

Part 1: How it works

Shop now. Pay later with Klarna.

We're excited to announce we have partnered with Klarna to bring you new ways to pay at checkout.

Here's how it works:

Step 1

Add products to your cart and select "Klarna" when you check out

Step 2

Enter a few personal details and you'll know instantly if you're approved

Step 3

Klarna will send you an email confirmation and reminders when it's time to pay and you can manage your orders and payments in the Klarna app.

Part 2: Payments information

[ATTN: Only insert the below payment options that are available on your store]

Pay in 30 days

Make your purchase today so you can try before you buy. Only pay for what you keep. Pay up to 30 days later. No interest. No fees. No impact to your credit score.

Paying after delivery allows you to try before you buy and is the easiest way to shop online.

- Complete the payment in full after purchase at no added cost.
- Report returns directly in our app and only pay for the items that you keep.
- Not making your payment on time could affect your ability to use Klarna in the future.
- Debt collection agencies are used as a last resort

You must be 18+ and a UK resident to be eligible for this credit offer. Pay Later Terms and Conditions -> (link)

Pay in 3 interest-free instalments

Spread the cost of your purchase into 3 interest-free instalments. The first payment is made at point of purchase, with remaining instalments scheduled automatically every 30 days. No interest or fees. Select the Klarna option and enter your debit or credit card information. To check your eligibility, Klarna will perform a soft search with a credit reference agency. This will not affect your credit score.

No interest. No fees. No impact to your credit score.

- A new way to pay that's an alternative to a credit card.
- 3 instalments gives you flexibility to shop without interest or hidden fees.
- Not making your payment on time could affect your ability to use Klarna in the future.
- Debt collection agencies are used as a last resort.

You must be 18+ and a UK resident to be eligible for this credit offer. Pay in 3 Terms and Conditions -> (link)

Part 3: About Klarna

Pay online or in the app

Review your latest purchases and make payments in the Klarna app or online.

- Download the Klarna app: https://www.klarna.com/app
- Log in online: https://app.klarna.com/login.
- Chat with customer service: https://www.klarna.com/uk/customer-service/

Safe and secure

With Klarna, you are always covered through Klarna's <u>Buyer Protection</u> <u>policy</u>. Modern safeguards protect your information to prevent unauthorized purchases.

Frequently asked questions

Visit our FAQ (https://www.klarna.com/uk/customer-service/) page to find out more about using Klarna.

About Klarna

At Klarna, we have a relentless focus on creating the best shopping experience in the world. We believe payments are so much more than just a way to send money. That's why our smooth checkout options give you more time and control so you can focus on the things you love.

- More than 90 million shoppers are using Klarna.
- 200,000 retailers are working with us worldwide.
- We're one Europe's largest banks and we've been powering online checkouts for over 15 years.

Please spend responsibly. Borrowing more than you can afford could seriously affect your financial status. Make sure you can afford to make your monthly repayments on time.

[Merchant's legal entity name] is not a lender and acts only as an introducer. The credit product is provided by Klarna Bank AB (publ). Credit is only available to permanent UK residents aged 18 and over, depending on their status. Terms and conditions apply. Please note that Pay in 30 days and Pay in 3 instalments are not regulated by the FCA.