## application?

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Klarna offers Pay in 3 based on a number of factors such as the purchase amount, and previous order history. You can improve your chances of being offered Pay in 3 by ensuring you provide your full name, accurate address details and arrange shipping to your registered billing address. All orders are assessed individually. Just because you have been accepted for Pay in 3 before does not mean it will be offered for every order. In turn, if your application for Pay in 3 is denied, it does not mean it will be denied for future orders.