

Klarna

Privacy Notice

Change ID · 3da8fec6-fc2d-4e26-8901-ca7e27ab6572

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-09-23 17:22:15.577Z	EU	Medium · 6/10	+1 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.

01Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published	PREVIOUS SNAPSHOT · V3
RETRIEVAL STATE	verified-retrieval	d8dab3dd70c2134d9b617c931456343b470d2e05b7d10a888147002e178be387
LATEST RETRIEVAL	2026-09-23 17:22:15.560Z	2026-08-18 02:27:22.862Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V4
DATA STATUS	Available	10b150f31d6e4e60502364e866a4f9e7750df8d0d7baf1c91d047b6e1b63b241
		2026-09-23 17:22:15.566Z

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

02Explainability

SOURCE-ANCHORED TRACE

Klarna's Privacy Notice update clarifies that it collects data from external bank accounts, improving transparency without adding new data types.

REASON 1-1 SCORE CONTRIBUTION

Clarified external bank data collection improves transparency.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: "external bank account number"

REASON 20 SCORE CONTRIBUTION

Extensive collection of financial and service-specific data.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: "Payment information - Credit and debit card details (card number, expiry date and CVV code), external bank account number, bank name, external bank account holder name, bank login details."

REASON 30 SCORE CONTRIBUTION

Policy allows processing of sensitive personal data with explicit consent.

Related KPI: Consent mechanism · Snapshot side: new

Verified exact source passage: "If the service processes information that constitutes sensitive personal data (e.g., from materials you choose to upload), our processing takes place based on your explicit consent (Article 9(2)(a) GDPR)."

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: Mentioned · 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: Mentioned · AI bias and fairness: Absent · Independent audit: Absent · 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: Mentioned · 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: Explicit Opt-In · Algorithmic transparency: Mentioned · 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 Privacy Notice source still match the recorded public snapshot version 4? 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 5e32e75f2c0a95d7d9627c4052f431ad4a694c4a474a7357cdb9fc48bc4043ca
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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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