



## **Who is Klarna?**

### **Pay later in 30 days Frequently Asked Questions**

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 Pay later in 30 days work?**

Once your order is confirmed, you'll receive an email with payment instructions within two days from Klarna. You'll then have 30 days to try on your order and only pay when you're happy. Complete the payment online, at your convenience, with no extra cost. You can pay via credit or debit card in Klarna.app or by logging into [www.klarna.com/uk](http://www.klarna.com/uk).

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

To use Pay later in 30 days you must be at least 18. Whilst this option is widely promoted, Pay later in 30 days is subject to your financial circumstances. When choosing Pay later in 30 days, our assessment will not affect your credit rating.

#### **How can I increase my chances of being accepted for Pay later in 30 days?**

Klarna is unique and offers Pay later in 30 days 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 in 30 days 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 in 30 days 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.

#### **Will a credit search take place against me?**

Klarna may run so-called unrecorded enquiries (or soft credit searches) that do not affect credit scoring and are only visible to you and Klarna, but not visible to other lenders. Neither Klarna nor Powerbutton run credit searches against you that could impact your credit rating.

#### **Why have I not been offered Pay later in 30 days?**

Although Pay later in 30 days is widely promoted it is not always universally available. The Pay later in 30 days method is automatically generated by algorithms that are dependent upon a number of factors including amount of order, the online store, previous order

history and item availability. Alternatively, you are able to complete your order by paying by credit or debit card at the checkout.

### **What are my payment options with Klarna?**

You can pay with debit or credit card immediately in the checkout or take advantage of our Pay later in 30 days payment option, where you can pay for the goods once you have received them via credit card or debit card. You can always monitor your outstanding payments in the Klarna app.

### **What happens if I cancel or return my order?**

As soon as Powerbutton have accepted your cancellation/return, then Klarna will cancel the statement or refund your payment. The return will be reflected in the Klarna app immediately.

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

Payment is due 30 days after the item is shipped. To help you pay on time, we'll alert you two days before payment is due – you'll receive a push notification from the Klarna app or email reminders to pay – and, if very late, we'll also send you a text or letter, too. Your credit score will not be impacted by using Klarna's 'Pay later in 30 days' products even if you have failed to pay on time.

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

If you have chosen to Pay later in 30 days, Klarna will send you an email with further details on how to pay. Your email will contain a link to Klarna where you can settle your payment with your credit or debit card. You are always able to view payments instructions in the Klarna app.

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

If you want to make a purchase with Klarna you need to provide your name, address and email address. For some orders you may need to provide your mobile number or date of birth, too. All information will be sent to your email address, including payment reminders and links to your online statements. It's very important that you give us the correct details, as otherwise you will not receive the payment information.

### **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 via connections secured with the latest industry standard security protocols.

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

You can pay for your order at any point after you receive the email from Klarna with the details of your payment on. Just follow the instructions on this email or in the Klarna app to pay for your order.

### **Have you received my payment?**

If you pay by card, Powerbutton will confirm your order right away. If paying by Pay later in 30 days, Klarna will send you a payment confirmation to the email address that you have used for your order. If you have made a payment but not received the payment confirmation, you can always check the status of your order and payments by logging in to the Klarna app or [www.klarna.com/uk](http://www.klarna.com/uk).

### **What happens to my statement, when I've returned the goods?**

Once Powerbutton has received the return (partial or full) and you have received their confirmation of this, an updated statement will be sent to you by Klarna if you've made a partial return. With a full return, your statement will be closed. You are always able to monitor the status of your order in the Klarna app.

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

You have 30 days to pay, so you don't need to pay right away. If your due date is near and there is no sign of your goods, please call Powerbutton to check on delivery. You can also contact Klarna's 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 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.

### **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 the same card. If you have not paid the statement yet, then the refund will reduce the statement or cancel it completely.

### **I haven't received an email with my statement/payment information.**

If you do not have your statement number to hand you can log into the Klarna app or at [www.klarna.com/uk](http://www.klarna.com/uk), where you will find all of your orders and be able to make payments.

### **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 FAQ's, live chat and telephone options.

