

# 'Eat now, pay later' option on Deliveroo app raises concerns of running up debt

## Klarna allows Irish food customers to pay in instalments

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Fears have been raised about a food delivery app offering customers the option to "buy now, pay later" when ordering takeaways.

Deliveroo has partnered with Klarna, allowing customers to pay for the food in instalments. It applies to orders over €35.

Klarna said its payment option is interest-free, but it admitted that missed payments could incur fees and unpaid debts might result in debt collectors being engaged.

There are concerns that cash-strapped customers, including young people, will be tempted to run up bills for fast-food deliveries – on top of interest-free clothes or electronics they might have bought online using the Klarna payment system.



Deliveroo has partnered with Klarna to allow those ordering food on the app to pay in instalments.  
Photo: NurPhoto

The link with Klarna, which was first revealed by *The Journal.ie*, has been questioned by the chairman of the Consumers' Association of Ireland.

Michael Kilcoyne said there was a risk that people would end up in debt after ordering fast food and using Klarna to pay for it.

"The Central Bank needs to tighten the regulations on this as many people using Klarna do not realise it is a form of credit," Mr Kilcoyne said.

He added that those using the Klarna option when ordering from Deliveroo should be made fully aware of all the conditions attached.

Asked if it was irresponsible to allow people to order fast food and pay for it later, Deliveroo insisted most people paid in full when they had their food delivered. A spokesperson for Deliveroo said: "While almost all our customers choose to pay in full at the time of purchase, we offer Klarna's services to our Irish customers as an additional payment method, which includes immediate, non-credit payments as well as instalment options for eligible orders."

Klarna said its service being available on Deliveroo was not specifically about offering credit. A spokesperson said: "Klarna offers a 'pay-in-full' option where the consumer pays the full amount up front (just like Paypal). This makes up 25pc of all Klarna's global transactions and is the only Klarna option available on Deliveroo orders below €35."

The Swedish finance firm said there was a clear payment schedule and its system was "much better at keeping people on track" than using credit cards to pay for fast food or deliveries.

Klarna said Irish consumers spent €1.3bn on credit cards to buy groceries and perishables in 2023. It said only half of Irish consumers pay the minimum payment each month, which would take 20 years to pay off the credit card debt.

"We believe that, wherever consumers are given the option to pay with a high-in-

terest credit card, which could take up to 20 years to pay off, they should also have the option of interest-free, 60-day buy now pay later," Klarna said.

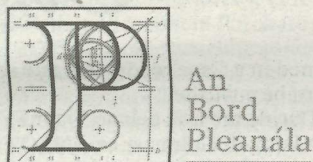
Asked about late fees and the use of debt, it said all credit companies charged late fees and used debt collection agencies. "The difference with Klarna is we cap late fees to ensure unpaid debts do not continue to grow and we do all we can to ensure customers are aware of the due date and can avoid paying a late fee or debt collection agency," it said.

The Central Bank of Ireland said that, since 2022, buy now, pay later providers needed to be authorised by it. It said these services are regarded as short-term credit and were regulated.

Buy now, pay later providers are only required to report the loan details if the loan is €500 or more, according to the Central Credit Register.

Asked if it had arrears figures for buy now, pay later operators, the Central Bank said it did not provide a breakdown on arrears by credit type.

"The Central Bank expects firms to ensure terms and conditions of buy now, pay later products are clear and transparent for customers," it said.



## Roads Acts 1993 to 2015 Planning and Development Acts 2000 to 2022 ABP-317660-23

Notice of a decision by An Bord Pleanála in relation to the proposed Kimmage to City Centre Core Bus Corridor Scheme, all in the County of Dublin.

An Bord Pleanála has, on 12th May 2025, in exercise of the powers vested in it by section 51 of the Roads Act, 1993, as amended, made an order to approve subject to conditions the proposed road as submitted by the National Transport Authority (NTA).

The conditions of the Board's decision are summarised as follows:

- The proposed road development shall be carried out and completed in accordance with the plans and particulars lodged with the application, except as may otherwise be required in order to comply with the following conditions.
- The mitigation measures and environmental commitments contained in the submitted Natura Impact Statement (NIS) shall be implemented in full as part of the proposed development.
- All mitigation measures and environmental commitments measures contained in the submitted Environmental Impact Assessment Report (EIAR) shall be implemented.
- The finalised location and type of cycle parking stands throughout the scheme shall be agreed in writing with the planning authority.
- The developer shall agree in writing with the planning authority details of the precise design and layout of pedestrian crossing facilities over cycle tracks at island bus stops.
- The developer shall prepare an updated Construction Environmental Management Plan (CEMP), incorporating all mitigation measures indicated in the NIS and EIAR and a demonstration of proposals to adhere to best practice and protocols.
- An ecologist will be appointed by the contractor and, where appropriate, monitoring shall be undertaken by specialists. Monitoring schedules shall be included in Site Specific Habitats Protection and Re-instatement Method Statements.
- (a) Trees to be felled shall be examined prior to felling and demolition to determine the presence of bat roosts.  
(b) No ground clearance shall be undertaken, and no vegetation shall be cleared from the 1st day of March to 31st day of August, unless otherwise agreed with the planning authority.
- The developer shall submit an Invasive Species Management Plan to the planning authority.
- Details of the proposed public lighting system to serve the proposed scheme shall be submitted to and agreed in writing with the planning authority.
- The developer shall submit a Construction Traffic Management Plan and a Construction Stage Mobility Management Plan for the construction phase of the development for the written agreement of the planning authority.
- The developer shall submit a plan for an upgraded pedestrian crossing with a raised platform which would operate as a "courtesy crossing" to be located to the southwestern corner of Harolds Cross Park, where the short link road joins Kimmage Road Lower, at the entrance to the park, for the written agreement of the planning authority.

- The developer shall submit a plan for design of bollards or an alternative such as planter boxes on Derravaragh Road at (i) Corrib Road, (ii) Neagh Road and Aideen Drive and (iii) Mount Tallant Avenue, for the written agreement of the planning authority.
- All works to protected structures, and structures of cultural heritage interest shall be monitored and recorded by an Architectural Conservation Specialist. Re-instatement Method Statements shall be submitted to the planning authority to be held on file.
- The developer shall:
  - employ a suitably qualified archaeologist who shall monitor all site investigations and other excavation works, and
  - provide arrangements for the recording and for the removal of any archaeological material which the local authority considers appropriate to remove. In default of agreement on any of these requirements, the matter shall be referred to An Bord Pleanála.
- Noise monitoring shall be carried out during the construction phase of the proposed road development by the developer to ensure that construction noise threshold levels (LAeq, period) shall not exceed the levels set in the EIAR.
- Prior to the replacement of trees, hedging, and planting which is to be removed, the NTA shall liaise with the relevant landowner with regard to the species, size and location of all replacement vegetation and shall employ the services of an arboriculturist and Landscape Architect to advise on landscaping and tree works.
- (a) Drainage arrangements shall comply with the requirements of the planning authority for such works.  
(b) Any new or improved surface water outfalls shall be constructed in a manner which protects riparian habitat.
- An agreement shall be agreed in writing between the NTA and the planning authority on the procedures for the handing over and handing back of the core bus corridor and taking in charge arrangements.

The full text of the Board's decision, including conditions, can be viewed on the Board's website at <https://www.pleanala.ie/en-ie/case/317660>. A copy of the Board's decision and the EIAR is available for inspection at the offices of the National Transport Authority during office hours on working days for a period of 8 weeks beginning on the date of publication of this notice.

A person may question the validity of a decision by the Board by way of an application for judicial review, under Order 84 of the Rules of the Superior Courts (S.I. No. 15 of 1986), in accordance with section 50 of the Planning and Development Act, 2000, as amended.

Practical information on the review mechanism can be accessed under the heading Legal Notices – Judicial Review Notice on the Board's website [www.pleanala.ie](https://www.pleanala.ie) or on the Citizens Information Service website [www.citizensinformation.ie](https://www.citizensinformation.ie).

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