

**PLEASE REVIEW THIS ENTIRE DOCUMENT.**  
**HIGHLIGHTED AREAS REQUIRE ATTENTION.**

## Shop now, pay later.

We've partnered with Klarna to provide you with flexible 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 and safe to use; you're always covered by [Klarna's Buyer Protection](#).

[More about Klarna](#)

### 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

#### Payments on Klarna.com

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

## You shop, you choose how to pay.

**[ATTN: Only insert the below payment options that are available on your store, including accurate payment plans]**

### Pay later

With Pay later, you have **[14 or 30] days** to pay for your purchase after it's been shipped. No added interest or fees when you pay on time. Settle your payment with Klarna directly at <https://app.klarna.com/login>

### Pay in 4 interest-free installments

Split your purchase into four equal payments, automatically charged every two weeks. No credit check, no interest and no upfront fees.



#### 1st payment

Time of shipment



#### 2nd payment

2 weeks after shipment



#### 3rd payment

4 weeks after shipment



#### Final payment

6 weeks after shipment

### Slice it

Flexible consumer financing

#### Planned payments

Take advantage of promotional APRs\* with planned monthly payments. You'll always know

#### Deferred interest

No interest if paid in full\*\* Pay 0% interest on your purchase if the full amount is paid in

exactly how much is due each month, and how much you'll pay in total. [6-36] month terms available.	[6-12] months. Minimum monthly payments required.
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**[ATTN: Financing disclosures are required when promoting Planned payments and/or Deferred interest]**

\*Promotional offer for qualifying orders. Klarna Credit accounts are subject to a potential \$2 monthly minimum interest charge, credit approval and [terms](#). Accounts are issued by WebBank, member FDIC.

\*\*Interest will be charged to your account from transaction posting date at 19.99% APR if the purchase balance is not paid in full by the end of the [6 | 12] month promo period. Minimum payments required. Additional payments may be required to pay off balance before promotion expires. Klarna Credit accounts are subject to a potential \$2 monthly minimum interest charge, credit approval and [terms](#). Klarna Credit accounts are issued by WebBank, member FDIC.

## 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 100,000 online stores and has more than 60 million users globally.

### What is Slice it?

Slice it is Klarna's pay over time financing option, which is offered at the time of checkout. This affordable and highly flexible open-end line of credit is issued by WebBank in partnership with Klarna, and it allows you to pay for your purchases over time. [View complete terms](#).

### How does financing with Klarna work?

It's simple! Shop at any online store that uses Klarna, and choose Slice it 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 at <https://app.klarna.com/login>.

### **How do I pay in 4 equal installments?**

Select 4 interest-free payments to split your purchase into 4 equal installments, charged automatically every two weeks beginning at the time your order is shipped. No invoice or instructions sent - you can simply sit back, relax, and enjoy your purchase. [View complete terms.](#)

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

4 equal 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 work?**

When you checkout with Pay later in [14 or 30] days, you have the time to receive and review your order before you make a payment. Once your order has 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?**

There is no fee to use Pay later. If your invoice is not paid by the due date, you may be subject to a late fee.

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

Pay later will not affect your credit score.

Slice it 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/>

## **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 2,000 employees across 14 markets, and is leading the way for alternative payments by serving 60 million consumers and 100,000 merchants smooth payment solutions.

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