

## What is KLARNA on My Bank Statement?

**KLARNA** is a billing label used when you use Klarna's "buy now, pay later" service. It often appears weeks or even months after you originally made a purchase, making it a common cause of billing confusion.

## Why Am I Being Charged by Klarna?

You may have:

- Chosen Klarna as a payment option at checkout
- Split a purchase into 4 interest-free payments
- Used Klarna to finance a purchase over time

Charges may show as "KLARNA\*", "KLARNA INC." or just "KLARNA" followed by a merchant name.

## What is Klarna?

Klarna is a payment service that lets you buy items now and pay later in installments. It's used by many popular retailers and often tied to online purchases through the Klarna app or checkout widget.

## Is the Klarna Charge Legit?

Most likely, yes—but it's easy to forget you selected Klarna during checkout. Log into your account at [klarna.com](https://klarna.com) or the Klarna app to view your purchases and payment schedule.

## How to Stop Future Klarna Charges

To avoid additional charges:

- Log into Klarna and pay off remaining balances
- Check for auto-pay settings
- Contact Klarna support to close any open accounts if needed

## FAQ

### What is KLARNA on my statement?

It's a charge for a purchase you split into installments using Klarna's buy-now-pay-later service.

### Why did Klarna charge me when I didn't buy anything?

It may be an installment payment for something you purchased earlier and financed through Klarna.

**How do I stop Klarna charges?**

Pay off your Klarna balance and remove payment methods in your Klarna account.

Original article: <https://tonyherman.com/what-is-klarna-on-my-bank-statement/>

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