

Klarna

Privacy Notice

Change ID · e5b60963-4f7d-4396-97b2-b0a1f263fc80

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-10 01:48:59.366Z	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	2f199bc90e5388701a95a88377a51b3df53c644f22dd0882330c14d8bbbf1ab
LATEST RETRIEVAL	2026-08-21 19:01:53.224Z	2026-07-06 09:44:06.384Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V2
DATA STATUS	Available	51d50308f4dbd2a60fb7573d32bd423807cb6ccd31141c7c1b7d3f58a07ef0c7
		2026-07-10 01:48:59.363Z

Source confidence describes recorded retrieval and publication state. It does not rate the provider policy or certify source authenticity.

02

Explainability

SOURCE-ANCHORED TRACE

No changes were detected in Klarna's Privacy Notice, maintaining existing data collection, security practices, and user rights for financial services.

REASON 10 SCORE CONTRIBUTION

Extensive data collection for financial services increases inherent risk.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 20 SCORE CONTRIBUTION

AI assistant use mentioned without clear details on data training or opt-out.

Related KPI: Not recorded · Snapshot side: Not recorded

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

REASON 30 SCORE CONTRIBUTION

User rights for data access and deletion are clearly outlined, though with legal limits.

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 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: Opaque · 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: Mentioned · 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: Opaque · 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: Implicit · Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Mentioned 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 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 99cf8bfefb690384683fe8bd8d5b24c84455c75aa64be8cc1c330d1ec9d3476a
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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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