

CANADA DEPOSIT INSURANCE CORPORATION

PRIVACY ACT

**ANNUAL REPORT
2021-2022**

Prepared as at March 31, 2022

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TAB A

Introduction

The *Privacy Act* (the “Act”) provides Canadian citizens and permanent residents with the right to access personal information held by government institutions and protection of that information against unauthorized use and disclosure. This annual report, covering the period from April 1, 2021 to the end of the financial year, March 31, 2022, is prepared and submitted by Canada Deposit Insurance Corporation (“CDIC”) for tabling in Parliament in accordance with section 72 of the *Privacy Act*.

Mandate and Governance

CDIC was established in 1967 by the *Canada Deposit Insurance Corporation Act*. The objects of the Corporation are:

- a) to provide insurance against the loss of part or all of deposits;
- b) to promote and otherwise contribute to the stability of the financial system in Canada;
- c) to pursue the objects set out in paragraphs (a) and (b) for the benefit of persons having deposits with member institutions and in such manner as will minimize the exposure of the Corporation to loss; and
- d) to act as the resolution authority for its members.

CDIC is administered by a board of directors headed by the Chairperson, who is appointed by the Governor in Council. There are five *ex officio* directors (the Governor of the Bank of Canada, the Deputy Minister of Finance, the Superintendent of Financial Institutions, a Deputy Superintendent of Financial Institutions or an officer of the Office of the Superintendent of Financial Institutions appointed by the Minister, and the Commissioner of the Financial Consumer Agency of Canada), as well as up to five private sector directors¹ appointed by the Governor in Council. For more information about CDIC, please refer to www.cdic.ca.

Organizational Structure/Administration of the Act

CDIC is a relatively small Crown corporation, which typically receives very few requests for personal information in any given year. As a result, CDIC does not have a formalized Access to Information and Privacy (“ATIP”) office with staff dedicated to ATIP matters on a full-time basis. Rather, the Corporate Secretary & Chief Legal Officer assumes the role of ATIP Coordinator and is supported in this capacity by the Director, Legal Services as primary contact and by the Legal Services Department as required. The Law Clerk & ATIP Officer in the Legal Services Department assists with ATIP matters, as required. To ensure timely and accurate responses to ATIP requests, CDIC has standby agreements with external ATIP consultants who are available to assist as needed. CDIC did not enter into any service agreements under section 73.1 of the Act during the reporting period.

¹ The CDIC Act was amended by Bill C-19 2022 to include the Chief Executive Officer as a full Board member and increase the number of private sector directors to a maximum of six.

Delegation by Head of Corporation

The Delegation Order dated January 14, 2020 (the “2020 Delegation Order”) designates the President & CEO, General Counsel, Corporate Secretary & Chief Legal Officer/Access to Information and Privacy Coordinator and Director, Legal Services to exercise certain powers and perform certain duties and functions of the Chairperson under the Act and is attached and forms part of this annual report (Tab B).

Privacy Act**Performance 2021-2022: Statistical Report and Interpretation**

CDIC's statistical report for 2021-2022 is attached and forms part of this annual report (Tab C). During the period covered by this report, CDIC received three formal requests electronically and one formal request by regular mail under the provisions of the Act. With respect to all four formal requests, we responded to the requesters, within the 30 day legislative timeframe, that no records existed, (i.e. 100% of the formal requests were responded to within the legislated timeframe). No extensions were taken. With respect to the percentage of requests for which records were “all disclosed” or “disclosed in part”, 0% were “all disclosed” and 0% were “disclosed in part”.

CDIC received two additional requests for personal information that were not formal requests as they were missing adequate identification of the requester. CDIC requested further information from the requesters, but the requesters did not respond.

No requests were carried forward from the previous reporting period. No consultations were received.

Five-Year Trend

	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
No. of Formal Requests Received	0	0	1	2	4
No. of Formal Requests Closed	0	0	1	2	4

CDIC received no more than 4 formal personal information requests each fiscal year for the last 5 years and these requests have been responded to within the legislated timeframes.

COVID-19-related measures

Throughout the fiscal year, CDIC was able to receive personal information requests via mail, email and through the digital request service, and to process all electronic requests with any classification level. However, CDIC's ability to search for paper records in response to requests was impacted

when its offices were closed to comply with Ontario's public health orders (although searches for electronic records continued). CDIC was able to fully process the formal requests it received during the fiscal year, where no records existed. Since the requests related to personal information that CDIC does not collect or hold, CDIC was able to respond without searching for paper records.

Training and Awareness

In 2021-2022, all 197 CDIC employees completed annual declarations of compliance with CDIC policies, including CDIC's Privacy Policy. During 2021-2022, all CDIC employees received ethics and security training, and all new employees received security training, which includes information regarding their responsibilities under the Act. This training is provided on an annual basis and when new employees join. An additional ATIP training session was provided to the Legal Services team. Discussions were had with various groups at CDIC regarding certain initiatives and the implication of COVID-19 on privacy, including working outside of the office. In addition to the above, information concerning ATIP is available on CDIC's intranet portal to all employees.

New/revised Policies, Guidelines and Procedures

In 2021-2022, CDIC made minor revisions to its internal procedures relating to the handling of requests for access to information to ensure they remain up-to-date. CDIC did not request the authority for any new collection or use of SINS during the reporting period.

Complaints, Investigations and Appeals

As at March 31, 2022, no complaint, investigation, or appeal was brought to the attention of CDIC in relation to the processing and outcome of privacy requests.

Monitoring Processing Time of Privacy Requests

CDIC has established procedures to monitor the time to process personal information requests by completing an internal tracking log spreadsheet, which is updated to reflect key dates and activities for all requests, including deadlines, and automated reminders are set. The ATIP Coordinator oversees the ATIP program at CDIC, and receives reports from the Director, Legal Services as the status of any requests change.

Material Privacy Breaches

During the period covered by this report, no material privacy breaches occurred at CDIC.

Privacy Impact Assessments (PIA)

During the period covered by this report, CDIC completed one PIA, which was submitted to the Office of the Privacy Commissioner and the Treasury Board Secretariat. The PIA relates to the creation of a portal to be used by nominee brokers to submit personal information for compliance and deposit insurance purposes. For further information on the PIA, please refer to the [summary on CDIC's website](#).

Disclosures under Paragraph 8(2)(m) of the Act

During the period covered by this report, CDIC made one disclosure of personal information to law enforcement pursuant to paragraph 8(2)(m) of the Act. The disclosure was limited to the individual's contact information. The Privacy Commissioner was notified prior to the disclosure.

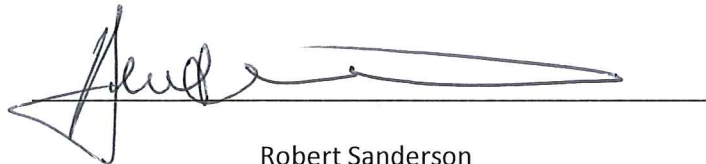
TAB B

Access to Information Act and Privacy Act Delegation Order

The Chairperson of Canada Deposit Insurance Corporation, pursuant to section 95(1) of the Access to Information Act and section 73(1) of the Privacy Act, hereby delegates to the persons holding the positions set out below, or the persons occupying on an acting basis those positions, the exercise of the powers, duties and functions of the Chairperson of Canada Deposit Insurance Corporation as the head of Canada Deposit Insurance Corporation, under the provisions of the Access to Information Act and Privacy Act and their related regulations. This delegation replaces all previous Access to Information Act and Privacy Act delegation orders.

Position	Access to Information Act and Regulations	Privacy Act and Regulations
President & Chief Executive Officer	Full Authority	Full Authority
General Counsel, Corporate Secretary & Chief Legal Officer /Access to Information and Privacy Coordinator	Full Authority	Full Authority
Director, Legal Services	Full Authority	Full Authority

Dated, at the City of Ottawa, this 14th day of January, 2020



Robert Sanderson
Chairperson of Canada Deposit Insurance Corporation

TAB C

Statistical Report on the *Privacy Act*

Name of institution: Canada Deposit Insurance Corporation

Reporting period: 2021-04-01 to 2022-03-31

Section 1: Requests Under the *Privacy Act*

1.1 Number of requests received

		Number of Requests
Received during reporting period		4
Outstanding from previous reporting periods		0
• Outstanding from previous reporting period	0	
• Outstanding from more than one reporting period	0	
Total		4
Closed during reporting period		4
Carried over to next reporting period		0
• Carried over within legislated timeline	0	
• Carried over beyond legislated timeline	0	

1.2 Channels of requests

Source	Number of Requests
Online	3
E-mail	0
Mail	1
In person	0
Phone	0
Fax	0
Total	4

Section 2: Informal requests

2.1 Number of informal requests

		Number of Requests
Received during reporting period		0
Outstanding from previous reporting periods		0
• Outstanding from previous reporting period	0	
• Outstanding from more than one reporting period	0	
Total		0
Closed during reporting period		0
Carried over to next reporting period		0

2.2 Channels of informal requests

Source	Number of Requests
Online	0
E-mail	0
Mail	0
In person	0
Phone	0
Fax	0
Total	0

2.3 Completion time of informal requests

Completion Time							
1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	Total
0	0	0	0	0	0	0	0

2.4 Pages released informally

3.2 Exemptions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
18(2)	0	22(1)(a)(i)	0	23(a)	0
19(1)(a)	0	22(1)(a)(ii)	0	23(b)	0
19(1)(b)	0	22(1)(a)(iii)	0	24(a)	0
19(1)(c)	0	22(1)(b)	0	24(b)	0
19(1)(d)	0	22(1)(c)	0	25	0
19(1)(e)	0	22(2)	0	26	0
19(1)(f)	0	22.1	0	27	0
20	0	22.2	0	27.1	0
21	0	22.3	0	28	0
		22.4	0		

3.3 Exclusions

Section	Number of Requests	Section	Number of Requests	Section	Number of Requests
69(1)(a)	0	70(1)	0	70(1)(d)	0
69(1)(b)	0	70(1)(a)	0	70(1)(e)	0
69.1	0	70(1)(b)	0	70(1)(f)	0
		70(1)(c)	0	70.1	0

3.4 Format of information released

Paper	Electronic				Other
	E-record	Data set	Video	Audio	
0	0	0	0	0	0

3.5 Complexity

3.5.1 Relevant pages processed and disclosed for paper and e-record formats

Number of Pages Processed	Number of Pages Disclosed	Number of Requests
0	0	0

3.5.2 Relevant pages processed by request disposition for paper and e-record formats by size of requests

Disposition	Less Than 100 Pages Processed		100-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed	Number of Requests	Pages Processed
All disclosed	0	0	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

3.5.3 Relevant minutes processed and disclosed for audio formats

Number of Minutes Processed	Number of Minutes Disclosed	Number of Requests
0	0	0

3.5.4 Relevant minutes processed per request disposition for audio formats by size of requests

Disposition	Less than 60 Minutes processed		60-120 Minutes processed		More than 120 Minutes processed	
	Number of requests	Minutes Processed	Number of requests	Minutes Processed	Number of requests	Minutes Processed
All disclosed	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0
All exempted	0	0	0	0	0	0
All excluded	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0
Total	0	0	0	0	0	0

3.5.5 Relevant minutes processed and disclosed for video formats

Number of Minutes Processed	Number of Minutes Disclosed	Number of Requests
0	0	0

3.5.6 Relevant minutes processed per request disposition for video formats by size of requests

Disposition	Less than 60 Minutes processed		60-120 Minutes processed		More than 120 Minutes processed	
	Number of requests	Minutes Processed	Number of requests	Minutes Processed	Number of requests	Minutes Processed
All disclosed	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0
All exempted	0	0	0	0	0	0

All excluded	0	0	0	0	0	0
Request abandoned	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0
Total	0	0	0	0	0	0

3.5.7 Other complexities

Disposition	Consultation Required	Legal Advice Sought	Interwoven Information	Other	Total
All disclosed	0	0	0	0	0
Disclosed in part	0	0	0	0	0
All exempted	0	0	0	0	0
All excluded	0	0	0	0	0
Request abandoned	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0
Total	0	0	0	0	0

3.6 Closed requests**3.6.1 Number of requests closed within legislated timelines**

Number of requests closed within legislated timelines	4
Percentage of requests closed within legislated timelines (%)	100

3.7 Deemed refusals**3.7.1 Reasons for not meeting legislated timelines**

Number of requests closed past the legislated timelines	Principal Reason			
	Interference with operations / Workload	External Consultation	Internal Consultation	Other
0	0	0	0	0

3.7.2 Request closed beyond legislated timelines (including any extension taken)

Number of days past legislated timelines	Number of requests past legislated timeline where no extension was taken	Number of requests past legislated timeline where an extension was taken	Total
1 to 15 days	0	0	0
16 to 30 days	0	0	0
31 to 60 days	0	0	0
61 to 120 days	0	0	0
121 to 180 days	0	0	0
181 to 365 days	0	0	0
More than 365 days	0	0	0
Total	0	0	0

3.8 Requests for translation

Translation Requests	Accepted	Refused	Total
English to French	0	0	0
French to English	0	0	0
Total	0	0	0

Section 4: Disclosures Under Subsections 8(2) and 8(5)

Paragraph 8(2)(e)	Paragraph 8(2)(m)	Subsection 8(5)	Total
0	1	0	1

8.2 Requests with Privy Council Office

Number of Days	Fewer Than 100 Pages Processed		100–500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

Section 9: Complaints and Investigations Notices Received

Section 31	Section 33	Section 35	Court action	Total
0	0	0	0	0

Section 10: Privacy Impact Assessments (PIAs) and Personal Information Banks (PIBs)

10.1 Privacy Impact Assessments

Number of PIAs completed	1
Number of PIAs modified	0

10.2 Institution-specific and Central Personal Information Banks

Personal Information Banks	Active	Created	Terminated	Modified
Institution-specific	3	0	3	3
Central	48	0	0	0
Total	51	0	3	3

Section 11: Privacy Breaches**11.1 Material Privacy Breaches reported**

Number of material privacy breaches reported to TBS	0
Number of material privacy breaches reported to OPC	0

11.2 Non-Material Privacy Breaches

Number of non-material privacy breaches	1
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Section 12: Resources Related to the Privacy Act**12.1 Allocated Costs**

Expenditures		Amount
Salaries		\$11,725
Overtime		\$0
Goods and Services		\$24,325
• Professional services contracts	\$24,325	
• Other	\$0	
Total		\$36,050

12.2 Human Resources

Resources	Person Years Dedicated to Privacy Activities
Full-time employees	0.150
Part-time and casual employees	0.000
Regional staff	0.000
Consultants and agency personnel	0.020
Students	0.000
Total	0.170

Note: Enter values to three decimal places.



Appendix A

Supplemental Statistical Report on the *Access to Information Act* and the *Privacy Act*

Name of institution: Canada Deposit Insurance Corporation

Reporting period: 2021-04-01 to 2022-03-31

Section 1: Capacity to Receive Requests under the Access to Information Act and the Privacy Act

Enter the number of weeks your institution was able to receive ATIP requests through the different channels.

	Number of Weeks
Able to receive requests by mail	52
Able to receive requests by email	52
Able to receive requests through the digital request service	52

Section 2: Capacity to Process Records under the Access to Information Act and the Privacy Act

2.1 Enter the number of weeks your institution was able to process paper records in different classification levels.

	No Capacity	Partial Capacity	Full Capacity	Total
Unclassified Paper Records	0	9	43	52
Protected B Paper Records	0	9	43	52
Secret and Top Secret Paper Records	0	9	43	52

2.2 Enter the number of weeks your institution was able to process electronic records in different classification levels.

	No Capacity	Partial Capacity	Full Capacity	Total
Unclassified Electronic Records	0	0	52	52
Protected B Electronic Records	0	0	52	52
Secret and Top Secret Electronic Records	0	0	52	52



Section 3: Open Requests and Complaints Under the Access to Information Act

3.1 Enter the number of open requests that are outstanding from previous reporting periods.

Fiscal Year Open Requests Were Received	Open Requests that are <i>Within</i> Legislated Timelines as of March 31, 2022	Open Requests that are <i>Beyond</i> Legislated Timelines as of March 31, 2022	Total
Received in 2021-2022	0	0	0
Received in 2020-2021	0	0	0
Received in 2019-2020	0	0	0
Received in 2018-2019	0	0	0
Received in 2017-2018	0	0	0
Received in 2016-2017	0	0	0

Received in 2015-2016 or earlier	0	0	0
Total	0	0	0

Row 8, Col. 3 of Section 3.1 must equal Row 7, Col. 1 of Section 1.1 of the 2021-2022 Statistical Report on the *Access to Information Act*

3.2 Enter the number of open complaints with the Information Commissioner of Canada that are outstanding from previous reporting periods.

Fiscal Year Open Complaints Were Received by Institution	Number of Open Complaints
Received in 2021-2022	0
Received in 2020-2021	0
Received in 2019-2020	0
Received in 2018-2019	0
Received in 2017-2018	0
Received in 2016-2017	0
Received in 2015-2016 or earlier	0
Total	0

Section 4: Open Requests and Complaints Under the Privacy Act

4.1 Enter the number of open requests that are outstanding from previous reporting periods.

Fiscal Year Open Requests Were Received	Open Requests that are <i>Within</i> Legislated Timelines as of March 31, 2022	Open Requests that are <i>Beyond</i> Legislated Timelines as of March 31, 2022	Total
Received in 2021-2022	0	0	0
Received in 2020-2021	0	0	0
Received in 2019-2020	0	0	0
Received in 2018-2019	0	0	0
Received in 2017-2018	0	0	0
Received in 2016-2017	0	0	0
Received in 2015-2016 or earlier	0	0	0
Total	0	0	0

Row 8, Col. 3 of Section 4.1 must equal Row 7, Col. 1 of Section 1.1 of the 2021-2022 Statistical Report on the *Privacy Act*

4.2 Enter the number of open complaints with the Privacy Commissioner of Canada that are outstanding from previous reporting periods.

Fiscal Year Open Complaints Were Received by Institution	Number of Open Complaints
Received in 2021-2022	0
Received in 2020-2021	0
Received in 2019-2020	0

Received in 2019-2020	0
Received in 2018-2019	0
Received in 2017-2018	0
Received in 2016-2017	0
Received in 2015-2016 or earlier	0
Total	0

Section 5: Social Insurance Number (SIN)

Did your institution receive authority for a new collection or new consistent use of the SIN in 2021-2022?	No
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