

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	PREVIOUS SNAPSHOT · V3
RETRIEVAL STATE	verified-retrieval	1e277de0e157880e6d13433b99333f934123289d84ce44646b4a40ae2963ffcfc
LATEST RETRIEVAL	2026-09-23 17:22:41.102Z	2026-08-18 02:27:25.889Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V4
DATA STATUS	Available	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 10 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

6e78a79ed6ce1b9fdf405da56d48d9eeafeafe3f17b873f2f166ec767f504b

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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