

Pay in 3 instalments Frequently Asked Questions

The following FAQs are provided to merchants offering Klarna's Pay in 3 instalments to their customers.

They should be made easily available on the merchant website to ensure customers understand and have access to additional information regarding this payment method.

Who is Klarna?

Klarna is a payments service that helps you buy the things you want or need. Right now, over 100 million people worldwide use Klarna at over 200,000 online stores.

How does Pay in 3 instalments work?

Klarna's Pay in 3 instalments is a credit product that lets you spread the cost of your purchases over 3 equal payments. Klarna will take the payments from your debit or credit card directly so you don't have to worry about missing a payment. Klarna will take the first payment when you make the purchase, the second 30 days later and the final payment 60 days from your purchase date. You can see your past and future payments at any time using the Klarna app.

Am I eligible for Pay in 3 instalments?

You need to be at least 18 years old and a UK resident to use Klarna's credit products including Pay in 3 instalments. When you choose Klarna they will also check the information you provide and your financial situation.

Can I have multiple Pay in 3 instalments orders at the same time?

Yes, you can. If you see Klarna Pay in 3 instalments when you go to an online checkout then Pay in 3 instalments is available to you. Every time you use Pay in 3, Klarna will check to see whether you can use Pay in 3 again for each additional purchase.

What does Klarna consider when reviewing my application?

Klarna offers Pay in 3 instalments based on a number of factors such as the purchase amount, and previous order history. 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 purchase something using Klarna's Pay in 3 instalments, you'll need to share your phone number, email address, current billing address and your credit or debit card details. If Klarna need to talk to you urgently they'll use the phone number you've shared. For any other information Klarna need to share with you, they'll send this to your email address.

Will a credit search take place?

When you use Pay in 3 instalments, Klarna will perform a credit search. This means Klarna will look at certain information in your credit report to decide whether to approve your purchase.

How do I make repayments to Klarna?

Klarna will take your Pay in 3 instalments payments from the debit or credit card you shared when you made your purchase. Klarna will take the first payment when you make your purchase, the second payment after 30 days and the final payment 60 days from the day you made your purchase. You can see both past and future payments using the Klarna app.

Can I pay before the due date?

Yes. Just go to the Klarna app or log 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 through connections secured with the latest industry standard security protocols.

How do I know Klarna has received my payment?

Klarna will notify you by email and push notification when a payment is due and when you have made or missed a payment. You can always check the status of your order and payments in the Klarna app or by logging in at www.klarna.com/uk.

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

Pay in 3 instalments is a credit product and you are required to make your scheduled payments to Klarna. If Klarna is 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. They may continue to attempt to collect overdue and currently due payments on subsequent due dates, or invoice you separately for the unpaid total. Klarna may also share information about your missed payments with credit reference agencies. This means you may find it difficult or more expensive to use Klarna or other lenders' credit products in the future. Full details can be found in the Klarna terms and conditions [here](#).

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

If you don't make your payments you will be in arrears as Pay in 3 is a credit product. Klarna may then share information about your missed payments with credit reference agencies. This means you may find it difficult or more expensive to use Klarna or other lenders' credit products in the future.

Klarna may also refer any debt to a debt collection agency. This agency will collect the debt on behalf of Klarna. Also, if the debt is referred to a debt collection agency Klarna will share this information with credit reference agencies.

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

If you have not received your goods please call **[MERCHANT]** to check on your order and delivery status. You can also contact Klarna's [Customer Service](#) so that they 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. You will see the return in the Klarna app immediately.

I have canceled 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 normally be processed within 5 business days.

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

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

What happens to my statement, when I have returned the goods?

Once **[MERCHANT]** has received the return and Klarna have received our confirmation, Klarna 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.

What happens to my statement when I have returned part of my order?

Once **[MERCHANT]** has received the partial return and Klarna have received our confirmation, an updated statement with an adjusted payment schedule will be sent to you by Klarna. 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, 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 MERCHANTS - 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. Use of these and any missed payments may affect your ability to obtain credit from Klarna and other lenders. 18+, UK residents only. Subject to status. [T&Cs apply](#).

IF YOU (MERCHANT) OFFER BOTH KLARNA'S PAY IN 3 INSTALMENTS AND PAY LATER IN 30 DAYS PAYMENT METHODS, YOU CAN USE THE FOLLOWING DISCLOSURE WHICH INCORPORATES BOTH.

Klarna's Pay in 3 instalments and Pay in 30 days credit agreements are not regulated by the FCA. Use of these and any missed payments may affect your ability to obtain credit from Klarna and other lenders. 18+, UK residents only. Subject to status. [T&Cs apply.](#)