## Last Modified on 11/03/2023 3:51 pm MDT

You might experience that not all or no Klarna payment options are available to you when making another purchase with Klarna. Different factors, such as missed or delayed payments or reported financial hardship can lead to being blocked from further using Klarna. We understand that it can be frustrating to be declined for purchase after being approved in the past. However, our approval process helps Klarna responsibly offer our services to our customers.