Klarna
Privacy Notice

Change ID · 46e33448-2d8e-4346-86d9-2a11d0c85145

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 19:54:31.822Z	US	High · 8/10	+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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-19 02:42:53.013Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V4

f3bc1b1097b6a4d10e619574a62661def001dbf5bae929a7dae4de3f011cde63

2026-08-18 02:27:24.180Z

CURRENT SNAPSHOT · V5

23a8f8ff13afd975658f2fbef695ce533e382807168d79a08e63ce04cc33b737

2026-10-01 19:54:31.816Z

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 updated policy expands data sharing and removes a key privacy assurance for Travel eSIM internet browsing data, increasing user risk.

REASON 1 — +3 SCORE CONTRIBUTION

Removed explicit assurance on Travel eSIM internet browsing data access.

Related KPI: Data collection · Snapshot side: old

Verified exact source passage: “Neither Klarna (including all Klarna group companies), nor Gigs Wireless LLC has access to the content of your internet browsing data.”

REASON 2 — +2 SCORE CONTRIBUTION

New sharing of phone numbers with third-party linking providers for Open Banking.

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

Verified exact source passage: “When you connect a bank account, we may share your phone number with our third-party linking provider(s) to check your eligibility for faster linking options and, if eligible, complete the connection.”

REASON 3 — +1 SCORE CONTRIBUTION

New sharing with digital wallet and payment platform providers.

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

Verified exact source passage: “Digital wallet and payment platform providers, to enable card features (such as displaying your account balance and available credit on your device) when you add your Klarna card to a digital wallet.”

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: Opt-Out · 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: 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: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent · Content moderation: Opaque

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: 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 5?

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

2b930d6c789191000f99c066778918659d6cf23c7f7744fbfd48debd0290b991

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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