

Klarna.

CONVENIENCE TRANSLATION - ONLY THE [DUTCH VERSION](#) IS BINDING

Buy Now – Pay Later!

These Pay later terms apply between you and this store where you purchase your goods, tickets, or services when you choose Pay later as your payment method. When you choose Pay later, we offer you the possibility to pay on a due date 14 days from the shipment of the goods or tickets/availability date of the services or digital content. We assign our claim for payment due on your purchase to Klarna Bank AB (“Klarna”). Klarna will send you a payment instruction to pay directly to Klarna. For contact details and further information about Klarna, go to: [klarna.com](https://www.klarna.com).

Pay Only After You Have Received Your Order!

Klarna offers consumers Buyer’s Protection which means for example that you as a consumer do not have to pay for the ordered goods until you have received them and that Klarna will assist you with problems related to your purchase.

For more information and instructions please go

to: <https://www.klarna.com/nl/aankoopbeschermingklarnas-aankoopbescherming-voor-consumenten/>.

Costs and Fees

We charge an invoice fee of € 0 per purchase.

If Klarna has not received full payment on the due date mentioned on the invoice, you will receive a first free reminder via email with a new payment term of 14 days. The reminder fee for a second reminder is set at €7,50 for purchases under €20, and €13,50 for purchases amounting to €20 or higher. In the event that no payment is received by Klarna after the first and second reminder, the invoice will be sent to debt collection where the fees can amount up to 15% of the invoiced amount with a minimum debt collection fee of €40,-.

Credit Check and Our Handling of Your Personal Data

If you choose Pay later Klarna will assess your creditworthiness. If a credit check is performed you may be informed by letter or e-mail. Klarna processes your personal data in order to carry out our obligations in this agreement and for the additional purposes set out in our Privacy Notice. The Privacy Notice is available [here](#), and on our website, and by using Klarna’s services you confirm that you have read this

Notice. We process your personal data for example to identify you and perform customer analysis, credit assessments, marketing, and business development. We may also transfer your data to selected partners (such as credit reference bureaus), which may be established outside of the EU/EEA. In the Privacy Notice there is more information about our data sharing, your rights in regards to your data, how you may contact us with questions, or submit a complaint to an authority.