

# SPIKE FINANCING

by

**Klarna**<sup>®</sup>

Finance your purchase with  
0% APR over 12-24 mo\*!

Finance in  
**4 EASY STEPS!**

- 1** Add items to your cart
- 2** Select “Klarna” as your payment option at checkout
- 3** Enter simple information and know instantly if you’re approved
- 4** Klarna will send you an email confirmation and payment reminders

\* Promotional offer for qualifying customers. Non-promotional purchase have a standard APR of 19.99%. Subject to a \$2 minimum interest charge. See terms



# PAYMENTS ON KLARNA.COM

You can review your latest purchases and settle your monthly statement at any time by logging into your Klarna account at [www.klarna.com](http://www.klarna.com). If you need further assistance you can contact our customer care team for free, or use our online chat service.

## SAFE AND SECURE

We use modern safeguards and security to protect your information and prevent unauthorized purchases. Zero Fraud Liability with Klarna's Buyer Protection policy.

[Find out more about Klarna's buyer protection](#)

## ABOUT KLARNA

- 70,000+ merchants globally
- 60 million+ existing customers
- Available in 18 countries

## FREQUENTLY ASKED QUESTIONS

Don't see your question here? Check out [Klarna's full FAQ page!](#)

### Q: What is Klarna?

A: Klarna is a global payment solutions company that provides customers with a simpler and seamless buying experience. Learn More at [Klarna.com](http://Klarna.com).

### Q: What is Pay Over Time?

A: Pay over time is an affordable and highly flexible financing option which is offered at our checkout. This open end of line of credit is issued by WebBank in partnership with Klarna, and it allows you to pay for your purchases over time. Find out more information [here](#) on Klarna.com.

### Q: How do I sign up for Pay Over Time?

A: It's simple! Just select "Klarna" at checkout to proceed to the application where you will enter simple, but top-of-mind information to apply. You will know in seconds which payments plan you are approved for, including how much you will pay monthly and it total. Once completed, the merchant will ship your order and Klarna will send you an email regarding upcoming payments. Payments are managed here on [Klarna.com](http://Klarna.com).

### Q: How can I reach Klarna?

A: You can reach Klarna at [www.klarna.com/us/customer-service/](http://www.klarna.com/us/customer-service/)

Financing by Klarna is issued by WebBank, Member FDIC. Subject to credit approval.

