**COMPLAINANT**
See appendix

**Swedish ref.:**
IMY-2026-7693

**NL SA ref:**
2025-019040

**IMI case register:**
904512

**Date:**
2026-07-07

# Final decision pursuant to Article 60 under the General Data Protection Regulation

## Decision of the Swedish Authority for Privacy Protection

The Swedish Authority for Privacy Protection (IMY) finds reason to send an information letter to Klarna Bank AB. IMY will therefore take no further action in the case at this time.

IMY closes the case.

## Presentation of the complaint case

The Data Protection Authority of the Netherlands (Autoriteit Persoonsgegevens) has received a complaint under Article 77 of the EU General Data Protection Regulation (GDPR)[1] against Klarna Bank AB (the company). The complaint has been submitted to the Swedish Authority for Privacy Protection (IMY) in accordance with the provisions of the GDPR on cooperation in cross-border processing. IMY has handled the complaint as lead supervisory authority under Article 56 of the GDPR.

The complainant has essentially stated the following. The company has carried out a verification of the complainant's address through a third-party service. In light of this, the complainant has contacted the company and requested information regarding the processing but has not received a response to their request.

## Motivation for the decision

It follows from Article 57(1)(f) of the GDPR that IMY shall handle complaints from data subjects who consider that their personal data are being processed in breach of the GDPR. The provision further states that IMY shall, where appropriate, examine the subject matter of the complaint. The Court of Justice of the European Union has ruled that the supervisory authority must investigate such complaints with due care.[2]

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[1] Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).
[2] Schrems II, C-311/18, EU:C:2020:559, paragraph 109.

Based on the nature of the case, IMY finds it to be appropriate to send a letter to the company with information about the complaint and the applicable rules. This means that IMY has not made any assessment of whether the processing described in the complaint complies with the provisions of the GDPR. The purpose of the information letter is to inform the company about the complaint and the relevant provisions, and to give the company an opportunity to review its processing of personal data. If the complainant remains dissatisfied with the company's handling of their personal data after four weeks have elapsed since IMY sent the information letter to the company, the complainant may submit a renewed complaint.

In light of the above, IMY finds no reason to investigate the complaint further at this time.

The case is therefore to be closed.

[redacted]

**Appendix**
The complainant’s personal data
Information letter to the controller

# 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 on the first page of the decision.