

Klarna

Terms of Service

Change ID · 9a82fb33-2c23-4d10-94dc-fc07121bcd9f

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-21 10:40:51.337Z	US	Medium · 6/10	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 · V2 9ca89b723985b58fd109edc5a9257f02af2d4b1bc547b21a206cba6c90331337 2026-08-18 02:27:27.180Z
RETRIEVAL STATE	verified-retrieval	
LATEST RETRIEVAL	2026-10-23 11:39:01.381Z	
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V3 a35d83d22e87a8e7570db5f8d9f7e81d0ede08993bb5876ec679d2060ea07312 2026-10-21 10:40:51.325Z
DATA STATUS	Available	

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 Terms of Service update is minor, changing 'Balance account' to 'Personal account' with no impact on user rights or data practices.

REASON 1

-2 SCORE CONTRIBUTION

Mandatory arbitration waives user rights to jury trials and class actions.

Related KPI: Regulatory compliance · Snapshot side: old

Verified exact source passage: "YOU WAIVE YOUR RIGHT TO A JURY TRIAL AND YOUR RIGHT TO BRING OR RESOLVE ANY DISPUTE AS OR TO PARTICIPATE IN A CLASS, CONSOLIDATED, PRIVATE ATTORNEY GENERAL, REPRESENTATIVE, OR COLLECTIVE ACTION IN COURT OR IN ARBITRATION"

REASON 2

-2 SCORE CONTRIBUTION

Extensive collection of personal and financial data for various services and personalization.

Related KPI: Data collection · Snapshot side: old

Verified exact source passage: "Financial Insights, allowing you to import transactions from your external bank accounts. We then use this information to provide an overview of monthly budget, income and spending, visualization of balances (e.g. the savings or purchases),"

REASON 3

-2 SCORE CONTRIBUTION

AI assistant retains user inferences indefinitely, raising privacy concerns.

Related KPI: Data retention · Snapshot side: old

Verified exact source passage: "These inferences are retained in your memory profile for as long as you use the Service."

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: Opaque · 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: Opaque · 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: Opaque · Automated decisions: Partial · AI bias and fairness: Absent · Content moderation: Partial 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: Opaque · 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 Terms of Service source still match the recorded public snapshot version 3?
- 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

62e92015a12ac5acf00afc3226eee14737b0e1df28a3caa89c953a1ee9fee39d

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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