

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

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.

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

Klarna's Pay in 30 days credit agreements are not regulated by the FCA. Use of these and any missed payments may affect your ability to obtain credit from Klarna and other lenders. 18+, UK residents only. Subject to status. T&Cs apply. www.klarna.com/uk/terms-and-conditions

Pay in 3 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.

- 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.

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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 100 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.

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