

Fundamental Rights Impact Assessment (FRIA)

1. Context & Intended Use

Describe the AI system, affected users, jurisdictions, and foreseeable misuse.

2. Impact Topics & Mitigations

Topic	Description	Impact	Mitigation	Owner
Privacy	Use of personal data for credit decisions	High	Pseudonymisation, DPIA alignment, minimisation	DPO
Fairness	Possible disparate impact across age/sex	Medium	Subgroup metrics, monitoring, thresholds	ML Lead
Transparency	User understanding of decisions	Medium	Explanations, notices, documentation	Compliance

3. Decision & Follow-up

Residual risk acceptance, approvals, and re-assessment triggers.

4. References

ISO/IEC 42001 §6.1.4; EU AI Act Art. 27; Annex IV §2.

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