



# CANADA DEPOSIT INSURANCE CORPORATION

## ***PRIVACY ACT***

ANNUAL REPORT 2020-2021

Prepared as at March 31, 2021



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*(also attached - Appendix A [2020-2021 Supplemental  
Access to Information and Privacy Statistical Report])*

**TAB A**

# Introduction

The *Privacy Act* (the “Act”) provides Canadian citizens and permanent residents with the right to access personal information held by government institutions and protection of that information against unauthorized use and disclosure. This annual report, covering the period from April 1, 2020 to the end of the financial year, March 31, 2021, is prepared and submitted by Canada Deposit Insurance Corporation (“CDIC”) for tabling in Parliament in accordance with section 72 of the *Privacy Act*.

## Mandate and Governance

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

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

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

## Organizational Structure/Administration of the Act

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

## Delegation by Head of Corporation

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

## Privacy Act

### Performance 2020-2021: Statistical Report and Interpretation

CDIC's statistical report for 2020-2021 is attached and forms part of this annual report (Tab C). During the period covered by this report, CDIC received two formal requests electronically under the provisions of the Act. One of the formal requests was abandoned within 6 days and no records existed for the other formal request, which was communicated to the requester within 10 days (i.e. 100% of the formal requests were responded to within the legislated timeframe). No extensions were taken. With respect to the percentage of requests for which records were "all disclosed" or "disclosed in part", 0% were "all disclosed" and 0% were "disclosed in part".

CDIC received a number of additional requests for personal information that were not formal requests as they were missing adequate identification of the requester. CDIC attempted to reach out to the requesters for clarification, but the requesters did not respond.

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

### Five-Year Trend

	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
No. of Formal Requests Received	2	0	0	1	2
No. of Formal Requests Closed	2	0	0	1	2

CDIC received no more than 2 formal personal information requests each fiscal year for the last 5 years and these requests have been responded to within the legislated timeframes.

### COVID-19-related measures

Throughout the fiscal year, CDIC was able to receive personal information requests via mail, email and through the digital request service, and to process all electronic requests with any classification level. However, CDIC's ability to search for paper records in response to requests was impacted when its offices were closed to comply with Ontario's public health orders (although searches for electronic records continued). CDIC was able to fully process the one formal request it received during the fiscal year, where no records existed.

## **Training and Awareness**

In 2020-2021, all 193 CDIC employees completed annual declarations of compliance with CDIC policies, including CDIC's Privacy Policy. During 2020-2021, all CDIC employees received ethics and security training, and all new employees received security training, which includes information regarding their responsibilities under the Act. This training is provided on an annual basis and when new employees join. An additional ATIP training session was held during an employee-wide town hall. Discussions were had with various groups at CDIC regarding certain initiatives and the implication of COVID-19 on privacy, including working outside of the office. In addition to the above, information concerning ATIP is available on CDIC's intranet portal to all employees.

## **New/revised Policies, Guidelines and Procedures**

In 2020-2021, CDIC revised internal privacy policies and procedures relating to the handling of requests for personal information in light of changes in Bill C-58.

## **Complaints, Investigations and Appeals**

As at March 31, 2021, no complaint, investigation, or appeal was brought to the attention of CDIC in relation to the processing and outcome of privacy requests.

## **Monitoring Processing Time of Privacy Requests**

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

## **Material Privacy Breaches**

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

## **Privacy Impact Assessments (PIA)**

During the period covered by this report, CDIC did not complete any PIAs.

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

During the period covered by this report, CDIC did not disclose personal information pursuant to paragraph 8(2)(m) of the Act.

**TAB B**



## ***Access to Information Act and Privacy Act Delegation Order***

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

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

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

A handwritten signature in black ink, appearing to read 'Robert Sanderson', written over a horizontal line.

Robert Sanderson  
Chairperson of Canada Deposit Insurance Corporation



**TAB C**

# Statistical Report on the *Privacy Act*

**Name of institution:** Canada Deposit Insurance Corporation

**Reporting period:** 2020-04-01 to 2021-03-31

## Section 1: Requests Under the Privacy Act

### 1.1 Number of requests

	Number of Requests
Received during reporting period	2
Outstanding from previous reporting period	0
<b>Total</b>	<b>2</b>
Closed during reporting period	2
Carried over to next reporting period	0

## Section 2: Requests Closed During the Reporting Period

### 2.1 Disposition and completion time

Disposition of Requests	Completion Time							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	0	0	0	0	0	0	<b>0</b>
Disclosed in part	0	0	0	0	0	0	0	<b>0</b>
All exempted	0	0	0	0	0	0	0	<b>0</b>
All excluded	0	0	0	0	0	0	0	<b>0</b>
No records exist	1	0	0	0	0	0	0	<b>1</b>
Request abandoned	1	0	0	0	0	0	0	<b>1</b>
Neither confirmed nor denied	0	0	0	0	0	0	0	<b>0</b>
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>

TBS/SCT 350-63

## 2.2 Exemptions

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

## 2.3 Exclusions

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

## 2.4 Format of information released

Paper	Electronic	Other
0	0	0

## 2.5 Complexity

### 2.5.1 Relevant pages processed and disclosed

Number of Pages Processed	Number of Pages Disclosed	Number of Requests
0	0	1

### 2.5.2 Relevant pages processed and disclosed by size of requests

Disposition	Less Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
All disclosed	0	0	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0	0	0
Request abandoned	1	0	0	0	0	0	0	0	0	0
Neither confirmed nor denied	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### 2.5.3 Other complexities

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

## 2.6 Closed requests

### 2.6.1 Number of requests closed within legislated timelines

	Requests closed within legislated timelines
<b>Number of requests closed within legislated timelines</b>	2
<b>Percentage of requests closed within legislated timelines (%)</b>	100

## 2.7 Deemed refusals

### 2.7.1 Reasons for not meeting legislated timelines

Number of Requests Closed Past the Legislated Timelines	Principal Reason			
	Interference with Operations / Workload	External Consultation	Internal Consultation	Other
0	0	0	0	0

### 2.7.2 Requests closed beyond legislated timelines (including any extension taken)

Number of Days Past Legislated Timelines	Number of Requests Past Legislated Timeline Where No Extension Was Taken	Number of Requests Past Legislated Timeline Where an Extension Was Taken	Total
1 to 15 days	0	0	0
16 to 30 days	0	0	0
31 to 60 days	0	0	0
61 to 120 days	0	0	0
121 to 180 days	0	0	0
181 to 365 days	0	0	0
More than 365 days	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 2.8 Requests for translation

Translation Requests	Accepted	Refused	Total
English to French	0	0	0
French to English	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Section 3: Disclosures Under Subsections 8(2) and 8(5)

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

### Section 4: Requests for Correction of Personal Information and Notations

Disposition for Correction Requests Received	Number
Notations attached	0
Requests for correction accepted	0
<b>Total</b>	<b>0</b>

### Section 5: Extensions

#### 5.1 Reasons for extensions and disposition of requests

Number of requests where an extension was taken	15(a)(i) Interference with operations				15 (a)(ii) Consultation			15(b) Translation purposes or conversion
	Further review required to determine exemptions	Large volume of pages	Large volume of requests	Documents are difficult to obtain	Cabinet Confidence Section (Section 70)	External	Internal	
0	0	0	0	0	0	0	0	0

## 5.2 Length of extensions

Length of Extensions	15(a)(i) Interference with operations				15 (a)(ii) Consultation			15(b) Translation purposes or conversion
	Further review required to determine exemptions	Large volume of pages	Large volume of requests	Documents are difficult to obtain	Cabinet Confidence Section (Section 70)	External	Internal	
1 to 15 days	0	0	0	0	0	0	0	0
16 to 30 days	0	0	0	0	0	0	0	0
31 days or greater								0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Section 6: Consultations Received From Other Institutions and Organizations

### 6.1 Consultations received from other Government of Canada institutions and other organizations

Consultations	Other Government of Canada Institutions	Number of Pages to Review	Other Organizations	Number of Pages to Review
Received during reporting period	0	0	0	0
Outstanding from the previous reporting period	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Closed during the reporting period	0	0	0	0
Carried over to next reporting period	0	0	0	0

## 6.2 Recommendations and completion time for consultations received from other Government of Canada institutions

Recommendation	Number of Days Required to Complete Consultation Requests							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 6.3 Recommendations and completion time for consultations received from other organizations

Recommendation	Number of Days Required to Complete Consultation Requests							Total
	1 to 15 Days	16 to 30 Days	31 to 60 Days	61 to 120 Days	121 to 180 Days	181 to 365 Days	More Than 365 Days	
All disclosed	0	0	0	0	0	0	0	0
Disclosed in part	0	0	0	0	0	0	0	0
All exempted	0	0	0	0	0	0	0	0
All excluded	0	0	0	0	0	0	0	0
Consult other institution	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## Section 7: Completion Time of Consultations on Cabinet Confidences

### 7.1 Requests with Legal Services

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### 7.2 Requests with Privy Council Office

Number of Days	Fewer Than 100 Pages Processed		101-500 Pages Processed		501-1000 Pages Processed		1001-5000 Pages Processed		More Than 5000 Pages Processed	
	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed	Number of Requests	Pages Disclosed
1 to 15	0	0	0	0	0	0	0	0	0	0
16 to 30	0	0	0	0	0	0	0	0	0	0
31 to 60	0	0	0	0	0	0	0	0	0	0
61 to 120	0	0	0	0	0	0	0	0	0	0
121 to 180	0	0	0	0	0	0	0	0	0	0
181 to 365	0	0	0	0	0	0	0	0	0	0
More than 365	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## Section 8: Complaints and Investigations Notices Received

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

## Section 9: Privacy Impact Assessments (PIA) and Personal Information Banks (PIB)

### 9.1 Privacy Impact Assessments

Number of PIA(s) completed	0
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### 9.2 Personal Information Banks

Personal Information Banks	Active	Created	Terminated	Modified
	47	0	0	2

## Section 10: Material Privacy Breaches

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

## Section 11: Resources Related to the Privacy Act

### 11.1 Costs

Expenditures		Amount
Salaries		\$11,843
Overtime		\$0
Goods and Services		\$46,530
• Professional services contracts	\$46,530	
• Other	\$0	
<b>Total</b>		<b>\$58,373</b>

## 11.2 Human Resources

Resources	Person Years Dedicated to Access to Information Activities
Full-time employees	0.153
Part-time and casual employees	0.000
Regional staff	0.000
Consultants and agency personnel	0.041
Students	0.000
<b>Total</b>	<b>0.194</b>

**Note:** Enter values to three decimal places.

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

**Name of institution:** Canada Deposit Insurance Corporation

**Reporting period:** 2020-04-01 to 2021-03-31

## Section 1: Capacity to Receive Requests

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

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

## Section 2: Capacity to Process Records

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

	No Capacity	Partial Capacity	Full Capacity	Total
<b>Unclassified Paper Records</b>	0	37	15	<b>52</b>
<b>Protected B Paper Records</b>	0	37	15	<b>52</b>
<b>Secret and Top Secret Paper Records</b>	0	37	15	<b>52</b>

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

	No Capacity	Partial Capacity	Full Capacity	Total
<b>Unclassified Electronic Records</b>	0	0	52	<b>52</b>
<b>Protected B Electronic Records</b>	0	0	52	<b>52</b>
<b>Secret and Top Secret Electronic Records</b>	0	0	52	<b>52</b>