

# Slice up the payment on your purchase!

V&D Electric Bikes has partnered with Klarna to provide you with flexible financing on purchases, so you can ease the costs and pay over time.

# It's simple and easy

When you slice up your payments with Klarna, you will know exactly how much you pay each month and in total. You'll get an instant decision on whether you're approved with just simple information - no bank account or credit card required.

1	2	3	4	5
Add items to your cart	Select "Klarna" as your payment option at checkout	Enter simple information and know instantly if you're approved	Klarna will send you an email confirmation and payment reminders	Complete all future Klarna purchases with just a single click
			reminders	

# Interested?

Want to see what your payment options might be?

Take a look at the next page!

## **Financing Offers**

## **Planned Payments**

Equal monthly payments for a set number of months at a promotional APR\*.

<i>Go-Bike</i> Model	Purchase Price**	APR	Payment Duration	Monthly Payment	
Go-Bike M1	\$1200 + shipping	9.99%	18 months	\$81 per month	
Go-Bike M2	\$1300 + shipping	9.99%	18 months	\$87 per month	
Go-Bike M3	\$1500 + shipping	9.99%	18 months	\$99 per month	
Go-Bike M4	Go-Bike M4 \$1600 + shipping		18 months	\$105 per month	

- \* Promotional offer for qualifying orders. Klarna Credit accounts are subject to a potential \$2 monthly minimum interest charge, credit approval and <a href="terms">terms</a>. Accounts are issued by WebBank, member FDIC. Estimates also assume you are paying the monthly amount listed, even if your minimum payment is less. If you make only minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.
- \*\* Purchase price and shipping cost are examples of V&D Electric Bike *Go-Bike* models in standard colors. All prices are subject to change. Estimates do not include potential tax charges, do not include additional items (e.g., *Go-Gear* accessories, apparel and spare parts), and assume no other balances on your account.

## No Interest If Paid in Full

Deferred Interest Plan with 0% APR\* if purchase is paid in full within the pay period.

<i>Go-Bike</i> Model	Purchase Price**	APR	Payment Duration	Monthly Payment
Go-Bike M1	\$1,200	0.00%	12 months	\$100 per month
Go-Bike M2	\$1,300	0.00%	12 months	\$109 per month
Go-Bike M3	\$1,500	0.00%	12 months	\$125 per month
Go-Bike M4	\$1,600	0.00%	12 months	\$134 per month

- \* Interest will be charged to your account from transaction posting date at 19.99% APR if the purchase balance is not paid in full by the end of the applicable 12-month promotional period. Minimum payments required. Additional payments may be required to pay off the balance before the promotion expires. Klarna Credit accounts are subject to a potential \$2 monthly minimum interest charge, credit approval and terms. Klarna Credit accounts are issued by WebBank, member FDIC.
- \*\* Purchase price examples are for V&D Electric Bike *Go-Bike* models in standard colors. Prices are subject to change. Estimates do not include potential tax or shipping charges, do not include additional items (e.g., *Go-Gear* accessories, apparel and spare parts), and assume no other balances on your account.

# Payments on Klarna.com

Review your latest purchases and settle your monthly statement at any time by logging into your Klarna account at <a href="https://www.klarna.com/us/customer-service/">www.klarna.com/us/customer-service/</a>. You can also reach Klarna anytime at <a href="https://www.klarna.com/us/customer-service/">https://www.klarna.com/us/customer-service/</a>

## Safe and Secure

Klarna uses modern safeguards and security to protect your information and prevent unauthorized purchases. You have zero fraud liability with Klarna's <u>Buyer Protection</u> policy.

# Frequently Asked Questions

Don't see your question here? Check out Klarna's full FAQ page.

## What is Klarna?

Klarna is a global payment solutions company that works with merchants to provide their customers the smoothest online shopping experience. Klarna is in over 100,000 online stores and has more than 60 million users globally. Learn more.

## What is Slice It?

Slice it is Klarna's pay over time financing option, which is offered at the time of checkout. This affordable and highly flexible open-end line of credit is issued by WebBank in partnership with Klarna, and it allows you to pay for your purchases over time.

## How does financing with Klarna work?

It's simple! Shop at any online store that uses Klarna, and choose Slice it to pay for your purchases over time. You will know if you are approved in seconds, and then complete your purchase. You will receive an email notification of your purchase from Klarna, and can manage your account at Klarna.com.

## How can I reach Klarna?

You can reach Klarna anytime at https://www.klarna.com/us/customer-service/