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Klarna's Pay in 3 is a credit product that lets you spread the cost of your purchases over 3 equal interest-free payments. Klarna will take the payments from your debit or credit card directly so you don't have to worry about missing a payment. Klarna will take the first payment when you make the purchase, the second 30 days later and the final payment 60 days from your purchase date. You can see your past and future payments at any time using the Klarna app

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