

Klarna.

Financing

Frequently Asked Questions

Who is Klarna?

Klarna is a Swedish 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 85 million consumers worldwide have trusted Klarna to securely handle their payments.

How does Financing work?

Spread the cost of your purchase into equal monthly payments with 0% interest for the first 12 months. Financing is a promotional plan on the Klarna Account.

How do I use Financing?

When you shop online, Klarna's system reviews each order to determine which payment options are available to you. If Financing is offered, simply select this option. The first time you shop with Financing you will be asked to apply for a Klarna Account. If you're approved Klarna will create an account for you and your order will be placed. Every time you shop with Financing after that, you only need to agree to the purchase and won't need to sign up again. The order amount will be added to your Klarna Account as additional promotional plans. You can always monitor the payments due in the [Klarna app](#).

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

If you have chosen to pay with Financing by Klarna, Klarna will send you an email with further details on how to pay.

Can I pay less than the amount owed each month?

You can at any time choose to pay your minimum payment instead of your interest-saver payment. Your monthly minimum payment is the amount to be paid to avoid incurring late fees on your Klarna Account. Should you choose to pay your minimum payment instead of your interest-saver payment this will mean you will lose your promotional plan offer and the remaining balance will start to incur interest at 18.9% APR (variable).

Do I need to be 18?

Financing is only available to people aged 18 or over and is an online exclusive payment method.

How do I manage my Klarna Account?

Log in to the Klarna App or [Klarna.com/uk](#) at any time day or night, to review your purchases and settle your monthly statement. If you need further assistance, you can contact Klarna's Customer Service team.

How can I increase my chances of being accepted for Financing?

Klarna is unique and offers Pay later 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 by ensuring you provide your full name and accurate address details and shipping to your registered billing address. All orders are assessed individually. Just because you have had Pay later before does not mean it will be offered for every order and in turn, as it is denied does not mean it will be denied for all future orders.

How is my statement sent?

If you chose to use Financing, we will send your monthly statement notification via email with instructions on how to make a payment and an overview of your Klarna Account. Once you have been landed on your Klarna Account overview page, simply select 'Make a payment' and enter the amount you wish to pay towards your balance. You can always monitor the active statements in Klarna app at your convenience.

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

If you want to make a purchase with a Klarna Account you need to provide your mobile phone number and your email address as well as name, billing address and your date of birth. Your mobile number is required in case we need to reach you. All statements will be sent to your email address. It's very important that you give us the correct details, as otherwise you will not receive monthly statements and so be liable for late payment fees.

Is my payment information safe?

Payment information is processed securely by Klarna. No payment information is transferred to us or held by us. All transactions take place via connections secured with the latest industry standard security protocols.

How do I make a payment?

First, log in the Klarna app or in [www.klarna.com/uk](#) and visit your Klarna Account overview page. Then, simply select 'Make a payment' and enter the amount you wish to pay towards your balance. Should you have any questions or concerns when making a payment you can contact Klarna's Customer Service.

I haven't received an email with my statement.

Please log in the Klarna app to view the statements or contact Klarna's Customer Service via live chat or phone.

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.

What happens if I cancel or return my order?

As soon as OSIM UK & EU (West Growth UK Limited) have accepted your cancellation/return, then Klarna will make any necessary adjustments to your balance and provide further help if needed.

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, we will credit the balance back to your Klarna Account within the next 5 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 your Klarna Account balance. If the Account ends up in a credit balance, this can be used towards future purchases or you can request it to be paid back by contacting Customer Service.

I've received my monthly statement and a payment is due, but I've not yet received my goods.

You should of course not pay your statement until you've received your goods. In this case, we would ask that you contact the store and get an update on your order. You should also contact our 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 still have questions regarding payment.

Visit Klarna app Klarna's Customer Service page for a full list of FAQ's, live chat and telephone options.