

# 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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