

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.

Generated by AIMS Readiness Platform on 2025-10-19 09:45:40 UTC