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.

01 Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-07 19:45:29.446Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V3

d8dab3dd70c2134d9b617c931456343b470d2e05b7d10a888147002e178be387

2026-08-18 02:27:22.862Z

CURRENT SNAPSHOT · V4

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.

02 Explainability

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 2 — 0 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 3 — 0 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

558786a9fe4eae3305d33338e98a227db2194f94f902d50413c24c731027a620

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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