Klarna

Privacy Notice

Change ID · 71c0131c-38e2-4ac6-8a81-8adac2a16bc0

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 19:54:08.649Z	EU	High · 7/10	+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	2026-11-08 20:40:15.603Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V4

10b150f31d6e4e60502364e866a4f9e7750df8d0d7baf1c91d047b6e1b63b241

2026-09-23 17:22:15.566Z

CURRENT SNAPSHOT · V5

134b8c6bfca5db2cb7d8c772a4315ffeae394bb4d9e289ae7487a80cbaa20b42

2026-10-01 19:54:08.636Z

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 now collects more financial details like dependents and employment status, plus device call state, increasing overall data collection.

REASON 1 — +2 SCORE CONTRIBUTION

New collection of sensitive financial data points.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Information about, for example, your income, the number of your dependents, any credits, negative payment history, previous credit approvals, and your employment status.”

REASON 2 — +1 SCORE CONTRIBUTION

Added collection of device 'call state' data.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Device ID, IP address, Mobile ID (MAID), language settings, browser settings, time zone, operating system, platform, call state, screen resolution and similar information about your device and device settings/usage.”

REASON 3 — +1 SCORE CONTRIBUTION

Overall expansion of personal data types collected.

Related KPI: Data collection · Snapshot side: Not recorded

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

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 · 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: 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 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

88e870088e4e5beefcb555b6f4854af277049fc7777b1af1bcab613aab6c889f

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.

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.