

## Pay later in 30 days Frequently Asked Questions

### **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 later in 30 days work?**

Pay later in 30 days is a credit product which lets you pay any time within 30 days of your purchase without interest or fees. You can make this payment using a credit or debit card on the Klarna app or logging into [www.klarna.com/uk](http://www.klarna.com/uk). Klarna will send you a confirmation email once your order is confirmed with full details. You can see both past and future payments using the Klarna app.

### **Am I eligible for Pay later in 30 days?**

You need to be at least 18 years old and a UK resident to use Klarna's credit products including Pay later in 30 days. When you choose Klarna they will also check the information you provide and your financial situation.

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

Yes, you can. If you see Klarna Pay later in 30 days when you go to an online checkout then Pay later in 30 days is available to you. Every time you use Pay later in 30 days, Klarna will check to see whether you can use the service again for each additional purchase.

### **What does Klarna consider when reviewing my application?**

Klarna offers Pay later in 30 days based on a number of factors such as the purchase amount, previous order history. 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.

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

If you want to purchase something using Klarna's Pay later in 30 days, 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 later in 30 days, 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?**

You can pay any time within 30 days of your purchase without interest or fees. You can make this payment using a credit or debit card on the Klarna app or logging into [www.klarna.com/uk](http://www.klarna.com/uk). Klarna will send you a confirmation email once your order is confirmed with full details. You can see both past and future payments using the Klarna app.

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

If you choose to pay for your order using Pay later in 30 days, Klarna will send you an email showing you how to pay. The email will have a link you can use to make this payment using your credit or debit card.

### **Can I pay before the due date?**

Yes. Just go to the Klarna app or log onto [Klarna.com/uk](http://Klarna.com/uk).

### **Is my payment information safe?**

Payment information is processed securely by Klarna. No card details are transferred to or held by **CAT**. 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](http://www.klarna.com/uk).

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

Pay later in 30 days is a credit product and you are required to make your payment to Klarna. 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?**

As pay later is a credit product, if you don't pay for your order Klarna may use a debt collection agency. Klarna may also report the missed payment to credit reference agencies. This means you may find it more expensive or difficult to get credit in the future

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

If you have not received your goods please call **CAT** 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 **CAT** 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 **CAT** 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](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.

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](#).