[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
Klarna Customer Service
[Klarna Address]
[City, State, Zip Code]
Subject: Request for Payment Plan
Dear Klarna Customer Service,

I hope this letter finds you well. I am writing to request a payment plan for my recent purchase made through Klarna. My order number is [Order Number], and the transaction date was [Transaction Date].

Due to [brief explanation of your situation, e.g., financial constraints, unexpected expenses], I am unable to fulfill the payment in full by the due date. I would greatly appreciate it if you could provide me with options for a manageable payment plan that would allow me to settle my balance over a specified period.

I am committed to fulfilling my financial responsibilities and believe that a payment plan could help me achieve this. Please let me know what options are available and any necessary steps I need to take to set this up.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,
[Your Name]