

Klarna

Terms of Service

Change ID · 4c70bff8-3855-4820-99c0-60218f3c7375

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-19 03:56:44.045Z	EU	Medium · 5/10	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	f948572b1ab96b7a7d51f1a16a245e223c951e3e7b20d96bb3585b9f4a987a6f
LATEST RETRIEVAL	2026-08-21 19:01:56.111Z	2026-07-06 09:44:55.734Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	6b0d2099165847b49640a6f29bd6626a55a7b16eaaed7fa0fd4754083b60a3cf
		2026-07-19 03:56:44.042Z

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 terms now explicitly include "Your right of withdrawal," improving consumer clarity on cancellation rights without other major policy changes.

REASON 1-1 SCORE CONTRIBUTION

Explicit mention of "Right of withdrawal" enhances consumer rights clarity.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 20 SCORE CONTRIBUTION

No new data collection or sharing clauses were introduced in this update.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 30 SCORE CONTRIBUTION

Cookie consent and tracking practices are unchanged from the prior policy.

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 Official Journal text, 2024 Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review? No assessed KPI value is available for this advisory mapping. Framework source	ISO/IEC 42001 ISO/IEC 42001:2023 overview Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance? Independent audit: Absent · Regulatory compliance: Partial Framework source
NIST AI RMF 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? No assessed KPI value is available for this advisory mapping. Framework source	OECD AI Principles OECD AI Principles, updated 2024 Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review? Consent mechanism: Opt-Out · 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	RELATED RECORDS
01 Does the original Terms of Service 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?	Original public change Confidence methodology Provider policy source PACKET CONTENT DIGEST · SHA-256 3aa2323390467f4ce63cd24ee78aea20e627c17a5a728cad63fd3b5b548670b0

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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