

# Buy now, pay later with Klarna!

We've partnered with Klarna to provide you with easy payment options at checkout, so you can buy what you want, when you want.

## It's smooth and simple

Select Klarna at checkout to buy now and pay later. Spread the cost of your purchase over time with convenient, stress-free payment options. It is easy, safe to use, and you're always covered by [Klarna's Buyer Protection](#).

## How to checkout with Klarna



Add your favorite items to the cart and select "Klarna" at checkout

Enter basic information and know instantly if you're approved

Klarna will send you an email confirmation and payment reminders

Complete all future Klarna purchases with just a single click

## You shop, you choose how to pay.

### Pay later in 30 days

With Pay later in 30 days, you'll get a free payment delay that allows you to try before you buy. Pay for your purchase up to 30 days after it's been shipped. No upfront payment, no interest, and no fees when you pay on time.

## 4 interest-free installments

Split your purchase into 4 interest-free payments. Enter the credit or debit card of your choice for automatic payments every two weeks. No credit check and no fees when you pay on time.



### 1st payment

Order confirmation



### 2nd payment

2 weeks later



### 3rd payment

4 weeks later



### Final payment

6 weeks later

## Monthly Financing

Apply for easy monthly financing directly in the checkout. A simple, 2-step application will provide an instant approval decision. Once you've been approved, you can manage your payments and receive reminders directly in the [Klarna App](#).

### Making payments

Review your latest purchases and pay any open balances by logging into your Klarna account at <https://app.klarna.com/login>. You can chat with Klarna customer service 24/7 in the [Klarna App](#).

### Safe and secure

Klarna uses the latest safeguards and security to protect your information and prevent unauthorized purchases. You have zero fraud liability with [Klarna's Buyer Protection](#) policy.

## Frequently Asked Questions

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

**[ATTN: Only insert the FAQs below that are relevant to the payment options offered on your store.]**

### What is Klarna?

Klarna is a global payment solutions provider that works with retailers to provide customers the smoothest online shopping experience. Klarna is in over 130,000 online stores and has more than 60 million users globally.

### What is Klarna monthly financing?

Monthly financing is available when you choose to open an account with Klarna at the time of checkout. This affordable and highly flexible credit line is issued by WebBank in partnership with Klarna, and it allows you to pay for your purchases over time and can be used anywhere in the Klarna merchant network. [View complete terms.](#)

### **How does financing with Klarna work?**

It's simple! Shop at any online store that offers Klarna monthly financing, and choose a flexible payment plan to pay for your purchases over time. You will know if you are approved in seconds, before completing your purchase. If approved, you will receive an email confirmation from Klarna, and can manage your account through the [Klarna App](#).

### **How do I pay in 4 interest-free installments?**

Select 4 interest-free installments to split your purchase into four equal payments, charged every two weeks beginning at the time your order is confirmed (usually the shipping date). No bills are sent - you can simply sit back, relax, and enjoy your purchase. [View complete terms.](#)

### **How do automatic payments work?**

Payments are collected bi-weekly from the debit or credit card you provide at the time of purchase. All scheduled payments are communicated to you by email and you can review your purchases by logging in at <https://app.klarna.com/login>

### **How does Pay later in 30 days work?**

When you checkout with Pay later in 30 days, you have the ability to try your items before you buy. Receive and review your order at home before ever making a payment. Once your order has been shipped, you'll receive an email with instructions to pay. Need to make a return? Simply log in to the [Klarna App](#).

### **Is there a fee to use Pay later in 30 days or 4 interest-free installments?**

There are no fees when you follow the payment schedule. Please review product terms for applicable fees.

### **Will this affect my credit score?**

Pay later in 30 days and 4 interest-free installments will not affect your credit score.

Monthly financing applications will take credit score and credit history into consideration when determining if the application is approved.

### **How can I reach Klarna?**

You can reach Klarna anytime at <https://www.klarna.com/us/customer-service/> or by downloading the Klarna App.

## About Klarna

Klarna is one of Europe's fastest growing companies and a leading alternative payment provider. Klarna's vision is to make all payments 'smooth', adding value for shoppers and retailers with unique payment options and superior customer experience.

Klarna has 2,500 employees across 14 markets, and is leading the way for alternative payments by serving 60 million consumers and 130,000 merchants smooth payment solutions.

[www.klarna.com/us/what-is-klarna/](https://www.klarna.com/us/what-is-klarna/)