

Before you make (another) purchase with Klarna it helps to know how to qualify for Klarna's payment options.

\*Be old enough You need to be at least 18 in order to use Klarna's payment options.

\*Have a positive credit history. History of positive behavior as a Klarna customer can improve your chances of being approved, so ensure to not miss a payment.

Good to know: You can sign up for free to one of the Credit Reference Agencies (Experian or Transunion) to understand your credit profile and for guidance about how it could be improved. If you have been declined because we have not been able to verify your details, it may be that there is conflicting information held by the Credit Reference Agencies so Klarna is unable to confirm your identity.

\*Don't have a lot of debt. If you still have balances on unpaid purchases, it would be beneficial to pay them off to possibly increase your chance of approval.

\*Connect your bank account. If given the option, connect your bank account with Klarna. This will give us the chance to get a clearer picture of your ability to pay, and as a result, we will be able to make an informed credit decision. This option is only presented when we can't get enough information from other sources. Know that we handle your data carefully and that you can remove your bank account granted access at any time.

\*Change the amount of your order. The total amount in the shopping cart may be too high, so remove an item(s) and try again.

Good to know: Each purchase is a new decision so one rejection does not mean that your future purchases will always be declined and it doesn't negatively impact your credit score. Please be aware that attempting too many purchases in a short amount of time may result in being rejected as fraud prevention. If you have tried all the options above, but you are still unable to successfully place your purchase, we recommend you to place the order using another payment method. Please note, customer service agents are not able to change nor influence the decision of the automated approval process.

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