

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

Klarna Customer Service

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

Subject: Dispute Regarding Interest Charges

Dear Klarna Customer Service,

I hope this message finds you well. I am writing to formally dispute the interest charges applied to my Klarna account (Account Number: [Your Account Number]) for the transaction made on [Transaction Date].

Upon reviewing my account statement, I noticed that the interest rate applied appears to be higher than what was initially agreed upon at the time of the transaction. According to the terms and conditions provided, I should not be subject to interest charges under the circumstances of my payment plan.

I have attached copies of relevant documents, including the agreement, transaction details, and my account statement for your review. I kindly request that you investigate this matter and rectify the interest charges accordingly.

Thank you for your attention to this issue. I look forward to your prompt response to resolve this dispute.

Sincerely,

[Your Name]

[Your Account Number] (if applicable)