Klarna
Terms of Service

Change ID · f3a9bab1-4c7c-4808-9c69-2da6963c3a5b

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-09-23 17:22:41.108Z	EU	Medium · 6/10	+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	2026-11-07 19:45:32.181Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V3

1e277de0e157880e6d13433b99333f934123289d84ce44646b4a40ae2963ffcf

2026-08-18 02:27:25.889Z

CURRENT SNAPSHOT · V4

6aeed3d9f3d0278053b94f5616d6ae809e05d9925f46a94a81456d36d2c54854

2026-09-23 17:22:41.104Z

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

02 Explainability

SOURCE-ANCHORED TRACE

The updated Klarna Terms of Service include a minor clarification on cashback eligibility, but core data collection and AI personalization practices remain unchanged.

REASON 1 — 0 SCORE CONTRIBUTION

Minor clarification on cashback account type, no significant privacy impact.

Related KPI: Not recorded · Snapshot side: new

Verified exact source passage: “An active Klarna bank account is necessary to receive your earned cashback.”

REASON 2 — -2 SCORE CONTRIBUTION

AI assistant retains user inferences indefinitely for personalization, raising data retention 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.”

REASON 3 — -2 SCORE CONTRIBUTION

Broad data sharing for autofill and third-party platforms is enabled by user agreement.

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

Verified exact source passage: “By accepting these Terms you agree that Klarna can divulge the fact that you are a customer of Klarna to stores and checkout solutions you shop with.”

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: Opt-Out · Algorithmic transparency: Mentioned · Automated decisions: Transparent · AI bias and fairness: Mentioned

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: Mentioned · 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: Mentioned · Automated decisions: Transparent · AI bias and fairness: Mentioned · Content moderation: Transparent

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: Mentioned · AI bias and fairness: Mentioned · 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 4?

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

2ecd198ba9a4516358bbb522ca961bd8af0011fd0de8f0f24e84e8af18715ba7

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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