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
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-24 19:41:18.750Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

f948572b1ab96b7a7d51f1a16a245e223c951e3e7b20d96bb3585b9f4a987a6f

2026-07-06 09:44:55.734Z

CURRENT SNAPSHOT · V2

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 2 — 0 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 3 — 0 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

NOT ASSESSED

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

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?

Independent audit: Absent · Regulatory compliance: Partial

Framework source

NIST AI RMF

NOT ASSESSED

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

MAPPED EVIDENCE

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

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?

RELATED RECORDS

Original public change

Confidence methodology

Provider policy source

PACKET CONTENT DIGEST · SHA-256

d92aae2468fb4c11467571559c4fec90263f0f610f8c2470a3d9886723f1b8c0

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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