

Klarna

Final reminder - Overdue

Statement number 1710757652039268
Order number FXTV725D
Purchase date 3 December 2025
Amount to pay £6.48

Chris Mulholland
71 Kirklandneuk Road
Renfrew
PA4 9BP

Date of Notice: 20 March 2026

Final notice - Klarna Pay Later credit agreement

Hi Chris,

Despite sending you multiple reminders, we still haven't received your payment for your order at Temu.com. You are now in breach of the terms and conditions of your agreement with Klarna. Since you have not taken action by making a payment or contacting us, we have no other choice but to terminate your agreement. Please pay the full outstanding amount of £6.48 as soon as possible.

What happens if I don't pay?

If you do not pay, your payment will result in your outstanding debt being passed to a **Debt Collection Agency** without further notice. A Debt Collection Agency is a regulated company used by Klarna to recover funds that are overdue.

Information regarding your default may also be passed on to the credit reference agencies which we subscribe to. The default record may stay on the credit reference agency's file for six years after the balance has been cleared. The credit reference agencies which we subscribe to are TransUnion Ltd (visit <https://www.transunion.co.uk/consumer/consumer-enquiries> or call 0330 024 7574) and Experian Ltd (visit <https://www.experian.co.uk/consumer/guides/refused-credit.html> or call 0800 013 8888). If you are experiencing financial difficulties and/or struggling to make a payment, please contact our Customer Service team through our chat or by phone on 0203 005 0833. We can discuss what options are available and find the best solution for you.

If you have recently made the full payment since the date on this letter, or made other arrangements with Klarna's Customer Service team regarding your loan, please disregard this letter.

How do I make a payment?

You can make a payment by card when you sign into app.klarna.com or the Klarna app. You can also contact Klarna Customer Service at 0203 005 0833 or by email at customer@klarna.co.uk, to make a payment. Remember to include your reference number: FXTV725D.

Need extra support?

If you need additional support you can also contact a number of not-for-profit organisations for free, confidential and impartial (debt) advice such as:

- **Money Advice Service** – For free and unbiased money tools, information and advice call 0800 138 7777
- **Citizens Advice** – For free and impartial consumer advice call 0808 223 1133
- **AdviceUK** – For debt advice including specialist advice for minority communities and people with disabilities call 0300 777 0107
- **Christians Against Poverty** – For free debt advice in your home call 0800 328 0006
- **National Debtline** – For free guides, factsheets, tools and debt advice call 0808 808 4000
- **StepChange Debt Charity** – For debt advice throughout the UK call 0800 138 1111

Yours sincerely,
Klarna Customer Service

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