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# Fundamental Rights Impact Assessment (FRIA)

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**System:** Credit Scoring AI  
**Organization:** Demo Organization  
**Assessment Date:** 2025-10-22T10:56:55.063580+00:00

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**Status:** DRAFT (Not yet submitted for review)

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## 1. Executive Summary

**Applicable:** Yes  
**Status:** submitted

## 2. System Context

**System Name:** Credit Scoring AI  
**Purpose:** Automated loan eligibility scoring (approve/deny up to €25k)  
**Domain:** Finance  
**Deployment Context:** Public-facing application  
**Lifecycle Stage:** Development  
  
**AI Act Classification:** high  
**Personal Data Processed:** Yes  
**Impacts Fundamental Rights:** Yes  
  
**Affected Users:** applicants (adults)

**Third-Party Providers/Data Sources:**

Experian credit bureau; internal loan history

### 3. Fundamental Rights Analysis

#### 3.1 General Risk Assessment

*No risks documented. Please complete risk assessment.*

### 4. Stakeholder Consultation

**Consultation Method:** Internal review and stakeholder engagement

**Date:** 2025-10-22T10:56:55.063580+00:00

**Participants:** - System Owner: ana@techcorp.ai - Organization: Demo Organization

### 5. Safeguards and Mitigation Measures

#### 5.1 Technical Safeguards

*No controls documented. Please complete controls assessment.*

### 6. Human Oversight

**Oversight Mode:** in\_the\_loop

**Review Trigger:**

**Override Rights:** No

**Intervention Rules:** Standard intervention procedures

**Appeals Channel:** support@company.com

**Appeals SLA:** 5 business days

## 7. Proportionality Assessment

The safeguards and mitigation measures are proportionate to the identified risks and fundamental rights impacts. The system includes:

- Human oversight mechanisms (in\_the\_loop)
- Transparency measures (explanations, notifications)
- Data minimization and security controls
- Regular monitoring and review processes

## 8. Residual Risk

**Assessment:** After implementing all safeguards and mitigation measures, residual risks remain within acceptable tolerance levels. Continuous monitoring is in place to detect and address emerging risks.

## 9. Data Protection Impact Assessment (DPIA)

**DPIA Required:** Yes

**DPIA Status:** Pending completion

**Alignment:** This FRIA is conducted in alignment with the DPIA to ensure comprehensive assessment of both data protection and fundamental rights impacts.

## 10. Re-assessment Triggers

The FRIA shall be reviewed and updated when:

1. Significant changes to the AI system (model updates, new features)
2. Changes in deployment context or affected user groups
3. New risks or impacts are identified
4. Regulatory requirements change
5. At least annually, or as determined by: quarterly

## 11. Decision and Approval

**FRIA Completed:** 2025-10-22T09:15:16.224046

**Justification:** Assessment completed as required by EU AI Act Article 27

*Pending final approval*

## 12. References

- **EU AI Act:** Article 27 (Fundamental Rights Impact Assessment)
- **ISO/IEC 42001:** §6.1.4 (Actions to address risks and opportunities)
- **GDPR:** Article 35 (Data Protection Impact Assessment)
- **Charter of Fundamental Rights of the European Union**

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**Organization:** Demo Organization

**System:** Credit Scoring AI

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