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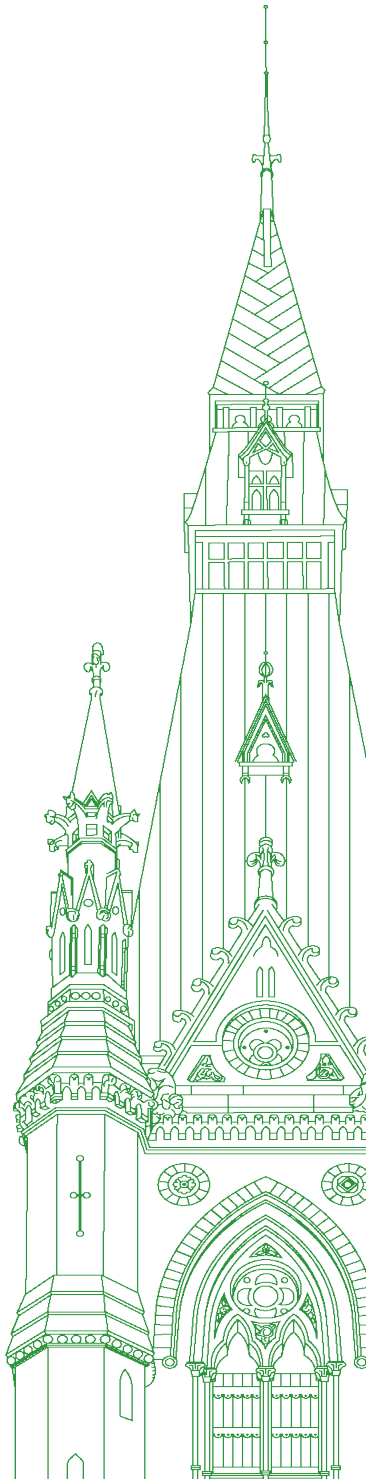

Chair: Karina Gould

Standing Committee on Finance

Monday, February 23, 2026

● (1100)

[*English*]

The Chair (Hon. Karina Gould (Burlington, Lib.)): Good morning, everybody. I call this meeting to order.

Welcome to meeting number 27 of the House of Commons Standing Committee on Finance.

Before we begin, I would like to ask all in-person participants to please read the guidelines written on the updated cards on the table. We have quite a few witnesses today, so I think it's important to remind ourselves of these measures that are in place to help prevent audio and feedback incidents and to protect the health and safety of all participants, including the interpreters. You will also notice a QR code on the card, which links to a short awareness video.

[*Translation*]

Today's meeting is taking place in a hybrid format.

I would like to remind participants of the following points. Before speaking, they must wait until I recognize them by name. For those participating by video conference, they must click on the microphone icon to activate their mike, and mute themselves when they are not speaking.

[*English*]

We have a number of witnesses joining us today.

If you are asked a question by a member and you are in the room, please come forward to the table and we will hear from you then, or raise your hand on Zoom. If the question is generally addressed and is not to someone specific, and if as an official you are able to respond to that question, again, please come forward and we will recognize you, or raise your hand if you are on Zoom.

For those on Zoom, at the bottom of your screen you can select the appropriate channel for interpretation: floor, English or French. For those in the room, you can use the earpiece and select the desired channel.

[*Translation*]

For members participating in person or via Zoom, they must raise their hand if they wish to speak. The clerks and I will do the best we can to maintain the speaking order.

I remind you that all comments should be addressed through the chair.

[*English*]

Pursuant to the order of reference of Wednesday, December 10, 2025, and the motion adopted by the House on Friday, February 13, 2026, the committee shall resume consideration of Bill C-15, an act to implement certain provisions of the budget tabled in Parliament on November 4, 2025.

I would like to provide members of the committee with a few comments on how committees proceed with the clause-by-clause consideration of a bill.

[*Translation*]

As the name indicates, this is an examination of all the clauses in the order in which they appear in the bill. I will call each clause successively, and each clause is subject to debate and a vote. If there are amendments to the clause in question, I will recognize the member proposing it, who may explain it. Amendments will be considered in the order in which they appear in the package each member received from the clerks.

[*English*]

In addition to having to be properly drafted in a legal sense, amendments must also be procedurally admissible. The chair may be called upon to rule amendments inadmissible if they go against the principle of the bill or beyond the scope of the bill—both of which were adopted by the House when it agreed to the bill at second reading—or if they offend the financial prerogative of the Crown.

During debate on amendments, members are permitted to move subamendments until 5 p.m. today.

Pursuant to the House order adopted on Friday, February 13, 2026, if the committee has not completed clause-by-clause consideration of the bill by 5 p.m. on Monday, February 23, 2026, all remaining amendments submitted to the committee shall be deemed moved, and the chair shall put the question, forthwith and successively, without further debate on all remaining clauses and proposed amendments.

Once every clause has been voted on, the committee will vote on the title and the bill itself. An order to reprint the bill may be required, if amendments are adopted, so that the House has a proper copy for use at report stage.

● (1105)

[*Translation*]

I thank the members for their attention and wish everyone a productive clause-by-clause consideration of Bill C-15.

As per the House order adopted on Friday, February 13, 2026, all amendments ought to have been submitted no later than noon on Thursday, February 19, 2026. Amendments that are submitted past the deadline cannot be moved.

I would like to welcome the witnesses, who are ready to answer technical questions related to the bill.

[*English*]

There are a lot of witnesses, so I am not going to name them all. Committee members have a list, so I hope you reference that, and you can address your questions accordingly, as I mentioned at the outset.

Let's get started now on clause-by-clause.

Pursuant to Standing Order 75(1), consideration of clause 1, the short title, is postponed.

For part 1, "Amendments to the Income Tax Act and Other Legislation", there are no amendments proposed from clauses 2 to 4.

Go ahead, Mr. Hallan.

Jasraj Hallan (Calgary East, CPC): Chair, just as a suggestion, since clauses 2 to 190 don't really have anything, if I'm not mistaken, if it's okay with everyone we could pass those clauses on division. Is it possible to do that?

The Chair: That is not correct. We do have amendments, so I was going to propose—

Jasraj Hallan: I'm sorry. Yes, there are two amendments.

The Chair: If you wouldn't mind allowing me to chair the meeting, that would be great.

Jasraj Hallan: Sure.

The Chair: If there is unanimous consent to group them, we can do that for clauses 2 to 44.

Do we have unanimous consent to do that?

Some hon. members: Agreed.

(Clauses 2 to 44 agreed to on division)

(On clause 45)

The Chair: Now we are on clause 45. There's a proposed amendment from the government. Would someone like to speak to that? It's amendment G-1.

Peter Fragiskatos (London Centre, Lib.): I move that Bill C-15, in clause 45, be amended by adding, after line 4 on page 70, the following:

> (5) Every employer who pays an amount described in paragraph (a) of the definition yearly eligible remuneration in subsection (1) to an individual in a taxation year must provide the certification described in paragraph (b) of that definition in respect of the total amount described in paragraph (a) of that definition for that individual for that year.

The Chair: Shall G-1 carry?

(Amendment agreed to on division)

(Clause 45 as amended agreed to on division)

The Chair: Go ahead, Monsieur Garon.

[*Translation*]

Jean-Denis Garon (Mirabel, BQ): Madam Chair, we had amendment BQ-1 to propose for clause 45.

The Chair: No, it targets clause 47, and we're on clause 46.

Jean-Denis Garon: Okay. My apologies.

The Chair: I'll come to you in a moment.

[*English*]

Shall clause 46 carry?

(Clause 46 agreed to on division)

(On clause 47)

The Chair: Go ahead, Monsieur Garon.

[*Translation*]

Jean-Denis Garon: Thank you, Madam Chair.

I'm glad there's coffee today. I'm going to need it. I appreciate it.

Canada's critical minerals strategy has a list of minerals, including phosphate. We propose adding phosphate here, since it's essential for the energy transition. We think this may have been an oversight.

That's essentially what the amendment proposes.

● (1110)

The Chair: Thank you, Mr. Garon.

[*English*]

Does anyone want to comment on this?

Go ahead, Monsieur Leitão.

[*Translation*]

Carlos Leitão (Marc-Aurèle-Fortin, Lib.): Madam Chair, we did look into that, but we can't support my colleague's amendment because, ultimately, phosphate is a mineral used mainly in agriculture, for the production of fertilizers. This could create imbalances throughout the tax credit structure, especially since phosphate-mining companies are already eligible for the flow-through share program. For that reason, we don't believe it's necessary to go in that direction.

The Chair: Thank you, Mr. Leitão.

Mr. Garon, you have the floor.

Jean-Denis Garon: Madam Chair, I think everyone knows that phosphate is a highly critical mineral for the development of the battery industry, for the energy transition and for energy storage.

When we look at the minerals in the strategy, we see that a number of them have various possible uses. As a result, if we're going to treat all these minerals equally in terms of a specific energy transition strategy, we continue to believe that phosphate must be included.

What's more, major phosphate extraction and processing projects, which are mostly in Quebec, will be devoted almost exclusively to the energy transition. The measure's objective, of course, is to stimulate the development of new projects to advance this transition.

With all due respect to my colleague Mr. Leitão, I think the government's argument is a bit exaggerated.

The Chair: Mr. Leitão, go ahead.

Carlos Leitão: Madam Chair, despite what I said a moment ago, upon examination, we do see that, even if most phosphate is used for fertilizer production, it is also very important for the energy transition.

Therefore, to make sure that the playing field is level, we are prepared to accept the member's amendment.

The Chair: All right.

Is it the pleasure of the committee to adopt BQ-1?

(Amendment agreed to)

(Clause 47 as amended agreed to on division)

The Chair: We have no amendments for clauses 48 through 70.

Do I have unanimous consent to group them together in a single vote?

Some hon. members: Agreed.

The Chair: Is it the pleasure of the committee to adopt clauses 48 through 70?

(Clauses 48 to 70 agreed to on division)

(On clause 71)

[*English*]

The Chair: For clause 71, we have Mr. Fragiskatos.

Peter Fragiskatos: Thank you, Chair.

I move that Bill C-15, in clause 71, be amended by replacing lines 12 and 13 on page 164 with the following:

taxation years that end after December 30, 2024.

The Chair: Shall G-2 carry?

(Amendment agreed to)

(Clause 71 as amended agreed to on division)

The Chair: There are no amendments proposed for the remainder of part 1, clauses 72 to 125. Is there unanimous consent to group them for the vote?

Some hon. members: Agreed.

The Chair: Shall clauses 72 to 125 carry?

(Clauses 72 to 125 agreed to on division)

(On clause 126)

The Chair: Part 2 is “Digital Services Tax (Repeals and Other Measures)”. There are no amendments proposed in part 2, clauses 126 to 158.

Is there unanimous consent to group them for the vote?

[*Translation*]

Jean-Denis Garon: No, Madam Chair.

[*English*]

The Chair: Okay. Thank you.

I see Monsieur Garon.

[*Translation*]

Jean-Denis Garon: I would like a recorded division for clauses 126, 127 and 128.

[*English*]

The Chair: Mr. Davies.

● (1115)

Don Davies (Vancouver Kingsway, NDP): Thank you, Madam Chair.

It's nice to be back here at the finance committee.

I would like to request unanimous consent from my colleagues to be able to speak briefly to this. I don't have an amendment for it, but I would like to urge my colleagues to vote against these clauses. I would like to have an opportunity to briefly make the case for why that is.

The Chair: Please go ahead, Mr. Davies, briefly.

Don Davies: Thank you, Madam Chair.

Thank you, colleagues.

When the government of the time announced this measure in budget 2021, it described these measures as essential for “ensuring that corporations in all sectors, including digital corporations, pay their fair share of tax on the money they earn by doing business in Canada.”

We all know that the Donald Trump administration objected, and shortly after that, our government pledged to abandon that measure entirely. Leaving aside the question of having to deal with Mr. Trump—we have great empathy for any government that has to do that—I would argue that this is not the best policy.

The digital services tax was specifically designed to ensure that the largest U.S. tech giants—companies like those led by Elon Musk and Mark Zuckerberg—contribute fairly to the money they earn from the Canadian economy. The Parliamentary Budget Officer estimated that it would raise $7.2 billion over five years. It's revenue that we think could be used to support public services, infrastructure and programs that Canadians rely on.

In conclusion, we believe that adopting this measure means that we are walking away from billions of dollars of revenue and giving up a tool meant to level the playing field for Canadian tech businesses, all without really achieving any benefit for Canada in return. I would respectfully request that my colleagues defeat this provision of the budget.

The Chair: Thank you, Mr. Davies.

Ms. May.

Elizabeth May (Saanich—Gulf Islands, GP): For the purpose of brevity, may I please be associated with every comment just made by Mr. Davies? Thank you.

The Chair: Are we able to move now to a recorded division on clause 126?

(Clause 126 agreed to: yeas 8; nays 1)

(Clause 127 agreed to: yeas 8; nays 1)

(Clause 128 agreed to: yeas 8; nays 1)

The Chair: Do we have unanimous consent to group clauses 129 to 158 for a single vote?

Some hon. members: Agreed.

The Chair: Shall these clauses carry?

(Clauses 129 to 158 agreed to on division)

(On clause 159)

The Chair: We are moving on to part 3, "Amendments to the Excise Tax Act (GST/HST), the Underused Housing Tax Act, the Select Luxury Items Tax Act and Other Related Texts".

There are no amendments proposed to part 3, clauses 159 to 176. Is there unanimous consent to group them for the vote?

Mr. Davies, please go ahead.

● (1120)

Don Davies: Thank you, Madam Chair.

Once again, I would ask the indulgence of my colleagues to speak briefly and urge my colleagues to defeat clauses 167 to 170, if I may.

The Chair: Please go ahead.

Don Davies: The decision to repeal the underused housing tax during a housing crisis is a difficult decision for us to understand. When this measure was first introduced, the Liberal government—a previous one, but of the same hue—described it as "a national, tax-based measure targeting the unproductive use of domestic housing that is owned by non-resident, non-Canadians."

They argued that it would ensure that foreign owners who use Canada as a place to passively store wealth in housing "pay their fair share", and it's working. There's a suite of measures adopted by this government and provincial governments, including mine in British Columbia, that are working to curb foreign investor demand in Canada's residential housing market, and it is working to reduce prices.

The Parliamentary Budget Officer has estimated that the underused housing tax will raise almost $700 million over five years. We believe that repealing it means not only walking away from hundreds of millions of dollars of revenue that could be used to support affordable housing, municipal infrastructure and public priorities; it also means reversing the progress that has been made by adding demand to an already saturated housing market.

Finally, it also removes a policy lever designed to discourage vacant foreign investor-held properties at a time when Canadians are still struggling with some of the worst housing affordability challenges in our country's history.

I urge my colleagues to defeat these clauses.

The Chair: Thank you, Mr. Davies.

Is there unanimous consent to group these clauses for a vote?

Some hon. members: Agreed.

The Chair: Shall clauses 159 to 176 carry?

(Clauses 159 to 176 agreed to on division)

The Chair: For part 4, "First Nations Goods and Services Tax Act", there are no proposed amendments to clauses 177 to 190.

Do we have unanimous consent to group these clauses?

Some hon. members: Agreed.

The Chair: Shall clauses 177 to 190 carry?

(Clauses 177 to 190 agreed to on division)

The Chair: Mr. Davies.

Don Davies: I'm sorry, Madam Chair. I may have been asleep at the switch here. I wanted to speak to the luxury tax. Did we just group those as clauses 171 to 176?

The Chair: We did that previously. That was one group ago.

Don Davies: Didn't it just follow the underused housing tax?

The Chair: Yes, but we just grouped—

Don Davies: I missed that.

The Chair: Yes.

Don Davies: Could I have the indulgence of the committee to speak briefly to that?

The Chair: Sure.

Don Davies: Thank you.

In our view, on the decision to repeal the luxury tax on private jets and yachts, it is difficult to understand the reversal of the principles that were used to justify the measure when it was introduced at the time.

Again, in budget 2021, it was argued, "Those who can afford to buy luxury goods can afford to pay a bit more." I'm quoting then finance minister Chrystia Freeland. This was especially at a time when ordinary Canadians were making sacrifices to keep the economy afloat. In the New Democrats' view, that logic still holds, yet we're now abandoning the luxury tax on private jets and yachts entirely.

There was some justification that argued the luxury tax costs more to administer than it brings in, but the 2025 budget I think belies that claim. By our calculations, eliminating the tax will cost the government $135 million over five years in lost revenue. The PBO goes even further in estimating that the luxury tax on private jets and boats will raise $207 million over five years.

What makes this decision a little more difficult for us is that unions in the aviation and boating sectors have proposed practical solutions to address the potential industry impacts of these measures. They offered targeted mitigation measures and not a full repeal of the luxury tax. We think it's not wise to scrap it altogether, instead of working with workers and industry to refine the policy.

The result is that this is a policy retreat that gives up hundreds of millions of dollars of revenue at a time when the government really needs it, we think. It abandons a fairness measure aimed at taxing the ultrawealthy, and it ignores constructive proposals put forward by workers and their unions—working with their employers—who are ready to help improve the system rather than dismantle it.

It's already been dealt with, but thank you for the opportunity.

● (1125)

The Chair: No problem, Mr. Davies.

(On clause 191)

The Chair: We've already voted on that measure. We're moving on to part 5, “Various Measures”, and division 1, “High-Speed Rail Network Act”. We have clause 191.

Mr. Garon, do you have an amendment you would like to propose?

[*Translation*]

Jean-Denis Garon: Thank you, Madam Chair.

It's no surprise that the Bloc Québécois is proposing amendments on this matter. As you know, I've been very vocal on the issue recently, especially regarding the high-speed rail network act and the amendments to the Expropriation Act.

The preamble is important. I am the member for Mirabel. Everyone knows the story of what happened in Mirabel. Two weeks ago, Parliament unanimously passed a motion calling on the government to never repeat what it did in 1969. It's not just farmers who are affected, but when a rail line runs through the land of a farmer, or someone else, and the process—not just the train—moves at high speed, there is a risk that people's rights will be violated.

This is for the people of my riding, the people at the Union des producteurs agricoles and Quebeckers: It's important for everyone to understand that this legislation will create two classes of citizens. On one hand, you have all Canadians, who, for the purposes of a public project, will be subject to the Expropriation Act. On the other hand, you have the Canadians and Quebeckers who will be impacted by the high-speed rail project and who will have lesser rights. Adopting this clause as is will create second-class citizens in Quebec, within the federation. That's precisely what this bill does.

As I've said time and time again—and I've made no bones about it—the Bloc Québécois has always been in favour of a defining project for a modern transportation system. The issue isn't whether we are for or against high-speed rail. However, when it comes to managing a project like this one, best practices dictate that it move only as fast as engineering capacity and social licence allow. Currently, though, the project is moving as quickly as politicians and the Prime Minister can make announcements.

I firmly believe that, if the high-speed rail network act proposed in Bill C-15 is passed as is, it will undermine the project. A project as ambitious as this one, a project that will span a thousand kilometres and take a long time to build, cannot be carried out without social licence.

I'm getting to the amendment, but my explanation will save time when we get to the following amendments.

Furthermore, the government has delegated all the dirty work to an offshoot of Via Rail that is free from the scrutiny of Parliament, the oversight of the Auditor General and the analysis of the Parliamentary Budget Officer. The government told the people at Alto to go out and expropriate land as quickly as possible, washing its hands of the whole thing.

For those reasons, I am proposing a set of amendments that I'm convinced will not slow down any project carried out in a time-efficient but respectful manner.

For the first amendment, BQ-2, I'll give you an example of what the high-speed rail network act would do.

When someone receives notice that their land is subject to expropriation, they get a knock on the door and are told that a piece of their farmland is required for the project. Obviously, the Expropriation Act seeks to prevent land speculation. The idea is to stop someone who is almost certain that their land will be expropriated from pursuing a condo development on that land and hiring an architect, to then sell to the government for an unreasonable price. That makes sense. That is the reason for preventing people from undertaking certain work on their property.

However, broadly speaking, the Expropriation Act maintains a person's right to carry out repairs. Take, for instance, a farmer with a silo. I'm really focusing on the agricultural impact. The person can undertake maintenance and repair work. Best practices dictate that, when a structure is damaged in a disaster, it can be rebuilt if the structure is necessary for the farm or farm facilities to operate.

I talked about what happened two summers ago to Éric Couvrette's farm, in Sainte-Scholastique. The farm was destroyed in a fire, and he lost all his cows. He had to rebuild everything. Under the current wording in the legislation, he wouldn't be able to rebuild his barn if a small piece of the land was within the right of way through which the train would run.

I don't think there's any risk of land speculation if the victim of a disaster is allowed to rebuild facilities to continue operating.

● (1130)

The government repeats ad nauseam that the longer the project takes, the more it will cost. The same applies when you have to rebuild an agricultural facility. If it drags on for three, four, five or six years, the same thing is true. These are people facing major challenges, and they must be allowed to rebuild facilities damaged in a disaster. That's basically what we're proposing in BQ-2.

The Chair: Thank you, Mr. Garon.

Go ahead, Mr. Leitão.

Carlos Leitão: Thank you, Madam Chair.

It is very difficult for us to support the current version of BQ-2, as my colleague is proposing. To find some common ground, we would like to propose a subamendment.

The Chair: We're listening.

Carlos Leitão: I'll read you the subamendment. It's on my phone, because I don't have a paper copy in French.

The subamendment would replace the part where it says that the owner of land that is subject to a notice of prohibition on work and any lessee or occupant of that land must not undertake or cause to be undertaken any work to the land, other than work to prevent the normal deterioration of the land or to maintain its normal functional state, but that work begun before the notice is registered may be completed.

We propose replacing the wording to say that the owner of land that is subject to a notice of prohibition on work and any lessee or occupant of that land must not undertake or cause to be undertaken any work to that land, other than work to prevent the normal deterioration of the land, to restore its state after a disaster or to maintain its normal functional state and work authorized by the appropriate minister, but that work begun before the notice is registered may be completed.

If my colleagues are okay with that subamendment, I think we would have an acceptable compromise.

Jean-Denis Garon: Could we see the subamendment?

The Chair: Yes, I'm going to ask Mr. Leitão to email it to the committee so that it can be distributed to members.

We'll take a short break for that purpose.

Carlos Leitão: All right. Thank you.

● (1130)

_____(Pause)_____

● (1155)

[*English*]

The Chair: Colleagues, we will resume the meeting.

Monsieur Leitão.

[*Translation*]

Carlos Leitão: Thank you, Madam Chair.

I would like unanimous consent to withdraw my subamendment.

The Chair: Is there unanimous consent for Mr. Leitão to withdraw his subamendment?

Go ahead, Mr. Garon.

Jean-Denis Garon: I would like the government member to explain why he wants to withdraw the subamendment.

The Chair: Go ahead, Mr. Leitão.

Carlos Leitão: We want to withdraw the subamendment because we think it could make things more complicated, so it's easier to withdraw it.

The Chair: Go ahead, Mr. Garon.

Jean-Denis Garon: I'm trying to understand this. As far as I could tell, there was a willingness to correct a significant flaw in the bill. I repeat, we're talking about a violation of farmers' rights. This is about allowing people whose barn or silo was partially or completely destroyed in a disaster to earn a livelihood. How does that make the law and the rail project more complicated? I'd like the member to explain that. I think I'm a pretty smart guy, but this I don't understand.

The Chair: Would you like to respond, Mr. Leitão?

Carlos Leitão: I just want to say that this is our subamendment, and in our view, it unfortunately makes things more complicated. It wasn't well drafted, so we are simply asking that it be withdrawn.

The Chair: Is there unanimous consent for Mr. Leitão to withdraw his subamendment?

Some hon. members: Agreed.

The Chair: That brings us back to the amendment.

Jean-Denis Garon: No, actually. I would like us to vote on the subamendment.

The Chair: Can we vote on the subamendment?

Just a moment, please.

[*English*]

I will have to suspend for a couple of minutes. Thank you.

● (1155)

_____(Pause)_____

● (1202)

The Chair: Thank you very much, colleagues.

Having spoken with the legislative clerks, I rule Mr. Leitão's subamendment inadmissible due to paragraph 16.78 with regard to form. Unfortunately, “an amendment is out of order if it refers to, or is not intelligible without, subsequent amendments or schedules of which notice has not been given, or if it is otherwise incomplete.” Given the fact that it didn't really fit with the initial amendment the Bloc put forward, it is inadmissible.

We will now return to BQ-2.

Monsieur Garon.

[*Translation*]

Jean-Denis Garon: I want to make sure I understand. The amendment was deemed out of order because it wasn't intelligible. Is that right?

Carlos Leitão: It's the subamendment.

Jean-Denis Garon: All right. I just wanted to make sure I understood correctly, because there was a glitch with the interpretation.

The Chair: That is right.

Jean-Denis Garon: Thank you.

The Chair: Yes, it was the subamendment Mr. Leitão had proposed further to your amendment.

[*English*]

Are we ready to put the question on BQ-2?

(Amendment negatived: nays 8; yeas 1 [*See Minutes of Proceedings*])

The Chair: We will now move to BQ-3.

Monsieur Garon.

[*Translation*]

Jean-Denis Garon: Madam Chair, I'm under no illusions, having just seen what members of the committee think of protecting the rights of people whose land is being expropriated. First, I'm disappointed that we no longer have an official opposition. That's concerning. The people in Mirabel and elsewhere are going to take note.

BQ-3 is even more important. As an ordinary Canadian who is not the victim of the proposed high-speed rail network act, you are not treated like a second-class citizen when you receive notice that your land is subject to expropriation. You have the right to voice your objection should you disagree with the price you are being offered.

I will paraphrase what my Conservative colleague Jacques Gourde said in his speech in the House two weeks ago. Farmland is not like a car: if the land is divided, it can't be replaced by the insurance company like a lost or stolen car can. Jacques Gourde, the Conservative member for Lévis—Lotbinière, said that.

Accordingly, if your land is being expropriated, it makes sense that you are allowed to challenge the price you're being offered. It makes sense that a dispute resolution mechanism is available to you. Resolving a dispute may take some time, but it doesn't stop a project from being carried out when the political will is there. This is about political will.

This is what you can do, then. You can request a public hearing, and a government-appointed commissioner will hear you out. The commissioner will make their recommendation to the minister, who, with the help of public servants, will decide on the final price. If you still don't agree with the price, you can appeal the decision to the Federal Court, which is neither a simple nor clear process. It tends to be extremely costly for someone whose land is being expropriated, in terms of legal fees and court costs. I wouldn't wish that on anyone. It is precisely so that doesn't happen that people are allowed to be heard in the first place.

I have a suggestion if the government wants the project to move forward quickly. By the way, the project doesn't exist. The government doesn't even know where within a 10-kilometre range the train is going to run. If the government wants the project to move forward quickly, it should appoint commissioners.

If the high-speed rail network act becomes law, as currently proposed, here's what will happen: the Federal Court will be inundated with cases for years—similar to what happened in Quebec with the act respecting the REM—and after a few years, it will turn into a scandal because people will not have had the opportunity to be heard.

In proposing this amendment, the Bloc Québécois is simply trying to ensure that people whose land is being expropriated are entitled to have their objections heard by a commissioner within 30 days, before the minister makes their decision. This way, an agreement can be reached without people going broke in an effort to be heard by the Federal Court, people who are already dealing with their land being divided. This is land that was supposed to go to their children, land that, in many cases, they've been farming for generations.

I will say it again: This does not slow down the Alto project. Actually, it's not the Alto project. It's the Liberals' train. If Alto could, it would do things at a normal pace. This is the Prime Minister's project. This amendment does not slow down the project, because the project does not exist as of now. All this does is protect the rights of people whose land is going to be expropriated before the project even exists. What's more, it will save taxpayer money by preventing a flood of applications to the Federal Court.

Keep in mind that the segment connecting Montreal to Ottawa, including a stop in Laval, is just the first segment in a network that spans 1,000 kilometres. Imagine how many people in that 1,000-kilometre long corridor will be applying to the Federal Court. The government can't even pay people their old age pensions. It's already put $6 billion into the Cúram software. Now we're told that the Federal Court will have to deal with cases from people who live along the 1,000-kilometre route—unless, as Alto says, the proposed act in its current form favours negotiated agreements. The reality is that the agreements are in such violation of the rights of the people subject to expropriation and are so detrimental to their negotiating power that they will be brought to their knees and have to submit to the government, because Alto is the government. Ultimately, they are going to have to accept less than the price they would get on the market.

The way the act is written, the government is getting away with violating people's rights, with no regard for public funds or attempt at procedural fairness.

● (1205)

No matter what the Minister of Transport says, the act as written does not ensure that the project will move forward in a reasonable time frame or have social licence.

I urge the two parties in government, whose members are sitting next to me, to support an amendment that goes to the heart of our role as MPs, which is to keep the government in check, to prevent the government from always doing anything it wants and to represent our constituents, our farmers. Next to me is a member from Quebec whose riding is home to farm communities, so I know he is sensitive to the issue. I know there are members here who voted on the motion regarding the Mirabel expropriations, a motion that passed with unanimous support two weeks ago, and I know they are sensitive to the issue.

I urge the members here to do what the people in their ridings elected them to do. I urge them to do their job and vote in favour of this amendment.

● (1210)

The Chair: Thank you, Mr. Garon.

Mr. Leitão, go ahead.

Carlos Leitão: Madam Chair, I don't have a subamendment. I'll say that first.

However, it won't come as a surprise to hear me say that we oppose these two amendments, BQ-3 and BQ-4.

Of course, what happened in Mirabel in the 1960s and 1970 is inexcusable and unacceptable, but that is not at all what's happening here.

My colleague, however, gave a more recent example, the REM case in Montreal. No, it did not clog up the courts. The system worked fairly well.

In our view, slowing down the process for a project of this magnitude, which seems to enjoy significant social licence, would be extremely costly.

The Chair: Thank you, Mr. Leitão.

Mr. Garon, you have the floor.

Jean-Denis Garon: Madam Chair, we're talking about the high-speed rail network act. The Minister of Transportation—who is also the Leader of the Government in the House of Commons—and the government keep telling us that this bill is similar to the one passed by Quebec's National Assembly for the REM, or the Réseau électrique métropolitain. I just want people to understand one simple thing. When you have two different problems, it is not always wise to apply the same solution. That's what we taught our students at university, and I think that's still the case. That hasn't changed much since I left five years ago.

The REM is a project that spans a few dozen kilometres. Its route is not linear; it can curve and easily use existing rights-of-way. What's more, it stops everywhere and has economic benefits everywhere. That's the context in which the project was developed. I know that Mr. Leitão was a minister at the time, if I'm not mistaken. The notion was that there wouldn't be many tracks, that the route would curve and make stops everywhere, so they decided to adopt a law.

Today, Mr. Leitão is telling us that for a 1,000-kilometre project, which cannot have a route that curves nor use existing rights-of-way, and whose train does not stop anywhere, the same law will be drafted. This argument makes absolutely no sense.

What happened is that the Department of Transportation botched the job. It made a law. It took existing models and analyzed the situation poorly. Then it realized that its train route didn't curve, and that the people who were being expropriated would probably want to exercise their bargaining power. So it thought it would take that right away from them.

They say they don't want to delay the project, but I'll tell you what happened with this law. For nearly a year, Alto, a quasi branch of the Liberal Party of Canada, shared a map of the route. It was like a GIF image, and was so blurry that you couldn't really tell where it went. On January 14, Alto published a 10-kilometre corridor that runs through places no one expected. It included Mirabel, but also other locations. This was not announced to mayors, city councillors, or MPPs. However, we received reports that Liberal MPs in my region were aware of it. It seems we are not all equal in this House, as far as Alto is concerned. On January 14, municipalities were informed—some found out on January 22, 23, or 24—that Alto would be coming to consult with them in 10 days, that it would be visiting them for business receptions and consultations. That's what they were told.

However, the engineering offices of cities such as Sainte-Thérèse, Mirabel, and Brownsburg-Chatham are not like those of SNC-Lavalin. Often, they are small teams juggling many different projects. The way their government operates, if two civil servants who are engineers extended their holiday vacations, the cities would be left completely stranded. Guess what? That's exactly what happened.

My colleague, whose riding is in Laval, says this isn't 1969. He's happy because he has a train station in his region. I'll tell you one thing. We know that my riding, Mirabel, is scarred by a series of expropriations. Highway 13, Highway 50, the Enbridge pipeline, power lines and GazMétro facilities were built there, but what is happening now has never happened before, because no one has ever been reckless enough to behave the way the federal government is behaving in 2026. People learned history's lessons.

It's fine for Quebec's former finance minister, Mr. Leitão, whom I greatly respect and who is very nice, to defend his government's position tooth and nail, but the government's current position on the high-speed rail network act is deceitful and untenable.

● (1215)

The Chair: Thank you, Mr. Garon.

Shall amendment BQ-3 carry?

(Amendment negatived: nays 4; yeas 1 [*See Minutes of Proceedings*])

The Chair: We'll now move on to amendment BQ-4.

Mr. Garon, you have the floor.

Jean-Denis Garon: Obviously, Madam Chair, it is consistent. What Bill C-15 is saying is that government no longer wants to listen to people and doesn't want to give them any rights. It is telling people to go to Federal Court—and to empty their RRSPs, their pockets, their children's education funds and their farm renovation funds to do so. That's what this bill does. By rejecting the amendment, we are allowing the government to do just that. People will remember it.

What amendment BQ-4 does is restore the 30-day period for filing an objection.

I will tell you one thing, and it is very important. When Alto comes to hold its bogus consultations—which are essentially business receptions with plasma screens, not consultations—it tells people that the Bloc Québécois members are liars because the 30-day period for opposing expropriations still exists. That is what Alto is telling my fellow citizens. That's what it's telling people in Laval, Saint-Eustache, and everywhere it goes.

According to the clause I wish to amend, if amendment BQ-4 is rejected, there will no longer be a 30-day period. I am saying this to farmers who are listening to us, and we will make sure the word gets out: You should know that if this proposed amendment is not adopted, the 30-day period for filing an objection will be abolished.

I will say one thing about this bill: It tells you what Alto's word is worth, from its CEO down to the people further down the ladder, the peddlers who come to our ridings to sell us false information and who come to say that elected officials' messages to inform the public are wrong.

If this amendment is rejected, the 30-day deadline will be abolished, just as the Liberal government wants for its Liberal train.

I invite all my colleagues to do what they were elected to do, which is to defend their fellow citizens, to ensure that all citizens in this country are equal, and to adopt amendment BQ-4.

The Chair: Thank you, Mr. Garon.

Mr. Leitão, you have the floor.

Carlos Leitão: Very quickly, Madam Chair, I want to point out that this train project is a Canadian train project, which enjoys a very high level of support from Canadians, both in Quebec and in Ontario.

I don't need to go any further than that.

Jean-Denis Garon: Madam Chair, I'd like to make it clear that what I'm going to say is related to the amendments.

I don't know if the government realizes that we're trying to help it.

We have a Prime Minister who is hardly ever in Canada. People who are not on the ground want this to move quickly. They want it to be a weapon of mass construction, as the president of Alto himself said. They want to build, build, build. We get it. This is an economic stimulus project, and that's great. However, when you're going through people's backyards, if you don't do it in a socially acceptable and respectful way, the project will not go as fast as you want.

As I told you, Highway 13, Highway 50 and the Enbridge pipeline went through our area, and people didn't react this way because they were properly consulted.

The minister tells us that nothing is being done in Canada anymore, in the provinces or even at the federal level. After all, a pipeline is not under provincial jurisdiction. He says that nothing ever gets done. He points to the Mégantic bypass as an example, but that is a unique case. Well, I have to tell you that's not true.

The government doesn't understand that, precisely because its project has buy-in, because we need foundational transportation projects and because we have to join the 21st century, we have to work as though it's the 21st century. That's what my colleague, Mr. Leitão, doesn't understand.

● (1220)

The Chair: Thank you, Mr. Garon.

I think the debate on that is over.

I must inform the committee that, since the purpose of amendment BQ-3 was to make section 9 of the Expropriation Act applicable and BQ-4 refers to that section, adopting BQ-4 could be in conflict because BQ-3 was rejected.

Shall BQ-4 carry?

(Amendment negatived: nays 8; yeas 1 [*See Minutes of Proceedings*])

The Chair: We're going to move on to BQ-5.

Mr. Garon, you have the floor.

Jean-Denis Garon: Thank you, Madam Chair.

I'm an optimistic man, so I still have hope. You can fail to get an amendment passed four times, which is deplorable, but you can succeed the fifth time.

This time, we're talking about expropriation notices sent out by email. Bill C-15 will allow the Alto arm of the Liberal government to send expropriation notices to people by email.

I'll just put things in perspective. It's 2026, and people don't always communicate by registered mail or telegrams anymore. We understand that some people want to be contacted by email. We also understand that the means of communication used to send notices of expropriation are set out in the act. We understand that this aspect of the act needs to be modernized, and we're not opposed to that, except that, as the bill is currently worded, Alto is allowed to use email as the default means of communication.

We know that people are afraid of fraud these days. They sometimes wonder if the emails they receive from their bank are authentic or fraudulent. The government and the Royal Canadian Mounted Police, among others, are currently conducting fraudulent email awareness campaigns. Some people don't feel they can trust emails, even those that are official communications. However, as it is currently worded, the bill gives Alto the right to communicate with people by email.

When the CEO of Alto, Mr. Imbleau, appeared before the committee, he told us that, if someone preferred to be contacted by registered mail, say, it could take a few more days, but his company would do it, because they want people to feel comfortable.

That's why I drafted an amendment that is consistent with what Mr. Imbleau asked for. If we were to name this amendment, we would name it after the CEO. It simply states that, when a notice is so important and life-changing, it must be sent via traditional and verifiable methods, such as registered mail, by default. If a person wants to be contacted by email, they may request that, and the default means of communication would then be changed. That would give Alto all the freedom it needs to do exactly what its CEO told us he would do.

I can't even imagine this amendment not being passed unanimously. This is what the CEO of Alto asked us to do.

● (1225)

The Chair: Do you want to add anything, Mr. Leitão?

Carlos Leitão: No.

The Chair: Okay.

I don't see any other speakers, so we'll go to a vote on BQ-5. It will be a recorded vote.

(Amendment negatived: nays 4; yeas 1 [*See Minutes of Proceedings*])

[*English*]

The Chair: Shall clause 191 carry?

[*Translation*]

Jean-Denis Garon: I request a recorded vote on clause 191.

[*English*]

The Chair: We will go to a recorded division.

(Clause 191 negatived: nays 5; yeas 4)

(Clause 192 negatived: nays 5; yeas 4)

The Chair: Clause 192 is defeated.

Mr. Fragiskatos.

Peter Fragiskatos: There seems to be some confusion that I think can be best taken up if we suspend for a few minutes, if that's okay.

[*Translation*]

Jean-Denis Garon: Can someone explain the reason for the confusion?

[*English*]

The Chair: Do you agree to suspend?

Some hon. members: Agreed.

The Chair: Okay, we will suspend.

● (1225)

_____(Pause)_____

● (1242)

The Chair: Okay, we've returned.

Mr. Hallan, go ahead.

Jasraj Hallan: Chair, I seek unanimous consent to go back to clauses 191 and 192.

The Chair: Do we have unanimous consent?

Some hon. members: No.

The Chair: We will now continue with clause 193.

Shall clause 193 carry?

An hon. member: Recorded division.

(Clause 193 agreed to: yeas 4; nays 1)

(Clause 194 agreed to: yeas 4; nays 1)

(On clause 195)

The Chair: We're moving on to division 2, “Canada Post Corporation Act”.

Shall clause 195 carry?

Mr. Davies.

Don Davies: Thank you, Madam Chair.

I would once again ask my colleagues for the opportunity to speak briefly to urge committee members to vote against this.

The Chair: Please go ahead.

Don Davies: Bill C-15 proposes to repeal provisions of the Canada Post Corporation Act that currently provide reduced-rate postage for library materials mailed between libraries or to library users, as well as the postage-free mailing of books and other materials for the use of people who are blind.

The measures targeted for repeal were unanimously adopted by Parliament when Bill C-321 passed in 2013. That was 13 years ago. It was introduced by Conservative MP Merv Tweed, with all-party recognition that equitable access to reading is a national priority.

Libraries across Canada have been clear that repealing these measures will have a negative impact. Libraries across Canada rely on affordable postage rates to operate robust interlibrary loan networks so that a person in a small town or remote community can access the same depth of collection as someone living near a major research library in an urban centre.

Homebound readers, seniors, people with disabilities and residents of indigenous, remote and minority-language communities often depend upon materials delivered by mail from public and academic libraries.

Finally, people who are blind or have low vision rely on the free post program to receive accessible formats such as Braille, audio, and large-print materials. Eliminating the statutory guarantee would threaten their ability to receive reading materials at all.

I would urge my colleagues to vote against this. Other than a pure pecuniary impact, I really can't see how it could possibly be good policy.

● (1245)

The Chair: Thank you, Mr. Davies.

Seeing no further comments, shall clause 195 carry?

(Clause 195 agreed to on division)

(On clause 196)

The Chair: We are moving on to clause 196.

Mr. Fragiskatos, go ahead.

Peter Fragiskatos: I have an amendment to clause 196, Madam Chair, under "Exception — fair and reasonable rates".

I move that Bill C-15, in clause 196, be amended by adding after line 30 on page 296 the following:

> (3.1) The Corporation must provide for
>
> (a) the transmission by post, free of postage, of letters, books, tapes, records and other similar material for the use of the blind; and
>
> (b) a reduced rate of postage for library materials lent by a library to a borrower, including by means of an interlibrary loan.

The Chair: Monsieur Garon, go ahead.

[*Translation*]

Jean-Denis Garon: Thank you, Madam Chair.

I thank the government for proposing this amendment, which is important to us and to the regions.

I grew up in a remote part of northern Quebec. We had a small community library. The closest big library was in Val-d'Or, almost 200 kilometres away. Thanks to Réseau BIBLIO, we could order a book we didn't have. Reading is an integral part of education. Actually, we now know that reading among young boys is one of the best ways to predict whether they will have the opportunity to go to university. This really is very important.

Obviously, I'm in favour of the amendment, but there's one thing that worries me in general. I asked the minister about this when he was here at our committee, and that's when I realized that the government was totally unaware of the consequences of its decision to completely exempt Canada Post from its obligation to submit its fee schedule to cabinet. He did not know that he was removing all the sections of the act that protect blind people. In small communities, there are even fewer books in Braille than there are books in French. The government had no idea what it was doing. When the minister came and I asked him questions about it, he was so surprised that he said—you know me; I'm paraphrasing—he couldn't believe that there wasn't already an exception in there, because it didn't make sense.

Earlier, we were discussing the high-speed rail network, and I'm seeing the same approach here. That's what you get when you do sloppy, overly hasty work. When I was young and had to bring things up from the basement to the main floor, sometimes I ended up making the job harder than necessary because I tried to do it too fast and dropped things all over the place. My parents told me I had done things the lazy way. Well, these clauses are the lazy way.

This budget was tabled in the fall rather than the spring. I've said that several times, but I'm entitled to say it again because this is a new debate. Three or four weeks before the budget was tabled, the minister still didn't know if he was going to table one. He didn't want to table one, and then he upended the budget cycle. When you spend your time on press releases instead of preparing a budget—by the way, I'm saying this with all due respect for public servants—you end up making mistakes like that.

We found the mistake and reported it. Libraries figured it out. This makes me wonder if other mistakes resulting in injustice slipped into the budget because the work was done too quickly.

I have to say that it's not the government officials' fault. The room is full of them, so I want to acknowledge them, thank them for being here and tell them, from the bottom of my heart, that they are very competent and doing outstanding work. However, no one is expected to do the impossible. If the government had tabled a normal budget in the spring, these competent people would have had time to do their work and conduct consultations, and things like that would not have happened.

Anyway, I want to emphasize the fact that the government listened to people, including Bloc Québécois members. We were the ones who asked the minister about this. To anyone still wondering what the purpose of the Bloc Québécois is, I would say this: When people in the regions of Quebec, especially young boys, can order a book and read, they'll remember that this is another purpose the Bloc Québécois serves.

● (1250)

The Chair: Thank you, Mr. Garon.

I don't see any other speakers on G-3.

(Amendment agreed to)

(Clause 196 as amended agreed to)

(On clause 197)

The Chair: Mr. Garon, are you moving BQ-6?

Jean-Denis Garon: Yes. This amendment is in the same vein. It would remove from the list of paragraphs repealed by the bill those that provide for special pricing by Canada Post for library materials and items for the blind. It is therefore entirely consistent with amendment G-3.

The Chair: If BQ-6 were to pass, it could create an inconsistency in the bill.

[*English*]

Shall BQ-6 carry?

[*Translation*]

Jean-Denis Garon: Before we vote, would it be possible for an official or the clerks to reassure me that the adoption of G-3 guarantees that everything proposed by BQ-6 will also be applied? It's important; it has more to do with the content. I don't think the vote will be for nothing, after all.

The Chair: Absolutely.

Are there any Canada Post people in the room? We'll let them come to the table and state their names.

We have Ms. Clow and Mr. Bourevitch.

Mr. Garon, do you have a specific question for them?

Jean-Denis Garon: As I understand it, there may be a consistency issue, but the adoption of G-3 does not make BQ-6 out of order. For example, BQ-6 may add things that would otherwise be missing.

If I understand correctly, G-3 won't strike the part of the bill that removes the paragraphs about library materials. I know that this kind of verification is usually done at report stage. However, I wonder if it would be best to simply adopt BQ-6 and then let the government deal with the consistency issue. I know it's done that way sometimes.

The Chair: Could the departmental officials comment on that?

[*English*]

Eugene Gourevitch (Director, Postal Affairs, Department of Public Works and Government Services): The position of the officials would be that the government amendment is actually stronger. It codifies the protection of blind material and library material in the law. The regulatory provisions would no longer be required, essentially. The regulatory provisions would in a sense create additional red tape and less flexibility around additional library materials that could be sent at reduced rates of postage, for example. Similarly for the material for the blind, given the new legislative requirement to maintain the rates, there would be no reason to maintain the regulatory-making provision or power that currently exists.

● (1255)

[*Translation*]

The Chair: Thank you.

[*English*]

Are there any further questions?

[*Translation*]

Mr. Garon, you have the floor.

Jean-Denis Garon: I don't know; I'm not convinced. We're being told that amendment G-3 removes the provisions on library materials from the bill and that preferential rates will be reinstated. However, when it comes to the purpose of the bill, I'm sorry, but I don't agree that it creates an administrative burden; I don't agree with that definition. The purpose of the bill is to ensure that, for certain groups of people, there is still government oversight. Although Canada Post is, in a way, a private corporation, and we want it to be more autonomous, it has a mandate from the government to provide a public service that, from a purely financial point of view, will not necessarily be profitable. I'm not sure that, as elected officials, we want to let Canada Post define that, given that its mandate will eventually be reviewed.

I'm therefore suggesting that we adopt BQ-6. Then we'll see what the government has to say about consistency. That will be done in the House, and we can do it on a regular basis. I don't think adopting G-3 invalidates BQ-6. They both do the same thing. We will work on consistency during votes in the House. I think that would be the right way to do it.

The Chair: Thank you, Mr. Garon.

Are there any other questions for the departmental officials? It doesn't look like it.

Is it the will of the committee to adopt BQ-6?

(Amendment negatived [*See Minutes of Proceedings*])

[*English*]

The Chair: NDP-1 was identical to BQ-6, so we won't be able to introduce it.

[*Translation*]

BQ-7 cannot be moved because BQ-6 was defeated.

[*English*]

Shall clause 197 carry?

[*Translation*]

Jean-Denis Garon: I suppose BQ-8 cannot be moved either.

The Chair: We're not there yet. It's coming.

(Clause 197 agreed to on division)

(On clause 198)

The Chair: Mr. Garon, you may now move BQ-8.

Jean-Denis Garon: Basically, this amendment is also about libraries. The government wanted to remove the 10-year review of library rates. The current Canada Post Corporation Act says, “Five years after this Act comes into force, and every ten years thereafter, the Minister must have a review undertaken of the definition *library material*”, and so on. This is another definition issue. It simply removed the review of the rates set out in the act.

The Chair: Are there any questions or comments? It doesn't look like it.

Is it the will of the committee to adopt BQ-8?

Some hon. members: No.

[*English*]

The Chair: Is it carried on division? I'm sorry. It was rejected. Clause 198....

Pat Kelly (Calgary Crowfoot, CPC): Is this the clause or the amendment?

The Chair: It's BQ-8. I'm sorry.

Does BQ-8 carry?

(Amendment negatived)

The Chair: Thank you. I apologize, guys.

Shall clause 198 carry?

(Clause 198 agreed to on division)

The Chair: Shall clause 199 carry?

Mr. Davies.

Don Davies: Madam Chair, I think this is understood, but I didn't hear you say it. Was NDP-2 made redundant by the adoption?

The Chair: That's correct. It was identical to BQ-8.

Don Davies: Got it. Thank you.

The Chair: Going back to clause 199, does clause 199 carry?

(Clause 199 agreed to on division)

The Chair: We're on division 3, “Build Canada Homes”.

(Clauses 200 to 202 agreed to on division)

(On clause 203)

The Chair: We're moving now to division 5, “Red Tape Reduction Act”, and clause 203.

Ms. May.

● (1300)

Elizabeth May: Thank you, Chair.

As I briefly mentioned to you on the break, as a member of Parliament here in this place on behalf of the Green Party of Canada, I've been subjected to special rules since Stephen Harper developed a special motion out of the PMO. Every PMO since then has insisted on telling every committee to pass said motion at the beginning of every session after every election. First, Mr. Harper created it. Then Mr. Trudeau asked every committee to just pass it automatically without thinking about it or debating it, and certainly without speaking to the members of Parliament on whom it has an immediate impact. The same thing has happened now, under the current Prime Minister, after the April election.

I need to put on the record again that what the committee passed after the election—and every committee was asked to pass an identical motion—makes a mockery of the notion that the committee is the master of its own process. When I complain to the Speaker that my rights are infringed and I raise a question of privilege on that point, the Speaker always says, “Well, the committee is the master of its own process.” The Speaker has no role over protecting my rights.

I'm not allowed to vote on my amendments and I'm not allowed to withdraw my amendments. Under the process by which we are now operating, my amendments here today are deemed moved, and I have no power or control to speak, other than to speak briefly to each amendment. If this committee had not passed the motion, it would have left me with rights at report stage in the full chamber, able to put forward amendments—substantive amendments—at report stage in the whole chamber. As it is, this is prejudicial to the rights of smaller parties and to MPs for smaller parties. It means I can't be in the House right now debating Bill C-20, because I must be here for the brief opportunity to speak to my amendments.

I'll do so now. I appreciate being able to put on the record that my protest remains in place and that this procedure by every committee needs to be examined. I don't imagine any of my friends around the table knew that in passing this motion, you were reducing the reduced rights I already have.

Now I will go to the amendment, which is critical.

Amendments to the Red Tape Reduction Act in Bill C-15 have achieved and attracted much public attention. They're fundamentally offensive to democracy across Canada and to laws that are already carried.

In the Red Tape Reduction Act amendments found under division 5 in this over 600-page omnibus budget bill, we have something that is extraordinary. It's never been introduced in any bill in this Parliament before. It's similar to changes made in Bill C-5, the Building Canada Act, in that it presumes that a government can decide, in passing a law, to break other laws that are already in place. In Bill C-5, it was cabinet as a whole. The Governor in Council could decide that a project was a project of national significance.

I won't go back into Bill C-5, but Bill C-15, in this section under division 5, proposes to say that an individual cabinet member can decide at their personal discretion, without mandatory statutory guidelines or criteria, that it is in the public interest that an entity defined as a person or persons, an association or a corporation may be exempted from any law within their general sphere of jurisdiction as a minister if they decide it's in the public interest and the benefits outweigh the risks.

We were told—this committee was told—by witnesses representing the Treasury Board that these so-called regulatory sandboxes are entirely normal. They're routine. They pat us on the head and tell us there's nothing to worry about here.

I've had a very interesting adventure in learning about regulatory sandboxes, because they're hardly routine. They're not typical in Canadian law. They go back to decisions made under the United Kingdom Financial Conduct Authority back in 2017. They go back to the Monetary Authority of Singapore in 2016. What they're about is creating innovation opportunities for financial products, for things in the financial sector.

● (1305)

However, this application, as it's being put forward in Bill C-15, is far broader than innovations in financial services or financial products. As we read, we see the entities, the scope of activities and the allowance to pursue innovation in the discretion of a single minister are far broader than what's found in other countries.

In an attempt to respect what the government is trying to do here, I bring forward the first of two amendments to this section, PV-1. This is an attempt to simply ensure that in the opening statements of what the mandate is, why we're doing this and what it's all about, we confine the application of these regulatory sandboxes to "genuine innovation within the financial sector while protecting public" interest. This adheres to what we were told is routine in other countries.

A regulatory sandbox as a concept is not intended to say that you can reduce, as Mike Harris did in Ontario in his common-sense revolution in going after red tape, the protections for public water supplies, which led to the deaths in Walkerton. It can't be that broad. It should be restricted to the historical, traditional use of the term "regulatory sandbox": to financial innovations and innovations within the financial sector.

That's PV-1.

In the interest of Canadians from coast to coast who are watching this and hoping that this isn't about to happen in an omnibus budget bill, and to all friends around the table regardless of party, please, this is a respectful amendment to respect what the government is trying to do but to restrict the scope of its application.

Thank you.

The Chair: Thank you, Ms. May.

Mr. Davies, do you want to comment on this?

Don Davies: Thank you, Madam Chair.

I was going to speak to this, but I'll do it once in response to Ms. May's amendment, with which I heartily agree.

In our system of government, Parliament is supreme. That is the foundation of our constitutional system. It's also Parliament's responsibility to scrutinize spending and the activities of the executive branch of government.

In my view, I don't think it's an exaggeration to say that Bill C-15 contains a serious threat to Canada's democratic foundations. As Ms. May just pointed out, part 5, division 5, clauses 203 to 209, would give federal ministers sweeping powers—what are colloquially now known as the Henry the VIII powers—to exempt any individual, corporation, partnership, association or organization from the application of any federal law or regulation, with the exception of the Criminal Code. This means that things like labour standards, health and safety rules, environmental protections, indigenous rights, privacy laws and many more could be set aside at a minister's discretion. In our view, these powers undermine the separation of powers by allowing the executive to override laws adopted by Parliament, without transparency or accountability.

Legal experts have been clear that this is not regulatory sandboxing, as Ms. May has just eloquently pointed out. It is a dramatic departure from the narrow, transparent sandbox models used elsewhere in Canadian and international law.

The bill introduces vague justifications like "competitiveness" and "economic growth", terms that are so broad that they could be used to suspend almost any law or regulation. These provisions, in the New Democrats' view, do not streamline regulation. They erode the rule of law and create a two-tier system where laws passed by Parliament can be suspended for political convenience, even if they might be otherwise meritorious.

Finally, the government, in our view, has failed to justify why it needs these powers. If the current government truly believes that these extraordinary powers are necessary, it should introduce standalone legislation that can be studied in depth and debated thoroughly to make sure that the regulatory sandbox provisions are carefully crafted in public by parliamentarians, not buried in a 600-page omnibus budget bill or perhaps negotiated in backrooms, which may be the case right now.

To conclude, in order to protect democratic governance, the rule of law, the constitutional order and parliamentary supremacy, division 5 of part 5 must, in our respectful submission, be removed from Bill C-15.

Thank you for your time, colleagues.

The Chair: Thank you, Mr. Davies.

Is there any further comment on this?

Ms. May.

● (1310)

Elizabeth May: I certainly agree with my colleague Don Davies that division 5 of part 5 should not have been in here. Again, to my friends on the Liberal benches, what I've tried to do here, rather than delete the whole section, is say that if you're going to introduce the concept of a regulatory sandbox and the furtherance of innovation, bracket it by talking about genuine innovation in financial services, and don't make it so broad that it could affect health and safety.

When a minister is making this decision in the absence of any consultation or public process, how are they to weigh the benefits versus the risks? The benefits will only accrue to the applicant who's asking to be exempted from a law. The risks will be widely felt by Canadians—maybe from coast to coast—by indigenous communities and by an environment that can't speak up for itself.

This is a significant overreach, and I beg my colleagues to please accept my amendments, which are put forward as something of a compromise.

The Chair: Thank you.

Shall PV-1 carry?

An hon. member: No.

Elizabeth May: Shame on you.

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: Shall clause 203 carry?

(Clause 203 agreed to: yeas 4; nays 2)

(Clauses 204 to 207 agreed to on division)

(On clause 208)

The Chair: For clause 208, we have Ms. May.

Elizabeth May: To the points that Don Davies made, this is one of the reasons that, on principle, omnibus budget bills of over 600 pages that are improperly studied are offensive on their face.

This amendment relates to changes that are being proposed to the Canadian Environmental Protection Act, an act that was initially brought in at first reading by former prime minister Brian Mulroney's administration and carried and brought forward under the government of Jean Chrétien. It has existed as Canadian law for a number of years. The equivalency provisions were brought in to further ensure that there was agreement and coordination between the provinces and the federal government.

What has happened is that the amendments to the Canadian Environmental Protection Act in this omnibus budget bill are significant and have raised concerns from environmental law groups across the country, because the equivalency provisions would essentially be extended without review under the version of the act brought forward at first reading.

[*Translation*]

PV-3 proposes the following: “An agreement made under subsection (3) terminates seven years after the date on which it comes into force or may be terminated earlier by either party giving the other at least three”.

[*English*]

It's an attempt to hang on to the principle of what was in the Canadian Environmental Protection Act before Bill C-15, which had not included in the budget itself—which I voted for—the notion that this was going to be included in an implementation act. This is new and it's offensive, and this amendment is an attempt to pull back enough to respect the principles of the act, while at the same time allowing a lessening of the strictures of the equivalency agreements.

The Chair: If PV-2 is adopted, CPC-3 cannot be moved due to a line conflict.

Shall PV-2 carry?

[*Translation*]

Elizabeth May: I thought we were at PV-3. Are we debating PV-2 now?

[*English*]

I spoke to the wrong amendment. I'm so sorry, Madam Chair.

[*Translation*]

PV-2 is based on the same principle—

[*English*]

The Chair: Ms. May, we've already moved the motion, so we'll have to move on. I'm sorry about that.

Shall PV-2 carry?

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: There's a Conservative amendment being proposed.

Ms. Cobena, go ahead.

● (1315)

Sandra Cobena (Newmarket—Aurora, CPC): Madam Chair, if I may, in the interest of time, I will be speaking to CPC-1, CPC-2, CPC-3, CPC-4 and CPC-5. Is that okay with you? It's just to save time in making some remarks on the changes.

The Chair: Sure. You can speak to them all now, but we'll still have to vote on them individually.

Sandra Cobena: Individually, yes, but this is in terms of my remarks.

The Chair: They all need to be moved individually each time. You can have your opening remarks, if you like, but you still have to move them.

Sandra Cobena: That sounds good. Thank you.

I am pleased to put forward amendments to division 5 of part 5 of this bill. As you all know, as it is currently written, this provision grants individual cabinet ministers the extraordinary power to exempt hand-picked individuals or entities from any federal law, with the exception of the Criminal Code. This is an immense concentration of power. It is clear that this concern has been widespread and consistent, and I judge that by the number of petitions, emails, letters, calls and messages I have received.

The amendments that I am moving today seek to strike a balance among innovation, accountability and democratic safeguards. It preserves the ability to create regulatory sandboxes that will support innovation in the clean-tech and fintech sectors.

Specifically, the amendments introduce seven key protections: first, a mandatory 30-day consultation prior to making the exemption; second, equal rules that apply to all participants within the sector, not only the hand-picked companies; third, dual approval by both a cabinet minister and the President of the Treasury Board; fourth, mandatory public consultation of voters within 30 days; fifth, a full report to Parliament within 90 days explaining the rationale and assessing whether permanent legislative changes are warranted; sixth, a requirement that ministers appear before committee when requested to explain the sandbox; and seventh, clear limits on what can never be exempted, including foundational statutes such as the Conflict of Interest Act, the Access to Information Act, the Auditor General Act and other core accountability, safety and national interest laws.

While I would have preferred that this provision be removed from the budget implementation act entirely, given the importance of this provision, I believe that these amendments present a balanced and responsible path forward. They meet the urgency of this moment while preserving the accountability, transparency and democratic standards Canadians expect.

I trust that my colleagues here today can see that these amendments are being presented in good faith, that they are thoughtful and that they are substantive changes that strengthen this bill. They offer us an opportunity to show Canadians—the Canadians we serve—that we can work together responsibly and constructively in the best interests of our country.

The Chair: Thank you.

Go ahead, Monsieur Leitão.

[*Translation*]

Carlos Leitão: Thank you, Madam Chair.

[*English*]

While the purpose of the clause was to encourage innovation, the government has heard the opposition's concerns regarding clause 208 as it is currently drafted, and we are willing to support the guardrails suggested by these CPC amendments.

The Chair: Are there any further comments?

Seeing none, shall CPC-1 carry?

(Amendment agreed to [*See Minutes of Proceedings*])

The Chair: Next is CPC-2. We have to introduce it. Is someone going to introduce CPC-2?

Sandra Cobena: CPC-2 amends clause 208 to add proposed section 12.1 to the Red Tape Reduction Act.

The Chair: Shall CPC-2 carry?

(Amendment agreed to [*See Minutes of Proceedings*])

The Chair: Next is CPC-3. You have to introduce it.

● (1320)

Sandra Cobena: CPC-3 amends clause 208 to amend proposed paragraph 12(3)(b) of the Red Tape Reduction Act.

The Chair: Shall CPC-3 carry?

(Amendment agreed to [*See Minutes of Proceedings*])

The Chair: Next is CPC-4.

Sandra Cobena: CPC-4 is an amendment to clause 208 to amend proposed subsection 14(1) of the Red Tape Reduction Act.

The Chair: Shall CPC-4 carry?

(Amendment agreed to [*See Minutes of Proceedings*])

The Chair: We'll move on to CPC-5.

Sandra Cobena: It amends clause 208 and would add sections 14.1 and 14.2 to the Red Tape Reduction Act.

The Chair: Shall CPC-5 carry?

(Amendment agreed to [*See Minutes of Proceedings*])

(Clause 208 as amended agreed to on division)

(Clause 209 agreed to on division)

The Chair: We are now moving on to division 6, “Public Service Superannuation Act (Operational Service)”.

There have been no amendments submitted for clauses 210 to 216. Do we have UC to group those clauses?

Some hon. members: Agreed.

The Chair: Shall clauses 210 to 216 carry?

(Clauses 210 to 216 agreed to on division)

(On clause 217)

The Chair: We are moving on to division 7, “Public Service Superannuation Act (Workforce Reduction)”, and clause 217.

Mr. Davies, are you introducing the amendment?

Don Davies: Madam Chair, I will withdraw that amendment.

The Chair: It's deemed moved.

Do we have UC for the NDP to withdraw this amendment?

Some hon. members: Agreed.

(Amendment withdrawn)

The Chair: Shall clause 217 carry?

(Clause 217 agreed to on division)

(On clause 218)

The Chair: Mr. Davies, are you introducing the amendment?

Don Davies: I will seek UC to withdraw that amendment as well.

The Chair: Do we have UC?

Some hon. members: Agreed.

(Amendment withdrawn)

The Chair: Great.

Shall clause 218 carry?

(Clause 218 agreed to on division)

(On clause 219)

The Chair: Mr. Davies.

Don Davies: I seek UC to withdraw that amendment as well.

The Chair: Do we have unanimous consent to withdraw NDP-5?

Some hon. members: Agreed.

(Amendment withdrawn)

The Chair: Shall clause 219 carry?

(Clauses 219 to 222 agreed to on division)

The Chair: We are moving on to division 8, “Farm Credit Canada Act”.

Shall clause 223 carry?

(Clause 223 agreed to on division)

(On clause 224)

The Chair: We're now on division 9, “Consumer-Driven Banking”. It's clause 224.

[*Translation*]

Mr. Garon, do you have an amendment to propose?

Jean-Denis Garon: Yes, Madam Chair.

The purpose of amendment BQ-9 is simply to add a paragraph to the proposed provisions on banking services in clause 224 of the bill. This paragraph clarifies that these provisions don't render ineffective provincial legislation requiring an entity that provides data to obtain a consumer's consent.

You must understand that the Quebec National Assembly has updated all its privacy legislation. I'm talking here about law 25. This law applies in particular to provincial financial institutions and to intermediaries. As you know, in the financial technology field, we no longer always do business with a bank. We can do business with an online intermediary.

The purpose of the amendment is simply to ensure respect for Quebec's jurisdictions and consistency with law 25. Incidentally, law 25 is a model to emulate. In the last Parliament, in the Standing Committee on Industry and Technology, we began working on Bill C-27. The bill included an artificial intelligence component. However, the part of the bill concerning privacy and data met with a fairly broad consensus. We wanted to consistently and repeatedly make sure that the bill aligned with Quebec's law 25, to avoid any interpretation issues.

With this in mind, I gather that the Quebec government also feels strongly about this amendment. It's simply a matter of respecting jurisdictions.

● (1325)

The Chair: Thank you, Mr. Garon.

Mr. Leitão, you have the floor.

Carlos Leitão: Madam Chair, we support the amendment moved by the Bloc Québécois.

[*English*]

The Chair: Is there anybody else?

[*Translation*]

Shall amendment BQ-9 carry?

(Amendment agreed to [See *Minutes of Proceedings*])

The Chair: We'll now move on to amendment BQ-10.

Mr. Garon, you have the floor.

Jean-Denis Garon: It still concerns the same issue.

It's good to have a modern regime for open data and open banking. I would even say that it's about time that Canada had one. We can't always drag our feet or lag behind.

However, when it comes to bank regulation and modern finance, we need to consider a number of details. As I said, when people use an intermediary to do business with their bank or to obtain products regulated by the Bank Act, for example, this intermediary is often subject to provincial consumer protection legislation.

I'll explain the basic purpose of this amendment. I can also tell you right now that this concerns the general intent of amendments BQ-10 and BQ-11. I'll speak only once for these two amendments.

With these amendments, we want to remove technology companies that aren't federally regulated, because they aren't banks. The idea is to facilitate the implementation of the open data and open banking framework. I repeat, the Quebec government feels very strongly about these amendments, both in terms of the content and the form. Without these amendments, clearly jurisdictional challenges will go all the way to the Supreme Court. This won't help the development of the open data and open banking framework. These two amendments provide clarification.

This even goes so far as to protect the provincial financial institutions. I'll give you an example. Our friends in Alberta will be happy to hear it. ATB Financial is a financial institution, but it's also a branch of the Alberta government. Under the legislation currently proposed in the bill, the federal government will be regulating a branch of the Alberta government. We need to clarify this. I think that this will pave the way for a smoother rollout of the new framework.

The Chair: Thank you, Mr. Garon.

Mr. Leitão, the floor is yours.

Carlos Leitão: Thank you, Madam Chair.

Unfortunately, we can't support this amendment. Once again, we think that it could cause confusion. So we don't agree.

The Chair: Okay.

Mr. Garon, the floor is yours.

Jean-Denis Garon: Once again, I would like to convey this message to my colleagues in the Conservative Party. If you vote against this amendment, you will be accepting that, in the modern world, the federal government will simply regulate entities that aren't banks and that aren't subject to federal regulations, and that the provincial governments will become Ottawa's branches for implementing federal regulations. Lastly, Ottawa will then regulate a branch of the Alberta government, for example.

We've reached a point in the modern world where we need to clarify provincial and federal jurisdictional issues. You know, there's residual power. The Constitution was written in such a way that, by and large in Canada, everything not conceived a century and a half ago, everything modern, belongs to the federal government by default. In this instance, this isn't the case. I think that the federal legislation should recognize this.

The Chair: Thank you.

Shall amendment BQ-10 carry?

(Amendment negatived: nays 4; yeas 1 [See *Minutes of Proceedings*])

The Chair: Mr. Garon, you have the floor for amendment BQ-11.

Jean-Denis Garon: The arguments are the same. The two amendments are complementary.

● (1330)

The Chair: Thank you, Mr. Garon.

Bill C-15 enacts the consumer-driven banking act. The amendment would make a number of clauses of the bill inapplicable to an entity, subject to the minister issuing an order exempting the entity or transferring to a province the power to supervise the entity for certain specified purposes.

Section 16.74 of the *House of Commons Procedure and Practice*, Fourth Edition, states as follows: “An amendment to a bill that was referred to a committee after second reading is out of order if it is beyond the scope and principle of the bill.”

The chair considers that, in addition to making the transitional provision conditional, adding a new condition that must be met before these clauses apply to certain entities is beyond the scope of the bill. As a result, I rule this amendment out of order.

Mr. Garon, the floor is yours.

Jean-Denis Garon: Madam Chair, I would like us to vote on this. I'm challenging your ruling.

The Chair: Okay. We'll proceed to the vote.

[*English*]

Shall the decision of the chair be sustained?

(Ruling of the chair sustained: yeas 4; nays 1)

The Chair: Shall clause 224 carry?

(Clause 224 as amended agreed to: yeas 4; nays 1)

The Chair: There are no amendments proposed from clauses 225 to 330. Do we have unanimous consent to group these for a single vote?

Some hon. members: Agreed.

The Chair: Shall clauses 225 to 330 carry?

(Clauses 225 to 330 agreed to on division)

(On clause 331)

The Chair: We're moving on to clause 331, and we have BQ-12.

[*Translation*]

Mr. Garon, will you be moving your amendment?

Jean-Denis Garon: Yes. Thank you, Madam Chair.

The amendment refers to the section of the Bank Act concerning funds deposited by cheque.

I know that you're quite interested in and passionate about this topic, Madam Chair. As you know, when a person deposits a cheque in Canada, the bank can freeze the cheque. The bank can't freeze cheques below a certain amount. This stems somewhat from the fact that people may deposit a cheque in an emergency and may need the funds.

At the same time, we need to also mitigate the risk of fraud for a bank. We can't force banks to accept a $100,000 cheque and to allow people to withdraw the funds.

The Bank Act currently sets this amount at $100. A person who deposits a cheque for $100 or less can withdraw the money immediately. Obviously, the act doesn't automatically index this amount. The legislator needs to update it.

We're proposing that this amount be raised to $250. I'll tell you the reason. It's simply because a small family pays this amount for groceries. It's all well and good to address the cost of living, to provide benefits and even to send out benefit cheques. You know, the government wants to send out benefit cheques. However, if we want to remain consistent, we must make sure that people can withdraw the funds immediately.

Obviously, we believe that the banking system faces a relatively low risk in this situation. The amount concerned hasn't been indexed for some time, as I said.

I would like to invite all my colleagues, once again, to adopt this measure. It benefits households, families and people who are struggling to make ends meet and who don't have the time to wait for their bank before withdrawing money. Moreover, as we all know, banks freeze money for fairly long periods, sometimes up to 10 working days, or even two weeks. Yet we know very well that the banking system clears these cheques the same night in about 99.9% of cases. Once the cheque is deposited, the bank knows that the funds exist, but the funds are frozen.

This is partly because we have a largely monopolistic banking system. We have five major banks that basically take over the whole market. We need to regulate this sector. It's an uncompetitive and unregulated sector.

I think that this measure makes perfect sense.

● (1335)

The Chair: Mr. Leitão, the floor is yours.

Carlos Leitão: Madam Chair, things were going well right up until the very end. Of course, we don't believe that the Canadian banking system is monopolistic. However, we agree with this amendment moved by the Bloc Québécois.

The Chair: Okay.

Mr. Garon, would you like to add anything?

Jean-Denis Garon: I urge Mr. Leitão to separate his opinion from the facts.

The Chair: Okay. That's part of the debate.

Shall amendment BQ-12 carry?

(Amendment agreed to)

[*English*]

The Chair: We'll move on to division 15, “Bank Act (Funds Deposited by Cheque)”.

Shall clause 331 carry?

(Clause 331 as amended agreed to on division)

(Clauses 332 and 333 agreed to on division)

(On clause 334)

The Chair: Mr. Davies, would you like to move NDP-6?

Don Davies: Madam Chair, I would.

Our amendment would add a new section to the Bank Act that would require the commissioner of the Financial Consumer Agency of Canada to conduct regular unscheduled audits of bank policies and procedures to detect and prevent consumer-targeted fraud. If the commissioner finds that an institution's policies and procedures are ineffective, the commissioner shall impose the prescribed penalty on the institution.

Madam Chair, this comes from a recommendation in a written submission to this committee from Democracy Watch, which noted the following:

> It is not enough to just require the banks to have policies and procedures in place. The Bank Act was changed in 2018 to add...two provisions requiring banks to have policies, procedures and training to ensure the financial interests of their customers are protected....

It went on to say:

> ...but the FCAC was not required in those provisions to audit the banks to ensure they comply with those provisions and, as a result, the FCAC has done nothing to ensure they actually comply....
>
> The new anti-bank account fraud measures will also have little effect unless the FCAC is required to conduct regular, unannounced audits and to prosecute and penalize violations....

I would move this amendment as an effective way to strengthen anti-fraud provisions and hold financial institutions accountable.

The Chair: Thank you, Mr. Davies.

Are there any comments?

Shall NDP-6 carry?

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: Mr. Davies, would you like to introduce NDP-7?

Don Davies: I would. Thank you, Madam Chair.

This amendment would require banks to compile, without identifying the victim, each consumer-targeted fraud transaction detected or brought to their attention in the previous quarter, and to compile quarterly data into an annual statistical report published in their annual report to shareholders.

This again emanates from a written submission from Democracy Watch, which noted:

> Currently, proposed new sections 627.134 and 627.135 will keep each bank's account fraud record secret. That denies customers key information they need to know, and have a right to know, when choosing which bank they want to use for their accounts.

I would urge my colleagues to support this amendment.

The Chair: Shall NDP-7 carry?

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: Mr. Davies, would you like to introduce NDP-8?

Don Davies: I would. Thank you, Madam Chair.

This amendment would require the commissioner of the Financial Consumer Agency of Canada to make their annual fraud report available to the public at the same time that it is provided to the minister. As the bill is currently drafted, the commissioner is required to provide the report only to the minister.

This is, I think, a sensible recommendation from Democracy Watch and would help ensure public awareness of consumer and bank fraud.

The Chair: Shall NDP-8 carry?

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: Mr. Davies, we're on NDP-9.

Don Davies: Madam Chair, I will move it.

This amendment would require the FCAC commissioner to include in their annual fraud report detailed statistics regarding each institution's record of consumer-targeted fraud; the measures taken by the commissioner to hold accountable any institution that has failed to detect or prevent consumer-targeted fraud; and finally, the measures taken by the commissioner to require each institution to strengthen its policies and procedures to detect and prevent consumer-targeted fraud.

Again, this is from a submission from Democracy Watch, and I would just point out at this point that consumer-targeted fraud is growing. It's increasingly digitalized and it targets very vulnerable populations, including seniors and people who don't speak English as a first language.

If this Parliament can strengthen those measures to do what we can to help reduce or prevent consumer-related fraud, I think we should do so.

● (1340)

The Chair: Thank you, Mr. Davies.

Shall NDP-9 carry?

(Amendment negatived [*See Minutes of Proceedings*])

[*Translation*]

The Chair: We'll now move on to amendment BQ-13.

Mr. Garon, you have the floor.

Jean-Denis Garon: Thank you, Madam Chair.

This amendment seeks to modernize how federal legislation handles the rights of people who fall victim to fraud. Madam Chair, you'll be pleased to know that the Prime Minister, who was the governor of the Bank of England, who loves the monarchy and who loves the United Kingdom, must certainly welcome this proposal. It's modelled after a successful practice in the United Kingdom.

Basically, we know that we're facing an epidemic of bank fraud. We can see it in the number of cases. As Mr. Davies said, these bank frauds affect people who are increasingly vulnerable. Yet some people will tell us that there are always grey areas. Sometimes, a person can be a bit negligent. Sometimes, it's the bank's fault. Sometimes, the blame is shared. Sometimes, there are other players. That may be true. However, the current version of the Bank Act hardly recognizes any grey areas. Under the current legislation, the consumer is always alleged to have been responsible.

I'll tell you about the case of Lysanne Bourgon, which took place in my own constituency. It isn't a confidential case. It has received extensive media coverage. The woman, a hard-working small business owner, had her account overdrawn, even though I believe that this wasn't authorized by the rules. The bank dragged her through the mud, face down, for as long as it could, because this person was left without any rights.

So the consumer is currently still responsible for everything under the Bank Act.

The purpose of this amendment is to follow the example of the United Kingdom. Quite simply, the bank is responsible except in cases of gross negligence. It clearly states that the bank is responsible. If a person is defrauded and the bank hasn't done its job, it must pay the consumer. That's the default. We're partially redefining what can and can't be considered gross negligence, to prevent banks from taking advantage of the concept.

Something similar was done in Singapore and the United Kingdom. The banks ended up investing heavily in fraud prevention. The United Kingdom has eliminated around 80% of fraud by ensuring that the players with the means to protect the institutions—the banks themselves—protect them. That's exactly what happened. So I think that this is positive for everyone.

Obviously, I know that bankers are sensitive to this. I know that the Canadian Bankers Association, the RCMP and a number of other institutional players are currently conducting an awareness campaign. The Minister of Finance is also sensitive to this issue. They're running a fraud awareness campaign and working with cellphone and Internet service providers, for example. Many players have a role in this. However, when people trust the banking system, leave their money in their bank and it ends up getting robbed in their bank, you'll never see the bank ultimately claiming any responsibility whatsoever. To hear bankers talk, it's always someone else's fault, always.

We're saying that banking institutions must also carry their share of the burden. We want to modernize the Bank Act. Once again, I have every hope that a government of the people, such as the current Prime Minister's government, which enjoys popular support, will vote in favour of our excellent amendment.

The Chair: Thank you, Mr. Garon.

I would like to inform the committee that amendments BQ-13 and NDP-10 propose similar concepts. If amendment BQ-13 is adopted, the adoption of amendment NDP-10 could result in an inconsistency.

It's 1:45 p.m. I propose that we suspend the meeting so that everyone can attend the oral question period in the House. We'll come back to the discussion of the amendment when we return.

Mr. Garon, you have the floor.

● (1345)

Jean-Denis Garon: If there isn't any debate, I propose that we vote on the amendment before heading to question period. However, this requires the unanimous consent of the committee, of course.

Some hon. members: Agreed.

The Chair: Okay. We'll now vote on amendment BQ-13. It will be a recorded division, Mr. Garon.

(Amendment negatived: nays 8; yeas 1 [See *Minutes of Proceedings*])

The Chair: I'll suspend the meeting. We'll come back here after the votes in the House.

● (1345)

(Pause)

● (1545)

[*English*]

The Chair: Colleagues, welcome back.

We are going to continue with NDP-10.

Mr. Davies, would you like to introduce your amendment?

Don Davies: Thank you, Madam Chair. I would.

This amendment would add a new section to the Bank Act, to require banks to reimburse customers who fall victim to consumer-targeted fraud unless they themselves have been grossly negligent in relation to the fraud.

This provision was recommended in a written submission from Option consommateurs. It is modelled on a similar measure already place in other jurisdictions, such as the U.K. and Quebec.

In its written submission, Option consommateurs noted:

> We believe that an approach that holds banks more accountable will not only allow thousands of Canadians who are victims of fraud to be able to recover their money, but it will also decrease the occurrence of such fraud. By placing greater responsibility on banks, the legislative framework will incentivize these businesses to deploy the appropriate measures to prevent their losses.
>
> The example of the United Kingdom is a clear illustration of this. According to the Payment Systems Regulator, following the entry into force of the new consumer protection framework, the number of claims for APP-type fraud decreased by approximately 15% between October 2024 and June 2025, compared to the same period between October 2023 and June 2024.

I think we can help victims of fraud and also incentivize better practices in the banking sector by adopting this amendment. I would ask my colleagues to do so.

The Chair: Thank you, Mr. Davies.

Shall NDP-10 carry?

(Amendment negatived [*See Minutes of Proceedings*])

The Chair: I have a quick reminder, folks, before we go on. If you're online, please be on mute, and if you're in the room, make sure your phones are on silent. Thank you.

Moving on, shall clause 334 carry?

(Clause 334 agreed to on division)

The Chair: Colleagues, we are now on new clause 334.1, NDP-11.

Mr. Davies, would you like to present your amendment?

● (1550)

Don Davies: Thank you, Madam Chair.

This amendment makes determinations made by the Ombudsman for Banking Services and Investments binding. This is a recommendation in the written submission from Democracy Watch. OBSI is the body corporate designed, under section 627.48 of the Bank Act, as an external complaints body with respect to disputes between banking services and investment firms and their customers.

In the 2021 Liberal campaign platform, the Liberals committed to establishing "a single, independent ombudsperson for handling consumer complaints involving banks, with the power to impose binding arbitration." I think this is consistent with policy the government has campaigned on. It will also strengthen protection for consumers of the banking system in Canada.

The Chair: Thank you, Mr. Davies.

Bill C-15 amends the Bank Act to introduce new measures in respect of consumer-targeted fraud. The amendment seeks to create a new clause whereby determinations made by external complaints bodies are binding on member institutions.

As *House of Commons Procedure and Practice*, fourth edition, states in section 16.74, "An amendment to a bill that was referred to a committee after second reading is out of order if it is beyond the scope and principle of the bill."

It is my opinion that this new clause creates a new requirement for the external complaints body, which is a new concept that is beyond the scope of the bill. Therefore, I rule the amendment inadmissible.

(On clause 335)

The Chair: We are moving on to clause 335.

Mr. Davies, would you like to introduce NDP-12?

Don Davies: Madam Chair, I think given that we did not pass NDP-6, this one is probably moot and I would withdraw it.

Elizabeth May: You can't withdraw it. We're not allowed to.

Don Davies: That's right, as Ms. May has pointed out.

I would ask for unanimous consent to withdraw it. I don't think it makes sense.

The Chair: Does Mr. Davies have UC to withdraw this amendment?

Some hon. members: Agreed.

(Amendment withdrawn)

The Chair: Shall clause 335 carry?

(Clause 335 agreed to on division)

The Chair: There are no amendments submitted between clauses 336 and 380. Is it the unanimous consent of the committee to do them in one single vote?

Some hon. members: Agreed.

The Chair: Shall clauses 336 to 380 carry?

(Clauses 336 to 380 agreed to on division)

Don Davies: I thought I was going to comment on clauses 373 to 375, if I might. I think you included them in the batch voting.

The Chair: Yes, we did. We just carried them. In this case, because we've already voted on them, I would have to ask for UC for you to be able to comment on them.

Is there UC on the committee to hear Mr. Davies?

Some hon. members: Agreed.

The Chair: Okay, go ahead.

Don Davies: Thank you, colleagues.

Thank you, Chair.

This has to do with the veterans-related measures. Many of you have probably received some letters from veterans or may be familiar with this. Clauses 373 to 375 of Bill C-15 would retroactively redefine “province” to exclude the territories in the veterans health care regulations in relation to accommodations and meals payment for some veterans in long-term care. In so doing, Veterans Affairs Canada would effectively legitimize its past overcharges to veterans and nullify ongoing litigation aimed at securing reimbursement for affected veterans.

Canada's veterans ombud, retired Colonel Nishika Jardine, has written to the Minister of Veterans Affairs asking that these provisions be removed from the bill, noting this:

> I believe that using retroactive legislation to correct administrative errors is both inappropriate and unfair and undermines confidence in government decision-making, sets a troubling precedent, and denies justice to those who served our country. Normally, retroactive provisions are limited to changes in legislation or regulations only back to the date of a formal government announcement of such intended change; for example, a change in tax rules announced in a budget and made retroactive in a budget implementation act to the date of the budget announcement. In this case, however, retroactivity of almost 30 years is extraordinary; the amendments proposed in Bill C-15 should be prospective only.
>
> Ultimately, it is clear to the Veteran community that Bill C-15 sections 373-375 are meant solely to correct an error made by the Department and to deny them compensation for the overcharge. VAC already faces growing reputational backlash over the manner in which it communicates with Canada’s Veterans, their families and Survivors. I fear this retroactivity measure, if enacted, will only increase the deep distrust in Veterans Affairs Canada that, sadly, I hear about far too often.

Colleagues, I would ask that you vote against that. I guess you can't, but I'm on the record.

● (1555)

The Chair: Thank you, Mr. Davies.

(On clause 381)

The Chair: We are moving on to division 21, “Royal Canadian Mounted Police Superannuation Act”, and clause 381.

[*Translation*]

Mr. Garon, will you be moving amendment BQ-14?

Jean-Denis Garon: Yes. Thank you, Madam Chair.

Essentially, BQ-14 seeks to delete lines 5 to 14 on page 445, which say, among other things, that the minister within the meaning of the Pensions Act may disclose information to the Minister of Public Safety and Emergency Preparedness and the Commissioner of the Royal Canadian Mounted Police for the administration and management of the Royal Canadian Mounted Police.

We are asking for these lines to be removed primarily because the RCMP officers' union has expressed its concerns to us on this matter. It fears that this could be used against its members and that the exchange of information could be used very liberally, so to speak, even though I know that the word “liberal” may seem pejorative to you. The union is therefore asking us to delete these lines for the protection of its members.

[*English*]

The Chair: Is there no comment? Okay.

[*Translation*]

Is it the will of the committee to adopt BQ-14?

(Amendment agreed to [*See Minutes of Proceedings*])

(Clause 81 as amended agreed to)

[*English*]

The Chair: There are no amendments between clauses 382 and 388. Is there UC to group these into a single vote?

Some hon. members: Agreed.

The Chair: Shall clauses 382 to 388 carry?

(Clauses 382 to 388 agreed to on division)

(On clause 389)

The Chair: We are moving on to division 23, “Personal Information Protection and Electronic Documents Act”, clause 389.

[*Translation*]

Mr. Garon, are you going to propose BQ-15?

Jean-Denis Garon: Yes.

Basically, this amendment follows somewhat the same logic. It adds the need to consult the Office of the Privacy Commissioner to make regulations for data mobility.

Basically, this amendment seeks to bring Bill C-15 in line with Bill 25 that was passed by the Quebec National Assembly. It's an element of federal-provincial concordance.

The Chair: Thank you, Mr. Garon.

Is it the will of the committee to adopt BQ-15?

(Amendment agreed to [*See Minutes of Proceedings*])

The Chair: We're now going to move on to BQ-16.

Mr. Garon, you have the floor.

Jean-Denis Garon: Madam Chair, once again, it follows the same logic. We're adding that the minister must establish mechanisms to resolve conflicts with provincial laws and regulations. Once again, the purpose of BQ-16 is to harmonize Bill C-15with Bill 25 that was passed by the Quebec National Assembly. This is still an element of legislative concordance between the federal and provincial governments.

The Chair: Are there any questions or comments?

Is it the will of the committee to adopt BQ-16?

An hon. member: No.

The Chair: Therefore, BQ-16 is negatived.

Shall the clause—

Jean-Denis Garon: Madam Chair, I don't know if we can do this, but I'm wondering if the government could explain its position to us a little.

The Chair: You can ask for a recorded vote. However, I've already asked the question, so there's no more debate.

Jean-Denis Garon: Okay. Then I request a recorded vote.

(Amendment negatived: nays 8; yeas 1 [*See Minutes of Proceedings*])

[*English*]

The Chair: Shall clause 389 carry?

(Clause 389 as amended agreed to on division)

The Chair: There are no amendments for clauses 390 to 421. Is there UC to group them for the vote?

Some hon. members: Agreed.

The Chair: Shall clauses 390 to 421 carry?

(Clauses 390 to 421 agreed to on division)

(On clause 422)

The Chair: That brings us to CPC-6. Is someone presenting this amendment?

● (1600)

Jasraj Hallan: This is to amend clause 422 to amend section 35 of the Human Pathogens and Toxins Act.

The Chair: Okay. Shall CPC-6 carry?

Go ahead, Mr. Fragiskatos.

Peter Fragiskatos: We have a subamendment for CPC-6.

The Chair: Please go ahead.

Peter Fragiskatos: The proposed subamendment for proposed subsection 35.1(2) is as follows:

> (2) An exemption ceases to have effect on the earliest of the following days:
>
> (a) the day that is specified by the Minister in the exemption;
>
> (b) the day on which the Minister revokes the exemption; or
>
> (c) the day that is one year after the day on which the exemption takes effect.

This has been submitted to the clerk.

The Chair: Okay. Thank you.

We'll just briefly suspend while the clerk circulates it to the committee.

● (1600)

_____(Pause)_____

● (1605)

The Chair: Thank you, colleagues.

We will now go to the subamendment for CPC-6. Shall the subamendment carry?

(Subamendment agreed to)

(Amendment as amended agreed to [*See Minutes of Proceedings*])

(Clause 422 as amended agreed to)

The Chair: There are no amendments proposed for clauses 423 to 595. Is there UC to group them for the vote?

Some hon. members: Agreed.

The Chair: Shall clauses 423 to 595 carry?

(Clauses 423 to 595 agreed to on division)

The Chair: Go ahead, Mr. Hallan.

Jasraj Hallan: Since we're getting close to the end, I was wondering if I could try to get UC one more time. I'll just read this out: "That the committee rescind its earlier votes on clauses 191 and 192 of Bill C-15 and the chair be instructed to immediately retake the recorded division on those clauses."

The Chair: Do we have UC to redo the votes on clauses 191 and 192?

Some hon. members: Agreed.

The Chair: Okay. We will return immediately to those votes.

(Clauses 191 and 192 agreed to on division)

(On clause 596)

The Chair: We are now at division 42, "Canadian Environmental Protection Act, 1999", clause 596.

Ms. May, would you like to move your amendment? Would you like to speak to it?

Elizabeth May: Yes, I would. It's deemed moved already, so I appreciate that, Madam Chair.

These equivalency notions were added to the Canadian Environmental Protection Act back in 1988. They're already a compromise to try to ensure protections of public health and safety in the Canadian Environmental Protection Act, originally combining sections of the Oceans Act, the water protection act and commercial chemicals.... They're primarily about toxic substances, or what are now considered CEPA-toxic substances, which the Supreme Court has ruled don't have to fall under the common-sense understanding of the word "toxic".

The equivalency agreements are important, and the environmental law community has been very clear. I know they've tabled many briefs with this committee advocating that the equivalency agreements should be automatically terminated at five years. The amendments to CEPA in Bill C-15 would mean there would be no sunset provision at all.

My amendment is a compromise, extending it from the existing five years to seven years, as opposed to what's proposed in Bill C-15, which is no sunset provision at all. I hope this compromise will be acceptable to committee members.

The Chair: Thank you, Ms. May.

Shall PV-3 carry?

(Amendment negatived [*See Minutes of Proceedings*])

(Clause 596 agreed to on division)

(On clause 597)

The Chair: Go ahead, Mr. Weiler.

Patrick Weiler (West Vancouver—Sunshine Coast—Sea to Sky Country, Lib.): Thanks for allowing me to speak to this. I think another one was going to be discussed.

I want to speak very briefly to subclause 597(2), which is the private right of action for litigants to bring forward cases to the Competition Bureau under the greenwashing provisions.

A couple of years ago, these provisions were brought in unanimously through the House, through Bill C-59, with an understanding that private enforcement would complement what the Competition Bureau could do and just add capacity where the bureau doesn't have capacity. That's because they have a very large mandate across the entire economy, including merger review, cartels, wage-fixing, abuse of dominance and deceptive marketing. They do great work, but they don't have limitless resources.

Since this provision has come into force, there hasn't been a single deceptive marketing case brought forward in this way. There was some argument that this would lead to floodgates, but this very much has not materialized, and it's not hard to understand why: It is because there are actually no damages or financial rewards for private litigants to bring forward cases. They would have to raise funds and commit resources up front to bring forward a case that has to be deemed in the public interest.

Importantly, since this was tabled last fall, the Competition Bureau has come out with further safeguards in a decision that was announced last month in Martin v. Alphabet, which made it clear that leave for private litigants would be granted only when they can demonstrate that it's genuinely in the public interest, there's a serious issue grounded in competition law, there's a real and continuing interest, there's a coherent theory of the case, including how evidence could be obtained, and there's a concrete litigation plan. In other words, the tribunal has established very significant guardrails that would effectively screen out any vexatious or strategic claims.

I just wanted to put that to the attention of the committee before voting on these provisions.

Thank you.

● (1610)

The Chair: Thank you, Mr. Weiler.

Go ahead, Mr. Davies.

Don Davies: Thank you, Madam Chair.

This will be my last intervention, and before I continue, I just want to thank the chair and all of my colleagues for your generosity in allowing me as an independent to get some thoughts on the record. It's very collegial of all of you, and I appreciate it.

I will do one intervention to speak to the point that Mr. Weiler just made on clause 597, but I'll also comment on clause 598. Then I don't need to do any more interventions.

Clauses 597 and 598 would amend the Competition Act to remove the requirement that the substantiation of representations about the environmental benefits of businesses or business activities must be done in accordance with internationally recognized methodology. That's what the act says now, and it's what we passed in the last Parliament. As Mr. Weiler just eloquently pointed out, the act would also be amended to exclude the application of the provision respecting those representations from proceedings before the Competition Tribunal that are initiated by a member of the public. In other words, you can't have a complaint initiated by a member of the public rather than the commissioner of competition.

Both of these clauses contain two amendments to anti-greenwashing provisions that were added to the Competition Act in 2024 as a collaborative effort by Liberal MP Patrick Weiler, me and Bloc MP Gabriel Ste-Marie. The first change removes the requirement....

I've talked about the changes, but I think the important point is that together these changes will weaken the anti-greenwashing protections that Parliament put in place less than two years ago. Also, removing the requirement for internationally recognized methodology and shutting out third party complaints will predictably make it easier for companies to continue to make unverified environmental claims and harder for Canadians to hold them accountable.

I would urge all of my colleagues to vote against clauses 597 and 598 for those reasons.

The Chair: Thank you, Mr. Davies.

[*Translation*]

Mr. Garon, you have the floor.

Jean-Denis Garon: Thank you, Madam Chair.

First of all, I would like to thank Mr. Weiler for proposing this amendment. It kind of fell under our radar, and I think it's an excellent amendment.

Under the current version of the Competition Act, to counter greenwashing, when you want to promote something as being beneficial for the environment, you're required to use internationally recognized scientific methods. It's already an excellent piece of legislation. If it were up to me, we wouldn't change it; we'd keep it as is. We started with an excellent piece of legislation, and Bill C-15 proposes to turn it into something completely inadequate.

I do think that our colleague has tried to land somewhere in the middle. I think this amendment is, in itself, a kind of compromise: it asks that the scientific methods used be credible, rigorous and suited to the claims being made. If we don't adopt it and leave Bill C-15 as is, we're removing all the teeth from the Competition Act.

Obviously, to support the amendment as I do, you have to believe in science. You have to believe in the scientific method. For example, when an oil company tells us that it's going to capture carbon and that its oil has suddenly become green, we have to believe that there are people in the world who can corroborate that. In fact, the prosperity we have today comes from scientific advances. Those scientific advances exist because a method exists, because there is a scientific community, and you can't just publish anything. The scientific community has to be able to corroborate those claims.

If we don't adopt this amendment, what we're essentially telling Quebeckers and Canadians is that we're allowing companies to lie to people. Worse still, we'd be allowing companies to lie under the guise of pseudoscience and, on top of that, we'd be endorsing it as elected officials. There is absolutely no way I will endorse that, so I will be supporting the amendment.

● (1615)

The Chair: Thank you, Mr. Garon.

[*English*]

To clarify, Mr. Weiler wasn't proposing an amendment. I think he was speaking to a specific clause. The LIB-1 amendment was actually withdrawn. Anyway, I think everyone is on the same page.

Are there any other points of view on this? No.

Shall clause 597 carry?

(Clauses 597 to 599 agreed to on division)

The Chair: There are no further amendments proposed for clauses 600 to 606. Do we have UC to group these together?

Some hon. members: Agreed.

The Chair: Shall clauses 600 to 606 carry?

(Clauses 600 to 606 agreed to on division)

The Chair: That was all the clauses, guys. I can say “guys” because it's actually only men right now.

Going through this, we have the schedules.

(Schedules 1 to 6 agreed to)

The Chair: Shall the short title carry?

Some hon. members: Agreed.

The Chair: Shall the title carry?

Some hon. members: Agreed.

The Chair: Shall the bill as amended carry?

Some hon. members: Agreed.

An hon. member: On division.

The Chair: Shall the chair report the bill as amended to the House?

Some hon. members: Agreed.

The Chair: Even without division, can I do that? We can get that through unanimously.

Shall the committee order a reprint of the bill as amended for the use of the House at report stage?

Some hon. members: Agreed.

The Chair: Well, colleagues, congratulations. You got through the BIA—606 clauses.

Is it the will of the committee to adjourn?

It is indeed.

Thank you very much, colleagues. Have a good rest of your day.

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