

**COMPLAINANT**

See appendix

**CONTROLLER**

Klarna Bank AB

**Swedish ref.:**  
IMY-2025-2280

**Dutch ref:**  
2024-001206  
**IMI case register:**  
725159

**Date:**  
2025-05-13

# Final decision pursuant to Article 60 under the General Data Protection Regulation – Klarna Bank AB

## Decision of the Swedish Authority for Privacy Protection

The Swedish Authority for Privacy Protection finds that Klarna Bank AB, 556737-0431, has complied with the complainant's request for access. In the light of the above, IMY finds no reason to take any further action in this case.

The case should therefore be closed.

## Presentation of the supervisory case

The Swedish Authority for Privacy Protection (IMY) has initiated supervision regarding Klarna Bank AB (Klarna) due to a complaint. The complaint has been submitted to IMY, as lead supervisory authority pursuant to Article 56 of the GDPR. The handover has been made from the supervisory authority of the country where the complaint has been lodged (the Netherlands) in accordance with the provisions of the GDPR on cooperation in cross-border processing.

The case has been handled through written procedure. In light of the complaint relating to cross-border processing, IMY has used the mechanisms for cooperation and consistency contained in Chapter VII of the GDPR.

The complainant has primarily stated the following. On October, 23 2023 the complainant requested access to his personal data and, in particular, requested information on the personal data on which the decision to block his account was based, the external sources used and other relevant information. According to the complainant, he has not received a satisfactory response to his request.

Klarna has primarily stated the following. Klarna is the controller concerning the processing to which the complaint relates. Klarna cannot find any request for access from the complainant as of October, 23 2023. However, Klarna received a request for access from the complainant on January, 23 2024 and replied to it on the same day. The complainant wanted to identify himself through a third-party identification service that Klarna does not support and stated that he wanted to get in touch with the privacy department instead of customer service. As there was confusion about the complainant's identification due to his request to use only the initials in his name, the

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customer service agent referred the complainant to Klarna's online form to request a registry extract and to ensure that the person is reliably identified. After receiving the complaint from IMY, Klarna contacted the complainant on February, 13 2025, asking him to confirm the validity of the access request and requesting additional personal data in order to proceed with the identification. On the same day, the complainant confirmed that he wishes to obtain an extract from the register and provided the requested information for identification. The applicant's request for access was granted on February, 21 2025. The register extract contained information on which external sources that was used to verify the complainant's personal data and Klarna has thus fulfilled its obligations under Article 15(1)(g) of the GDPR.

The complainant has been given the opportunity to comment on the company's statement and has responded that the complaint is resolved.

## Motivation for the decision

The complainant has requested access to his personal data pursuant to Article 15 of the GDPR. The right of access follows from Article 15 of the GDPR. According to Article 15(1) a data subject has the right to obtain confirmation as to whether or not personal data concerning him or her are being processed and, if so, access to the personal data and to information on, inter alia, the source of data that is not collected from the data subject.

Klarna has informed IMY that the company has now granted the appellant access to his personal data and the information referred to in Article 15. IMY finds no reason to question that this has been done and the complainant has also stated that the complaint has now been resolved. IMY therefore notes that Klarna has now complied with the complainant's right of access. In the light of the above, IMY finds no reason to take any further action in the case.

The case should therefore be closed.

This decision has been made by the specially appointed decision maker [REDACTED].

## Appendix

The complainant's personal data

## How to appeal

If you wish to appeal the decision, you should write to the Swedish Authority for Privacy Protection (IMY). Indicate in the letter which decision you wish to appeal and the change you are requesting. The appeal must have been received by IMY no later than three weeks from the day you received the decision. If the appeal has been received in time, IMY will then forward it to the Administrative Court in Stockholm for review.

You can e-mail the appeal to IMY if it does not contain any privacy-sensitive personal data or information that may be covered by confidentiality. IMY's contact information is shown in the first page of the decision.