

declined?

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We understand your frustration having successfully used Klarna previously. The way our business model works is that the approval assessment is completed against each individual order attempt. We do this by contacting our Credit Reference Agencies (or CRAs for short) to understand your credit history as well as your Klarna performance history – have you paid off previous credits on time? Have you too much outstanding debt elsewhere? Whilst we would like all our products to be available to everyone, as a responsible lender, we must ensure not to overburden consumers – hence Klarna performs a credit check for every order.

On the flip side, because each purchase attempt generates a new automated approval decision, being declined does not mean that future attempts will also be rejected.
