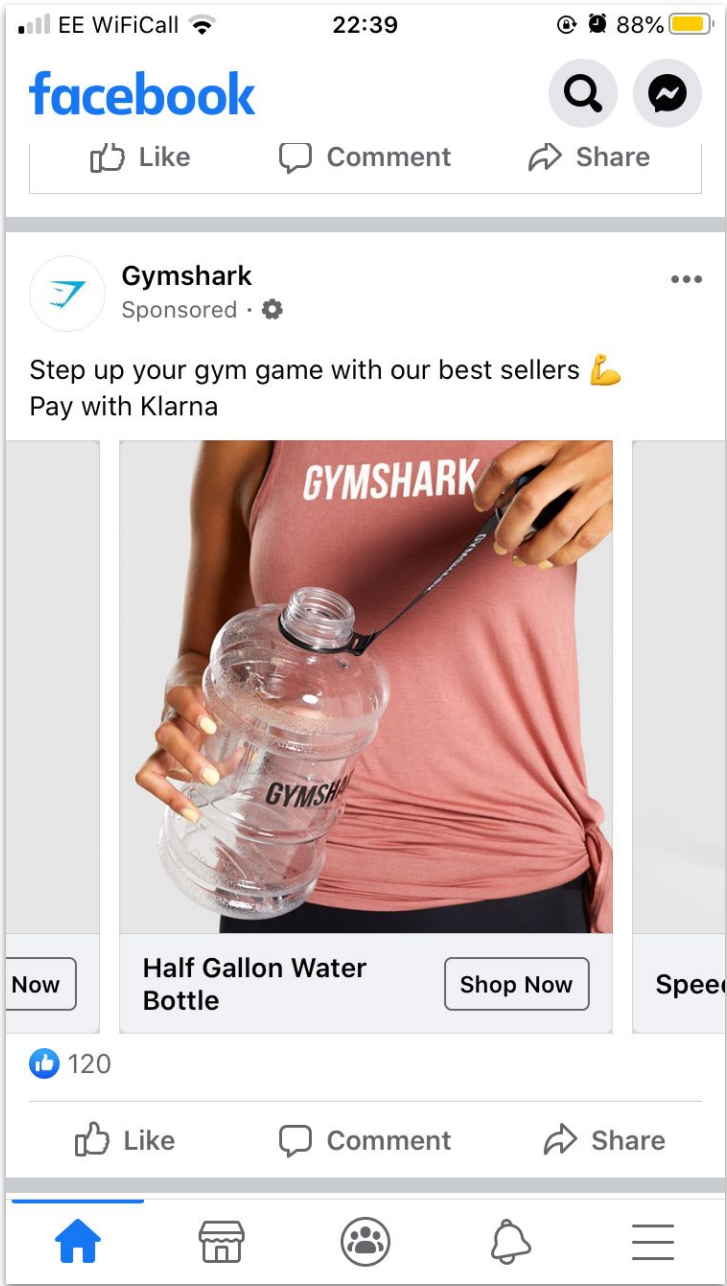
Store locator >

SoMe.


Instagram stories, tweets, social retargeting,
influencers etc.


K.

Sponsored ads/Paid social




Sponsored ads/Paid social



Missguided
Sponsored · 


In a relationship with: Missguided clothes. Shop now and pay later with Klarna 🛍️ FYI, w... Continue reading



No drama, just Klarna.

Sage Colourblock Honey Bunny Swea...
£20


Shop Now





No drama, just Klarna.


White Overs
£18


Now

 Like


 Comment

 Share



Missguided
Sponsored · 


In a relationship with: Missguided clothes. Shop now and pay later with Klarna 🛍️ FYI, w... Continue reading



No drama, just Klarna.


Black High Neck Chevron Bodysuit
£15


Shop Now




No drama, just Klarna.

Pink Washed Embroidered
£28

 Like

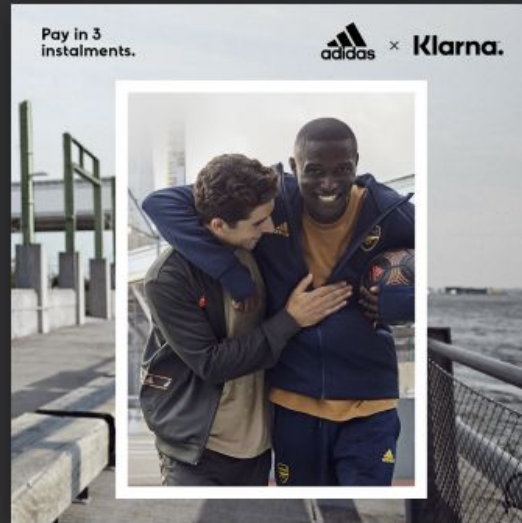
 Comment

 Share

K.

Sponsored ads/Paid social

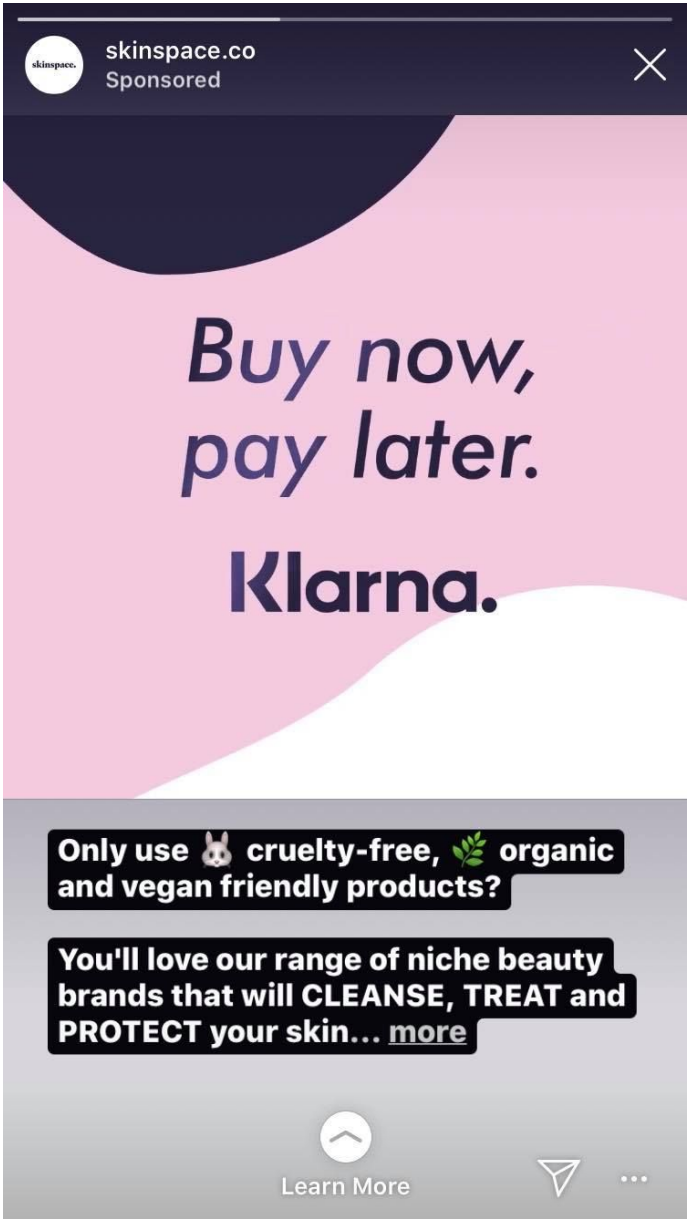
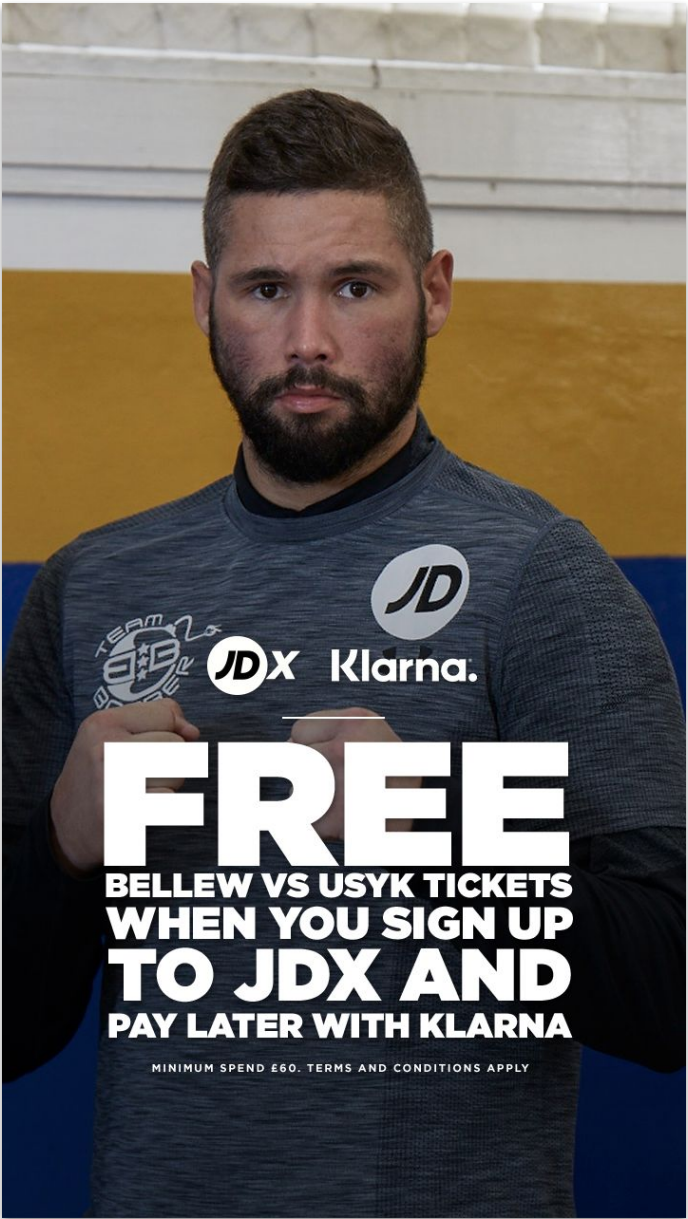
'Pay in 3 instalments.' messaging



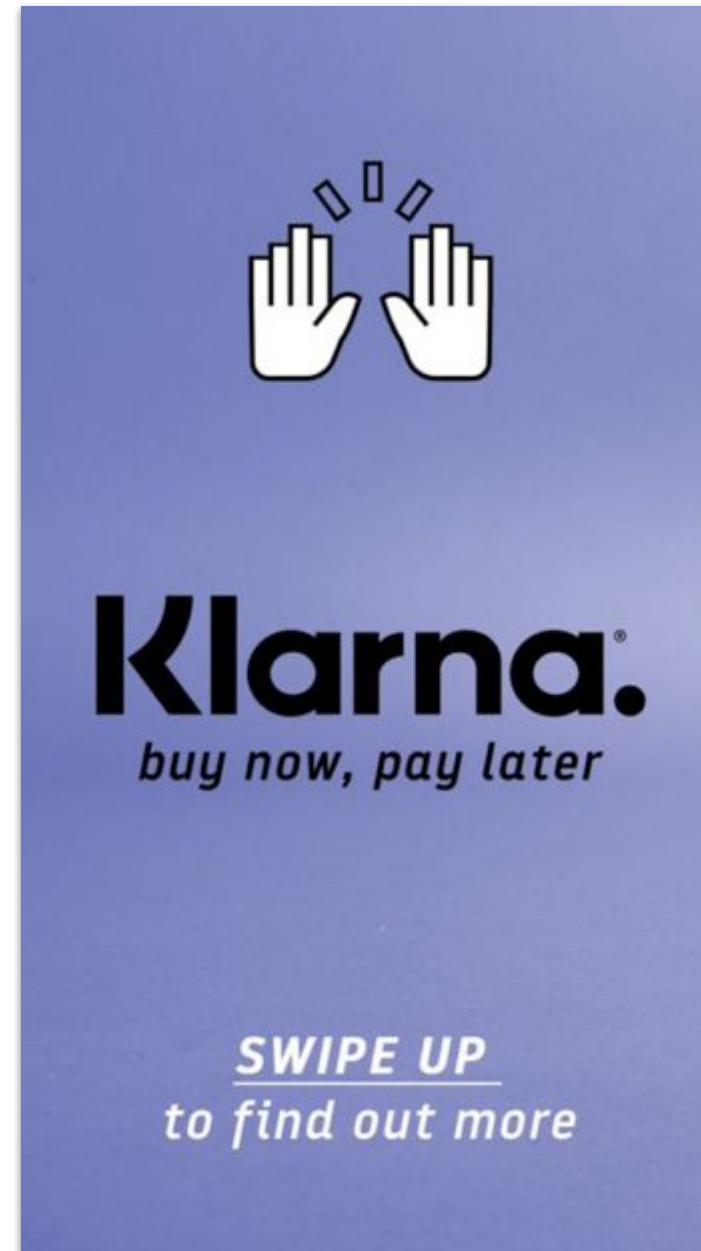
Carousel



Instagram stories.



Stories series.



Facebook series.


'Pay in 3 instalments.' messaging



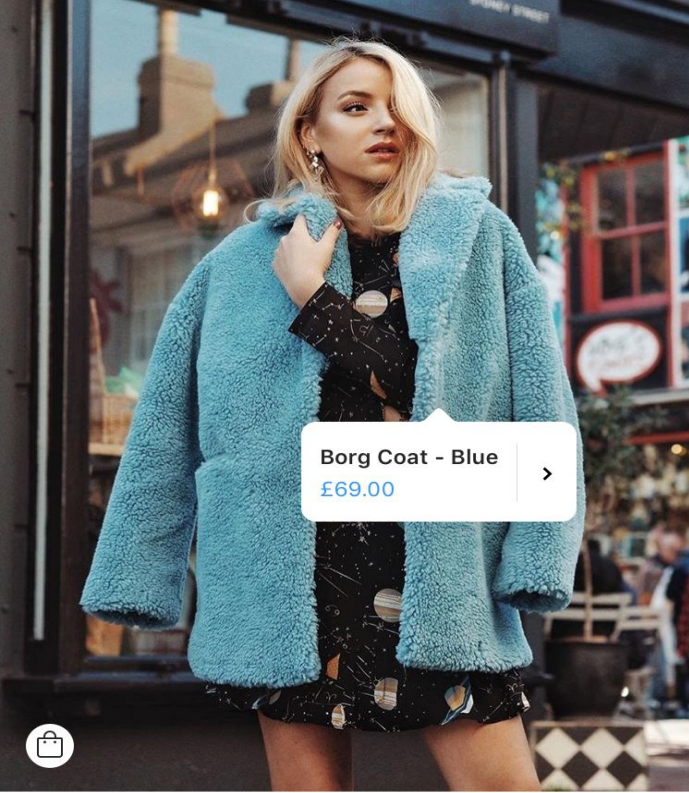
Carousel



Instagram feed posts.

**topshop**


...







Borg Coat - Blue

£69.00

>







♥ 989 likes

Topshop Blue Borg coat now £69 or just £23 a month when you pay in three simple instalments. [#Klarnait](#)


**loveraidofficial**

London, United Kingdom

...









86 likes

loveraidofficial for every occasion 💕
Buy now pay later with [@klarna](#)
[#RAIDBABE](#)

**egoofficial**

...









Liked by [ajb097](#) and 1,298 others

egoofficial I accept apologies in the form of cupcakes, cash or vodka 🍰🍷 buy now & [#PayLater](#) in 3 instalments with [@klarna.uk](#) 💕

**skinspace.co**

...



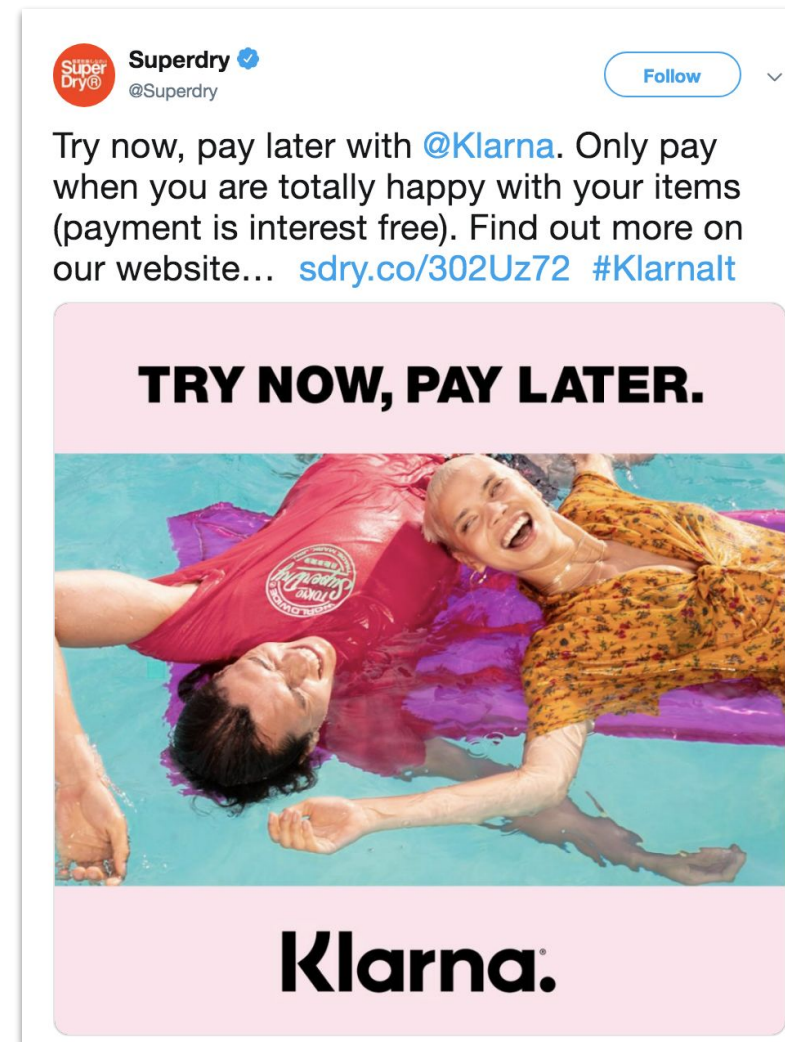
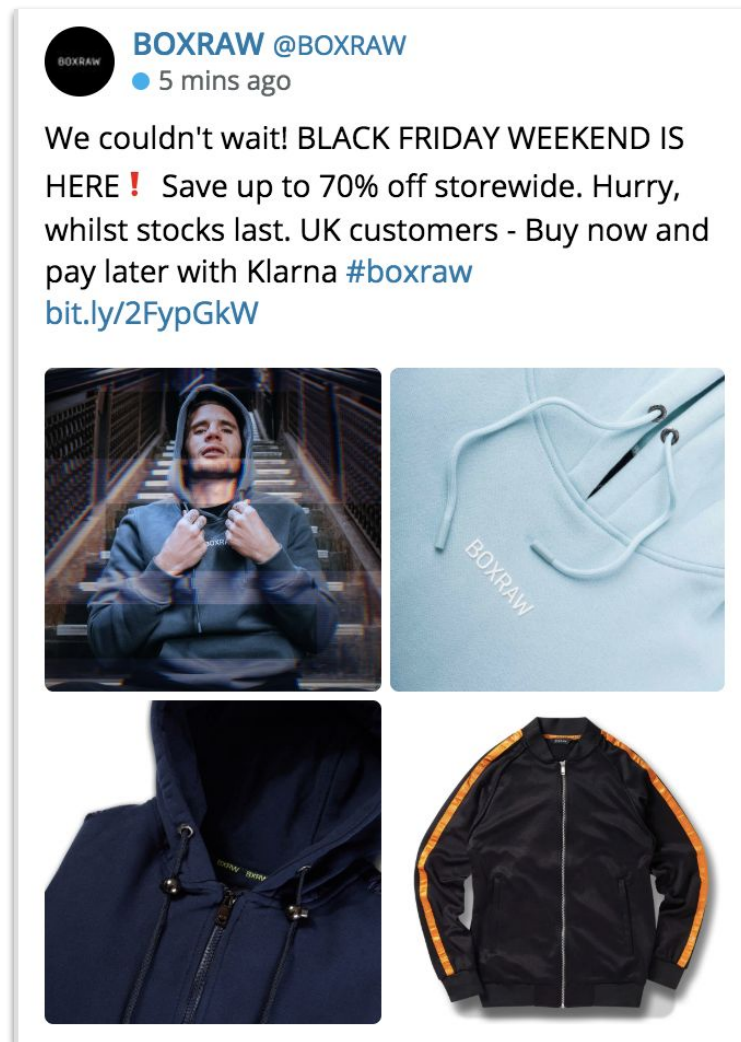




1,903 views

skinspace.co Shopping at Skinspace just got easier!
• We've partnered with [@Klarna](#) to offer you... [more](#)

Tweets.



Influencer captions.



Influencer captions.



Other.

Flyers/ packaging.



Bring home the brass.
And spread the cost.




Grace
Sideboard
£649
Or **£108.17** per month
over 6 months

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We're giving you more flexibility, introducing interest free credit with Klarna – so you can pay monthly, at no extra cost, when you spend £500 or more.

Here's how it works:

Example no.1 – spend £500+




Aero shelving **£449**




Helios table lamp **£69**

Total: **£518**, which is **£86.34** per month for 6 months at 0%

Example no.2 – spend £1,000+



Tivoli two-seater sofa **£999**



Aphoea mug set **£40**

Total: **£1,039**, which is **£86.58** per month for 12 months at 0%

Plus, your repayments only start once your designs are delivered!

Representative example			
Promotional rate 0%	Representative (variable) 18.9% APR	Purchase interest rate 18.9% p.a.	Assumed credit limit £1,200

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Thank
you!