

Klarna

Privacy Notice

Change ID · 21006935-a215-47d4-bd6d-dd03b775323d

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-10 01:49:34.563Z	US	Medium · 6/10	-2 points

This packet records PolicyWatcher evidence and AI-assisted screening for one public change. It is not legal advice, a compliance verdict, a certification, or proof that the external source remains unchanged.

01

Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published	PREVIOUS SNAPSHOT · V2
RETRIEVAL STATE	verified-retrieval	81a509728ad2a446629990c6802f8965950701a259f8df28669d5febf11a11c7
LATEST RETRIEVAL	2026-08-21 19:01:54.621Z	2026-07-06 09:44:43.356Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V3
DATA STATUS	Available	3d0f293b2dd577ed3eedd7740a96b8e5824a669eb84689702f81f81cbb3992ad
		2026-07-10 01:49:34.561Z

Source confidence describes recorded retrieval and publication state. It does not rate the provider policy or certify source authenticity.

02

Explainability

SOURCE-ANCHORED TRACE

Klarna collects extensive personal and financial data for services, fraud prevention, and marketing, offering some privacy controls and data deletion rights with legal retention limits.

REASON 1

0 SCORE CONTRIBUTION

Extensive data collection for credit, fraud, and marketing.

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 2

0 SCORE CONTRIBUTION

Broad data sharing with third parties, including for advertising.

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 3

0 SCORE CONTRIBUTION

Legal obligations allow data retention despite deletion requests.

Related KPI: Not recorded · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

03 Governance Relevance

ADVISORY MAPPING

EU AI Act MAPPED EVIDENCE Official Journal text, 2024 Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review? AI training opt-out: Not Available · Algorithmic transparency: Opaque · Automated decisions: Partial · AI bias and fairness: Absent Framework source	ISO/IEC 42001 MAPPED EVIDENCE ISO/IEC 42001:2023 overview Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance? Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Mentioned · Regulatory compliance: Comprehensive Framework source
NIST AI RMF MAPPED EVIDENCE AI RMF 1.0; NIST revision in progress, checked 2026-07-29 Which recorded policy statements may support Govern, Map, Measure or Manage review questions? Algorithmic transparency: Opaque · Automated decisions: Partial · AI bias and fairness: Absent Framework source	OECD AI Principles MAPPED EVIDENCE OECD AI Principles, updated 2024 Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review? Consent mechanism: Implicit · Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Mentioned Framework source

Mappings identify review relevance between recorded PolicyWatcher KPI fields and framework topics. They are not legal interpretations, conformity assessments, certifications or compliance verdicts.

04 Report Output

HUMAN REVIEW

QUESTIONS BEFORE REUSE

- 01 Does the original Privacy Notice source still match the recorded public snapshot version 3?
- 02 Do the cited source passages support each displayed reason, KPI value and regional note?
- 03 Which advisory framework topics require specialist legal, risk or governance review for this use case?
- 04 Has a later public change superseded this packet before it is reused in a decision or publication?

RELATED RECORDS

- Original public change
- Confidence methodology
- Provider policy source

PACKET CONTENT DIGEST · SHA-256

436ac8da49ab9fe28e4db709488109e61c84e8af136d317f74011743bd1deb22

Score reasons and deltaScore values are stored AI-assisted screening outputs. Verified anchors confirm only that the quoted passage occurs in the named snapshot; they do not prove the interpretation.

This packet records PolicyWatcher evidence and AI-assisted screening for one public change. It is not legal advice, a compliance verdict, a certification, or proof that the external source remains unchanged.