

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

Klarna Customer Service

[Klarna Address]  
[City, State, Zip Code]

Subject: Debt Negotiation Request

Dear Klarna Customer Service,

I hope this letter finds you well. I am writing to discuss my outstanding debt with Klarna, account number [Your Account Number]. Due to [brief explanation of circumstances leading to debt, e.g., job loss, medical emergency], I am currently facing financial difficulties and am unable to make my payments as scheduled.

I would like to propose a negotiation regarding my debt. I am committed to paying off my outstanding balance and would appreciate your consideration of the following options:

1. [Option 1: Reduced payment amount]
2. [Option 2: Payment plan over a specific duration]
3. [Option 3: Settlement for a lesser amount]

I truly value Klarna's services and hope we can reach a mutually beneficial agreement. Please let me know if you require any documentation to support my request. I am hopeful we can resolve this matter amicably. Thank you for your understanding and consideration. I look forward to your prompt response.

Sincerely,  
[Your Name]