Klarna
Privacy Notice

Change ID · c76db656-7902-40a8-a02a-4f6aebe36246

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-20 19:43:01.639Z	EU	High · 7/10	0, unchanged

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	2026-11-22 10:44:26.357Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V5

134b8c6bfca5db2cb7d8c772a4315ffeae394bb4d9e289ae7487a80cbaa20b42

2026-10-01 19:54:08.636Z

CURRENT SNAPSHOT · V6

a85cc0d25291aaacac042f857fa0e0421620987157b10f9802cd66921e021cdf

2026-11-20 19:43:01.621Z

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 new Raisin Account collects more sensitive financial data and credit checks are now legally mandated, reducing user control.

REASON 1 — +2 SCORE CONTRIBUTION

New Raisin Account collects extensive personal and financial data.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “Raisin Account: when you choose to set up a Klarna Raisin account, we will provide services under the Raisin Terms. We will receive data from Raisin to allow us to open and manage this account, including name, address, date of birth, tax ID”

REASON 2 — +1 SCORE CONTRIBUTION

Increased third-party data sharing with Raisin for account management.

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

Verified exact source passage: “Raisin Account: when you choose to set up a Klarna Raisin account, we will provide services under the Raisin Terms. We will receive data from Raisin to allow us to open and manage this account, including name, address, date of birth, tax ID”

REASON 3 — +1 SCORE CONTRIBUTION

Credit checks now legally mandated, reducing user control over processing.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “To perform a credit assessment before credit is granted and to enter into the credit agreement with you, the processing is conducted to comply with applicable law (Article 6(1)(c) GDPR), namely Directive (EU) 2023/2225 on credit agreements”

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: Transparent · 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: Transparent · AI bias and fairness: Absent

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 6?

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

a565ce4b81641346f8bc34c37481c54ea73d4c7cf106cc9227e460cf37d5f800

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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