

Klarna

Membership Agreement

Change ID · 2aed4997-f8d9-4549-998b-a8da6e628f98

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-22 11:39:08.858Z	US	High · 8/10	Baseline

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 · V1
RETRIEVAL STATE	verified-retrieval	9de1304ebf918855760cc500ec50bb9a096b61b4e2efc727bd7bfb2faaa8f2c0
LATEST RETRIEVAL	2026-10-23 11:38:52.299Z	2026-10-02 04:56:19.288Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	aeec33a3b4415e8855d4ac0fe3684f864e1485df4f7d7d94904c8afc8b961ae
		2026-10-22 11:39:08.841Z

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's Membership Agreement update is minor, changing "balance account" to "personal account" without affecting user rights or obligations.

REASON 1

0 SCORE CONTRIBUTION

Terminology updated from "balance account" to "personal account" in payment methods.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 2

0 SCORE CONTRIBUTION

Mandatory arbitration and class action waiver remain, limiting user legal recourse.

Related KPI: Regulatory compliance · Snapshot side: old

Verified exact source passage: "THIS AGREEMENT INCLUDES AN ARBITRATION PROVISION. PLEASE READ THE ARBITRATION PROVISION CAREFULLY AS IT WILL HAVE A SUBSTANTIAL EFFECT ON YOUR RIGHTS, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO BRING OR PARTICIPATE IN A CLASS ACTION."

REASON 3

0 SCORE CONTRIBUTION

Broad consent for sharing personal information with partners remains.

Related KPI: Third-party sharing · Snapshot side: old

Verified exact source passage: "You consent to WebBank and Klarna sharing your personal information with one another and with our partners in connection with your Membership and to use such information for any lawful purpose."

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? Algorithmic transparency: Opaque · Automated decisions: Opaque · 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: Absent · Regulatory compliance: Partial 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: Opaque · 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: Absent 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 Membership Agreement source still match the recorded public snapshot version 2?
- 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

8f2cfb0e7056009c672c69407e2fce495c8d1b04534d4ad20b704680a2281637

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.

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