

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

Klarna Customer Service  
Klarna Inc.

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

Subject: Payment Agreement Request

Dear Klarna Customer Service,

I hope this message finds you well. I am writing to formally request a payment agreement regarding my account [your account number or order number] due to [briefly explain your reason, e.g., financial hardship, unexpected expenses].

I would like to propose the following payment plan:

- Total Amount Due: \$[amount]
- Monthly Payment Amount: \$[amount]
- Duration of Payment Plan: [number of months]

I believe this plan will allow me to fulfill my obligations while managing my finances responsibly. I kindly ask for your understanding and support in helping me maintain my account in good standing.

Please let me know if my proposal meets your guidelines or if there are any additional steps I need to take. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your consideration.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]