British Columbia Financial Services Authority
FIPA Access Assessments

This organization was listed as an independent public body at the start of 2024 under British Columbia's *Freedom of Information and Protection of Privacy Act* (FOIPPA) and the *Information Management Act* (IMA).

FIPA conducts empirical research as part of its program activities. Its access assessment activities are meant to monitor freedom of information. https://fipa.bc.ca/research-resources/access-assessments/

This PDF contains the requests that were sent to this public body, as well as the records that were subsequently released.

These records were originally collected as data for a more in-depth study as part of FIPA's empirical research. That involved submitting focused freedom of information (FOI) requests to determine how this public body, which we classified as part of the broader public sector, was interpreting and applying FOIPPA and IMA legislation.

That project is called *Access Regimes: Social Studies of Recordkeeping, Bureaucracy, and Secrecy under Freedom of Information Law.* Further information about that study can be found on the Open Science Foundation's registration platform.

Distinct from the original study, FIPA has also assessed whether this public body meets expectations identified in an IPSOS poll we commissioned. That poll can be found on the FIPA website here. https://fipa.bc.ca/british-columbia-financial-services-authority/

About FIPA

The BC Freedom of Information and Privacy Association (FIPA) is a non-partisan, non-profit society that was established in 1991 to promote and defend freedom of information and privacy rights in Canada. While we are based in BC, our membership extends across Canada, and we regularly partner with organizations throughout the country.

Our goal is to empower citizens by increasing their access to information and their control over their own personal information. We serve a wide variety of individuals and organizations through programs of public education, public assistance, research, and law reform. We are one of very few public interest groups in Canada devoted solely to the advancement of freedom of information and privacy rights.

Requests sent to broader public sector organizations

Request item 1

Current organizational charts that indicate freedom of information personnel and information management personnel.

Summary

Charts that outline where freedom of information personnel and information management personnel exist within an organization.

Rational

Organizational charts help identify who is responsible for fulfilling certain obligations.

Request item 2

Delegation of authority charts for the Freedom of Information and Protection of Privacy Act.

Summary

Charts that outline who has certain powers under the Freedom of Information and Protection of Privacy Act.

Rational

Delegation of authority charts are standard instruments across the implementation of any law with delegable and discretionary powers.

Request item 3

Policies or procedures regarding freedom of information (not privacy), including policies and procedures regarding the routine release of information and proactive disclosure.

Summary

Freedom of information policies.

Rational

Policies are the core of implementing any new public initiative.

Request item 4

Final reports regarding the public body's performance reporting, program evaluations, or project implementation plans or proposals with respect to freedom of information.

Summary

Internal reports about freedom of information.

Rational

How public bodies monitor their performance matters.

Request item 5

Delegation of authority charts for the Information Management Act, as applicable.

Summary

Charts that outline who has certain powers under the Information Management Act.

Rational

Delegation of authority charts are standard instruments across the implementation of any law with delegable and discretionary powers.

Request item 6
Interoffice memoranda about freedom of information and records/information management.

Summary
Memos about freedom of information and records/information management.

Rational
Internal communications can structure organizational activity.

Request item 7
Metadata Application Profiles and records disposition models, as well associated policies and procedures and implementation plans and reports.

Summary
Metadata schemas for records management systems.

Rational
Metadata is an essential part of establishing control over records.

Request item 8
Office of primary responsibility designations/matrices.

Summary
Lists of offices responsible for certain organizational records.

Rational
Lists like this are often a reflection of the classification logics used to manage records.

Request item 9
Technical manuals for records management systems.

Summary
User manuals for records management software.

Rational
Manuals contribute to how staff interact with technology.

Request item 10
Acceptable use of technology policy instruments (where “instrument” has the same meaning as in Treasury Board Directive 1/23 and onboarding manuals.

Summary
Acceptable use of technology policies.

Rational
Acceptable Use Policies govern how employees may appropriately interact with technology over the course of their job.

Request item 11
File plans/lists/indexes and/or records management ontologies/thesauri.

Summary
Lists of regularly created files.

Rational
File lists are a prerequisite to an up-to-date file classification plan.

Request item 12
Public body self-assessments and audits/evaluations of records/information management.

Summary
Self-assessments conducted according to an internal government standard.

Rational
Regular reviews of records management is best practice in information governance.

Request item 13
Policy instruments regarding records or information management.

Summary
Records management policies.

Rational
Policies are the core of implementing any new public initiative.

Request item 14
Copies of record retention schedules.

Summary
Record retention schemas.

Rational
Retention schedules are the key instrument in asserting control over records classification and retention.

Request item 15
The public body's information resources/information asset plans/records management plans, as applicable.

Summary
Records management plans.

Rational
Records management is something that must be planned out carefully.

Request item 16
Licenses, contracts, or agreements between the public body and recordkeeping system service providers or contractors.

Summary
Contracts for recordkeeping systems.

Rational
Contracts detail roles and responsibilities with respect to system implementation and maintenance.

Request item 17

Final jobs description files for any employee who regularly performs a role or responsibility (1) in responding to a freedom of information request or (2) fulfilling public body's records/information management needs, including if those job descriptions do not explicitly mention FOI requests or records/information management.

Summary

Job descriptions for records management and freedom of information staff.

Rational

Job descriptions articulate the necessary skills and anticipated responsibilities of people charged with doing FOI or RM work.

Request item 18

Records confirming the appointment and responsibilities of subdivisional freedom of information (not privacy) or records management 'champions,' (i.e. an ambassador for records management or FOI within a particular unit, such as FOI Oversight Liaison Officers or Duty to Document Champions), if any. (If applicable roles exist, kindly include memorandums, plans, or reports issued by those persons).

Summary

Records concerning the appointment of employees responsible for promoting freedom of information and records management.

Rational

Internal promotion of FOI and RM contributes to effective implementation.

Request item 19

Organizational charts that include records/information management personnel (or the relevant organizational charts if your public body does not have dedicated RM/IM personal).

Summary

Charts that outline where freedom of information personnel and information management personnel exist within an organization.

Rational

Organizational charts help identify who is responsible for fulfilling certain obligations.

Request item 20

Final training packages (i.e. presentation slides, etc.) and training implementation history files (e.g. reports of completion, etc.) for freedom of information and records/information management, including initial training specific to FOI analysts/coordinators.

Summary

Training materials for freedom of information and records management.

Rational

Training is necessary for the successful implementation of FOIPPA and IMA.

Request item 21

internal surveys and the results of surveys concerning records/information management of freedom of information.

Summary
Surveys about records management and freedom of information.

Rational
Surveys of staff provide insight into the state of records management and freedom of information.

Request item 22
"Documenting government decisions" policy instruments (where "instrument" has the same meaning as in Treasury Board Directive 1/23).

Summary
Duty to document policies.

Rational
The Chief Records Officer has developed directives instructing public bodies to develop organization-specific policies for documenting government decisions.

Request item 23
Final Requests for Proposals concerning records management/freedom of information (not privacy).

Summary
Requests for proposals for freedom of information and records management projects.

Rational
RFPs document a public body's needs in order to identify the solutions they are seeking proposals to address.

Request item 24
Copies of checklists, forms, templates, guides and other tools used in relation to processing freedom of information requests.

Summary
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Rational
Workflow materials for freedom of information processing.

Request item 25
Contracts and statements of work for consultant services for freedom of information/records management work.

Summary
Contracts and statements of work for consultants' work related to freedom of information and records management.

Rational
Contracts and statements of work define the boundaries of what work the public body performs and what work it relies on others' to perform.

Request item 26

Case management procedures (i.e. how analysts are assigned, what data is to be logged, how to notify program areas, etc.) for freedom of information requests.

Summary

Procedures for managing request workflows.

Rational

Case management software helps public bodies keep track of requests and organize their responses.

Request item 27

Copies of any plans or assessments done in preparation for the application of the Information Management Act (e.g. Readiness Assessments for the provision relating to document government decisions).

Summary

Reports produced to prepare to implement duty to document.

Rational

These reports established the baseline position from which duty to document was purportedly implemented.

Request item 28

Any previously unrequested/undisclosed records that assist in understanding how (1) records management is practiced in your public body, or (2) how decisions about freedom of information requests are made and how they are processed (e.g. any document, including an intranet file or records of another public body, that an employee references in the course of processing a request or describes how to apply exceptions, search for records, etc.).

Summary

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Rational

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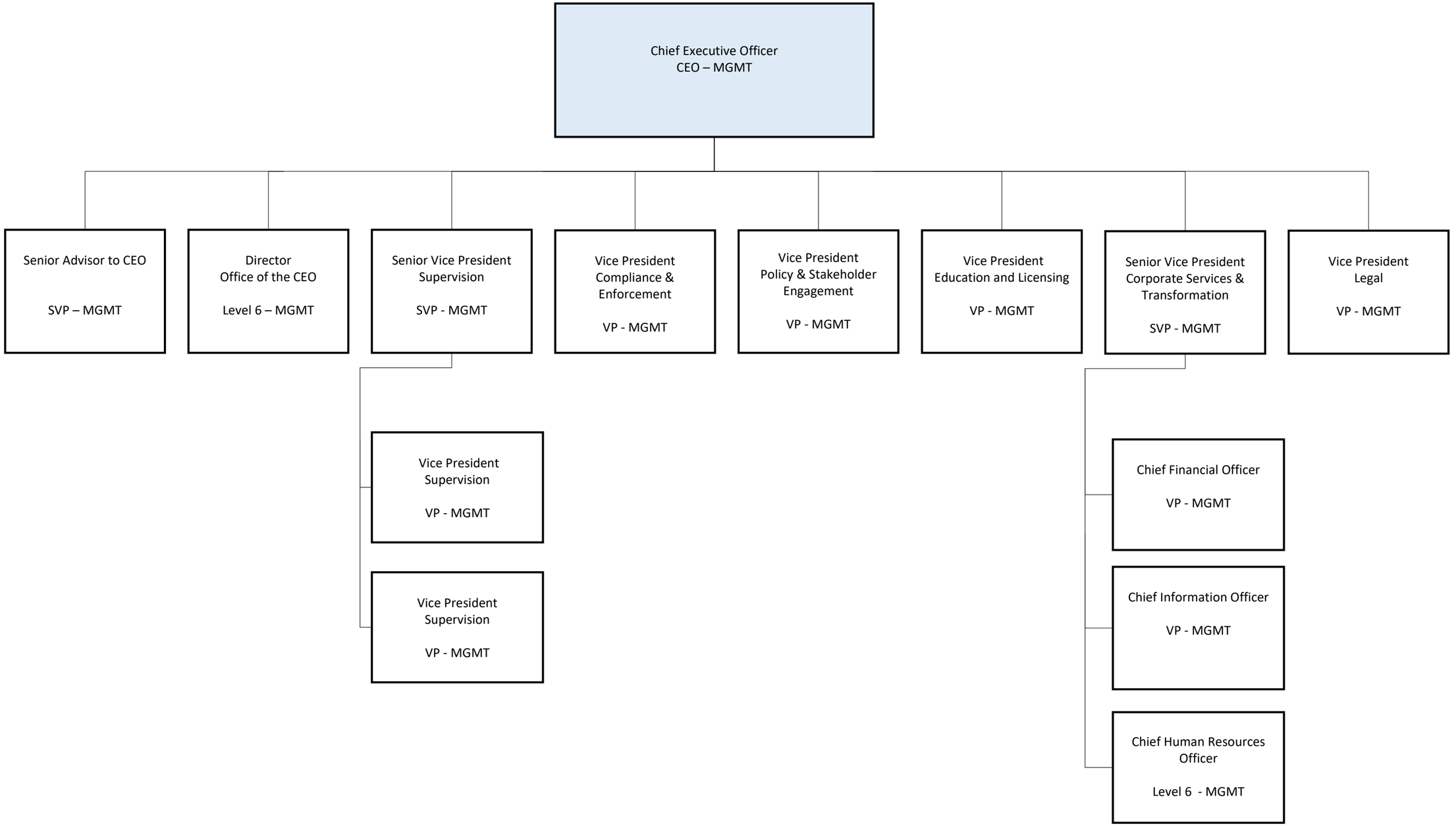
BC Financial Services Authority

EXECUTIVE LEADERSHIP TEAM

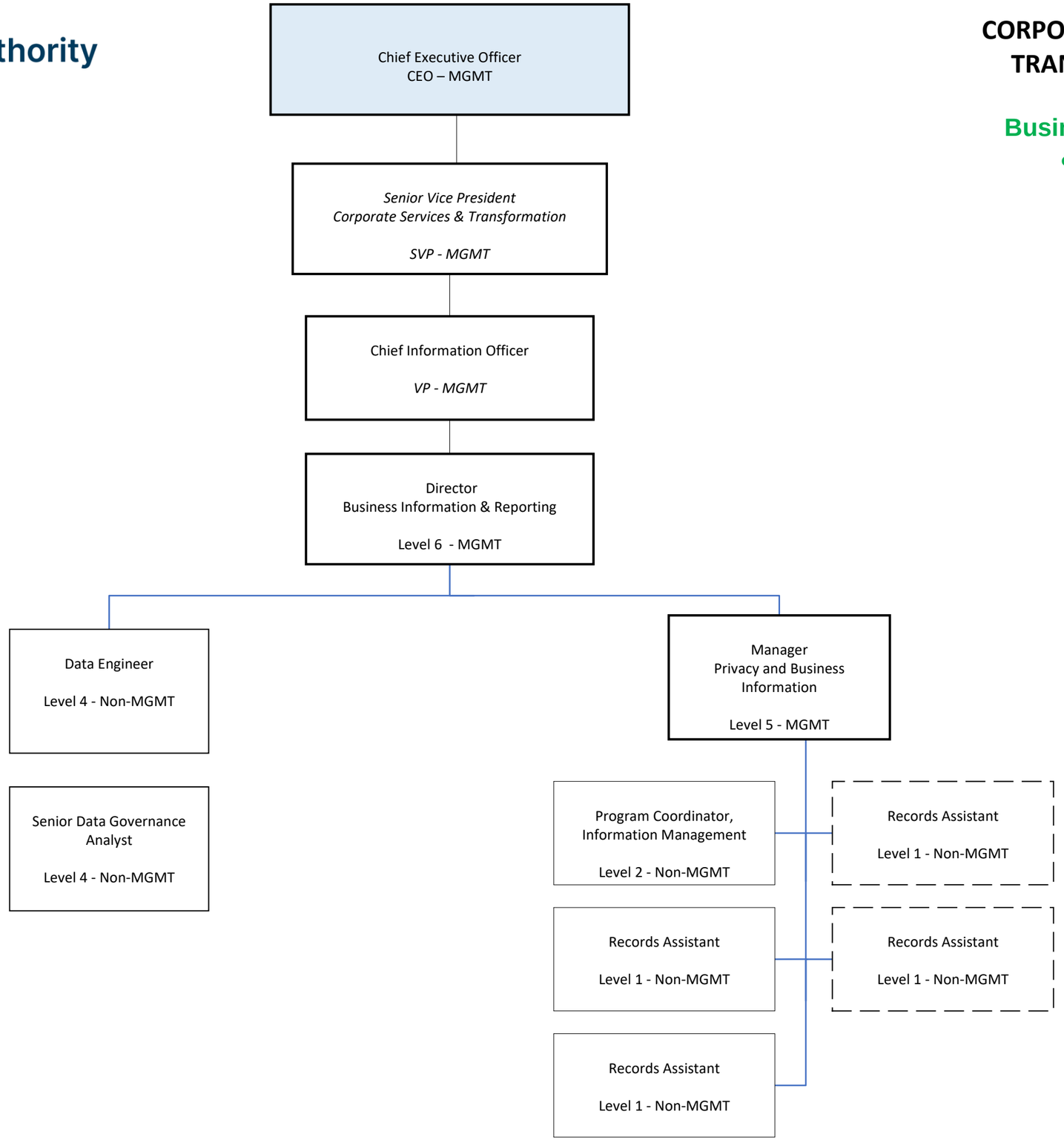


As of December 18, 2023

BC Financial Services Authority

CORPORATE SERVICES & TRANSFORMATION

Business Information & Reporting



As of December 18, 2023

BC Financial Services Authority

DELEGATION OF DUTIES, POWERS, AND FUNCTIONS OF THE CEO, BC FINANCIAL SERVICES AUTHORITY UNDER THE *FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT*

INSTRUCTIONS

Under the *Freedom of Information and Protection of Privacy Act* ("FOIPPA"), the "head" of a public body is assigned a number of duties, powers, and functions. Section 66 of FOIPPA permits the head to delegate any of these duties, powers, or functions to any person. It stipulates that this delegation must be in writing and may contain any conditions or restrictions the head of the public body considers appropriate.

PART A – DELEGATION BY THE HEAD OF THE PUBLIC BODY

Pursuant to section 66 of FOIPPA, I hereby delegate my powers, duties, and functions as head of the public body to the persons who hold the positions, and to the extent, set out in the attached Schedules, subject to the following conditions:

a) that the persons to whom my powers, duties or functions are delegated are bound in the exercise of those powers, duties, or functions by the jurisdictional, legislative, and administrative limitations to which I am subject;
b) that the powers, duties, or functions delegated to any person may also be exercised by another person who holds the person's position in an acting capacity to which he or she has been duly appointed; and
c) that, notwithstanding the delegation of my powers, duties, or functions, I may exercise at any time any of the powers, duties, or functions delegated.

This delegation is effective on and from the date shown below and shall remain in effect until revoked.

This delegation may be revoked or amended from time to time.

Dated at the City of Vancouver,
Province of British Columbia,
this 02 day of February, 2023.

Blair Morrison
CEO, BC Financial Services Authority
Province of British Columbia

PART B – DELEGATION SCHEDULE

This Schedule sets out the lowest level positions of individuals to whom powers, duties, and functions of the head of a public body which is not a ministry are delegated.

This does not in any way limit the authority of individuals in positions directly above the listed positions from exercising any of the delegated powers, duties, or functions in their areas of responsibility.

Section	Description	Delegated to:
	INFORMATION RIGHTS	
6	**Duty to assist applicants** Duty to assist applicants and create a record from a machine-readable record **Note:** *While fulfilling this duty is the responsibility of all employees, this person is accountable.*	Program Coordinator, Information Management
7	**Time limits for responding** Must respond no later than 30 business days, with limited exceptions **Note:** *While all persons involved in responding to a request must exercise diligence in this regard, this person is accountable.*	Program Coordinator, Information Management
8	**Contents of response** Must tell applicant of entitlement to access to records; if access refused, tell applicant the reasons, subject to s. 8(2), and of the right to request a review	Program Coordinator, Information Management
9	**How access will be given** Must provide copies or allow examination of original records	Program Coordinator, Information Management
10	**Extending the time limit for responding** Must tell applicant of reason for extension, when a response can be expected, and right to complain	Program Coordinator, Information Management
11	**Transferring a request** May transfer a request and a record within 20 days	Program Coordinator, Information Management
	EXCEPTIONS TO DISCLOSURE	
12	**Cabinet confidences** Must refuse to disclose information revealing the substance of deliberations of the Executive Council or any of its committees	Manager, Privacy & Business Information
13	**Policy advice or recommendations** May refuse to disclose advice or recommendations developed by or for a public body or a minister	Manager, Privacy & Business Information
14	**Legal advice** May refuse to disclose information subject to solicitor client privilege	Manager, Privacy & Business Information
15	**Disclosure harmful to law enforcement** May refuse to disclose information which could reasonably be expected to harm law enforcement	Manager, Privacy & Business Information
16	**Disclosure harmful to intergovernmental relations or negotiations** May refuse to disclose information that could harm relations between the B.C. government and other governments, including Indigenous governments	Manager, Privacy & Business Information
17	**Disclosure harmful to the financial or economic interests of a public body** May refuse to disclose information harmful to financial or economic interests of a public body or the B.C. government	Manager, Privacy & Business Information
18	**Disclosure harmful to the conservation of heritage sites, etc.** May refuse to disclose information that could damage or interfere with the conservation of fossil sites, heritage sites or endangered species	Manager, Privacy & Business Information
18.1	**Disclosure harmful to interests of an Indigenous people** Must refuse to disclose information that could harm the rights of an Indigenous people to maintain, control, protect, or develop their cultural heritage, traditional knowledge, traditional cultural expressions, and manifestations of sciences, technologies, or cultures	Manager, Privacy & Business Information
19	**Disclosure harmful to individual or public safety** May refuse to disclose information which could threaten anyone else's safety or mental or physical health or interfere with public safety, or could cause applicant immediate and grave harm	Manager, Privacy & Business Information

20	**Information that will be published or released within 60 days** May refuse to disclose information that will be published or released to the public within 60 days of receipt of the applicant's request, or that must be published or released to the public under an enactment	Manager, Privacy & Business Information
21	**Disclosure harmful to business interests of a third party** Must refuse to disclose trade secrets, commercial, financial, labour relations, or scientific information of or about a third party, that was supplied in confidence, and disclosure of which could cause harm to the third party Also includes information gathered from tax collection	Manager, Privacy & Business Information
22	**Disclosure harmful to personal privacy** Must refuse to disclose information that would be an unreasonable invasion of a third party's personal privacy	Manager, Privacy & Business Information
22.1	**Disclosure of information relating to abortion services** Must refuse to disclose to an applicant information that relates to the provision of abortion services	Manager, Privacy & Business Information
NOTICE TO THIRD PARTIES		
23	**Notice to third party and applicant** Must give third party a written notice when it intends to give access to a record containing information that it has reason to believe might be excepted from disclosure under s. 18.1, 21, or 22 and may give third party notice when it intends to refuse access to information pursuant to s. 18.1, 21, or 22	Program Coordinator, Information Management
24	**Time limit and notice of decision** Must decide within 30 days after notice is given under s. 23 to give access to all or part of record, provide applicant and third party with written notice of decision and tell third party of right to request a review	Program Coordinator, Information Management
PUBLIC INTEREST PARAMOUNT		
25	**Information must be disclosed if in the public interest** Must disclose information about a risk of significant harm to environment or to health or safety of public or group of people or disclosure of which is clearly in public interest	Not Delegated
PROTECTION OF PRIVACY		
29	**Right to request correction of personal information** Must correct or annotate applicant's personal information on request	Manager, Privacy & Business Information
30.5	**Notification of unauthorized disclosure** Receive notification of unauthorized disclosure of personal information	Manager, Privacy & Business Information
33(3)(a)	**Disclosure of personal information** Determine that compelling circumstances exist affecting anyone's personal health or safety	Not Delegated
33.1	**Disclosure outside of Canada in accordance with regulations** May disclose personal information outside of Canada only if the disclosure is in accordance with the regulations – special risk assessment required within a privacy impact assessment (as required by Ministerial Order M462-2021)	Vice President(s) / Senior Vice President(s)
35(1)(c)	**Disclosure for research or statistical purposes** May approve conditions related to security and confidentiality, removal or destruction of individual identifiers, and prohibition of subsequent use or disclosure of personal information	Vice President(s) / Senior Vice President(s)
36.2	**Privacy management programs** Must develop a privacy management program for the public body and must do so in accordance with the directions of the minister responsible for this Act	Manager, Privacy & Business Information
36.2	**Designation of a privacy contact under Ministerial Order 02/2022 – Privacy Management Program Direction** Must designate individual(s) to be responsible for the following: 1) being a point of contact for privacy-related matters such as privacy questions or concerns; 2) supporting the development, implementation, and maintenance of privacy policies and/or procedures; and 3) supporting the public body's compliance with FOIPPA.	Manager, Privacy & Business Information
36.3	**Privacy breach notifications** Must notify an affected individual and the commissioner if the privacy breach could reasonably be expected to result in significant harm to the individual	Manager, Privacy & Business Information

43	**Power to authorize a public body to disregard requests** May ask commissioner for authorization to disregard requests that are frivolous or vexatious, or would unreasonably interfere with operations of the public body because the request is excessively broad, repetitious, or systematic	Manager, Privacy & Business Information
44(4)	**Powers of commissioner in conducting investigations, audits or inquiries** May require commissioner to examine original record at its site for the purpose of conducting an investigation or audit	Manager, Privacy & Business Information
REVIEWS AND COMPLAINTS		
57(1)	**Burden of Proof** Must prove that an applicant has no right of access to a record in full or in part	Manager, Privacy & Business Information
59(1) & 59(1.1)	**Duty to comply with orders** Must comply with order of commissioner under s. 54.1 or s. 58	Manager, Privacy & Business Information
GENERAL PROVISIONS		
69(5.3)	**Respecting use of Personal Information** Must conduct a privacy impact assessment ("PIA") and must do so in accordance with directions of Minister responsible for this Act **Note:** *Senior Vice-Presidents and Vice-Presidents have accountability over their departments to inform the EIM Team when PIAs are required. They must sign off on initiatives involving their department where personal information is involved. Where personal information is not involved, the program manager or director may sign off instead.* *The Manager, Privacy & Business Information is responsible for reviewing and approving PIAs from a privacy perspective.*	**Responsible for reviewing from a privacy perspective:** Manager, Privacy & Business Information **Signing off for initiatives involving personal information:** Vice President(s) / Senior Vice President(s) **Signing off on initiatives not involving personal information:** Manager(s) / Director(s)
69(5.4)	Must submit a privacy impact assessment to the commissioner for any proposed enactment, system, project, program, or activity, if it addresses a common or integrated program or activity	Manager, Privacy & Business Information
69(5.5)	Must notify commissioner of common or integrated program or activity	Manager, Privacy & Business Information
69(6)	Must make available to public a directory listing its personal information banks	Manager, Privacy & Business Information
70	**Certain records available without request** Must make available manuals, instructions, guidelines, or substantive rules or policy statements adopted by public body	Manager, Privacy & Business Information
71	**Records available without request** Must establish categories of records available to public without request for access under the Act	Manager, Privacy & Business Information
73.1	**Recovery of personal information** May issue written notice demanding that a person or entity return information, securely destroy information, or respond in writing to declare they are authorized by law to possess this information	Manager, Privacy & Business Information
73.2	**Court order for return of personal information** May ask Attorney General to petition superior court for order requiring return of personal information	Vice President, Legal
75	**Fees** (1) May require payment of application fee and prescribed fees (4) Must provide written fee estimate and may set amount of deposit required (5) May excuse all or part of fee (6) Must respond in writing to the applicant's fee waiver request within 20 days	Manager, Privacy & Business Information

PART C – BACKUP DELEGATION SCHEDULE

This Schedule designates backup positions that can exercise the powers, duties, and functions in the event that the occupants of the positions listed in Part B are absent or unable to fulfill those powers, duties, and functions.

Delegated Positions	Backup Positions
Program Coordinator, Information Management	• Manager, Privacy & Business Information • Manager, Information Security • Director, Business Information & Reporting • Chief Information Officer • Legal Counsel • Senior Legal Counsel
Manager, Privacy & Business Information	• Manager, Information Security • Director, Business Information & Reporting • Chief Information Officer • Legal Counsel • Senior Legal Counsel

DELEGATION OF DUTIES, POWERS, AND FUNCTIONS OF THE CEO, CREDIT UNION DEPOSIT INSURANCE CORPORATION UNDER THE *FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT*

INSTRUCTIONS

Under the *Freedom of Information and Protection of Privacy Act* ("FOIPPA"), the "head" of a public body is assigned a number of duties, powers, and functions. Section 66 of FOIPPA permits the head to delegate any of these duties, powers, or functions to any person. It stipulates that this delegation must be in writing and may contain any conditions or restrictions the head of the public body considers appropriate.

PART A – DELEGATION BY THE HEAD OF THE PUBLIC BODY

Pursuant to section 66 of FOIPPA, I hereby delegate my powers, duties, and functions as head of the public body to the persons who hold the positions, and to the extent, set out in the attached Schedules, subject to the following conditions:

a) that the persons to whom my powers, duties or functions are delegated are bound in the exercise of those powers, duties, or functions by the jurisdictional, legislative, and administrative limitations to which I am subject;
b) that the powers, duties, or functions delegated to any person may also be exercised by another person who holds the person's position in an acting capacity to which he or she has been duly appointed; and
c) that, notwithstanding the delegation of my powers, duties, or functions, I may exercise at any time any of the powers, duties, or functions delegated.

This delegation is effective on and from the date shown below and shall remain in effect until revoked.

This delegation may be revoked or amended from time to time.

Dated at the City of Vancouver,
Province of British Columbia,
this 02 day of February, 2023.

Blair Morrison
CEO, Credit Union Deposit Insurance Corporation
Province of British Columbia

PART B – SCHEDULE

This Schedule sets out the lowest level positions of individuals to whom powers, duties, and functions of the head of a public body which is not a ministry are delegated.

This does not in any way limit the authority of individuals in positions directly above the listed positions from exercising any of the delegated powers, duties, or functions in their areas of responsibility.

Section	Description	Delegated to:
	INFORMATION RIGHTS	
6	**Duty to assist applicants** Duty to assist applicants and create a record from a machine-readable record **Note:** *While fulfilling this duty is the responsibility of all employees, this person is accountable.*	Program Coordinator, Information Management (BCFSA)
7	**Time limits for responding** Must respond no later than 30 business days, with limited exceptions **Note:** *While all persons involved in responding to a request must exercise diligence in this regard, this person is accountable.*	Program Coordinator, Information Management (BCFSA)
8	**Contents of response** Must tell applicant of entitlement to access to records; if access refused, tell applicant the reasons, subject to s. 8(2), and of the right to request a review	Program Coordinator, Information Management (BCFSA)
9	**How access will be given** Must provide copies or allow examination of original records	Program Coordinator, Information Management (BCFSA)
10	**Extending the time limit for responding** Must tell applicant of reason for extension, when a response can be expected, and right to complain	Program Coordinator, Information Management (BCFSA)
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	EXCEPTIONS TO DISCLOSURE	
12	**Cabinet confidences** Must refuse to disclose information revealing the substance of deliberations of the Executive Council or any of its committees	Manager, Privacy & Business Information (BCFSA)
13	**Policy advice or recommendations** May refuse to disclose advice or recommendations developed by or for a public body or a minister	Manager, Privacy & Business Information (BCFSA)
14	**Legal advice** May refuse to disclose information subject to solicitor client privilege	Manager, Privacy & Business Information (BCFSA)
15	**Disclosure harmful to law enforcement** May refuse to disclose information which could reasonably be expected to harm law enforcement	Manager, Privacy & Business Information (BCFSA)
16	**Disclosure harmful to intergovernmental relations or negotiations** May refuse to disclose information that could harm relations between the B.C. government and other governments, including Indigenous governments	Manager, Privacy & Business Information (BCFSA)
17	**Disclosure harmful to the financial or economic interests of a public body** May refuse to disclose information harmful to financial or economic interests of a public body or the B.C. government	Manager, Privacy & Business Information (BCFSA)
18	**Disclosure harmful to the conservation of heritage sites, etc.** May refuse to disclose information that could damage or interfere with the conservation of fossil sites, heritage sites or endangered species	Manager, Privacy & Business Information (BCFSA)
18.1	**Disclosure harmful to interests of an Indigenous people** Must refuse to disclose information that could harm the rights of an Indigenous people to maintain, control, protect, or develop their cultural heritage, traditional knowledge, traditional cultural expressions, and manifestations of sciences, technologies, or cultures	Manager, Privacy & Business Information (BCFSA)
19	**Disclosure harmful to individual or public safety** May refuse to disclose information which could threaten anyone else's safety or mental or physical health or interfere with public safety, or could cause applicant immediate and grave harm	Manager, Privacy & Business Information (BCFSA)

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24	**Time limit and notice of decision** Must decide within 30 days after notice is given under s. 23 to give access to all or part of record, provide applicant and third party with written notice of decision and tell third party of right to request a review	Program Coordinator, Information Management (BCFSA)
PUBLIC INTEREST PARAMOUNT		
25	**Information must be disclosed if in the public interest** Must disclose information about a risk of significant harm to environment or to health or safety of public or group of people or disclosure of which is clearly in public interest	Not Delegated
PROTECTION OF PRIVACY		
29	**Right to request correction of personal information** Must correct or annotate applicant's personal information on request	Manager, Privacy & Business Information (BCFSA)
30.5	**Notification of unauthorized disclosure** Receive notification of unauthorized disclosure of personal information	Manager, Privacy & Business Information (BCFSA)
33(3)(a)	**Disclosure of personal information** Determine that compelling circumstances exist affecting anyone's personal health or safety	Not Delegated
33.1	**Disclosure outside of Canada in accordance with regulations** May disclose personal information outside of Canada only if the disclosure is in accordance with the regulations – special risk assessment required within a privacy impact assessment (as required by Ministerial Order M462-2021)	Vice President(s) / Senior Vice President(s) (BCFSA)
35(1)(c)	**Disclosure for research or statistical purposes** May approve conditions related to security and confidentiality, removal or destruction of individual identifiers, and prohibition of subsequent use or disclosure of personal information	Vice President(s) / Senior Vice President(s) (BCFSA)
36.2	**Privacy management programs** Must develop a privacy management program for the public body and must do so in accordance with the directions of the minister responsible for this Act	Manager, Privacy & Business Information (BCFSA)
36.2	**Designation of a privacy contact under Ministerial Order 02/2022 – Privacy Management Program Direction** Must designate individual(s) to be responsible for the following: 1) being a point of contact for privacy-related matters such as privacy questions or concerns; 2) supporting the development, implementation, and maintenance of privacy policies and/or procedures; and **3)** supporting the public body's compliance with FOIPPA.	Manager, Privacy & Business Information (BCFSA)

36.3	**Privacy breach notifications** Must notify an affected individual and the commissioner if the privacy breach could reasonably be expected to result in significant harm to the individual	Manager, Privacy & Business Information (BCFSA)
43	**Power to authorize a public body to disregard requests** May ask commissioner for authorization to disregard requests that are frivolous or vexatious, or would unreasonably interfere with operations of the public body because the request is excessively broad, repetitious, or systematic	Manager, Privacy & Business Information (BCFSA)
44(4)	**Powers of commissioner in conducting investigations, audits or inquiries** May require commissioner to examine original record at its site for the purpose of conducting an investigation or audit	Manager, Privacy & Business Information (BCFSA)
REVIEWS AND COMPLAINTS		
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59(1) & 59(1.1)	**Duty to comply with orders** Must comply with order of commissioner under s. 54.1 or s. 58	Manager, Privacy & Business Information (BCFSA)
GENERAL PROVISIONS		
69(5.3)	**Respecting use of Personal Information** Must conduct a privacy impact assessment ("PIA") and must do so in accordance with directions of Minister responsible for this Act **Note:** *Senior Vice-Presidents and Vice-Presidents have accountability over their departments to inform the EIM Team when PIAs are required. They must sign off on initiatives involving their department where personal information is involved. Where personal information is not involved, the program manager or director may sign off instead.* *The Manager, Privacy & Business Information (BCFSA) is responsible for reviewing and approving PIAs from a privacy perspective.*	**Responsible for reviewing from a privacy perspective:** Manager, Privacy & Business Information (BCFSA) **Signing off for initiatives involving personal information:** Vice President(s) / Senior Vice President(s) (BCFSA) **Signing off on initiatives not involving personal information:** Manager(s) / Director(s) (BCFSA)
69(5.4)	Must submit a privacy impact assessment to the commissioner for any proposed enactment, system, project, program, or activity, if it addresses a common or integrated program or activity	Manager, Privacy & Business Information (BCFSA)
69(5.5)	Must notify commissioner of common or integrated program or activity	Manager, Privacy & Business Information (BCFSA)
69(6)	Must make available to public a directory listing its personal information banks	Manager, Privacy & Business Information (BCFSA)
70	**Certain records available without request** Must make available manuals, instructions, guidelines, or substantive rules or policy statements adopted by public body	Manager, Privacy & Business Information (BCFSA)
71	**Records available without request** Must establish categories of records available to public without request for access under the Act	Manager, Privacy & Business Information (BCFSA)
73.1	**Recovery of personal information** May issue written notice demanding that a person or entity return information, securely destroy information, or respond in writing to declare they are authorized by law to possess this information	Manager, Privacy & Business Information (BCFSA)
73.2	**Court order for return of personal information** May ask Attorney General to petition superior court for order requiring return of personal information	Vice President, Legal (BCFSA)

75	**Fees** (1) May require payment of application fee and prescribed fees (4) Must provide written fee estimate and may set amount of deposit required (5) May excuse all or part of fee (6) Must respond in writing to the applicant's fee waiver request within 20 days	Manager, Privacy & Business Information (BCFSA)

PART C – BACKUP DELEGATION SCHEDULE

This Schedule designates backup positions that can exercise the powers, duties, and functions in the event that the occupants of the positions listed in Part B are absent or unable to fulfill those powers, duties, and functions.

Delegated Positions	Backup Positions
Program Coordinator, Information Management (BCFSA)	• Manager, Privacy & Business Information (BCFSA) • Manager, Information Security (BCFSA) • Director, Business Information & Reporting (BCFSA) • Chief Information Officer (BCFSA) • Legal Counsel (BCFSA) • Senior Legal Counsel (BCFSA)
Manager, Privacy & Business Information (BCFSA)	• Manager, Information Security (BCFSA) • Director, Business Information & Reporting (BCFSA) • Chief Information Officer (BCFSA) • Legal Counsel (BCFSA) • Senior Legal Counsel (BCFSA)

INTRODUCTION:

Section 75 of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") permits the head of a public body to charge fees for specific services associated with requests for information made under section 5. These fees do not apply to requests for personal information.

It is government policy that fees can be charged under FOIPPA to allow a public body to recover a portion of the costs of processing a request, where the time exceeds to locate, retrieve, and prepare records exceeds ten hours. However, this policy is not a substitution for reviewing section 75(5) to determine if it is applicable to the request.

Section 75(5) states:

If the head of a public body receives an applicant's written request to excuse payment of all or part of the fees required under subsection (1)(b), the head of the public body may excuse payment, if, in the head of the public body's opinion,

a) the applicant cannot afford the payment or for any other reason it is fair to excuse payment, or

b) *the record relates to a matter of public interest, including the environment or public health or safety.*

We are required to consider the request, evaluate it, and then respond to the applicant within 20 business days.

PART 1: BACKGROUND

Request Description:

Describe the request here.

Applicant Type: Choose one: Business, Individual, Interest Group, Law Firm, Political Party, Other Government Body. Do not identify the applicant.

Key Points:

- Summarize the key points in this section.

PART 2: SUMMARY OF APPLICANT'S REASON(S) FOR REQUESTING A FEE WAIVER

The following is from the perspective, submissions, and mostly the words of the applicant:

- The applicant states that:
  Insert applicant's words here.

- The request is of public interest because:
  Insert applicant's words here as they relate to the public interest argument.

PART 3: CONSIDERATION OF SECTION 75(5)(a)

Has the applicant provided evidence that he or she cannot afford the fee estimate?

Insert applicant's words here if they provide evidence they cannot afford to pay.

PART 4: ARE THE RECORDS RELATED TO AN ISSUE OF PUBLIC INTEREST?

Determining Public Interest:

Public interest, for the purpose of determining a fee waiver, may be described as an issue that the public desires to understand, forms opinions about, debates, and proposes resolutions of. This response is present if the public is aware of the issue or there is a reasonable expectation that this would be the public's response if the issue were to become public knowledge.

FACTORS TO CONSIDER	YES	NO	COMMENTS
Is it reasonable to conclude that the records are related to an issue of recent public interest?			
Has the applicant indicated that the request was initiated because of a particular issue of public interest?			
Is this related to a public health or safety issue?			
Is this related to an environmental concern?			
Is the issue related to an important policy, law, program, or service?			
Will dissemination of the information in the responsive records encourage public debate or understanding of the issue?			
Will the records show how BCFSA is allocating financial or other resources?			
Will the information, or similar information also capable of encouraging public debate or understanding of the issue, be provided to the public in a useful, timely manner?			
Does the applicant have the ability to disseminate the records to the public?			
Does the applicant intend to disseminate the records in a manner capable of encouraging public debate or providing public understanding of the issue?			

After reviewing the above factors, is it more likely the records will serve a public or a private interest?

Provide rationale in support of a decision whether or not the records will serve the public interest.

PART 5: EXERCISE OF DISCRETION

What is the approximate difference between the projected real cost of providing records and the assessed fee for providing records?

The estimated fee is $XXX. However, the real cost of locating, retrieving, and preparing the records is considerably greater/greater/similar/smaller (choose one).

OTHER CONSIDERATIONS	YES	NO	COMMENTS
Is the fee estimate large?			
Will processing the request unreasonably interfere with the operations of BCFSA?			
Does the applicant have a funding source to help pay the fee?			
Were the legislated time frames for processing the request met by BCFSA?			
Have the records been determined to be related to an issue of public interest?			
Is it reasonable to believe that dissemination of the records will provide a public benefit?			

PART 6: DECISION TO WAIVE THE FEE IN FULL, IN PART, OR NOT AT ALL

Recommendation: Waive the fee in full.
Waive the fee in part.
Do not waive the fee.

Rationale:

Choose the recommendation and provide an argument in support of that recommendation.

Prepared by: **Date:**

Recommended by: **Date:**

Approved by: **Date:**

Freedom of Information Requests

Job Description and Instructions

Last Revised: November 7, 2023

Contents

Legislation 2
Office of the Information and Privacy Commissioner 2
General Tips and Reminders 3
FOI Process 3
Appendix A – List of Contacts 11

Legislation

The *Freedom of Information and Protection of Privacy Act* ("FOIPPA") sets out the access and privacy rights of individuals as they relate to public bodies. BCFSA is a public body and is therefore subject to FOIPPA.

FOIPPA establishes an individual's right to access records, including access to a person's own personal information as well as records in the custody or control of a public body. FOIPPA defines personal information as "recorded information about an identifiable individual other than contact information." The right of access is subject to application fees and fees for locating, retrieving, and copying large volumes of files in accordance with section 75.

There are certain exceptions to accessing records – for example, a public body cannot disclose information that would be harmful to law enforcement, personal privacy, or public safety. Policy advice and legal advice are also excluded. These exceptions are explained in sections 12 to 22.1.

In addition to establishing an individual's right to access records, FOIPPA also sets out the terms under which a public body can collect, use, and disclose personal information of individuals. Public bodies are accountable for their information practices; FOIPPA requires that they take reasonable steps to protect the privacy of personal information they hold.

Office of the Information and Privacy Commissioner

Established in 1993, the Office of the Information and Privacy Commissioner ("OIPC") provides independent oversight and enforcement of BC's access and privacy laws. The Commissioner oversees the information and privacy practices of public bodies and private organizations that collect, use, or disclose "personal information." B.C.'s Information and Privacy Commissioner is Michael McEvoy.

The Commissioner has the power to:

- investigate, mediate, and resolve appeals concerning access to information disputes, including issuing binding orders;
- investigate and resolve privacy complaints;
- initiate Commissioner-led investigations and audits of public bodies or organizations, if there are reasonable grounds of non-compliance or if it is in the public interest;

- comment on the access and privacy implications of proposed legislation, programs, or policies;
- comment on the privacy implications of new technologies and/or data matching schemes;
- conduct research into anything affecting access and privacy rights; and,
- educate and inform the public about their access and privacy rights and the relevant laws.

General Tips and Reminders

BCFSA has established a policy to internally manage its own FOI requests. However, there are other resources available to assist in the performance of that duty.

- There is a FOIPPA Policy and Procedures Manual on the Government webpage. It's helpful when it comes to interpreting the various sections of the legislation, though some sections may be slightly out of date: https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures/foippa-manual.
- Case law, as set out by the OIPC, can also be useful in interpreting FOIPPA. A sectional index can be found here: https://www.oipc.bc.ca/rulings/sectional-index/.

If you have FOI or privacy-related questions, you can also contact the following bodies for assistance:

- BC Privacy and Access Helpline
  - 250-356-1851
  - Privacy.Helpline@gov.bc.ca
- Office of the Information and Privacy Commissioner
  - 250-387-5629
  - info@oipc.bc.ca
  - https://www.oipc.bc.ca/about/about-us/

FOI Process

The indicated steps will not always occur in a specific order. There may be a need to, depending on the circumstances, perform some steps in a different order than indicated, or to visit them at different times of the process.

Where templates are available, they will be bolded to indicate their location in the SharePoint library. The templates should provide a useful starting point but should be modified to fit individual circumstances.

It is recommended to look back at previous requests to research the process and prepare your next steps and response based on what was done previously.

IBM Notes provides an index or previous requests over the last several years. All previous requests have been destroyed as the retention period has been reached. Requests that were reviewed by OIPC or through the judicial process have to be saved indefinitely and can be found in a separate folder (files to be archived).

These are the steps taken when processing a request for information:

1. Receive the request: A request can be received by email, by letter or fax, or to another department.

2. Assess whether the request constitutes an FOI request under FOIPPA:
   a. Does not need to be written on the template provided on the website.
   b. Must be in writing [e.g., letter or note] (s. 5).
   c. Must provide sufficient detail to enable an experienced employee of the public body, with a reasonable effort, to identify the records sought (s. 5).
   d. Must provide written proof of the authority if they are acting for someone else (s. 5).
   e. Must be submitted to the public body that the applicant believes has custody or control of the record (s. 5).
   f. The records sought must not be outside the scope of FOIPPA (s. 3).

3. If the request does not constitute a valid FOI request, then:
   a. Send a response letter to applicant (**02 – Not FOI Request**), and
   b. Put the request under the Issues and Concerns library.

4. Open file:
   a. Create a folder under the UNIT - Business Information & Reporting - FOI Requests - All Documents (sharepoint.com) library.
   b. Name the folder according to the sector/team:
      i. 2023-01-CS: Corporate Services & Transformation
      ii. 2023-01-CUD: CUDIC
      iii. 2023-01-FI: Financial Institutions
      iv. 2023-01-MB: Mortgage Brokers
      v. 2023-01-MSB: Money Services Business
      vi. 2023-01-PEN: Pensions
      vii. 2023-01-RE: Real Estate
      viii. 2023-01-FSA: CEO's Office / Board / Across Multiple Areas
   c. Create subfolders for Emails and Records.
   d. Make a new entry into the FOI Database in IBM Notes (Resource Info > Support Services > Freedom of Information Requests).

5. If it is a valid FOI request, send a letter to the applicant acknowledging the request (**01 – Request Acknowledgement**). Ensure delivery receipts are enabled when emailing applicants.

6. Unless the request is for the applicant's own personal information, they are required to pay a $10.00 application fee before we proceed with the request. The acknowledgement letter

states this; once the payment is received, respond with the acknowledgement letter (**01a – Application Fee Received**).

In the cover email, include the following language (if the fee applies): "*Please find attached a letter acknowledging your recent information request, which includes instructions on paying the application fee. Your request is on hold until the fee is paid.*"

7. Determine whether the file should be transferred (s. 11) because either:
    i. the record was produced by or for another public body,
    ii. the other public body was the first to obtain the record, or
    iii. the record is in the custody or under the control of the other public body.

    If the request should be fully or partially transferred, proceed to Step 13.

8. If the request is a valid FOI request and is not going to be transferred, consider whether the request:
    a. Needs to be clarified, or, in consultation with the applicant (and if appropriate, the business unit), consider whether the scope of the request can be narrowed. The goal is to provide the applicant with what they are after without causing undue work or costing money.
    b. If more than one request is submitted, determine whether the request should be combined into a single request. Ask yourself: are they closely related in their subject, in their location, and retrieval tasks necessary to process them?
    c. If a complicated request is submitted, consider whether the request should be divided into smaller requests. Ask yourself: are they closely related in their subject, in their location, and retrieval tasks necessary to process them?
    d. Determine, in consultation with the program area, whether the records are such that they can be released as a routine release rather than using the formal FOI process.
    e. If FOI requests are combined, and a fee estimate is issued, an exemption for the first three hours must be applied for each original request received.

9. Time/Volume Estimate / Call for Records
    a. Send an email to program areas which you believe may have responsive records.
        i. <u>Do not disclose the name of the applicant unless it is necessary for the purposes of searching, locating, and retrieving records.</u>
        ii. Ask program area staff to advise if they have records, estimate the amount of time (in hours) they will take to locate and retrieve the records, the total number of pages likely to be retrieved, and whether another team or public body will have records. Emphasize that no records are to be collected at this stage.
    b. Unless there is a need-to-know the applicant's identity, to enable the business unit to properly identify and prepare records, do not provide the applicant's name.
        i. Use one of the following categories to identify the applicant: Business, Interest Group, Individual, Law Firm, Media, Other Government, or Political Party.

c. If this is a request for personal information about the applicant, or someone requesting personal information on behalf of the applicant, or a simple request, proceed directly to step 12, contacting the appropriate individuals listed below.

d. Current staff contacts for each program area are listed in Appendix A.

e. Create a deadline for receipt of estimate depending on the size of the request. Be fairly aggressive with that timeline.

f. Enter in electronic database "February 15, 2023: Call for records sent to <<business unit>>."

g. Save Fee Estimate email in Emails folder.

10. Upon receipt of the fee estimate information from program area:

    a. If no responsive records are held by the public body, respond with a no records response letter (**04 – No Records Response**).

    b. Issue Fee Estimate (if needed):

        i. Calculate fee amount.

        ii. Enter details into IBM Notes and update the date sent calculation.

        iii. Due date to be 30 calendar days (auto calculates for letter).

        iv. Prepare and send fee letter (**03 – Fee Estimate**). Ensure delivery receipts are enabled when emailing applicants.

    c. If the fee is not received by the due date:

        i. Close physical file.

        ii. Update IBM Notes with “Deposit not received. File closed ‘date’”.

        iii. Close file in IBM Notes but leave the “Hold” flag on.

    d. If the fee is received:

        i. Enter received date in calculation section of IBM Notes and record the updated due date.

        ii. Update IBM Notes with "Deposit/Fee paid ‘date’ New due date ‘date’".

    e. If the fee is received late, re-open the file.

    f. The clock stops between the period of the fee estimate being sent and the date the fee is received.

11. If a fee waiver is requested, then:

    a. Issue a confirmation of receipt letter to the applicant (**06a - Fee Waiver Request Received**). Ensure delivery receipts are enabled when emailing applicants.

    b. Assess fee waiver request.

    c. Complete fee waiver checklist (**06b – Determination of Fee Waiver**) for review and approval by the appropriate Vice President / Senior Vice President.

    d. Prepare decision letter and send to applicant. Ensure delivery receipts are enabled when emailing applicants.

12. Once the fee is received, the fee waiver is accepted, or no fees apply, ask program area staff to provide you with the records:
    a. Receive records (preferably by electronic means).
    b. Scan non-electronic records into digital format (PDF) for processing, storage, and retention.
    c. Convert to digital format (PDF) if electronic records are in a different format.
    d. Save all records in the Records subfolder created in Step 4.d.
    e. Consider creating Original and PDF subfolders.
    f. Enter in IBM Notes: " 'Date:' "Records received from 'team'. Reviewing records."

13. If the request should be transferred in full or in part to another public body:
    a. Contact the other public body, provide them with the request description without identifying the applicant, and ask if they have responsive records.
    b. If the original request contains personal or sensitive information, do not forward it unless the other public body asks for it or accepts the transfer.
    c. If they decline the transfer, no further action is required.
    d. If they accept a transfer, forward the original request to them, and notify the applicant that the request has been partially or fully transferred to the other public body (**05 – Request Transfer**). Ensure delivery receipts are enabled when emailing applicants.
    e. If the request has been fully transferred to another public body, modify the letter (**05 – Request Transfer**) to advise that the file has been closed, and close the file in accordance with Step 19. Ensure delivery receipts are enabled when emailing applicants.

14. Review the records:
    a. Review records for scope and responsiveness.
    b. Review program area disclosure recommendations and harms assessments.
    c. Consult with program areas as required. Records must be sent through secure SharePoint links – do not email responsive records.
    d. Identify records requiring consultation with other public bodies, organizations, or third parties:
        i. Issue and process 3rd party consultation letters (set a fairly aggressive timeline for responses).
        ii. For third-party business harms, where s. 21 could be applied, send notice to third party (**08 – Third Party Consultation (s23)**) and applicant (**10 – Notice of Consultation to Applicant (s23)**).
            a. Do not identify the third party or the applicant to anyone but themselves.
            b. Ensure delivery receipts are enabled when emailing applicants and third parties.
        iii. For third-party business harms, where s. 21 could be applied, if the third party has responded or not, send notice to third party after 21 business days of

sending the original consultation emails (**11 – Section 24 Letter to Third Party**) and applicant (**11 – Section 24 Letter to Applicant**).

a. Do not identify the third party or the applicant to anyone but themselves.

b. Ensure delivery receipts are enabled when emailing applicants and third parties.

c. Section 24 letters must be sent 21-30 business days after the section 23 letters.

iv. For all other consultations, send only to the third party (**09 - Third Party Consultation Letter (not s23)**) and not the applicant.

a. Do not identify the applicant.

b. Ensure delivery receipts are enabled when emailing third parties.

v. Take Section 10 extension for consultation if warranted (**07 – Extension Letter**).

vi. Enter in IBM Notes "3rd party consultation issued. Response due 'date'"

e. Reviewing records:

i. Review precedents (including at OIPC site): https://www.oipc.bc.ca/rulings/sectional-index/.

ii. Apply mandatory exceptions, as outlined in the following sections of FOIPPA:

- Section 3 (Scope of FOIPPA),
- Section 12 (Cabinet or local public body confidences) – consultation may be required with the Ministry of Finance if this section is used,
- Section 18.1 (Disclosure harmful to an Indigenous people),
- Section 21 (Disclosure harmful to business interests of a third party),
- Section 22 (Disclosure harmful to personal privacy), and/or
- Section 22.1 (Disclosure of information relating to abortion services).

iii. Prepare severing recommendations for discretionary exceptions, in accordance with the following sections of FOIPPA:

- Section 13 (Policy advice or recommendations),
- Section 14 (Legal advice) – also includes information subject to solicitor-client privilege and litigation privilege,
- Section 15 (Disclosure harmful to law enforcement) – also includes harm to the security of any property or system,
- Section 16 (Disclosure harmful to intergovernmental relations or negotiations),
- Section 17 (Disclosure harmful to the financial or economic interests of a public body) – also includes our ability to manage the economy,
- Section 18 (Disclosure harmful to the conservation of heritage sites, etc.),
- Section 19 (Disclosure harmful to individual or public safety), and/or
- Section 20 (Information that will be published or released within 60 days).

iv. Save redline record in Records subfolder.

15. Prepare disclosure recommendations:
    a. Prepare electronic redacted record for review by legal counsel and the team's Director and/or key subject matter experts as appropriate. Records must be sent through secure SharePoint links – do not email responsive records.
        i. For legal counsel, indicate the level of review needed. Advise if there is information that is subject to solicitor-client privilege, whether there are any complex or sensitive legal questions, or whether only a high-level review is required.
    b. Once reviewed by legal counsel, subject matter experts, and any Directors, send to the appropriate Vice President(s) / Senior Vice President(s) for approval.

16. Fee balance:
    a. Before releasing the record and letter, request the balance (**13 – Fee Balance Letter**).
    b. The clock stops between the fee final request and the date the balance is received.

17. Release records:
    a. If sign-off is not approved, review the reasons. Adjust the redlining as required or explain legal reasons or precedence to ensure approval is received.
    b. If sign-off is received, prepare hard-copy or electronic release packages: mail or courier hardcopy records or discs, and email electronic records. Ensure delivery receipts are enabled when emailing applicants.
    c. If the information is in electronic form and is sensitive (i.e., personal information about the applicant), send to the applicant via OneDrive, and include the link in the cover email, including instructions on accessing the link. Ensure delivery receipts are enabled when emailing applicants.

18. If the request cannot be completed within the usual time specified in FOIPPA, either take or apply for an extension as warranted:
    a. By BCFSA (for the first 30-day extension):
        i. Prepare the extension letter (**07 – Extension Letter**). Indicate the following that apply:
            1. More details needed,
            2. Volume of records,
            3. More time needed to consult, and/or
            4. Consent of applicant, unambiguous, in writing, specifying the date the applicant consents to.
        ii. Enter in IBM Notes "Extension taken 'date' for detail/volume/consultation or by consent. New due date 'date'".
    b. By application to and approval of OIPC (for any second or subsequent extensions):
        i. Prepare application.

ii. Obtain from program area information, if needed, to justify extension.

iii. Enter in IBM Notes "OIPC extension taken ‘date’ for detail, volume/ consultation. New due date ‘date’".

19. Close the file:

    a. Enter response date in IBM Notes to close the files, indicate that the response letter and response records, if any, were sent to applicant. Write “file closed” after the close date.

    b. The applicant may also choose at any time to withdraw their request. If they withdraw their request in writing, issue a withdrawal confirmation letter (**15 – Request Withdrawal**) and close the file. Ensure delivery receipts are enabled when emailing applicants.

Page 27 redacted for the following reason:
- -
s.15, s.17

From: Matthew Lebrun
To: Stephanie Shulman
Cc: David Weiss; Gina Pala; Greg Matisz
Subject: FOI Reporting for SET - Q4 FY21
Date: Friday, April 16, 2021 08:53:31
Attachments: image001.png
image003.png
BCFSA FOI Reporting List - Q4 FY21.xlsx

Hi Stephanie,

In advance of the SET meeting next week, please find attached an updated list of FOI requests directed to BCFSA.

I have included a list of FOI consultation requests received by FICOM/BCFSA since October 2018. The other two tabs show all FOI requests received by FICOM/BCFSA since October 2018, and those handled by BCFSA this quarter.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun

Manager, Privacy and Information Management

BC Financial Services Authority
O (604) 398-5690 **F** (604) 660-3365
2800 - 555 West Hastings Street, Vancouver, BC | V6B 4N6
www.bcfsa.ca

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List of BCFSA FOI Requests - Q4 FY2020/2021

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2021-01-FI	Wednesday, January 6, 2021	Wednesday, February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	Wednesday, February 3, 2021	Tuesday, February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	Wednesday, February 10, 2021	Tuesday, April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	Thursday, March 11, 2021	Friday, April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	Friday, March 12, 2021		Active	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	In Progress: Records sent to third party for consultation.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	Monday, March 15, 2021	Thursday, April 15, 2021	Active	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	Tuesday, March 30, 2021	Tuesday, April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	Thursday, April 15, 2021		Active	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by VanCity mentioning the applicant	In Progress: Call for records sent to FI Supervision and Market Conduct.	Copies of documents produced by VanCity since January 1, 2017 of: 1. VanCity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2. VanCity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3. VanCity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4. VanCity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5. Other documents originating from VanCity or VanCity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: • the date of meeting, • who was present (attended on-line), • the results of Directors' voting - if any, • the name of person who signed that particular document.

Notes: Active FOI requests are highlighted blue. This list does not include requests directed to OSRE or RECBC.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	Monday, August 19, 2019	Wednesday, August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	Wednesday, September 11, 2019	Wednesday, September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	Thursday, September 26, 2019	Wednesday, October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	Tuesday, November 19, 2019	Wednesday, November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	Wednesday, March 11, 2020	Friday, March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	Tuesday, May 12, 2020	Tuesday, May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	Tuesday, September 22, 2020	Monday, September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	Wednesday, October 7, 2020	Thursday, October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	Friday, October 16, 2020	Thursday, October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	

Notes: Active FOI consultation requests are highlighted blue. This list does not include requests directed to OSRE.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	Tuesday, October 9, 2018	Thursday, November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	Tuesday, November 20, 2018	Thursday, December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	Friday, January 18, 2019	Friday, February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	Friday, February 8, 2019	Tuesday, February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to <<specified individual>> registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	Tuesday, June 4, 2019	Wednesday, June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	Thursday, March 28, 2019	Wednesday, April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • <<specified individuals>>, • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	Wednesday, April 17, 2019	Thursday, May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	Friday, June 21, 2019	Monday, October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	Friday, April 12, 2019	Tuesday, April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client (<<specified employee>>, DOB removed), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	Tuesday, September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of <<specific individuals>>.
2019-03-PEN	Wednesday, July 17, 2019	Monday, August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	Thursday, June 6, 2019	Wednesday, July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	Tuesday, October 15, 2019	Wednesday, November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	Tuesday, December 31, 2019	Friday, January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	Friday, July 26, 2019	Wednesday, August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	Friday, August 30, 2019	Monday, September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	Tuesday, January 7, 2020	Thursday, January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.
2020-01-FSA	Monday, January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.

2020-02-FI	Wednesday, January 15, 2020	Friday, May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	Monday, January 20, 2020	Monday, February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	Thursday, January 30, 2020	Tuesday, February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of <<specified>> employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	Thursday, February 27, 2020	Tuesday, May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	Wednesday, March 11, 2020	Friday, April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	Monday, April 27, 2020	Wednesday, June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to <<specified property>>, including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	Monday, May 25, 2020	Thursday, August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	Friday, July 3, 2020	Friday, July 10, 2020	Active	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •Date of survey •Building type (duplex, triplex, townhouse, tower, etc.) •Number of units •Number of storeys •Date of construction •Location (by postal code, or at least the "forward sortation area") •Location by city •Claims per building (for water and other damages) •Amount of strata insurance premium for 2020, and for 2019 (and any other years available) •The amount of deductibles for 2020, and for 2019 (and any other years available) •Date the policy was renewed •Any information on Best Terms Pricing •Status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	Friday, July 10, 2020	Wednesday, August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •Date of survey •Building type (duplex, triplex, townhouse, tower, etc.) •Number of units •Number of storeys •Date of construction •Location (by postal code, or at least the "forward sortation area") •Location by city •Claims per building (for water and other damages) •Amount of strata insurance premium for 2020, and for 2019 (and any other years available) •The amount of deductibles for 2020, and for 2019 (and any other years available) •Date the policy was renewed •Any information on Best Terms Pricing •Status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-11-FI	Friday, July 24, 2020	Friday, August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	Tuesday, October 20, 2020	Monday, November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the <<specified>> property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	Wednesday, November 25, 2020	Tuesday, December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	Wednesday, January 6, 2021	Wednesday, February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.

2021-02-CS	Wednesday, February 3, 2021	Tuesday, February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	Wednesday, February 10, 2021	Tuesday, April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	Thursday, March 11, 2021	Friday, April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	Friday, March 12, 2021		Active	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	In Progress: Records sent to third party for consultation.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	Monday, March 15, 2021	Thursday, April 15, 2021	Active	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	Tuesday, March 30, 2021	Tuesday, April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	Thursday, April 15, 2021		Active	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by VanCity mentioning the applicant	In Progress: Call for records sent to FI Supervision and Market Conduct.	Copies of documents produced by VanCity since January 1, 2017 of: 1. VanCity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2. VanCity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3. VanCity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4. VanCity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5. Other documents originating from VanCity or VanCity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: • the date of meeting, • who was present (attended on-line), • the results of Directors' voting - if any, • the name of person who signed that particular document.

Notes: Active FOI requests are highlighted blue. This list does not include requests directed to OSRE or RECBC.

From: Matthew Lebrun
To: Stephanie Shulman
Cc: David Weiss; Gina Pala; Greg Matisz
Subject: FOI Reporting for SET - Q1 FY22
Date: Friday, July 9, 2021 08:37:00
Attachments: image001.png
BCFSA FOI Reporting List - Q1 FY22.xlsx
image003.png

Hi Stephanie,

In advance of the SET meeting next week, please find attached an updated list of FOI requests directed to BCFSA.

I have included a list of FOI consultation requests received by FICOM/BCFSA since October 2018. The other two tabs show all FOI requests received by FICOM/BCFSA since October 2018, and those handled by BCFSA this quarter.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun

Manager, Privacy and Information Management

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Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1. Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2. Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3. Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4. Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5. Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: • the date of meeting, • who was present (attended on-line), • the results of Directors' voting - if any, • the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021		Active	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Records with VP, Market Conduct for review	The case file summary and all related records regarding case ID # [specified].

Notes: Active FOI requests are highlighted blue. This list does not include requests directed to OSRE or RECBC.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	

Notes: Active FOI consultation requests are highlighted blue. This list does not include requests directed to OSRE.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •Date of survey •Building type (duplex, triplex, townhouse, tower, etc.) •Number of units •Number of storeys •Date of construction •Location (by postal code, or at least the "forward sortation area") •Location by city •Claims per building (for water and other damages) •Amount of strata insurance premium for 2020, and for 2019 (and any other years available) •The amount of deductibles for 2020, and for 2019 (and any other years available) •Date the policy was renewed •Any information on Best Terms Pricing •Status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •Date of survey •Building type (duplex, triplex, townhouse, tower, etc.) •Number of units •Number of storeys •Date of construction •Location (by postal code, or at least the "forward sortation area") •Location by city •Claims per building (for water and other damages) •Amount of strata insurance premium for 2020, and for 2019 (and any other years available) •The amount of deductibles for 2020, and for 2019 (and any other years available) •Date the policy was renewed •Any information on Best Terms Pricing •Status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1. Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2. Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3. Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4. Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5. Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: • the date of meeting, • who was present (attended on-line), • the results of Directors' voting - if any, • the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021		Active	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Records with VP, Market Conduct for review	The case file summary and all related records regarding case ID # [specified].

Notes: Active FOI requests are highlighted blue. This list does not include requests directed to OSRE or RECBC.

From: Matthew Lebrun
To: Stephanie Shulman
Cc: David Weiss; Gina Pala; Greg Matisz
Subject: FOI Reporting for SET - Q2 FY22
Date: Friday, October 15, 2021 13:33:00
Attachments: image001.png
BCFSA FOI Reporting List - Q2 FY22.xlsx
image002.png

Hi Stephanie,

In advance of the SET meeting next week, please find attached an updated list of FOI requests directed to BCFSA.

I have included a list of FOI consultation requests received by BCFSA since October 2018. The other two tabs show all FOI requests received by BCFSA since October 2018, and those handled by BCFSA this quarter.

I have also included a list of active OIPC files, as we have received two complaints regarding a recent FOI request, and an enquiry into the personal information we collect from a credit union as part of our supervisory activities.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun

Manager, Privacy and Information Management

BC Financial Services Authority
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List of OIPC Files

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021		Supervision	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC has requested information on how and why we collect elements of personal information. The Supervision department gathered that information and it was sent to OIPC.	August 18: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the Financial Institutions Act and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today.
2021-10-FI	F21-87144	September 22, 2021		Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. s.14 s.14	June 9: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. The deadline is October 21. s.14 s.14
2021-10-FI	F21-87146	September 22, 2021		Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	Waiting for OIPC to reach out to advise on next steps. FYI letter sent to us from OIPC advising us on complaint.	June 9: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words “election”, “campaign”, “nomination” from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC (“TruNorth Warranty”) submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of “company” in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of “company” by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.

2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID INV21.005.45582.
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021		Active	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Records received from Market Conduct and are under review	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021		Active	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Records reviewed by legal counsel and Pensions Manager; will be sent for SVP review on Tuesday, October 19	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021		Active	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response to be drafted and submitted for VP/SVP and CEO approvals	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.

Note: Active FOI requests are highlighted blue.

List of BCFSA FOI Requests - Q2 FY2021/2022

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID INV21.005.45582.
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021		Active	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Records received from Market Conduct and are under review	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021		Active	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Records reviewed by legal counsel and Pensions Manager; will be sent for SVP review on Tuesday, October 19	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021		Active	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response to be drafted and submitted for VP/SVP and CEO approvals	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.

Note: Active FOI requests are highlighted blue.

From:	Matthew Lebrun
To:	Stephanie Shulman
Cc:	David Weiss; Gina Pala; Greg Matisz
Subject:	FOI Reporting for SET - Q3 FY22
Date:	Monday, January 24, 2022 08:42:00
Attachments:	BCFSA FOI Reporting List - Q3 FY22.xlsx image003.png

Hi Stephanie,

In advance of the upcoming SET meeting, please find attached an updated list of FOI requests directed to BCFSA.

Included are tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points:

- There is 1 active FOI request currently.
- There are 2 requests on hold pending payment of the new application fee.
- There has been no change to the status of the 2 open OIPC files.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun
Manager, Privacy and Information Management
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
Vancouver, B.C. | V6C 2T8
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List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].

2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third-party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Individual	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Information related to investigation file and strata policy guideline	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022		Active	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Call for records sent to real estate teams	All records for [applicant] and [applicant's company name].

Note: Active FOI requests are highlighted blue.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third-party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Individual	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022		Active	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Call for records sent to real estate teams	All records for [applicant] and [applicant's company name].

Note: Active FOI requests are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	

List of OIPC Files

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC has requested information on how and why we collect elements of personal information. The Supervision department gathered that information and it was sent to OIPC. The OIPC thanked us for providing the information and closed the file.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the Financial Institutions Act and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021		Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC except for those subject to solicitor-client privilege.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator.
2021-10-FI	F21-87146	September 22, 2021		Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	Waiting for OIPC to reach out to advise on next steps. FYI letter sent to us from OIPC advising us on complaint.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator.

Note: Active OIPC files are highlighted blue.

From:	Matthew Lebrun
To:	Stephanie Shulman
Cc:	David Weiss; Greg Matisz; Archana Nirad
Subject:	RE: FOI Reporting for SET - Q4 FY22
Date:	Monday, April 4, 2022 09:27:00
Attachments:	BCFSA FOI Reporting List - Q4 FY22.xlsx image001.png

Hi Stephanie,

Apologies, please use this version instead.

Thanks,
Matthew (he/him)

From: Matthew Lebrun
Sent: Monday, April 4, 2022 08:44
To: Stephanie Shulman <Stephanie.Shulman@bcfsa.ca>
Cc: David Weiss <David.Weiss@bcfsa.ca>; Greg Matisz <Greg.Matisz@bcfsa.ca>; Archana Nirad <Archana.Nirad@bcfsa.ca>
Subject: FOI Reporting for SET - Q4 FY22

Hi Stephanie,

In advance of the upcoming SET meeting, please find attached an updated list of FOI requests directed to BCFSA.

Included are tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points:

- There are 2 active FOI requests.
- There are 3 requests on hold pending payment of the new application fee, and 1 request on hold pending payment of processing fees.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun
Manager, Privacy and Information Management
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
Vancouver, B.C. | V6C 2T8

www.bcfsa.ca

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List of OIPC Files

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	Closed	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the Financial Institutions Act and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021		Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC except for those subject to solicitor-client privilege.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC has requested information from BCFSA regarding records the applicant believes exist but were not provided. Request passed along to Supervision and Market Conduct teams.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022		Active	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Recommending withholding policy advice and potential policy options	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of “company” in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of “company” by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.

2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third-party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022		Active	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Records sent to CMC and Legal for review	All records for [applicant] and [applicant's company name].

2022-03-FI	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Micheal Noseworthy, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit; received request to waive fee	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022		Active	Business/ Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response sent to VPs for approval	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].

Note: Active FOI requests are highlighted blue.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2022-02-RE	January 20, 2022		Active	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Records sent to CMC and Legal for review	All records for [applicant] and [applicant's company name].
2022-03-FI	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Micheal Noseworthy, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit; received request to waive fee	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022		Active	Business/ Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response sent to VPs for approval	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].

Note: Active FOI requests are highlighted blue.

From: Matthew Lebrun
To: Ellie Dowsland
Cc: Stephanie Shulman; David Weiss; Archana Nirad
Subject: FOI Reporting for SET - Q1 FY23
Date: Thursday, June 30, 2022 10:05:00
Attachments: image001.png
BCFSA FOI Reporting List - Q1 FY23.xlsx

Hi Ellie,

In advance of the upcoming SET meeting, please find attached an updated list of FOI requests directed to BCFSA.

Included are tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points – FOI:

- There is 1 active FOI request.
- There are 3 requests on hold pending payment of the application fee, and 1 request on hold pending payment of processing fees.
- There have been 7 requests received this quarter: 5 relating to real estate / market conduct, 1 related to the cooling off report, and 1 related to a financial institutions complaint file. Of note, we did not receive a request related to the Cullen Commission report.

Key points – OIPC complaints:

- There are 6 active files: 3 appeals of severing decisions in response to FOI requests, 2 privacy complaints (from the same individual), and 1 complaint regarding processing fees we have charged.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
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List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Active	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].

2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third-party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records for [applicant] and [applicant's company name].

2022-03-FI	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Micheal Noseworthy, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Business/ Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)
2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022		Active	Law Firm	General	Compliance & Market Conduct, Procurement	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Records sent to Paladin for consultation - Paladin's comments have been received and are under review	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Awaiting payment of application fee	All correspondence file records for 42 specified property developments.

Note: Active FOI requests are highlighted blue.

List of BCFSA FOI Requests - Q1 FY2022/2023

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records for [applicant] and [applicant's company name].
2022-03-FI	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Micheal Noseworthy, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Business/ Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)
2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022		Active	Law Firm	General	Compliance & Market Conduct, Procurement	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Records sent to Paladin for consultation - Paladin's comments have been received and are under review	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Awaiting payment of application fee	All correspondence file records for 42 specified property developments.

Note: Active FOI requests are highlighted blue.

OIPC Files - FOI Request Appeals and Privacy Complaints

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	Closed	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the Financial Institutions Act and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Compliance & Market Conduct - Financial Institutions		Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC except for those subject to solicitor-client privilege.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions		Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC has requested information from BCFSA regarding records the applicant believes exist but were not provided. Request passed along to Supervision and Market Conduct teams.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	N/A	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA. Complainant alleges that an investigator collected complainant's person information from a third-party lawyer.	Response to OIPC under review by Legal.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. June 23: OIPC asked BCFSA to send additional material to support their review. Legal is preparing our response.

2022-02-RE	F22-89863	May 13, 2022	N/A	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22.	OIPC has requested copies of the disputed information, which were sent to OIPC. Awaiting initial review by OIPC.	January 20: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege.
2022-09-RE	F22-89668	May 17, 2022	N/A	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 (harm to third party personal privacy).	OIPC has requested copies of the disputed information, which were sent to OIPC. Awaiting initial review by OIPC.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review.
N/A	F19-80352	May 25, 2022	N/A	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization. During investigation/mediation process, it was determined that matter cannot be resolved without an inquiry.	Documents received from OIPC being reviewed by Legal.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is autorized by FIPPA to disclose personal information. During investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure.
2022-03-FSA	F22-90164	June 16, 2022	N/A	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver.	Complaint received from OIPC and is under review - we are currently providing a new fee estimate based on revised wording.	February 8, 2022: BCFSA provided the fee estimate. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. Fee estimate gathering underway - waiting to hear back from Market Conduct teams.

Note: Active OIPC files are highlighted blue.

From: Matthew Lebrun
To: Ellie Dowsland
Cc: David Weiss; Archana Nirad; Faraz Soleymani
Subject: FOI Reporting for SET - Q2 FY23
Date: Thursday, September 29, 2022 09:25:00
Attachments: image001.png
BCFSA FOI Reporting List - Q2 FY23.xlsx

Hi Ellie,

In advance of the upcoming SET meeting, please find attached an updated list of FOI requests directed to BCFSA.

Included are 4 tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points – FOI:

- There are 0 active FOI requests.
- There are 2 requests on hold pending payment of the application fee, and 2 requests on hold pending payment of processing fees.
- There have been 10 requests received this quarter: 7 related to real estate / market conduct, 2 related to financial institutions complaint files, and 1 related to an insurance property claim. Of note, we did not receive a request related to the Cullen Commission report.

Key points – OIPC complaints:

- There are 5 active files: 3 appeals of severing decisions in response to FOI requests and 2 privacy complaints (from the same individual).

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
Vancouver, B.C. | V6C 2T8
www.bcfsa.ca

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OIPC Files - FOI Request Appeals and Privacy Complaints

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC review closed.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the Financial Institutions Act and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC, except for those records subject to solicitor-client privilege. Awaiting review by OIPC.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC review closed.	June 9, 2021: FOI request received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	N/A	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA. Complainant alleges that an investigator collected complainant's person information from a third-party lawyer.	Submissions sent by Legal to OIPC. Awaiting review by OIPC.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. May 25: OIPC asked BCFSA to send material to support their review. June 23: Reply submission sent to OIPC. July 28: Additional reply submissions sent to OIPC.

2022-02-RE	F22-89863	May 13, 2022	N/A	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22.	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC, except for those records subject to solicitor-client privilege. Awaiting review by OIPC.	January 20: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege.
2022-09-RE	F22-89668	May 17, 2022	N/A	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 (harm to third party personal privacy).	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC. Awaiting review by OIPC.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review.
N/A	F19-80352	May 25, 2022	N/A	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization. During investigation/mediation process, it was determined that matter cannot be resolved without an inquiry.	Submissions sent by Legal to OIPC. Awaiting review by OIPC.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is autorized by FIPPA to disclose personal information. During investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure.
2022-03-FSA	F22-90164	June 16, 2022	August 10, 2022	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver.	OIPC review closed.	February 8, 2022: BCFSA provided the fee estimate. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. July 4: Revised fee estimate sent to OIPC. July 11: Revised fee estimate provided to applicant upon the advice of OIPC. August 9: Applicant advised they are "content" with the reduced scope and fees. August 10: OIPC advised that they are closing the file.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third-party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Active	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third-party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third-party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third-party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.

2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third-party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].
2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third-party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)

2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.
2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third-party, and third-party personal information withheld.	The case file summary and all related records regarding case ID # [specified].

2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third-party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.
2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third-party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld.	All records for [applicant] and [applicant's company name].

2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)
2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Records approved for disclosure by CEO; request on hold until the remainder of the processing fees are paid	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third-party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	s.15, s.17
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.

2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-22-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.
2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	N/A	On hold	Individual	General	Unknown at this time	N/A	Records related to insurance claims	On hold pending payment of application fee	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.

Note: Active FOI requests are highlighted blue.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-14-RE	June 29, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Records approved for disclosure by CEO; request on hold until the remainder of the processing fees are paid	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third-party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	s.15, s.17
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.
2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third-party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-22-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.

2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	N/A	On hold	Individual	General	Unknown at this time	N/A	Records related to insurance claims	On hold pending payment of application fee	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.

Note: Active FOI requests are highlighted blue.

From:	Matthew Lebrun
To:	Ellie Dowsland
Cc:	David Weiss; Archana Nirad; Faraz Soleymani; David Sherwood
Subject:	FOI Reporting for SET - Q3 FY23
Date:	Friday, January 13, 2023 09:50:00
Attachments:	BCFSA FOI Reporting List - Q3 FY23.xlsx image001.png

Hi Ellie,

In advance of the upcoming SET meeting on January 24th, please find attached an updated list of FOI requests directed to BCFSA.

Included are 4 tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points – FOI:

- There are 4 active FOI requests.
- There are 2 requests on hold pending payment of the application fee.
- There have been 13 requests received this quarter: 8 related to real estate / market conduct, 2 related to financial institutions complaint files, 2 requests for licensing information, and 1 request directed to HR.

Key points – OIPC complaints:

- There are 4 active files which are appeals of our severing decisions in response to FOI requests.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
Vancouver, B.C. | V6C 2T8
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BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision - Credit Unions	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC review closed.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared by the OIPC. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the *Financial Institutions Act* and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision has supplied an explanation and overview of what they collect and why. This was sent to OIPC today. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Supervision - Financial Institutions	Chris Elgar	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC, except for those records subject to solicitor-client privilege. Awaiting review by OIPC.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC review closed.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	December 22, 2022	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA; complainant alleges that an investigator collected complainant's personal information from a third party lawyer.	Submissions sent by Legal to OIPC. Awaiting review by OIPC.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. May 25: OIPC asked BCFSA to send material to support their review. June 23: Reply submission sent to OIPC. July 28: Additional reply submissions sent to OIPC. December 12: OIPC has confirmed that BCFSA has authority to collect personal information under section 26(a) of FOIPPA. File closed.

2022-02-RE	F22-89863	May 13, 2022	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC, except for those records subject to solicitor-client privilege. Awaiting review by OIPC.	January 20, 2022: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege. November 14: OIPC asked us about the 65 pages of records available for purchase. Responded that we received payment on June 23, 2022 and mailed copies of the records on June 27, 2022. December 21: Phone call with OIPC and Legal, discussing severing at a high-level. OIPC will follow up with written questions in January.
2022-09-RE	F22-89668	May 17, 2022	November 16, 2022	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 of FOIPPA	OIPC review closed.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review. October 31: OIPC advised they have assigned an investigator. November 1: Records re-sent to OIPC. OIPC investigator called and discussed the status of the file. November 2: OIPC investigator asked us to consider the notary's identity as contact information. s.14 s.14 November 9: Responded to OIPC, confirming intent to fully withhold information under ss. 15 and 22. Asked OIPC to confirm with the applicant why they want the information. OIPC advised that the applicant has a personal dispute with the suggested notary. November 16: We confirmed that we would not answer the applicant's question. The applicant has accepted our answer and has abandoned the appeal. OIPC confirmed they are closing this file.
N/A	F19-80352	May 25, 2022	October 3, 2022	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization	OIPC review closed.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is authorized by FOIPPA to disclose personal information. During the investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure. August 9, 2022: At the OIPC's request, BCFSA provided further submission. October 3, 2022: OIPC ruled, in order F22-45, that RECBC had authority to disclose personal information under s. 33(2)(q) of FOIPPA.
2022-03-FSA	F22-90164	June 16, 2022	August 10, 2022	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver	OIPC review closed.	February 8, 2022: BCFSA provided the fee estimate for FOI request 2022-03-FSA. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. July 4: Revised fee estimate sent to OIPC. July 11: Revised fee estimate provided to applicant upon the advice of OIPC. August 9: Applicant advised they are "content" with the reduced scope and fees. August 10: OIPC advised that they are closing the file.
2022-20-RE	F22-91279	October 26, 2022	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 3(5)(a), 13, 14, 15, 17, and 22 of FOIPPA	OIPC has requested unredacted copies of responsive records. Requested records have been disclosed to OIPC, except for those records subject to solicitor-client privilege. Awaiting review by OIPC.	September 26, 2022: BCFSA responded to FOI request 2022-20-RE. October 3: Applicant called to discuss request and ask about severing. Explained at a high-level what information must be severed under s.22 and that we could not disclose personal information about a third party. The applicant also asked about additional requests - advised that she could submit a request at any time for additional records created beyond August 5; however, she may be more likely to get information once the investigation is concluded. October 25: The applicant sent a letter to BCFSA's CEO, complaining about our response to the FOI request. October 26: Notice of request for review received from OIPC. November 4: Cover letter, list of severing, and disputed records sent to OIPC.
2022-29-RE	F22-91800	January 3, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under section 22 of FOIPPA	OIPC has requested unredacted copies of responsive records.	November 22, 2022: BCFSA responded to FOI request 2022-29-RE. January 3, 2023: Notice of request for review received from OIPC.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Active	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.
2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].

2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of “company” in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of “company” by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the “Open Letter to Vancity Board of Directors” and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.

2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.

2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records for [applicant] and [applicant's company name].
2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)

2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	October 11, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Partial disclosure - records available for purchase, information harmful to law enforcement/ investigations, information harmful to intergovernmental relations, information harmful to a third party's business interests, and third party personal information withheld	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	s.15, s.17
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.
2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - records available for disclosure, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-22-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.

2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	October 13, 2022	Closed	Individual	General	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to insurance claims	No records response	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.
2022-25-FI	September 29, 2022	October 13, 2022	Closed	Individual	Personal	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to property complaints	No records response	All records related to contract agreements for services, including contract agreements, duties, and service agreements provided between the [company names] acting on [applicant]'s behalf. All correspondence, documents, compliance, searches, inspection dates and notes, and all concerns discussed between the two parties above regarding [applicant], or as referred to as the mess, ghetto, or gypsy camp. All concerns and complaints submitted to [company name] and then distributed to the [company name] secretary or any director from all shareholders, along with all board of director resignation letters. Timeframe: October 29, 2019 to September 29, 2022.
2022-26-RE	October 5, 2022	October 5, 2022	Closed	Individual	Personal	Regulatory Services	Pam Skinner	Request for information	Not under FOI process; inquiry forwarded to Licensing	Applicant requesting for reason of his license surrender and review of license transfer and which BCFSA department is undertaking the review.
2022-27-RE	October 5, 2022	November 1, 2022	Closed	Individual	Personal	Supervision - Financial Institutions	Chris Elgar	All records related to the applicant's personal information	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to [applicant] within the custody and control of BCFSA, including all records of BCFSA's communications (such as emails, notes, minutes, reports, and audio files) and all communications with her, which entail her name or initials or otherwise reference her (by whatever pronoun may be used, such as, [removed], friend, she, or complainant). Also include records containing statements about (and/or attributed to) her, including internal communications among BCFSA parties and communications among same with external parties, including [third parties]. Timeframe: October 22, 2020 to October 5, 2022.
2022-28-CS	October 7, 2022	October 11, 2022	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Request for information	Not under FOI process; inquiry forwarded to HR	How many staff have been terminated for and without cause, including associated severance paid out for the periods November 1, 2019 to July 31, 2021 and August 1, 2021 to October 7, 2022.
2022-29-RE	October 11, 2022	November 22, 2022	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - records available for disclosure, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: August 5, 2022 to October 11, 2022.
2022-30-RE	November 7, 2022		Active	Law Firm	General	Supervision, Compliance & Enforcement, Licensing	Chris Elgar, Jon Vandall, Pam Skinner	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - records sent for SME and Legal review Phase 2 - records sent for 3rd party consultation	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022		Active	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Records sent to CEO for final approval	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022		On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022		Active	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Records sent to VPs for review	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023		Active	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Records sent to Legal and Real Estate Compliance & Enforcement teams for review	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023		On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.

Note: Active FOI requests are highlighted blue.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2022-14-RE	June 29, 2022	October 11, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Partial disclosure - records available for purchase, information harmful to law enforcement/ investigations, information harmful to intergovernmental relations, information harmful to a third party's business interests, and third party personal information withheld	All correspondence file records for 42 specified property developments.
2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	October 13, 2022	Closed	Individual	General	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to insurance claims	No records response	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.
2022-25-FI	September 29, 2022	October 13, 2022	Closed	Individual	Personal	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to property complaints	No records response	All records related to contract agreements for services, including contract agreements, duties, and service agreements provided between the [company names] acting on [applicant]'s behalf. All correspondence, documents, compliance, searches, inspection dates and notes, and all concerns discussed between the two parties above regarding [applicant], or as referred to as the mess, ghetto, or gypsy camp. All concerns and complaints submitted to [company name] and then distributed to the [company name] secretary or any director from all shareholders, along with all board of director resignation letters. Timeframe: October 29, 2019 to September 29, 2022.
2022-26-RE	October 5, 2022	October 5, 2022	Closed	Individual	Personal	Regulatory Services	Pam Skinner	Request for information	Not under FOI process; inquiry forwarded to Licensing	Applicant requesting for reason of his license surrender and review of license transfer and which BCFSA department is undertaking the review.
2022-27-RE	October 5, 2022	November 1, 2022	Closed	Individual	Personal	Supervision - Financial Institutions	Chris Elgar	All records related to the applicant's personal information	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to [applicant] within the custody and control of BCFSA, including all records of BCFSA's communications (such as emails, notes, minutes, reports, and audio files) and all communications with her, which entail her name or initials or otherwise reference her (by whatever pronoun may be used, such as, [removed], friend, she, or complainant). Also include records containing statements about (and/or attributed to) her, including internal communications among BCFSA parties and communications among same with external parties, including [third parties]. Timeframe: October 22, 2020 to October 5, 2022.
2022-28-CS	October 7, 2022	October 11, 2022	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Request for information	Not under FOI process; inquiry forwarded to HR	How many staff have been terminated for and without cause, including associated severance paid out for the periods November 1, 2019 to July 31, 2021 and August 1, 2021 to October 7, 2022.
2022-29-RE	October 11, 2022	November 22, 2022	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - records available for disclosure, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: August 5, 2022 to October 11, 2022.
2022-30-RE	November 7, 2022		Active	Law Firm	General	Supervision, Compliance & Enforcement, Licensing	Chris Elgar, Jon Vandall, Pam Skinner	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - records sent for SME and Legal review Phase 2 - records sent for 3rd party consultation	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022		Active	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Records sent to CEO for final approval	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022		On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022		Active	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Records sent to VPs for review	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023		Active	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Records sent to Legal and Real Estate Compliance & Enforcement teams for review	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023		On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.

Note: Active FOI requests are highlighted blue.

From: Matthew Lebrun
To: Ellie Dowsland
Cc: David Weiss; Faraz Soleymani
Subject: FOI Reporting for SET - Q4 FY23
Date: Thursday, March 30, 2023 15:03:00
Attachments: image001.png
BCFSA FOI Reporting List - Q4 FY23.xlsx

Hi Ellie,

In advance of the upcoming SET meeting on April 4th, please find attached an updated list of FOI requests directed to BCFSA.

Included are 4 tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points – FOI:

- There is 1 active FOI request.
- There are 2 requests on hold pending payment of the application fee.
- There have been 6 requests received this quarter: 2 related to real estate / market conduct, 1 related to financial institutions complaint files, 1 request for pensions information, and 2 requests directed to Corporate Services.

Key points – OIPC complaints:

- There are 6 active files which are appeals of our severing decisions in response to FOI requests. In all 6 cases, we are waiting for the OIPC to conduct their review.
- There was 1 OIPC appeal closed this month, where an applicant complained about a time extension under FOIPPA. The complaint has been closed as the OIPC confirmed we responded on time.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
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OIPC Files - FOI Request Appeals and Privacy Complaints

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision - Credit Unions	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC review closed.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared by the OIPC. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the *Financial Institutions Act* and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision provided an explanation and overview of what they collect and why, which was sent to OIPC. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Supervision - Financial Institutions	Chris Elgar	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	Awaiting review by OIPC.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Chris Elgar	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC review closed.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	December 22, 2022	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA; complainant alleges that an investigator collected complainant's personal information from a third party lawyer.	OIPC review closed.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. May 25: OIPC asked BCFSA to send material to support their review. June 23: Reply submission sent to OIPC. July 28: Additional reply submissions sent to OIPC. December 12: OIPC has confirmed that BCFSA has authority to collect personal information under section 26(a) of FOIPPA. File closed.

2022-02-RE	F22-89863	May 13, 2022	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	January 20, 2022: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege. November 14: OIPC asked us about the 65 pages of records available for purchase. Responded that we received payment on June 23, 2022 and mailed copies of the records on June 27, 2022. December 21: Phone call with OIPC and Legal, discussing severing at a high-level. OIPC will follow up with written questions in January. January 26, 2023: Phone call with OIPC and Legal, outlining BCFSA's positions on severing, explaining the application of ss. 15 and 17. The OIPC investigator agreed with our approach and advised she would issue a report concluding the initial review, with no recommendations to release additional information. January 30: OIPC investigator submitted her draft fact report to BCFSA for review. Comments provided February 6th.
2022-09-RE	F22-89668	May 17, 2022	November 16, 2022	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 of FOIPPA	OIPC review closed.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review. October 31: OIPC advised they have assigned an investigator. November 1: Records re-sent to OIPC. OIPC investigator called and discussed the status of the file. November 2: OIPC investigator asked us to consider the notary's identity as contact information s.14 s.14 November 9: Responded to OIPC, confirming intent to fully withhold information under ss. 15 and 22. Asked OIPC to confirm with the applicant why they want the information. OIPC advised that the applicant has a personal dispute with the suggested notary. November 16: We confirmed that we would not answer the applicant's question. The applicant has accepted our answer and has abandoned the appeal. OIPC confirmed they are closing this file.
N/A	F19-80352	May 25, 2022	October 3, 2022	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization	OIPC review closed.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is authorized by FOIPPA to disclose personal information. During the investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure. August 9, 2022: At the OIPC's request, BCFSA provided further submission. October 3, 2022: OIPC ruled, in order F22-45, that RECBC had authority to disclose personal information under s. 33(2)(q) of FOIPPA.
2022-03-FSA	F22-90164	June 16, 2022	August 10, 2022	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver	OIPC review closed.	February 8, 2022: BCFSA provided the fee estimate for FOI request 2022-03-FSA. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. July 4: Revised fee estimate sent to OIPC. July 11: Revised fee estimate provided to applicant upon the advice of OIPC. August 9: Applicant advised they are "content" with the reduced scope and fees. August 10: OIPC advised that they are closing the file.
2022-20-RE	F22-91279	October 26, 2022	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 3(5)(a), 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	September 26, 2022: BCFSA responded to FOI request 2022-20-RE. October 3: Applicant called to discuss request and ask about severing. Explained at a high-level what information must be severed under s.22 and that we could not disclose personal information about a third party. The applicant also asked about additional requests - advised that she could submit a request at any time for additional records created beyond August 5; however, she may be more likely to get information once the investigation is concluded. October 25: The applicant sent a letter to BCFSA's CEO, complaining about our response to the FOI request. October 26: Notice of request for review received from OIPC. November 4: Cover letter, list of severing, and disputed records sent to OIPC.

2022-29-RE	F22-91800	January 3, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	November 22, 2022: BCFSA responded to FOI request 2022-29-RE. January 3, 2023: Notice of request for review received from OIPC. January 13: Cover letter, list of severing, and disputed records sent to OIPC.
2022-02-RE	F23-92344	March 6, 2023	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	Awaiting review by OIPC.	January 6, 2023: Applicant submitted an adequate search request to BCFSA, asking us to search 4 additional email accounts for records related to his request. February 15: Responded to applicant's request to search additional email accounts, providing 487 pages of records, some of which were redacted under ss. 13, 14, 15, 17, and 22 of FOIPPA. March 6: Notice of complaint received from OIPC.
2022-33-RE	F23-92456	March 22, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, and 22 of FOIPPA	Awaiting review by OIPC.	January 25, 2023: BCFSA responded to FOI request 2022-33-RE. March 22: Notice of request for review received from OIPC. March 28: Cover letter, list of severing, and disputed records sent to OIPC.
2023-04-CS	F23-92262	March 23, 2023	March 23, 2023	Corporate Services & Transformation	David Weiss	Appeal of BCFSA's decision to extend the response date under s. 10(1)(b) of FOIPPA	OIPC review closed.	February 7, 2023: Applicant appealed decision to OIPC of BCFSA's decision to extend the response date of FOI request 2023-04-CS under s. 10(1)(b) (volume). Original due date was March 10th but extended to April 25th. March 6: BCFSA responded to the FOI request. March 23: OIPC followed up on the complaint. Responded that the file was already closed. OIPC investigator advised they will not look at the complaint as the matter was closed ahead of the original legislated due date.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Active	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words "election", "campaign", "nomination" from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC ("TruNorth Warranty") submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.
2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].

2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of “company” in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of “company” by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the “forward sortation area”) •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the “Open Letter to Vancity Board of Directors” and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.

2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.

2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records for [applicant] and [applicant's company name].
2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)

2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	October 11, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Partial disclosure - records available for purchase, information harmful to law enforcement/ investigations, information harmful to intergovernmental relations, information harmful to a third party's business interests, and third party personal information withheld	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to BCFSA's review of [individual]'s formal complaint dated April 2022 regarding [two credit unions] alleging mismanagement of [third party's] TFSA. This includes all correspondence between [two credit unions], and BCFSA, along with BCFSA investigation note and reports pertaining to this complaint.
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.
2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - records available for disclosure, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-20-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.

2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	October 13, 2022	Closed	Individual	General	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to insurance claims	No records response	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.
2022-25-FI	September 29, 2022	October 13, 2022	Closed	Individual	Personal	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to property complaints	No records response	All records related to contract agreements for services, including contract agreements, duties, and service agreements provided between the [company names] acting on [applicant]'s behalf. All correspondence, documents, compliance, searches, inspection dates and notes, and all concerns discussed between the two parties above regarding [applicant], or as referred to as the mess, ghetto, or gypsy camp. All concerns and complaints submitted to [company name] and then distributed to the [company name] secretary or any director from all shareholders, along with all board of director resignation letters. Timeframe: October 29, 2019 to September 29, 2022.
2022-26-RE	October 5, 2022	October 5, 2022	Closed	Individual	Personal	Regulatory Services	Pam Skinner	Request for information	Not under FOI process; inquiry forwarded to Licensing	Applicant requesting for reason of his license surrender and review of license transfer and which BCFSA department is undertaking the review.
2022-27-RE	October 5, 2022	November 1, 2022	Closed	Individual	Personal	Supervision - Financial Institutions	Chris Elgar	All records related to the applicant's personal information	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to [applicant] within the custody and control of BCFSA, including all records of BCFSA's communications (such as emails, notes, minutes, reports, and audio files) and all communications with her, which entail her name or initials or otherwise reference her (by whatever pronoun may be used, such as, [removed], friend, she, or complainant). Also include records containing statements about (and/or attributed to) her, including internal communications among BCFSA parties and communications among same with external parties, including [third parties]. Timeframe: October 22, 2020 to October 5, 2022.
2022-28-CS	October 7, 2022	October 11, 2022	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Request for information	Not under FOI process; inquiry forwarded to HR	How many staff have been terminated for and without cause, including associated severance paid out for the periods November 1, 2019 to July 31, 2021 and August 1, 2021 to October 7, 2022.
2022-29-RE	October 11, 2022	November 22, 2022	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: August 5, 2022 to October 11, 2022.
2022-30-RE	November 7, 2022	March 16, 2023	Closed	Law Firm	General	Supervision, Compliance & Enforcement	Chris Elgar, Jon Vandall	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to third party business interests and third party personal information withheld Phase 2 - partial disclosure after s. 23 consultation - third party personal information withheld	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022	January 23, 2023	Closed	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022	N/A	On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022	January 25, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023	February 6, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - information harmful to law enforcement withheld	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023	N/A	On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.

2023-03-PEN	January 23, 2023	January 24, 2023	Closed	Individual	Personal	Supervision	Chris Elgar	Record of pensions payments	Sent acknowledgement and response letter informing applicant that request is not under the FOI process (BCFSA does not hold custody or control of those records) and they should reach out to their pension plan administrator	Copy of received pension payments and breakdown of future payments.
2023-04-CS	January 24, 2023	March 6, 2023	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Records related to RFP	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	All information related to RFP 7710 – AV Design, Supply, Installations, and Commissioning including: 1. Received bids; 2. Evaluations (reports, scores, etc.); and 3. Internal communications related to the project.
2023-05-CS	March 7, 2023	March 17, 2023	Closed	Interest Group	General	Corporate Services & Transformation	David Weiss	Information related to FOI requests	Record created for applicant; third party personal information withheld	A copy of specified data schema(s) detailing the full list of data fields or variables collected regarding freedom of information requests processed by BCFSA (specific elements listed).
2023-06-RE	March 15, 2023		Active	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to consent order against licensee	Records with Legal and C&E Legal teams for review	All records related to a BCFSA Consent Order granted [date] related to [licensee name], then-licensed as the managing broker of [company name], including details of the contraventions in the Consent Order. Include how much money was involved (even if it is a range that is provided), what the misleading information was within the financial statements, and what were the gaps identified in the record / bookkeeping. Exclude any third-parties' personal information (i.e., complainant details, etc.).

Note: Active FOI requests are highlighted blue.

List of BCFSA FOI Requests - Q4 FY2022/2023

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2022-30-RE	November 7, 2022	March 16, 2023	Closed	Law Firm	General	Supervision, Compliance & Enforcement	Chris Elgar, Jon Vandall	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to third party business interests and third party personal information withheld Phase 2 - partial disclosure after s. 23 consultation - third party personal information withheld	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022	January 23, 2023	Closed	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022	N/A	On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022	January 25, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023	February 6, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - information harmful to law enforcement withheld	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023	N/A	On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.
2023-03-PEN	January 23, 2023	January 24, 2023	Closed	Individual	Personal	Supervision	Chris Elgar	Record of pensions payments	Sent acknowledgement and response letter informing applicant that request is not under the FOI process (BCFSA does not hold custody or control of those records) and they should reach out to their pension plan administrator	Copy of received pension payments and breakdown of future payments.
2023-04-CS	January 24, 2023	March 6, 2023	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Records related to RFP	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	All information related to RFP 7710 – AV Design, Supply, Installations, and Commissioning including: 1. Received bids; 2. Evaluations (reports, scores, etc.); and 3. Internal communications related to the project.
2023-05-CS	March 7, 2023	March 17, 2023	Closed	Interest Group	General	Corporate Services & Transformation	David Weiss	Information related to FOI requests	Record created for applicant; third party personal information withheld	A copy of specified data schema(s) detailing the full list of data fields or variables collected regarding freedom of information requests processed by BCFSA (specific elements listed).
2023-06-RE	March 15, 2023		Active	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to consent order against licensee	s.14	All records related to a BCFSA Consent Order granted [date] related to [licensee name], then-licensed as the managing broker of [company name], including details of the contraventions in the Consent Order. Include how much money was involved (even if it is a range that is provided), what the misleading information was within the financial statements, and what were the gaps identified in the record / bookkeeping. Exclude any third-parties' personal information (i.e., complainant details, etc.).

Note: Active FOI requests are highlighted blue.

From:	Matthew Lebrun
To:	Ellie Dowsland
Cc:	David Weiss; Archana Nirad; Faraz Soleymani
Subject:	FOI Reporting for SET - Q1 FY24
Date:	Friday, June 30, 2023 09:15:00
Attachments:	image001.png BCFSA FOI Reporting List - Q1 FY24.xlsx

Hi Ellie,

In advance of the upcoming SET meeting on July 4th, please find attached an updated list of FOI requests directed to BCFSA.

Included are 4 tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

Key points – FOI:

- There are 2 active FOI request.
- There are 0 requests on hold pending payment of the application fee.
- There have been 5 requests received this quarter: 2 related to Pensions, 2 related to real estate investigations and licensing, and 1 related to an employee file.

Key points – OIPC complaints:

- There are 5 active files which are appeals of our severing decisions in response to FOI requests, and 1 complaint file regarding our search efforts. In all 6 cases, we are waiting for the OIPC to conduct their review.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
Vancouver, B.C. | V6C 2T8
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BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision - Credit Unions	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC review closed.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared by the OIPC. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the *Financial Institutions Act* and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision provided an explanation and overview of what they collect and why, which was sent to OIPC. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Supervision - Financial Institutions	Chris Elgar	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	Awaiting review by OIPC.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Chris Elgar	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC review closed.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	December 22, 2022	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA; complainant alleges that an investigator collected complainant's personal information from a third party lawyer.	OIPC review closed.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. May 25: OIPC asked BCFSA to send material to support their review. June 23: Reply submission sent to OIPC. July 28: Additional reply submissions sent to OIPC. December 12: OIPC has confirmed that BCFSA has authority to collect personal information under section 26(a) of FOIPPA. File closed.

2022-02-RE	F22-89863	May 13, 2022	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	January 20, 2022: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege. November 14: OIPC asked us about the 65 pages of records available for purchase. Responded that we received payment on June 23, 2022 and mailed copies of the records on June 27, 2022. December 21: Phone call with OIPC and Legal, discussing severing at a high-level. OIPC will follow up with written questions in January. January 26, 2023: Phone call with OIPC and Legal, outlining BCFSA's positions on severing, explaining the application of ss. 15 and 17. The OIPC investigator agreed with our approach and advised she would issue a report concluding the initial review, with no recommendations to release additional information. January 30: OIPC investigator submitted her draft fact report to BCFSA for review. Comments provided February 6th.
2022-09-RE	F22-89668	May 17, 2022	November 16, 2022	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 of FOIPPA	OIPC review closed.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review. October 31: OIPC advised they have assigned an investigator. November 1: Records re-sent to OIPC. OIPC investigator called and discussed the status of the file. November 2: OIPC investigator asked us to consider the notary's identity as contact information. s.14 s.14 November 9: Responded to OIPC, confirming intent to fully withhold information under ss. 15 and 22. Asked OIPC to confirm with the applicant why they want the information. OIPC advised that the applicant has a personal dispute with the suggested notary. November 16: We confirmed that we would not answer the applicant's question. The applicant has accepted our answer and has abandoned the appeal. OIPC confirmed they are closing this file.
N/A	F19-80352	May 25, 2022	October 3, 2022	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization	OIPC review closed.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is authorized by FOIPPA to disclose personal information. During the investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure. August 9, 2022: At the OIPC's request, BCFSA provided further submission. October 3, 2022: OIPC ruled, in order F22-45, that RECBC had authority to disclose personal information under s. 33(2)(q) of FOIPPA.
2022-03-FSA	F22-90164	June 16, 2022	August 10, 2022	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver	OIPC review closed.	February 8, 2022: BCFSA provided the fee estimate for FOI request 2022-03-FSA. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. July 4: Revised fee estimate sent to OIPC. July 11: Revised fee estimate provided to applicant upon the advice of OIPC. August 9: Applicant advised they are "content" with the reduced scope and fees. August 10: OIPC advised that they are closing the file.

2022-20-RE	F22-91279	October 26, 2022	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 3(5)(a), 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	September 26, 2022: BCFSA responded to FOI request 2022-20-RE. October 3: Applicant called to discuss request and ask about severing. Explained at a high-level what information must be severed under s.22 and that we could not disclose personal information about a third party. The applicant also asked about additional requests - advised that she could submit a request at any time for additional records created beyond August 5; however, she may be more likely to get information once the investigation is concluded. October 25: The applicant sent a letter to BCFSA's CEO, complaining about our response to the FOI request. October 26: Notice of request for review received from OIPC. November 4: Cover letter, list of severing, and disputed records sent to OIPC. April 18, 2023: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2022-29-RE	F22-91800	January 3, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	November 22, 2022: BCFSA responded to FOI request 2022-29-RE. January 3, 2023: Notice of request for review received from OIPC. January 13: Cover letter, list of severing, and disputed records sent to OIPC April 18: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2022-02-RE	F23-92344	March 6, 2023	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	Awaiting review by OIPC.	January 6, 2023: Applicant submitted an adequate search request to BCFSA, asking us to search 4 additional email accounts for records related to his request. February 15: Responded to applicant's request to search additional email accounts, providing 487 pages of records, some of which were redacted under ss. 13, 14, 15, 17, and 22 of FOIPPA. March 6: Notice of complaint received from OIPC. June 21: OIPC advised they will assign an investigator next month.
2022-33-RE	F23-92456	March 22, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, and 22 of FOIPPA	Awaiting review by OIPC.	January 25, 2023: BCFSA responded to FOI request 2022-33-RE. March 22: Notice of request for review received from OIPC. March 28: Cover letter, list of severing, and disputed records sent to OIPC. April 18: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2023-04-CS	F23-92262	March 23, 2023	March 23, 2023	Corporate Services & Transformation	David Weiss	Appeal of BCFSA's decision to extend the response date under s. 10(1)(b) of FOIPPA	OIPC review closed.	February 7, 2023: Applicant appealed decision to OIPC of BCFSA's decision to extend the response date of FOI request 2023-04-CS under s. 10(1)(b) (volume). Original due date was March 10th but extended to April 25th. March 6: BCFSA responded to the FOI request. March 23: OIPC followed up on the complaint. Responded that the file was already closed. OIPC investigator advised they will not look at the complaint as the matter was closed ahead of the original legislated due date.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Closed	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	
BCSC 2223-0025	BC Securities Commission	May 4, 2023	May 16, 2023	Closed	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Information sharing agreement between BCFSA and BCSC	One comment - one document should be considered "not responsive" as it is not part of a current agreement	Copies of memorandums of understanding, and any policies, protocols, procedures, and guidelines for cooperation between BCSC and other domestic Canadian regulators, enforcement agencies, and intelligence agencies, including but not limited to FINTRAC, CBSA, CSIS, and police forces, and BCSC and foreign regulators, enforcement agencies, and intelligence agencies.	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words “election”, “campaign”, “nomination” from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC (“TruNorth Warranty”) submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.
2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].

2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.

2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.

2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records for [applicant] and [applicant's company name].
2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)

2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	October 11, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Partial disclosure - records available for purchase, information harmful to law enforcement/ investigations, information harmful to intergovernmental relations, information harmful to a third party's business interests, and third party personal information withheld	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to BCFSA's review of [individual]'s formal complaint dated April 2022 regarding [two credit unions] alleging mismanagement of [third party's] TFSA. This includes all correspondence between [two credit unions], and BCFSA, along with BCFSA investigation note and reports pertaining to this complaint.
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.
2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-20-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.

2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	October 13, 2022	Closed	Individual	General	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to insurance claims	No records response	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.
2022-25-FI	September 29, 2022	October 13, 2022	Closed	Individual	Personal	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to property complaints	No records response	All records related to contract agreements for services, including contract agreements, duties, and service agreements provided between the [company names] acting on [applicant]'s behalf. All correspondence, documents, compliance, searches, inspection dates and notes, and all concerns discussed between the two parties above regarding [applicant], or as referred to as the mess, ghetto, or gypsy camp. All concerns and complaints submitted to [company name] and then distributed to the [company name] secretary or any director from all shareholders, along with all board of director resignation letters. Timeframe: October 29, 2019 to September 29, 2022.
2022-26-RE	October 5, 2022	October 5, 2022	Closed	Individual	Personal	Regulatory Services	Pam Skinner	Request for information	Not under FOI process; inquiry forwarded to Licensing	Applicant requesting for reason of his license surrender and review of license transfer and which BCFSA department is undertaking the review.
2022-27-RE	October 5, 2022	November 1, 2022	Closed	Individual	Personal	Supervision - Financial Institutions	Chris Elgar	All records related to the applicant's personal information	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to [applicant] within the custody and control of BCFSA, including all records of BCFSA's communications (such as emails, notes, minutes, reports, and audio files) and all communications with her, which entail her name or initials or otherwise reference her (by whatever pronoun may be used, such as, [removed], friend, she, or complainant). Also include records containing statements about (and/or attributed to) her, including internal communications among BCFSA parties and communications among same with external parties, including [third parties]. Timeframe: October 22, 2020 to October 5, 2022.
2022-28-CS	October 7, 2022	October 11, 2022	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Request for information	Not under FOI process; inquiry forwarded to HR	How many staff have been terminated for and without cause, including associated severance paid out for the periods November 1, 2019 to July 31, 2021 and August 1, 2021 to October 7, 2022.
2022-29-RE	October 11, 2022	November 22, 2022	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: August 5, 2022 to October 11, 2022.
2022-30-RE	November 7, 2022	March 16, 2023	Closed	Law Firm	General	Supervision, Compliance & Enforcement	Chris Elgar, Jon Vandall	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to third party business interests and third party personal information withheld Phase 2 - partial disclosure after s. 23 consultation - third party personal information withheld	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022	January 23, 2023	Closed	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022	N/A	On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022	January 25, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023	February 6, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - information harmful to law enforcement withheld	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023	N/A	On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.

2023-03-PEN	January 23, 2023	January 24, 2023	Closed	Individual	Personal	Supervision	Chris Elgar	Record of pensions payments	Sent acknowledgement and response letter informing applicant that request is not under the FOI process (BCFSA does not hold custody or control of those records) and they should reach out to their pension plan administrator	Copy of received pension payments and breakdown of future payments.
2023-04-CS	January 24, 2023	March 6, 2023	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Records related to RFP	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	All information related to RFP 7710 – AV Design, Supply, Installations, and Commissioning including: 1. Received bids; 2. Evaluations (reports, scores, etc.); and 3. Internal communications related to the project.
2023-05-CS	March 7, 2023	March 17, 2023	Closed	Interest Group	General	Corporate Services & Transformation	David Weiss	Information related to FOI requests	Record created for applicant; third party personal information withheld	A copy of specified data schema(s) detailing the full list of data fields or variables collected regarding freedom of information requests processed by BCFSA (specific elements listed).
2023-06-RE	March 15, 2023	April 14, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to consent order against licensee	Partial disclosure - information subject to settlement privilege, legal advice, and third party personal information withheld	All records related to a BCFSA Consent Order granted [date] related to [licensee name], then-licensed as the managing broker of [company name], including details of the contraventions in the Consent Order. Include how much money was involved (even if it is a range that is provided), what the misleading information was within the financial statements, and what were the gaps identified in the record / bookkeeping. Exclude any third-parties' personal information (i.e., complainant details, etc.).
2023-07-PEN	April 6, 2023	N/A	On hold	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	Awaiting payment of application fee	Copy of plan text document for pension plan for employees of Real Estate Board of Greater Vancouver.
2023-08-RE	May 17, 2023	May 29, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to complaint	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of Letter of Advisement dated April 26, 2023 under File # [specified].
2023-09-CS	June 2, 2023	June 27, 2023	Closed	Individual	Personal	Human Resources, Communications	David Weiss, Christine Smiley	Records related to employee	Partial disclosure - policy advice or recommendations, information harmful to our financial or economic interests, and third party personal information withheld	All records, including documents, email, Teams messages, and transcripts that contain "Compensation Review, "Performance Review" or "Compensation letter", and that pertain to [individual] between March 1, 2023 to June 1, 2023.
2023-10-PEN	June 19, 2023		Active	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	No records have been located - no records response being drafted	Copies of all pension plan texts and trust documents filed by the Plan Administrator in respect of the Western Canada Lottery Foundation Employee's Pension Plan (the "Predecessor Plan") that were or would have been effective between 1976 and November 30, 1984.
2023-11-RE	June 21, 2023		Active	Individual	Personal	Compliance & Enforcement, Legal, Licensing	Jon Vandall, David Avren, Pamela Skinner	Records related to licensee	Call for records sent to Audit, CE, CE Legal, corporate Legal, Office of the CEO, Policy, MB, and Licensing	1. All records related to [licensee] that are kept within BCFSA as allowed by OIPC under FOIPPA. 2. All records showing costs incurred by BCFSA in dealings with [licensee].

Note: Active FOI requests are highlighted blue.

List of BCFSA FOI Requests - Q1 FY2023/2024

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	SET Member(s)	Issue	Outcome	Full Request Description
2023-06-RE	March 15, 2023	April 14, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to consent order against licensee	Partial disclosure - information subject to settlement privilege, legal advice, and third party personal information withheld	All records related to a BCFSA Consent Order granted [date] related to [licensee name], then-licensed as the managing broker of [company name], including details of the contraventions in the Consent Order. Include how much money was involved (even if it is a range that is provided), what the misleading information was within the financial statements, and what were the gaps identified in the record / bookkeeping. Exclude any third-parties' personal information (i.e., complainant details, etc.).
2023-07-PEN	April 6, 2023	N/A	On hold	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	Awaiting payment of application fee	Copy of plan text document for pension plan for employees of Real Estate Board of Greater Vancouver.
2023-08-RE	May 17, 2023	May 29, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to complaint	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of Letter of Advisement dated April 26, 2023 under File # [specified].
2023-09-CS	June 2, 2023	June 27, 2023	Closed	Individual	Personal	Human Resources, Communications	David Weiss, Christine Smiley	Records related to employee	Partial disclosure - policy advice or recommendations, information harmful to our financial or economic interests, and third party personal information withheld	All records, including documents, email, Teams messages, and transcripts that contain "Compensation Review, "Performance Review" or "Compensation letter", and that pertain to [individual] between March 1, 2023 to June 1, 2023.
2023-10-PEN	June 19, 2023		Active	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	No records have been located - no records response being drafted	Copies of all pension plan texts and trust documents filed by the Plan Administrator in respect of the Western Canada Lottery Foundation Employee's Pension Plan (the "Predecessor Plan") that were or would have been effective between 1976 and November 30, 1984.
2023-11-RE	June 21, 2023		Active	Individual	Personal	Compliance & Enforcement, Legal, Licensing	Jon Vandall, David Avren, Pamela Skinner	Records related to licensee	Call for records sent to Audit, CE, CE Legal, corporate Legal, Office of the CEO, Policy, MB, and Licensing	1. All records related to [licensee] that are kept within BCFSA as allowed by OIPC under FOIPPA. 2. All records showing costs incurred by BCFSA in dealings with [licensee].

Note: Active FOI requests are highlighted blue.

From: Matthew Lebrun
To: Ellie Dowsland
Cc: David Weiss; Archana Nirad; Faraz Soleymani
Subject: FOI Reporting for SET - Q2 FY24
Date: Friday, September 29, 2023 09:37:00
Attachments: image001.png
BCFSA FOI Reporting List - Q2 FY24.xlsx

Hi Ellie,

In advance of the upcoming SET meeting, please find attached an updated list of FOI requests directed to BCFSA.

Included are 4 tabs listing the following:

- All FOI consultation requests directed to BCFSA since October 2018;
- All FOI requests directed to BCFSA since October 2018;
- FOI requests received and/or handled by BCFSA in this quarter; and
- OIPC complaint and appeal files.

(Note: Consistent with the 5-year retention period for FOI requests, going forward I will remove requests from the list older than 5 years.)

Key points – FOI:

- There is 1 active FOI request.
- There is 1 request on hold pending payment of the application fee, and 1 request on hold pending payment of the processing fee.
- There have been 6 requests received this quarter: 3 related to Pensions, 2 related to real estate property developments, and 1 related to real estate investigations and licensing.

Key points – OIPC complaints:

- There are 5 active files which are appeals of our severing decisions in response to FOI requests, and 1 complaint file regarding our search efforts. In those 5 cases, we are waiting for the OIPC to conduct their review.
- In the case of the complaint against us involving our adequate search efforts, after discussing with the OIPC investigator, we expect that file to be closed soon in our favour.

If you have any questions or concerns, please let me know.

Thank you,

Matthew Lebrun (he/him)
Manager, Privacy & Business Information
BC Financial Services Authority
O (604) 398-5690 M (604) 505-3387
600-750 West Pender Street
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OIPC Files - FOI Request Appeals and Privacy Complaints

Classification: **Protected - A**

ARCS 292-02

BCFSA File #	OIPC File #	Date Received	Date Closed	Team(s)	SET Member(s)	Issue	Status / Outcome	Full History
N/A	N/A	August 18, 2021	October 28, 2021	Supervision - Credit Unions	Chris Elgar	Complaint received from a credit union regarding collection of personal information by BCFSA	OIPC review closed.	August 18, 2021: OIPC informed BCFSA that a complaint was received regarding the personal information we collect from a credit union. The details of the complaint were not shared by the OIPC. August 23: Met with OIPC to discuss and explain what we collect at a high level. Explained that this information is collected under the authority of the *Financial Institutions Act* and is necessary for our supervisory activities. September 1: At the request of the OIPC, we shared a privacy impact assessment covering financial institutions regulation and supervision activities that documented the collection of this information. September 17: Met with OIPC, who wanted some follow up information. They are looking for us to provide a table of what we collect, a justification of how the information is necessary for our activities, and the information's sensitivity levels. October 15: Credit Union Supervision provided an explanation and overview of what they collect and why, which was sent to OIPC. October 28: OIPC thanked us for providing the information, advised us to keep the explanation on file, and closed the file.
2021-10-FI	F21-87144	September 22, 2021	N/A	Supervision - Financial Institutions	Derrick Lau	Complaint received from applicant regarding redactions BCFSA made in response to an FOI request	Awaiting review by OIPC.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our severing and opened a complaint file on August 27. They have requested us to send them an unredacted version of all records. s.14 s.14 October 21: Cover letter, records, and a list of severing was submitted to OIPC. January 6, 2022: OIPC advised that their review period will end on May 20, 2022. January 11: OIPC advised they have assigned an investigator. February 8: OIPC investigator advised that the file is still under review.
2021-10-FI	F21-87146	September 22, 2021	February 14, 2021	Compliance & Market Conduct - Financial Institutions	Chris Elgar	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	OIPC review closed.	June 9, 2021: FOI request 2021-10-FI received from applicant. July 16: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 13 (policy advice or recommendations), 14 (legal advice), 17 (harm to our financial/economic interests), 21 (harm to the business interests of a third party), and 22 (harm to a third party's personal privacy). July 23: Applicant sent us a letter requesting additional information, claiming our search efforts were unsatisfactory questioning the rationale for severing, requesting copies of severed records, and requesting metadata for all records. July 27: Advised applicant that there were no additional records related to his request, and provided some additional rationale for severing, explaining reasons why. Also advised that we could not provide metadata for those records and could not release severed records for the same reasons. September 22: OIPC sent us a notice of review, explaining that they received a complaint regarding our search efforts and opened a complaint file on August 27. No further action is required on our part at this time. January 11, 2022: OIPC advised they have assigned an investigator. January 24: OIPC has asked us to answer some questions. Sent questions to Supervision and Market Conduct teams as appropriate. February 1: Answers provided to OIPC. February 8: OIPC asked us to disclose two emails to applicant. 9 pages of records sent to Supervision and Market Conduct leads for review, and to Legal. February 11: Additional records sent to applicant, copying OIPC. 6 pages fully released and 3 pages withheld under sections 13 and 17. February 14: OIPC thanked us and advised they closed the file.
N/A	F21-88384	February 17, 2022	December 22, 2022	Legal	David Avren	Collected personal information contrary to section 26 of FOIPPA; complainant alleges that an investigator collected complainant's personal information from a third party lawyer.	OIPC review closed.	February 17, 2022: Notice of complaint from OIPC received by BCFSA from a former licensee, complaining that investigators collected personal information about him from a third party in contravention of FOIPPA. May 25: OIPC asked BCFSA to send material to support their review. June 23: Reply submission sent to OIPC. July 28: Additional reply submissions sent to OIPC. December 12: OIPC has confirmed that BCFSA has authority to collect personal information under section 26(a) of FOIPPA. File closed.

2022-02-RE	F22-89863	May 13, 2022	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	January 20, 2022: FOI request received from applicant. April 12: Response letter and records sent to applicant. Information withheld under the following sections of FOIPPA: 3(5)(a) (records available for purchase), 13 (policy advice or recommendations), 14 (legal advice), 15 (harm to law enforcement / investigations) 17 (harm to our financial/economic interests), and 22 (harm to a third party's personal privacy). April 20: After receiving several emails from the applicant, we sent him a letter providing him instructions on how to purchase the records withheld under s. 3(5)(a). April 29: BCFSA sent the applicant a letter, advising him that his emails are being blocked, and that we would only accept contact from him via couriered email or appropriate third parties, after months of receiving harassing and repetitious emails. May 6: The applicant sent a duplicate request, seeking access to the same information he already received. May 13: Received notice from OIPC, asking us to provide copies of the disputed records. They provided us with a deadline of 15 business days, but we asked for an extension until June 30, 2022 to provide them. June 9: Responded via letter to the applicant's duplicate request, explaining that we already provided the information that we have on file to him. We also again provided him the credit card form for him to complete, after receiving numerous emails and phone calls, in order to obtain the records withheld under s. 3(5)(a). June 27: After receiving payment, we have disclosed the records available for purchase to the applicant. June 29: Disputed records and list of severing sent to OIPC, excluding materials subject to solicitor-client privilege. November 14: OIPC asked us about the 65 pages of records available for purchase. Responded that we received payment on June 23, 2022 and mailed copies of the records on June 27, 2022. December 21: Phone call with OIPC and Legal, discussing severing at a high-level. OIPC will follow up with written questions in January. January 26, 2023: Phone call with OIPC and Legal, outlining BCFSA's positions on severing, explaining the application of ss. 15 and 17. The OIPC investigator agreed with our approach and advised she would issue a report concluding the initial review, with no recommendations to release additional information. January 30: OIPC investigator submitted her draft fact report to BCFSA for review. Comments provided February 6th. September 11: Additional records located after the applicant's adequate search complaint have been added to the file. September 26: The OIPC investigator stated in a phone call that we can expect the adjudication process to start in October.
2022-09-RE	F22-89668	May 17, 2022	November 16, 2022	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Appeal of BCFSA's decision to fully withhold records under section 22 of FOIPPA	OIPC review closed.	April 4, 2022: Request received from applicant: "Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified]." April 21: Response letter sent to applicant, denying access to the records under s. 22. April 22: Applicant requested to confirm if a specific individual was the notary. April 27: Responded to the applicant, stating that we could not confirm the notary's identity, citing privacy. May 17: OIPC notified us that the applicant has requested a review and asked us to provide the disputed records. June 7: Disputed records sent to OIPC for review. October 31: OIPC advised they have assigned an investigator. November 1: Records re-sent to OIPC. OIPC investigator called and discussed the status of the file. November 2: OIPC investigator asked us to consider the notary's identity as contact information. s.14 November 9: Responded to OIPC, confirming intent to fully withhold information under ss. 15 and 22. Asked OIPC to confirm with the applicant why they want the information. OIPC advised that the applicant has a personal dispute with the suggested notary. November 16: We confirmed that we would not answer the applicant's question. The applicant has accepted our answer and has abandoned the appeal. OIPC confirmed they are closing this file.
N/A	F19-80352	May 25, 2022	October 3, 2022	Compliance & Market Conduct	Jon Vandall	Licensee complained that RECBC disclosed his health information without proper authorization	OIPC review closed.	August 9, 2019: Real estate licensee complained that RECBC disclosed his personal health information without his authorization, in response to RECBC posting an order in urgent circumstances under the *Real Estate Services Act*. The posted order did not state the licensee's conditions, only referring to health issues at a high level. August 16, 2019: Counsel for RECBC responded to the complainant and explained its authorization for disclosure of personal information. August 20, 2019: Complainant asked OIPC to determine whether RECBC is authorized by FOIPPA to disclose personal information. During the investigation, it became evident that matter could not be resolved without an inquiry. May 25, 2022: BCFSA received inquiry from OIPC. June 22, 2022: BCFSA responded to OIPC with its submissions and position on disclosure. August 9, 2022: At the OIPC's request, BCFSA provided further submission. October 3, 2022: OIPC ruled, in order F22-45, that RECBC had authority to disclose personal information under s. 33(2)(q) of FOIPPA.
2022-03-FSA	F22-90164	June 16, 2022	August 10, 2022	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Fee complaint and request for fee waiver	OIPC review closed.	February 8, 2022: BCFSA provided the fee estimate for FOI request 2022-03-FSA. March 4: Applicant revised scope of request to lower fee estimate. March 11: BCFSA provided the fee estimate. May 16: Applicant requested waiver of the fee estimate. June 10: BCFSA denied request of waiver of fee estimate. June 16: Notice of complaint received from OIPC. June 20: Conversation with OIPC - explained BCFSA's position and advised that we have attempted to reduce fees by narrowing the scope of the request. OIPC will reach out to the applicant to obtain more information and try to resolve the dispute. June 27: OIPC asked us to provide a fee estimate based only on records created on or after August 1, 2021. July 4: Revised fee estimate sent to OIPC. July 11: Revised fee estimate provided to applicant upon the advice of OIPC. August 9: Applicant advised they are "content" with the reduced scope and fees. August 10: OIPC advised that they are closing the file.

2022-20-RE	F22-91279	October 26, 2022	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 3(5)(a), 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	September 26, 2022: BCFSA responded to FOI request 2022-20-RE. October 3: Applicant called to discuss request and ask about severing. Explained at a high-level what information must be severed under s.22 and that we could not disclose personal information about a third party. The applicant also asked about additional requests - advised that she could submit a request at any time for additional records created beyond August 5; however, she may be more likely to get information once the investigation is concluded. October 25: The applicant sent a letter to BCFSA's CEO, complaining about our response to the FOI request. October 26: Notice of request for review received from OIPC. November 4: Cover letter, list of severing, and disputed records sent to OIPC. April 18, 2023: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2022-29-RE	F22-91800	January 3, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, 17, and 22 of FOIPPA	Awaiting review by OIPC.	November 22, 2022: BCFSA responded to FOI request 2022-29-RE. January 3, 2023: Notice of request for review received from OIPC. January 13: Cover letter, list of severing, and disputed records sent to OIPC April 18: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2022-02-RE	F23-92344	March 6, 2023	N/A	Licensing, Compliance & Enforcement, Legal	Pam Skinner, Jon Vandall, David Avren	Complaint received from applicant regarding BCFSA's search efforts during an FOI request	Awaiting review by OIPC.	January 6, 2023: Applicant submitted an adequate search request to BCFSA, asking us to search 4 additional email accounts for records related to his request. February 15: Responded to applicant's request to search additional email accounts, providing 487 pages of records, some of which were redacted under ss. 13, 14, 15, 17, and 22 of FOIPPA. March 6: Notice of complaint received from OIPC. June 21: OIPC advised they will assign an investigator next month. September 11: Submissions provided to OIPC explaining our position. September 26: Phone call with OIPC investigator answered two of her remaining questions. She believes she can close the file as the applicant has not provided submissions on the matter.
2022-33-RE	F23-92456	March 22, 2023	N/A	Compliance & Enforcement	Jon Vandall	Appeal of BCFSA's decision to withhold records under sections 13, 14, 15, and 22 of FOIPPA	Awaiting review by OIPC.	January 25, 2023: BCFSA responded to FOI request 2022-33-RE. March 22: Notice of request for review received from OIPC. March 28: Cover letter, list of severing, and disputed records sent to OIPC. April 18: OIPC advised they have assigned an investigator, and have combined with the other two files. April 24: Phone call with OIPC. Their investigator advised they agreed with our s. 22 severing and have advised the applicant. They expect the applicant to appeal the upcoming draft report upholding our severing.
2023-04-CS	F23-92262	March 23, 2023	March 23, 2023	Corporate Services & Transformation	David Weiss	Appeal of BCFSA's decision to extend the response date under s. 10(1)(b) of FOIPPA	OIPC review closed.	February 7, 2023: Applicant appealed decision to OIPC of BCFSA's decision to extend the response date of FOI request 2023-04-CS under s. 10(1)(b) (volume). Original due date was March 10th but extended to April 25th. March 6: BCFSA responded to the FOI request. March 23: OIPC followed up on the complaint. Responded that the file was already closed. OIPC investigator advised they will not look at the complaint as the matter was closed ahead of the original legislated due date.

Note: Active OIPC files are highlighted blue.

List of BCFSA FOI Consultation Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Received from?	Date Received	Date Closed	Status	Team(s)	SET Member(s)	Issue (relevance to BCFSA)	Outcome	Full Request Description	Notes
A-2019-00003	FINTRAC	August 19, 2019	August 28, 2019	Closed	FI Regulation	Frank Chong	Agenda from the 2019 Federal-Provincial-Territorial Financial Sector Policy Dialogue - is there any harm in releasing this agenda or the contents?	No concerns with release	"Provide all email records, send or received, by Vlasios Melessanakis (Staff at OSFI) between January 1, 2019 and May 1, 2019 that return a match for any of the following keywords; B20; Stress Test; Morneau; Evan Siddall; CMHC; SEMs; Shared Equity Mortgages; Home Buyers Plan; First Time Home Buyers Incentive; Budget 2019; 2019 Budget; Finance Committee."	
A-2019-00004	FINTRAC	September 11, 2019	September 18, 2019	Closed	FI Regulation, Market Conduct	Frank Chong, Chris Carter	Background options on potential FINTRAC MOUs with FICOM, OSRE, and RECBC - is there any harm in releasing references to proposed MOUs or agreements?	Requested withholding information related to potential MOUs with FICOM and OSRE	On April 9, 2019, it was announced that FINTRAC and the Real Estate Council of BC had signed an MOU to combat money laundering. I'd like to request the following: a) a copy of the MOU; b) all emails, including attachments, that reflect the origins and development of the MOU, including draft versions."	This consultation, along with additional pages, was also sent to OSRE for their review and comments.
FIN-2019-95532	Ministry of Finance	September 26, 2019	October 2, 2019	Closed	FI Regulation, FI Supervision, Market Conduct	Frank Chong, Chris Elgar, Chris Carter	Part of Estimates Notes package to the Minister: issues on BC Credit Union Commercial Real Estate (CRE) Loans, home warranty insurance, and mortgage broker regulation.	No harms identified with home warranty and mortgage broker issues. Requested withholding information related to specifics on how we are handling CRE loan issues.	2019 Estimate Binders (full description unknown - this was an informal request sent by ADM Richards)	
FIN-2019-96489	Ministry of Finance	November 19, 2019	November 27, 2019	Closed	Corporate Services	David Weiss	Briefing note and related emails regarding FICOM's transition to BCFSA as it relates to how employees will be moved over from FICOM to BCFSA	Requested that third party personal information be withheld	Briefing notes, legal interpretations and recommendations, regarding obligations of the Ministry of Finance to both unionized and unrepresented indeterminate employees, managers and executives of the British Columbia Financial Institutions Commission (FICOM) pertaining to FICOM's transition to the BC Financial Services Authority (BCFSA), prepared for the Chief Executive Officer of FICOM and/or the Deputy Minister of Finance and/or the Assistant Deputy Minister (Corporate Services Division) of the Ministry of Finance and/or the Executive Director of the Strategic Human Resources Branch of the Corporate Services Division of the Ministry of Finance (Date Range for Record Search: From 01/03/2017 To 10/09/2019)	The Ministry had requested to partially transfer this request to us; however, our office had no responsive records, so we declined the transfer.
MAH-2020-01230	Ministry of Municipal Affairs and Housing	March 11, 2020	March 20, 2020	Closed	FI Regulation	Frank Chong	Briefing note on the topic of Increasing Insurance Costs for Strata Corporations	Requested withholding information related to potential policy options and points for future discussions	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market (Date Range for Record Search: From 1/1/2020 To 2/10/2020)	The Ministry of Finance has also received this request and partially transferred it to us (request # 2020-05-FI). We responded to the request on May 19, 2020.
OOP-2019-90959	Office of the Premier	May 12, 2020	May 19, 2020	Closed	Corporate Services	David Weiss	Email sent from the Manager, Procurement discussing approaches to an upcoming RFP	Requested that questions and potential courses of action be withheld	Records of any and all emails, text messages, BBMs, slack messages, and WhatsApp messages – excluding attachments - sent from Elizabeth Parkinson. (Date Range for Record Search: From 12/01/2018 To 12/31/2018)	
FIN-2020-04791	Ministry of Finance	September 22, 2020	September 28, 2020	Closed	Corporate Services	David Weiss	Unclaimed cheque from FICOM to a company	No concerns with release	List of unclaimed cheques over $500.00 drawn between January 1, 2017 and December 31, 2019 and still outstanding or uncashed on July 15, 2020 for the Finance Ministry, to include, Cheque number, Cheque Date, Amount, Beneficiary Name, Invoice Number if available and Name of the Ministry concerned. Please exclude direct payments to individuals. (Date Range for Record Search: From 1/1/2017 To 7/15/2020)	Only the cheques directed to FICOM/BCFSA were sent to us
FIN-2020-04791	Ministry of Finance	October 7, 2020	October 15, 2020	Closed	Corporate Services, FI Regulation, Market Conduct	David Weiss, Frank Chong, Chris Carter	Estimates notes involving BCFSA restructuring, insurance policy, deposit insurance, and home warranty insurance	Requested withholding information on market conduct enquiries, information shared between governments, and specific deposit insurance information	Final copies of all estimates binders prepared for the Minister for the Budget Estimates debate for the Spring 2020 session - if a final copy does not exist, then the latest draft. If (and only if) one was not prepared for the Minister, then the binder prepared for the Deputy, Assistant Deputy and/or Associate Deputy Ministers. (Date Range for Record Search: From 1/1/2020 To 8/13/2020)	
A-2020-00021	FINTRAC	October 16, 2020	October 22, 2020	Closed	Market Conduct	Chris Carter	MOU between FICOM and FINTRAC regarding money laundering and terrorist financing activities	No concerns with release	A copy of each compliance-focused Memorandums of Understanding (MOUs) or agreements to cooperate or exchange information, on compliance related matters, with domestic partners/regulators.	
Estimates Request 2021	Ministry of Finance	June 17, 2021	June 22, 2021	Closed	Market Conduct, FI Regulation, Pensions, Communications, Sector Liaison	Chris Carter, Frank Chong, Michael Peters, Sarah Lusk, Peta Wales	Estimates notes involving BCFSA restructuring, deposit insurance, credit union merger activity, and working group on target benefit funding	Requested withholding information on specific deposit insurance information and credit union merger activities	No request description - Ministry's proactive disclosure of Estimates Notes	
FIN-2022-20680	Ministry of Finance	March 30, 2022	April 6, 2022	Closed	Policy & Stakeholder Engagement	Erin Seeley	Email sent from BCFSA to the Ministry outlining consultation feedback and recommended policy options	Requested withholding information about the feedback provided during the sessions	Any and all correspondence, including, without limitation, text/SMS messages, between September 7, 2021 and November 3, 2021 among officials in the Ministry of Finance, the Office of the Minister of Finance and the BC Financial Services Authority pertaining to the Government of British Columbia's announcement, including source materials, on Thursday, November 4, regarding the implementation of cooling off periods for resale properties and newly built homes.	

BCT 30-2020-01	BC Transit	April 20, 2022	May 3, 2022	Closed	Human Resources	David Weiss	Emails received by BCFSA staff from other offices regarding COVID protocol questions	No comments - BCFSA did not author these records - recommended consulting with the records' authors	BC Transit FOI Request Concerning Covid Vaccine Mandate/Policy: "1) the safety plan that the BC Transit vaccine mandate that was implemented in 2021 is based upon 2) the job analysis of each position affected by the Covid vaccine mandate, and stats that show the risk cannot be mitigated by other, less discriminatory or intrusive measures. 3) the examinations/ documents/emails/ meeting minutes that outline adopting a discriminatory condition of employment such as a Covid vaccine is a Bona-fide occupational requirement. This includes proving that vaccine compliance is directly related to job performance, is adopted in good faith, and it is reasonably necessary. 4) the rate of transmission of sars-cov2 (COVID), or cases reported contracted on bc transit buses 5) the rate of transmission of SARS-cov2 (Covid) within the workplace of BC Transit 6) any study/examinations/memos/directives/ emails/meeting minutes that offer guidance as to how an exemption to the Covid vaccine mandate is approved or denied 6) how many and what type of exemptions to the vaccine mandate were granted and how many were denied 7) the public health order, or government mandate that requires BC Transit to adopt a vaccine mandate."	
BCSC 2223-0025	BC Securities Commission	May 4, 2023	May 16, 2023	Closed	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Information sharing agreement between BCFSA and BCSC	One comment - one document should be considered "not responsive" as it is not part of a current agreement	Copies of memorandums of understanding, and any policies, protocols, procedures, and guidelines for cooperation between BCSC and other domestic Canadian regulators, enforcement agencies, and intelligence agencies, including but not limited to FINTRAC, CBSA, CSIS, and police forces, and BCSC and foreign regulators, enforcement agencies, and intelligence agencies.	

Note: Active FOI consultation requests are highlighted blue.

List of BCFSA FOI Requests - since October 2018

Classification: **Protected - A**

ARCS 292-02

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	ET/SET Member(s)	Issue	Status / Outcome	Full Request Description
2018-03-FIC	October 9, 2018	November 1, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to specific investigation	Partial disclosure - third party personal information withheld	Records related to me in connection with a complaint I attempted to file in 2016 against an accounting firm offering estate services
2018-04-FIC	November 20, 2018	December 6, 2018	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - third party personal information withheld	Please provide copies of any complaints that may have been filed against me since January 2001.
2019-01-FIC	January 18, 2019	February 15, 2019	Closed	Media	General	Financial Institutions	Frank Chong	Any reports or memos on credit union security breaches	No records response	Any and all assessments, reports, memos and briefing notes on security breaches at banks and credit unions in British Columbia from January 1, 2018, until January 1, 2019.
2019-01-MB	February 8, 2019	February 19, 2019	Closed	Law Firm	Personal	Market Conduct	Chris Carter	Mortgage broker's history file	Applicant agreed to a summary letter drafted by the Registrar confirming the mortgage broker's history	Records relating to [specified individual] registration and renewal of his mortgage brokers license for the past 30 years, including any notes, comments or disciplinary action relating to his mortgage brokers license/practice.
2019-01-PEN	June 4, 2019	June 19, 2019	Closed	Law Firm	General	Pensions	Michael Peters	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst	Request transferred to Ministry of Finance	A copy of the pension agreement between the B.C. Government and Paper Excellence/Catalyst.
2019-02-FIC	March 28, 2019	April 24, 2019	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and Vancity	Partial disclosure - personal information, solicitor-client privileged information, and internal advice withheld. No records response for some of the requested information.	1. Vancity Nominations and Election Committee meeting minutes dated January 14, 2019 2. Vancity Board of Directors meeting minutes dated January 28, 2019 3. Email messages mentioning me, [applicant name], any nickname or alias assigned to me, or words “election”, “campaign”, “nomination” from the start date of the election process – December 31, 2018 to March 31, 2019 between the following parties: • [specified individuals], • Vancity Elections staff members, • Seven Members of the Vancity NEC-2019 committee, • Any generic email address that is available to / shared by Vancity Elections staff, Vancity NEC members, Vancity Directors. 4. I request the authenticity of Vancity minutes to be confirmed by the signature of any of Vancity Board of Directors who were present at these meetings. 5. Any related records.
2019-02-MB	April 17, 2019	May 23, 2019	Closed	Individual	General	Market Conduct	Chris Carter	All mortgage broker bulletins posted, past and present	Full disclosure to applicant	All mortgage broker bulletins issued by the Registrar, without any time-frame limitation and including those bulletins that are no longer effective.
2019-02-PEN	June 21, 2019	October 7, 2019	Closed	Law Firm	General	Pensions	Michael Peters	All correspondence and complete file related to United Way pension plan	Partial disclosure - personal information and internal discussions withheld. United Way was consulted and consented to disclosure.	Revised: All correspondence (including but not limited to email, letter, and notes from meetings or phone communications) and any other documents exchanged between the office of the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees, and agents) related to the Pension Plan of the United Way of the Lower Mainland between (January 1, 2014 – January 15, 2019). 1. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Superintendent of Pensions and the United Way of the Lower Mainland (including its Board of Directors, employees and agents). 2. All correspondence (including but not limited to emails, letters, and notes from meetings or phone communications) and any other documents exchanged between the Financial Institutions Commission and the United Way of the Lower Mainland (including its Board of Directors, employees and agents) related to pensions.
2019-03-FIC	April 12, 2019	April 16, 2019	Closed	Law Firm	Personal	N/A	N/A	Employee file	Request transferred to Public Service Agency	Please provide our firm with one complete copy of employment records regarding our client ([specified employee]), from his first day of commencement of employment to present. The employment file should include any of the following documents in your possession regarding our client: 1. Initial employment application with resume; 2. Job description; 3. Performance reviews; 4. Full and complete payroll records including documentation you may have relating to pay increases; 5. Attendance records including documentation you may have relating scheduled and unscheduled absences, shift schedules, overtime worked, vacation taken and sick days taken; and 6. Records of Employment.
2019-03-MB	September 24, 2019	N/A	On hold	Law Firm	General	Market Conduct	Chris Carter	Investigation file against two mortgage brokers	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	All files related to the investigation and settlement in the matter of [specific individuals].
2019-03-PEN	July 17, 2019	August 19, 2019	Closed	Individual	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans withheld	A list of currently active private pension plans in Excel format containing the following information: • Name of pension plan • Name of the plan administrator(s) and/or custodian(s) • Business telephone number, business address, and business email address of the administrator • Size/assets under management of the pension
2019-04-FIC	June 6, 2019	July 3, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Annual list of insurance companies by year (2002-2017), along with successor companies of two insurance companies	Full disclosure to applicant	1. An annual list of insurance companies operating in BC - from 2002 to 2017 inclusive 2. The name of the successor company or purchaser of Coronation Insurance, and if the company is still active 3. The name of the successor company or purchaser of West CU or Western Union (whichever is an insurance company), and if the company is still active
2019-04-MB	October 15, 2019	November 27, 2019	Closed	Other Government	General	Market Conduct	Chris Carter	A list of all BC mortgage brokers by business postal code	Full disclosure to applicant	A summary document listing all mortgage brokers and their business postal codes by years 2012-2018 inclusive.
2019-04-PEN	December 31, 2019	January 31, 2020	Closed	Business	General	Pensions	Michael Peters	List of pension plans with business contact information, along with asset and size details	Partial disclosure - assets of pension plans and some individual names withheld.	A list of current pension plans, their administrators, and business contact information. Revised: A list of current pension plans, including Plan Name, Division Details, Plan Sponsor, Organization, Assets of Pension Plan, Plan Administrator, Business Contact Information (Address, Telephone, Email).
2019-05-FIC	July 26, 2019	August 21, 2019	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - third party personal information and law enforcement information withheld. Request partially transferred to Insurance Council.	The complaint and any supporting documentation against TruNorth Warranty Plans of North America, LLC (“TruNorth Warranty”) submitted to FICOM in the spring of 2017.
2019-06-FIC	August 30, 2019	September 16, 2019	Closed	Law Firm	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2017 and 2018 taxation years.
2019-07-CS	January 7, 2020	January 16, 2020	Closed	Individual	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. File partially transferred to Public Service Agency, as they have most of the requested records.	A copy of [applicant's name] personnel file in its entirety.
2020-01-FSA	January 13, 2020	N/A	On hold	Individual	General	all	N/A	Information related to cannabis/marijuana	Fee estimate sent. Application to waive fee denied. File is on hold pending payment of fee estimate.	Revised: Records pertaining to: Any and all records pertaining to credit unions and cannabis/marijuana related entities Records from: The supervision and regulations teams -- specifically the Superintendent, Deputy Superintendent, supervision directors, managers and analysts -- as well as members of the BCFSA board and FICOM Commissioners. Date range: August 1, 2019 to February 2, 2020 Previous request: Any and all records mentioning or having to do with cannabis or marijuana from November 1, 2019 to January 11, 2020.
2020-02-FI	January 15, 2020	May 1, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	Investigation file against insurance company	Partial disclosure - solicitor-client privileged information, information harmful to law enforcement investigations, and third party personal information withheld.	Any and all records related to TruNorth Warranty Plans North America, LLC doing business as TruNorth Warranty.
2020-03-FSA	January 20, 2020	February 3, 2020	Closed	Individual	General	all	N/A	Information related to cannabis/marijuana	File transferred to BCFSA from Ministry of Finance. File closed and merged with request # 2020-01-FSA.	Any and all records from the Financial Institutions Commission mentioning or having to do with cannabis/marijuana from August 1, 2019 to [October 31, 2019].

2020-04-CS	January 30, 2020	February 18, 2020	Closed	Law Firm	Personal	Corporate Services	David Weiss	Employee file	Full disclosure to applicant. Employee consent on file.	A copy of [specified] employee file from May 12, 2016 to January 22, 2020.
2020-05-FI	February 27, 2020	May 19, 2020	Closed	Political Party	General	FI Regulation	Frank Chong	Strata condo insurance deductibles	Partial disclosure - policy advice, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All briefing/information/decision notes, memos, or PowerPoints related to strata condo insurance deductibles and/or premiums, including but not limited to: the February 7, 2020 reforms proposed by the Insurance Brokers Association of BC; potential impacts on the housing market; and assessments of the strata condo insurance market. (Date Range for Record Search: from 1/1/2020 to 2/10/2020)
2020-06-FI	March 11, 2020	April 3, 2020	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to the Insurance Premium Tax Act and the Financial Institutions Act	Partial disclosure - solicitor-client privileged information withheld. No records response for most of the requested information.	All records related to the enactment and application of the following provisions: the definition of "company" in section 2 of the Insurance Premium Tax Act, 1957 6 Eliz 2, c 58 (as it then was); section 3.2 of the Insurance Premium Tax Act (which was enacted following the repeal of the definition of "company" by Bill 51, Financial Institutions Act, 1989, c 47, s 362); sections 359 and 362 of the Financial Institutions Act, c 47 (1989); and current section 5 of the Insurance Premium Tax Act, RSBC 1996, c 232, (which is section 3.2 after it was renumbered to section 5 during the revision of BC statutes in 1996). The requested records should include, but are not limited to: internal memorandums; speaking notes; internal interpretations; rulings; notes; briefings; consultations with industry representatives; committee meeting notes; model legislation relied on or considered in drafting; reports and other documents received from law reform commissions; proposed amendments; government deliberations; and transcripts of discussions concerning the provision. (Date Range for Record Search: From 1/1/1956 To 2/20/2020)
2020-07-MB	April 27, 2020	June 3, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Investigation file against the applicant, a mortgage broker	Partial disclosure - court records, policy advice, information harmful to law enforcement investigations, and third party personal information withheld.	The full investigation file against [applicant name] and/or related to [specified property], including complaint registered, documents collected, findings, and any other information relating to the file such as voice recordings or other means of record keeping. Date range for records search: January 1, 2018 - December 31, 2019.
2020-08-FI	May 25, 2020	August 6, 2020	Closed	Individual	General	CEO's Office, Market Conduct	Blair Morrison, Chris Carter, Frank Chong	Information related to strata insurance increases	Partial disclosure - policy advice, information harmful to safety or security of a property or system, information harmful to intergovernmental relations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	All memos, briefing and strategic documents, requests for interdepartmental information, emails, public petitions, correspondence in print, notes, minutes, communications documents with key messages and FAQ, media analysis regarding topic: residential strata insurance increases in BC. Includes internal and external communications (including industry stakeholders and public input) to and from Blair Morrison and/or Angel Yau.
2020-09-FI	July 3, 2020	July 10, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	No records response	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of strata owners: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-10-FI	July 10, 2020	August 5, 2020	Closed	Media	General	FI Regulation	Frank Chong	Data related to interim strata insurance report	Records fully withheld under section 17 (harm to our ability to manage the economy) and section 21 (harm to the business interests of a third party).	The raw data in CSV or Excel format that BCFSA collected for the interim report on strata insurance, containing the following information collected from the surveys of members of the insurance industry and brokers: •date of survey •building type (duplex, triplex, townhouse, tower, etc.) •number of units •number of storeys •date of construction •location (by postal code, or at least the "forward sortation area") •location by city •claims per building (for water and other damages) •amount of strata insurance premium for 2020, and for 2019 (and any other years available) •the amount of deductibles for 2020, and for 2019 (and any other years available) •date the policy was renewed •any information on Best Terms Pricing •status of insurance (i.e., 100% coverage, only partial coverage, etc.)
2020-11-FI	July 24, 2020	August 21, 2020	Closed	Individual	Personal	Market Conduct	Chris Carter	Specified information related to individual and VanCity	Partial disclosure - policy advice or recommendations and information harmful to an individual's privacy withheld.	1. Any emails between BCFSA, Angel Yau, and Vancity, referring to the "Open Letter to Vancity Board of Directors" and/or [applicant name] between January 7, 2020 and July 24, 2020. 2. This includes the email from Angel Yau to Vancity dated January 14, 2020 and their replies, if any. 3. Notes or logs of any communication between Angel Yau and Vancity on this issue, including phone conversations. 4. Any BCFSA internal reports/logs that Angel Yau may have filed/logged on this matter during this period. 5. Any related records.
2020-12-MB	October 20, 2020	November 9, 2020	Closed	Law Firm	General	Market Conduct	Chris Carter	The complaint regarding a specified investigation file	Records fully withheld under section 15 (harm to law enforcement) and section 22 (harm to personal privacy).	Copies of any documentation related to the complaints made in relation to the [specified] property, including the complaint itself if it was in written or recorded form.
2020-13-PEN	November 25, 2020	December 8, 2020	Closed	Law Firm	General	Pensions	Michael Peters	Specific forms related to a pension plan	No records response	Forms 5, 6, and 7 filed for Pension Plan for Employees of Marine Canada Acquisition Inc. dba Seastar Solutions – 885810-1 for the period 2016-2020 inclusive.
2021-01-FI	January 6, 2021	February 3, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summaries of the applicant's complaints	Partial disclosure - policy advice or recommendations, information harmful to BCFSA, and information harmful to an individual's privacy withheld.	Copies of all case file summaries with [applicant name] posted as the complainant.
2021-02-CS	February 3, 2021	February 16, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to BCFSA procurement policies	Full disclosure to applicant	All current BCFSA guidelines, procedures, or policies related to contract procurement, competitive solicitation processes, and procurement thresholds for goods, services, and construction, including trade agreements BCFSA is subject to, any Standards of Conduct for employees engaged in procurement, guidelines for the selection of solicitation processes and templates, and any records showing their differences with that of the Provincial Government.
2021-03-PEN	February 10, 2021	April 6, 2021	Closed	Researcher	General	Pensions	Michael Peters	Annual reports from 1998-1999 from three pension plans	Full disclosure to applicant	The 1998 and 1999 annual reports for the pension plans for BC Hydro, ICBC, and WorkSafeBC/WCB.

2021-04-FI	March 11, 2021	April 9, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Information related to complaint file the applicant submitted	Full disclosure to applicant	The reference numbers of complaints, and any responses sent by BCFSA to complaints made by [applicant name].
2021-05-FI	March 12, 2021	May 3, 2021	Closed	Law Firm	General	FI Regulation	Frank Chong	Information related to trust company application	Partial disclosure - information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The following information as it relates to Heritage Trust: • Part G, Preliminary Activities, in the Application for Incorporation • In the Consent for Incorporation: 1. Draft copy of the written policies and procedures for the Audit Committee, Investment and Lending Committee, and Conduct Review Committee; 2. Description of the company's governance policies and practices; 3. Description of the company's business continuity plan; 4. Description of the company's risk appetite plan; and, 5. Business plan.
2021-06-CS	March 15, 2021	April 15, 2021	Closed	Individual	General	Corporate Services	David Weiss	Information related to procurement and list of DM/ADM equivalents	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 2. A list of all contracts with values over $10,000.00 issued by BCFSA from November 1, 2019 up to and including March 15, 2021, with specified elements. 3. A list of positions from the current BCFSA organization chart equivalent to the rank of Deputy Minister and/or Assistant Deputy Minister.
2021-07-FI	March 30, 2021	April 6, 2021	Closed	Interest Group	General	FI Regulation	Frank Chong	Total title insurance gross premiums received by licensed insurers in 2017 and 2018	Full disclosure to applicant	The total title insurance gross premiums received by licensed insurers for each of the 2019 and 2020 taxation years.
2021-08-FI	April 15, 2021	May 10, 2021	Closed	Individual	Personal	FI Supervision, Market Conduct	Chris Elgar, Chris Carter	Information submitted by Vancity mentioning the applicant	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	Copies of documents produced by Vancity since January 1, 2017 of: 1.Vancity AGM meetings when [applicant name] was given the opportunity to speak and/or to ask questions; 2.Vancity AGM transcripts (extracts) when [applicant name]'s name was mentioned, or [applicant name] was given the opportunity to speak/ask questions; 3.Vancity Board of Directors meetings when [applicant name] was present, or was given opportunity to speak, or [applicant name] was mentioned - minutes and decisions; 4.Vancity BoD Committee meetings when [applicant name] was present (attended online), or was given opportunity to speak, or [applicant name]'s name was mentioned - including minutes and decisions; 5.Other documents originating from Vancity or Vancity staff members that mention [applicant name]. Where Vancity BoD is discussing many various issues/items, and [applicant name]'s name was mentioned only at one or two issues on a particular meeting, you may provide only the full extract of meeting records related to that particular item/issue. For Vancity Board of Directors / Committees meetings please include in your response: •the date of meeting, •who was present (attended on-line), •the results of Directors' voting - if any, •the name of person who signed that particular document.
2021-09-FI	June 2, 2021	June 21, 2021	Closed	Individual	Personal	FI Supervision	Chris Elgar	Vancity Board of Directors meeting minutes mentioning the applicant	No records response	Copies of two documents that co-operative Vancity had filed with FICOM / BCFSA and that contain [the applicant's] personal information, and including who was present at the Board meeting (attended on-line) – the quorum, the results of Directors' voting, and the name of person who signed that particular document: 1. The Minutes of Vancity Board of Directors meeting held on March 28, 2018 at which [the applicant] had been present and speaking for 15 minutes and the decision of the Board that had accepted [the applicant's] proposal. 2. The Minutes of Vancity Board of Directors meeting held on January 28, 2019 that had discussed [the applicant's] Nomination for the Board and the decision of the Board.
2021-10-FI	June 9, 2021	July 16, 2021	Closed	Individual	Personal	Market Conduct	Chris Carter	Case file summary and related records	Partial disclosure - policy advice or recommendations, legal advice, information harmful to our ability to manage the economy, information harmful to the business interests of a third party, and third party personal information withheld.	The case file summary and all related records regarding case ID # [specified].
2021-11-FI	July 20, 2021	August 23, 2021	Closed	Individual	General	Corporate Services & Transformation (Finance)	David Weiss	Lists of contracts	Full disclosure to applicant	1. A list of all Directly-Awarded contracts issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 2. A list of all contracts with values over $10,000 issued by BCFSA from March 16, 2021 up to and including July 31, 2021, with specified elements. 3. A list of all amendments awarded by BCFSA from March 16, 2021 to July 31, 2021, with specified elements.
2021-12-RE	August 30, 2021	September 1, 2021	Closed	Estate	General	Compliance & Market Conduct - Real Estate Development	Micheal Noseworthy	Information related to specific property development	Duplicate request of FOI request directed to OSRE (2021-RE-02). Re-sent records to applicant. Full disclosure. No formal sign-off necessary as no new information was disclosed.	All documents contained in the developer file for 6225 Cassie Ave Burnaby aka 4360 Beresford for the project known as MODELLO completed in 2015.
2021-13-FI	September 7, 2021	September 28, 2021	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Micheal Noseworthy, Chris Carter	Information related to request to correct information	Partial disclosure - legal advice and third party personal information withheld.	A copy of the annotation to file relating to request 2021-CORR-01, along with any metadata regarding that file, and a copy of any corrections or annotations made to the case file summary for case file ID [specified].
2021-14-RE	September 13, 2021	September 16, 2021	Closed	Law Firm	Personal	Regulatory Services - Education	Erin Seeley, Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2021-15-RE	September 24, 2021	November 30, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	Partial disclosure - information available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to the complaint against [named individual], file number [specified].
2021-16-PEN	September 29, 2021	October 20, 2021	Closed	Individual	General	Supervision - Pensions	Chris Elgar	List of questions in a pensions survey	Full disclosure to applicant	Copy of questions asked on the 2021 Survey on Defined Contribution Pension Plans.

2021-17-RE	October 7, 2021	October 22, 2021	Closed	Government Body	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaint and investigation file	No records response	Statements and records of 2021 complaint filed with BCFSA against [specified individual] including name and contact information of the BCFSA investigator and if complainant has been contacted.
2021-18-RE	October 20, 2021	December 10, 2021	Closed	Law Firm	Personal	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy	Information related to individual's file with RECBC/BCFSA	Partial disclosure - legal advice or information subject to solicitor-client privilege, information harmful to law enforcement, and third party personal information withheld.	Complete file on [specified individual] with BCFSA as real estate agent from the period December 22, 2014 to present.
2021-19-RE	October 20, 2021	October 29, 2021	Closed	Individual	General	Compliance & Market Conduct - Real Estate Investigations	Micheal Noseworthy, Jon Vandall	Information related to complaints against a realtor	Refused to confirm or deny the existence of these records	All records of complaints against former realtor [specified individual].
2021-20-RE	November 22, 2021	January 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Micheal Noseworthy	Information related to investigation file and strata policy guideline	Partial disclosure - records available for purchase, policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records related to: 1. File # [specified]. 2. All records related to all changes made to the BCFSA and predecessors' websites between January 1, 2021 and June 30, 2021, in respect to Policy and Guidance on the Exemptions from Licensing as a strata manager accorded caretakers employed by a Strata Corporation, including but not limited to the elimination of the following "The Strata Corporation, as employer, is free to decide the extent to which its employee may act on its behalf and may, for example, give him or her complete control of the strata corporations' money, authority to enter into contracts on behalf of the Strata Corporation." The requested records in respect to the above 2 matters will include, but not be limited to: • Emails and notes of meetings (including handwritten); • Notes of telephone conversations (including those made contemporaneously by Janice Paxton on calls with [applicant]); • All preliminary drafts of BCFSA letters to [applicant]; • All preliminary drafts of the response to [applicant]'s July 6 response to the BCFSA's letter of June 18 which was never sent to [applicant]; and • Discussions, opinions and BCFSA's in-house legal advice regarding changes to BCFSA Policy and Guidance on Exemptions from licensing discussions, opinions and BCFSA's in-house legal advice regarding the definition of "caretaker" for the purpose of the exemption from licensing requirements. Timeframe: From December 1, 2020 to September 30, 2021.
2021-21-FI	November 30, 2021	N/A	On hold	Media	General	Corporate Services & Transformation, Legal	David Weiss, David Avren	Records related to the Board and executive payments	Awaiting payment of application fee	Executive summaries of all background papers presented to BCFSA's board meetings from January 1, 2019 to November 26, 2021 and records of the amounts paid to all named executives for bonuses or incentive pay, for each year since January 1, 2015.
2021-22-RE	December 7, 2021	N/A	On hold	Individual	General	Regulatory Services	Pam Skinner	Information related to licensee file	Awaiting payment of application fee	The licensing records of [licensee name] for the following timeframe: from October 1, 2020 when the licensee was licensed at [company name] to October 29, 2020 when the licensee transferred their license from [company name] to [company name].
2022-01-RE	January 10, 2022	January 12, 2022	Closed	Law Firm	Personal	Regulatory Services	Pam Skinner	Education file related to licensee applicant	Request transferred to the University of British Columbia	All records related to [named individual's] enrolment with Real Estate Council of British Columbia and BCFSA, including examination scores and evaluations, from initial enrolment to present.
2022-02-RE	January 20, 2022	April 12, 2022	Closed	Individual	Personal	Regulatory Services, Compliance & Market Conduct, Legal	Pam Skinner, Micheal Noseworthy, David Avren	Any information about the applicant	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld.	All records for [applicant] and [applicant's company name].
2022-03-FSA	January 24, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct, Legal	Blair Morrison, David Avren	Information related to investigation policies and procedures	Fee estimate sent to applicant; awaiting payment of deposit. The applicant had requested a fee waiver based on claims of public interest and that there would be relatively few records - this request was denied after a review. The applicant has appealed to the OIPC to contest our decision. After discussions with the OIPC, the applicant agreed to narrow the scope of the request, and we agreed to reduce the fee estimate. The file is still on hold as the applicant has not paid the deposit.	1. Copies of all enforcement manuals, policies, procedures, guidelines, and other material designed to be a training resource and/or reference for staff, investigators, and counsel at BCFSA for investigations. 2. Copies of all manuals, policies, protocols, procedures, guidelines, and other materials relating to: a) Considerations for determining priority of investigations and allocating resources among investigations; b) Cooperation, sharing or exchange of information with other government agencies such as B.C.'s Ministry of Finance, Canada Revenue Agency, and federal and municipal police forces; c) Maintenance of investigative files, preserving electronically store information, case management software, electronic document imaging, preserving audio/video tapes and other electronic media; d) Processing of public complaints; e) Taking of witness statements; and f) Surreptitious investigative techniques, including but not limited to surveillance and undercover operations.
2022-04-RE	February 2, 2022	February 22, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Micheal Noseworthy	Copies of complaints	Records fully withheld under section 22 (harm to third party's personal privacy)	Copies of all prior complaints in regards the action filed by [individual] against [the applicant], [another individual], and [named company].
2022-05-PEN	February 8, 2022	March 10, 2022	Closed	Law Firm	General	Supervision - Pensions	Chris Elgar	Information about private sector pension plans	Partial disclosure - number of active members withheld under section 21 (harm to business interests) and two pension plans withheld under section 22 (harm to third party's personal privacy)	The following information related to each private sector pension plan available on BCFSA's website: 1. Plan name; 2. Plan sponsor name; 3. Benefit type (e.g., defined benefit, defined contribution, hybrid); 4. Plan structure (e.g., single employer, collectively-bargained multi-employer, jointly-sponsored); and 5. Number of active members.
2022-06-RE	February 18, 2022	N/A	On hold	Law Firm	General	Compliance & Market Conduct	Micheal Noseworthy	Copy of an undertaking related to a cease and desist order	Awaiting payment of application fee	Copy of the undertaking signed by [named individual] on May 6, 2020 related to the Cease and Desist Order issued in March 2021 against [named individual] and [named company].
2022-07-RE	March 21, 2022	April 6, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Micheal Noseworthy, Jon Vandall, David Avren	Copies of complaints	No records response	Copies of any complaint [named individual] and/or other members of [named company] have made against [named individual].
2022-08-RE	April 4, 2022	N/A	On hold	Individual	General	Policy & Stakeholder Engagement	Erin Seeley, Saskia Tolsma	Copy of consultation report	Awaiting payment of application fee	Final copies of the BCFSA consultation report on "Cooling off periods and consumer protection" as announced on November 4, 2021. If no final copies of the report exist, provide the latest draft copy. (Date Range for Record Search: March 1-28, 2022)

2022-09-RE	April 5, 2022	April 21, 2022	Closed	Business	General	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of affidavit	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of the buyer's Sworn Affidavit submitted to the Consent Order Review Committee for File #[specified].
2022-10-FI	April 11, 2022	June 29, 2022	Closed	Individual	Personal	Compliance & Market Conduct	Chris Carter	Information related to an investigation file	Partial disclosure - some information withheld including policy advice or recommendations, information harmful to law enforcement / investigations, information harmful to our ability to manage the economy, and harm to third party's personal privacy.	All documents, emails, and any responses related to [named individual]'s complaint regarding the 2007 BC Place roof collapse insurance claim.
2022-11-RE	May 10, 2022	June 13, 2022	Closed	Individual	Personal	Compliance & Market Conduct, Legal	Jon Vandall, David Avren	Copy of complaint	Partial disclosure - some information withheld under section 15 (harm to law enforcement / investigations) and section 22 (harm to third party's personal privacy)	Copy of the original complaint filed under file #[specified].
2022-12-RE	May 11, 2022	August 18, 2022	Closed	Law Firm	General	Compliance & Market Conduct, Corporate Services & Transformation	Jon Vandall, David Weiss	Copy of an agreement with a service provider	Partial disclosure - information harmful to law enforcement, information harmful to our ability to manage the economy, and third party business information withheld	A copy of the general service agreement between BCFSA and Paladin, including details of Paladin's engagement and authority to act on behalf of BCFSA and the Superintendent of Real Estate.
2022-13-RE	June 14, 2022	June 20, 2022	Closed	Law Firm	General	Regulatory Services - Education	Pam Skinner	Copy of education records	Request transferred to University of British Columbia	Complete copy of [specified individual]'s school records, including, but not limited to course materials, test results, and any other records BCFSA is able to provide.
2022-14-RE	June 29, 2022	October 11, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to several property developments	Partial disclosure - records available for purchase, information harmful to law enforcement/ investigations, information harmful to intergovernmental relations, information harmful to a third party's business interests, and third party personal information withheld	All correspondence file records for 42 specified property developments.
2022-15-RE	July 7, 2022	July 8, 2022	Closed	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of disclosure statement	Request is excluded from the FOI process. Applicant was advised to reach out to the Records Department.	Access to the developer's disclosure statement of Bain Developments Ltd. and/or Inc. No. 1031854 .
2022-16-FI	July 11, 2022	September 14, 2022	Closed	Law Firm	General	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Records related to a voluntary compliance agreement	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	A copy of BCFSA's Final Examination Report dated June 14, 2021, referred to in the Voluntary Compliance Agreement (the "Agreement") between Aviva Insurance Company of Canada ("Aviva") and BCFSA. The Agreement was entered into between Aviva's SVP of Claims (executed July 27, 2021) and the Superintendent of Financial Institutions (executed August 3, 2021).
2022-17-RE	July 18, 2022	September 12, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of investigation records	Partial disclosure - records related to the Ombudsperson, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Investigation records on [individual] under File #[specified] including all documentation, audio files, and video files.
2022-18-FI	July 20, 2022	August 16, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Financial Institutions	Blair Morrison	Copy of complaint records	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to BCFSA's review of [individual]'s formal complaint dated April 2022 regarding [two credit unions] alleging mismanagement of [third party's] TFSA. This includes all correspondence between [two credit unions], and BCFSA, along with BCFSA investigation note and reports pertaining to this complaint.
2022-19-RE	July 27, 2022	August 10, 2022	Closed	Law Firm	Personal	Regulation, Compliance & Market Conduct - Real Estate	Pam Skinner, Jon Vandall, David Avren	Copy of licensee records	Request withdrawn by applicant	Copies of all records and information relating to [individual], including but not limited to, application and date of registration, license conditions and/ or restrictions, investigation, suspension, and disciplinary reports and any other records relating to mentioned individual.
2022-20-RE	August 5, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Copy of complaint records	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Copies of all records in File [case number] that relate to [individual] or has referenced the name of the [individual]; and licensee's response to complaint.
2022-21-RE	September 6, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	Partial disclosure - policy advice or recommendations, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records dated from May 10, 2022 to September 5, 2022 relating to the following: 1. Any personal information collected by BCFSA pertaining to [individual] on record identified as [file number]; 2. Any personal information collected pertaining to [individual] on record identified as [file number]; 3. Correspondence to and from any involved parties relevant to the complaint submitted and received as [file number], and subsequently identified as [file number]; 4. Any and all responses provided by the party or parties identified in [individual]'s complaint of May 10, 2022 to the BCFSA and/or other government departments on record of [file number] and/or [file number]; 5. Correspondence, memorandums and notes on record on either [file number] and/or [file number] as to BCFSA's decision as to how to proceed with the complaint submission of May 10, 2022 [file number], and/or the legal authority being relied on to terminate the complaint.
2022-22-RE	September 9, 2022	September 26, 2022	Closed	Individual	Personal	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to complaint file	No additional records beyond what is responsive to 2022-20-RE or available for purchase through LTSA	1. The following records related to parcel [specified] and possession date April 15, 2021: the signed purchaser's "Consent for Notary to act as dual agent" and/or triple agent in the real estate transaction to the purchase and transfer, the trust account and trust conditions held by the notary, and a copy of the purchaser's signed "Consent to Conflict of Interest" of the notary. 2. The summary of the complaint sent to [specified] regarding the subdivision. Timeframe: May 10, 2022 to September 8, 2022. 3. The conditional offer that was active and pending in February 2021 at the time the offer to purchase [address] was acknowledged as accepted by email on February 20, 2021 (on condition to signing, duly executed February 23, 2021). 4. A true copy of the Land Titles Office transfer documents stating registered owner (land and manufactured home) for [applicant name]. Possession date: April 15, 2021.

2022-23-RE	September 9, 2022	N/A	On hold	Individual	General	Compliance & Market Conduct - Real Estate	Jon Vandall	Records related to development and specified companies	On hold pending payment of application fee	1. A copy of the developer's plan for the subdivision marketed as The View, plan numbers NEP19815 and/or NEP23315, parcel identifiers 030-061-008, 030-061-024, and 030-061-032 under Kootenay District Plan EPP53725. Timeframe: March 27, 2015 to September 8, 2022. 2. If no developer's plan can be found, a copy of the agreement and/or contract pertaining to that subdivision between [specified] indicated on the February 23, 2021 purchase agreement of [address]. 3. A copy of the permit under Part 26 and The Local Government Act - see CA4796551 and CA4796559 affecting parcel identified as [specified]. 4. Records related to [specified companies and individuals] regarding the above-noted subdivision, containing one or more of the following words: [specified]. 5. The listing agreement or other service agreement between Bain Developments Ltd., and the dealer Eagle Homes as seller of home/lot packages at The View. Timeframe: March 27, 2015 to April 15, 2021. 6. The "disclosure as to commissions" paid to the dealer by [specified company], or any other party or parties regarding the February 23, 2021 purchase of [address]. 7. The listing agreement with [specified realtor] active in February 2021 regarding [address]. 8. Any record related to [specified], regarding an admission to any violation under the relevant Act, whereby the party consented to the Superintendent of Real Estate for a specified Consent Order in lieu of complaint proceeding to hearing. 9. A copy of Easement indicated as registered number XF13390 (over that part of Lot 4, Plan 2749 except Parcel A (see 1681191) included in plan NEP19815), or registered number XK23368.
2022-24-FI	September 27, 2022	October 13, 2022	Closed	Individual	General	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to insurance claims	No records response	All records related to insurance claims, including property, personal liability, personal injury, vehicle, boat, trailer, and flooding, and payments made in relation to 7899 West Coast Road, Sooke, B.C. and Otter Point Recreational Co-operative Association.
2022-25-FI	September 29, 2022	October 13, 2022	Closed	Individual	Personal	Supervision, Compliance & Market Conduct	Chris Elgar, Jon Vandall	Records related to property complaints	No records response	All records related to contract agreements for services, including contract agreements, duties, and service agreements provided between the [company names] acting on [applicant]'s behalf. All correspondence, documents, compliance, searches, inspection dates and notes, and all concerns discussed between the two parties above regarding [applicant], or as referred to as the mess, ghetto, or gypsy camp. All concerns and complaints submitted to [company name] and then distributed to the [company name] secretary or any director from all shareholders, along with all board of director resignation letters. Timeframe: October 29, 2019 to September 29, 2022.
2022-26-RE	October 5, 2022	October 5, 2022	Closed	Individual	Personal	Regulatory Services	Pam Skinner	Request for information	Not under FOI process; inquiry forwarded to Licensing	Applicant requesting for reason of his license surrender and review of license transfer and which BCFSA department is undertaking the review.
2022-27-RE	October 5, 2022	November 1, 2022	Closed	Individual	Personal	Supervision - Financial Institutions	Chris Elgar	All records related to the applicant's personal information	Partial disclosure - policy advice or recommendations, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to [applicant] within the custody and control of BCFSA, including all records of BCFSA's communications (such as emails, notes, minutes, reports, and audio files) and all communications with her, which entail her name or initials or otherwise reference her (by whatever pronoun may be used, such as, [removed], friend, she, or complainant). Also include records containing statements about (and/or attributed to) her, including internal communications among BCFSA parties and communications among same with external parties, including [third parties]. Timeframe: October 22, 2020 to October 5, 2022.
2022-28-CS	October 7, 2022	October 11, 2022	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Request for information	Not under FOI process; inquiry forwarded to HR	How many staff have been terminated for and without cause, including associated severance paid out for the periods November 1, 2019 to July 31, 2021 and August 1, 2021 to October 7, 2022.
2022-29-RE	October 11, 2022	November 22, 2022	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: August 5, 2022 to October 11, 2022.
2022-30-RE	November 7, 2022	March 16, 2023	Closed	Law Firm	General	Supervision, Compliance & Enforcement	Chris Elgar, Jon Vandall	Brokerage financial and audit records	Records being processed in two phases: Phase 1 - partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to third party business interests and third party personal information withheld Phase 2 - partial disclosure after s. 23 consultation - third party personal information withheld	All records in BCFSA's custody or control relating to [brokerage] from January 1, 2017 to November 4, 2022, including but not limited to [14 criteria specified].
2022-31-RE	November 9, 2022	January 23, 2023	Closed	Individual	Personal	Compliance & Enforcement	Jon Vandall	All records related to the applicant's personal information	Partial disclosure - court records, records available for purchase, policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, and third party personal information withheld	All records related to file # [specified], all of [applicant]'s personal real estate transactions dating from 2015 to 2018 provided to an investigator from the Superintendent of Real Estate, and all records containing complaints or allegations against [applicant] from January 1, 2017 to November 8, 2022.
2022-32-RE	December 12, 2022	N/A	On hold	Individual	General	Licensing	Pamela Skinner	List of active realtors and real estate brokers	Awaiting payment of application fee	List of all active realtors and real estate brokers with their first and last name, business address, and business email address.
2022-33-RE	December 14, 2022	January 25, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, and third party personal information withheld	Regarding file [specified]: 1. Copies of all records that relate to [applicant] or has referenced the name [applicant] (excluding emails sent directly between BCFSA staff and [applicant], unless they were forwarded to other staff); and 2. Licensee [third party] response to the complaint filed by [applicant]. Timeframe: October 12 to December 13, 2022.
2023-01-RE	January 5, 2023	February 6, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to a complaint file	Partial disclosure - information harmful to law enforcement withheld	Documentation and/or any correspondence received from the complainant in relations to complaint under File #[specified].
2023-02-FI	January 13, 2023	N/A	On hold	Individual	General	Supervision	Chris Elgar	Information related to an investigation file	Awaiting payment of application fee	All documents associated with BCFSA audits or investigations into the 2007 BC Place Roof Collapse Insurance Claim.

2023-03-PEN	January 23, 2023	January 24, 2023	Closed	Individual	Personal	Supervision	Chris Elgar	Record of pensions payments	Sent acknowledgement and response letter informing applicant that request is not under the FOI process (BCFSA does not hold custody or control of those records) and they should reach out to their pension plan administrator	Copy of received pension payments and breakdown of future payments.
2023-04-CS	January 24, 2023	March 6, 2023	Closed	Individual	General	Corporate Services & Transformation	David Weiss	Records related to RFP	Partial disclosure - policy advice or recommendations, legal advice, information harmful to law enforcement, information harmful to our ability to manage the economy, information harmful to a third party's business interests, and third party personal information withheld	All information related to RFP 7710 – AV Design, Supply, Installations, and Commissioning including: 1. Received bids; 2. Evaluations (reports, scores, etc.); and 3. Internal communications related to the project.
2023-05-CS	March 7, 2023	March 17, 2023	Closed	Interest Group	General	Corporate Services & Transformation	David Weiss	Information related to FOI requests	Record created for applicant; third party personal information withheld	A copy of specified data schema(s) detailing the full list of data fields or variables collected regarding freedom of information requests processed by BCFSA (specific elements listed).
2023-06-RE	March 15, 2023	April 14, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to consent order against licensee	Partial disclosure - information subject to settlement privilege, legal advice, and third party personal information withheld	All records related to a BCFSA Consent Order granted [date] related to [licensee name], then-licensed as the managing broker of [company name], including details of the contraventions in the Consent Order. Include how much money was involved (even if it is a range that is provided), what the misleading information was within the financial statements, and what were the gaps identified in the record / bookkeeping. Exclude any third-parties' personal information (i.e., complainant details, etc.).
2023-07-PEN	April 6, 2023	N/A	Closed	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	Awaiting payment of application fee	Copy of plan text document for pension plan for employees of Real Estate Board of Greater Vancouver.
2023-08-RE	May 17, 2023	May 29, 2023	Closed	Individual	General	Compliance & Enforcement	Jon Vandall	Records related to complaint	Records fully withheld under section 22 (harm to third party's personal privacy)	Copy of Letter of Advisement dated April 26, 2023 under File # [specified].
2023-09-CS	June 2, 2023	June 27, 2023	Closed	Individual	Personal	Human Resources, Communications	David Weiss, Christine Smiley	Records related to employee	Partial disclosure - policy advice or recommendations, information harmful to our financial or economic interests, and third party personal information withheld	All records, including documents, email, Teams messages, and transcripts that contain "Compensation Review, "Performance Review" or "Compensation letter", and that pertain to [individual] between March 1, 2023 to June 1, 2023.
2023-10-PEN	June 19, 2023	July 5, 2023	Closed	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	No records response	Copies of all pension plan texts and trust documents filed by the Plan Administrator in respect of the Western Canada Lottery Foundation Employee's Pension Plan (the "Predecessor Plan") that were or would have been effective between 1976 and November 30, 1984.
2023-11-RE	June 21, 2023	September 14, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to licensee	Partial disclosure - records outside scope of FOIPPA, policy advice or recommendations, legal advice, information harmful to law enforcement, disclosure harmful to safety, and third party personal information withheld	1. All records related to [licensee] that are kept within BCFSA as allowed by OIPC under FOIPPA. 2. All records showing costs incurred by BCFSA in dealings with [licensee].
2023-12-PEN	July 12, 2023	August 18, 2023	Closed	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	Full disclosure to applicant	Copies of all pension plan texts, all amendments to the Plant texts, all supporting resolutions for Plan texts and its amendments, all Plan funding agreements, and all employee booklets relating to Nyrstar Myra Falls ltd., Myra Falls Operations Hourly-Paid Employees Pension Plan under Registration Number 85777-1.
2023-13-RE	August 2, 2023		Active	Law Firm	Personal	Licensing	Pamela Skinner	Records related to licensee	Records sent to legal counsel for review	Copy of all documents associated with the real estate license of [licensee].
2023-14-RE	August 1, 2023	August 10, 2023	Closed	Law Firm	General	Compliance & Enforcement	Jon Vandall	Records related to property development	Full disclosure to applicant	Copy of filed Form J for VIS 2084.
2023-15-RE	August 3, 2023	August 14, 2023	Closed	Law Firm	General	Compliance & Enforcement	Jon Vandall	Records related to property development	Request withdrawn by applicant	Copy of the rental disclosure statement for EPS2412, developed by Wall Financial Corporation, civic address 1515 and 1516 Atlas Lane, Vancouver, B.C.
2023-16-PEN	September 12, 2023	N/A	On hold	Business	General	Pensions	Joy Tcheng	Records related to pension plan	Fee estimate sent; file is on hold pending payment of fee estimate	Copies of Pension Plan texts and amendments since inception and dated prior to July 1, 2000, and all trust agreements and insurance contracts since inception of Kodak Canada Inc. Retirement Income Plan under Registration Number P086810-1.
2023-17-PEN	September 1, 2023	N/A	On hold	Business	General	Pensions	Joy Tcheng	Records related to pension plan	Awaiting payment of application fee	Historical versions of the plan terms from the period January 1, 1988 to December 31, 1997 of the Pension Plan for the Employees of Jardine Lloyd Thompson Canada Inc.

Note: Active FOI requests are highlighted blue.

Tracking #	Date Received	Date Closed	Status	Applicant Type	Request Type	Team(s)	ET/SET Member(s)	Issue	Status / Outcome	Full Request Description
2023-10-PEN	June 19, 2023	July 5, 2023	Closed	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	No records response	Copies of all pension plan texts and trust documents filed by the Plan Administrator in respect of the Western Canada Lottery Foundation Employee's Pension Plan (the "Predecessor Plan") that were or would have been effective between 1976 and November 30, 1984.
2023-11-RE	June 21, 2023	September 14, 2023	Closed	Individual	Personal	Compliance & Enforcement, Legal	Jon Vandall, David Avren	Records related to licensee	Partial disclosure - records outside scope of FOIPPA, policy advice or recommendations, legal advice, information harmful to law enforcement, disclosure harmful to safety, and third party personal information withheld	1. All records related to [licensee] that are kept within BCFSA as allowed by OIPC under FOIPPA. 2. All records showing costs incurred by BCFSA in dealings with [licensee].
2023-12-PEN	July 12, 2023	August 18, 2023	Closed	Law Firm	General	Pensions	Joy Tcheng	Records related to pension plan	Full disclosure to applicant	Copies of all pension plan texts, all amendments to the Plant texts, all supporting resolutions for Plan texts and its amendments, all Plan funding agreements, and all employee booklets relating to Nyrstar Myra Falls ltd., Myra Falls Operations Hourly-Paid Employees Pension Plan under Registration Number 85777-1.
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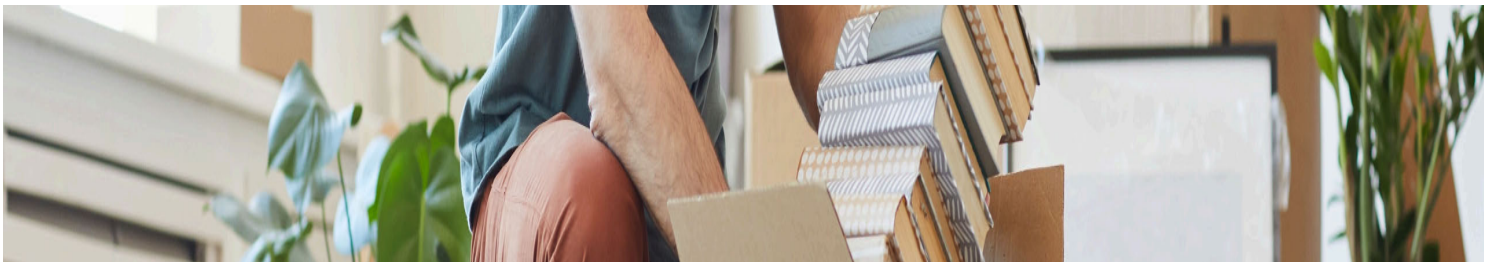
Note: Active FOI requests are highlighted blue.



ffice Move: Managing Your Reference Materials

s.22 Matthew Lebrun
Manager, Privacy & Business Information

Wondering where to store reference materials as you empty your workstation? Reference materials are business unit specific libraries, books, files, and documents that have no legal, operational, financial, or other value to BCFSA. They are not BCFSA records, nor do they contain information about BCFSA's functions, activities, or decisions.

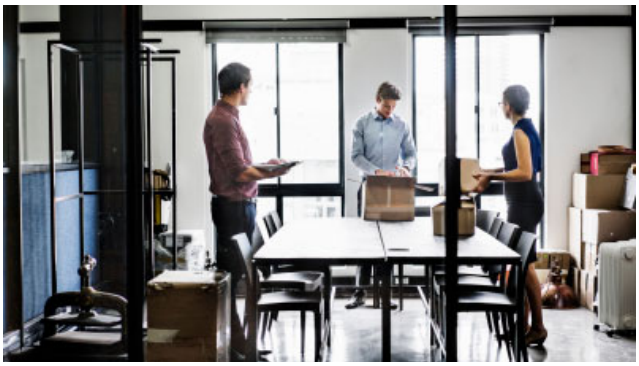
You can move reference materials along with your personal belongings, take them home, or destroy them. The Enterprise Information Management ("EIM") Team won't be able to handle reference materials on behalf of Team Members. Please be aware that this doesn't apply to records which document BCFSA's functions, activities, and decisions. Records with long-term legal, operational, financial, or other value to BCFSA must be kept.

Examples of reference materials include:

- Course Materials;
- Dictionaries;
- Event Agendas and Presentations;
- Printed Copies of Legislation That Appears on the BC Laws Website (unless you have written notes in it); and
- Style Guides.

If you are unsure whether a document is a record or a reference material, please contact records@bcfsa.ca. You can also reach out to them if you have questions on whether you need to keep or destroy a file.

The EIM Team can help you with questions relating to records management. They can provide advice and guidance on who needs to keep the record, how long to keep it for, and whether it can be destroyed. If you are not sure, and you no longer wish to keep the record, the EIM Team can take it off your hands or destroy it as appropriate.



Office Move Update

bcfsa.sharepoint.com

An update to the office move timeline is coming shortly! The previously communicated move-in timeframe of November has shifted and will likely extend into the new year. The project team is working to firm up the construction and move schedules. Plea...

Please Empty Your Workstation and Locker by October 15

bcfsa.sharepoint.com

As renovations get underway at 750 West Pender, we request that you empty your workstation, office space and/or locker by Friday, October 15, 2021. Please take home all your personal belongings as we won't be able to move or store them for you. This...

Enterprise Information Management

bcfsa.sharepoint.com

The Enterprise Information Management ("EIM") program will help to streamline our processes around information management.

Contact EIM Team

Contact BCFSA Records

Laws Publications - Government

Project Owl

Data is BCFSA's second-most important asset, after our people. Project Owl is under the umbrella of our enterprise data strategy and aligns with our organization's goal to be a modern, effective, and efficient regulator. Data forms the building blocks of information, which is then compiled and collated into records. The project will be building on BCFSA's information management and technology foundations of to improve user experience and enhance records management practices.

Why Project Owl?

- **Standardization** - Since the integ of SharePoint, different business u adopted differing practices on file organization and naming conven Project Owl will bring some standardization and consistency t information management practic
- **Information Security** - The *Inform Management Act* requires us to h appropriate system to secure and manage information and maintai adequate records of decisions. Th also requires us to follow the directives set by the provincial Chief Records Officer on training Team Members, establishing procedures, and maintaining a system to ensure records are preserved and accessible.

Rollout Plan for Project Owl

We are not imposing Project Owl on Team Members, but we will help everyone through the changes over the next **30 to 36 months**, in a phased rollout plan. Here's our planned approach:

- Fall 2023: **Compliance & Enforcement – Legal** and **Corporate Legal**
- Each workgroup will take approximately 12 calendar weeks:
    - 24 hours of workshop participation and training for end users (2 h per week average)
    - 120 hours from Key Contact for project team resource (10 h per week)
- Scheduling will take your team's capacity and change readiness into consideration.
- The design for each group's optimized SharePoint environment will reflect their unique business processes and collaboration requirements.

Group schedule for 2024 will be announced later. Stay tuned!

Benefits to You:

- **Save Time** - You will spend less time organizing and searching for records (e.g., FOI requests) by reorganizing your team's SharePoint filing structures and introducing an e-discovery tool.
- **Robust Training** - We will introduce training and guidance on SharePoint and Microsoft 365 functionality, including ways to take more advantage of our platforms.
- **Less Work** - There will be no additional front-end work for you to classify records, manage retention schedules, or even memorize ARCS and ORCS numbers! This will happen behind the scenes.

Benefits to BCFSA:

- **Efficiency and Ease** - This will improve business efficiency by making it easier for you to locate records and spend less time classifying and sorting information.
- **Information Integrity** - We will maintain authenticity, integrity, and reliability of information assets through improved audit trails, restricting the ability to modify "final" records, and introducing procedures and guidance to help you manage your business information.
- **Risk Mitigation** - This will help us mitigate reputational and other risks by providing training on managing and protecting information and ensuring records are appropriately preserved against unauthorized deletion or tampering.

Questions?

If you have any questions about the Project Owl or records management, please reach out to the Business Information & Reporting unit.

Contact Us

News

Project Owl Update

The Project Owl team is excited to provide an update on the work we have accomplished so far. Over...

Matthew Lebrun 6 days ago
158 views

Get the Jump on Digital De-Cluttering

Many files you have today in OneDrive, Outlook, and SharePoint are redundant, obsolete, or transitor...

Matthew Lebrun November 22, 2023
202 views

Introducing Project Owl: Evolving SharePoint and Records Management at BCFSA

We are pleased to introduce Project Owl to BCFSA Team Members. Over the past few months, our tea...

Matthew Lebrun September 28, 2023
173 views

troducing Project Owl: Evolving SharePoint and Records Management at CFSA

s.22

Matthew Lebrun
Manager, Privacy & Business Information

We are pleased to introduce Project Owl to BCFSA Team Members. Over the past few months, our team has nurtured this project to improve our information management practices across all business units.

As you may know, it has been two years since BCFSA integrated Microsoft 365 cloud environment and introduced SharePoint as a common platform for document management and collaboration. Project Owl builds on this foundation and aims to transform our SharePoint environment, improve user experience, and incorporate records management.

Project Owl is intended to solve three key issues on information management:

1. Evolve our SharePoint and Microsoft 365 environment by implementing Microsoft Purview compliance centre behind-the-scenes to manage records classification and retention rules.
2. Introduce guidance and best practices to teams and Team Members on SharePoint organization and recordkeeping.
3. Develop processes to support the document management requirements for our Legal Teams.

Project Owl Resource Centre

We have created a dedicated Loop page for Project Owl which will feature regular updates, success stories, and links to learning and information resources. Please visit the Project Owl landing page often for more information.

Rollout Plan for Project Owl

- We are adopting a phased approach to rollout Project Owl across our business units over the next **30 – 36 months**.
- This approach allows us to walk each team through the changes and design an optimized SharePoint environment that better reflects their unique business collaboration requirements.
- Rollout will start this fall with our Legal Teams in Compliance & Enforcement and Corporate Legal.
- We will announce other group schedules later, please stay tuned.
- Please visit the Project Owl page for more information.

The project team will provide regular project updates and guidance on information management as it is developed.

If you have any questions or would like more information, please reach out to **Dorina Tuazon** or **Matthew Lebrun**.

et the Jump on Digital De-Cluttering

s.22

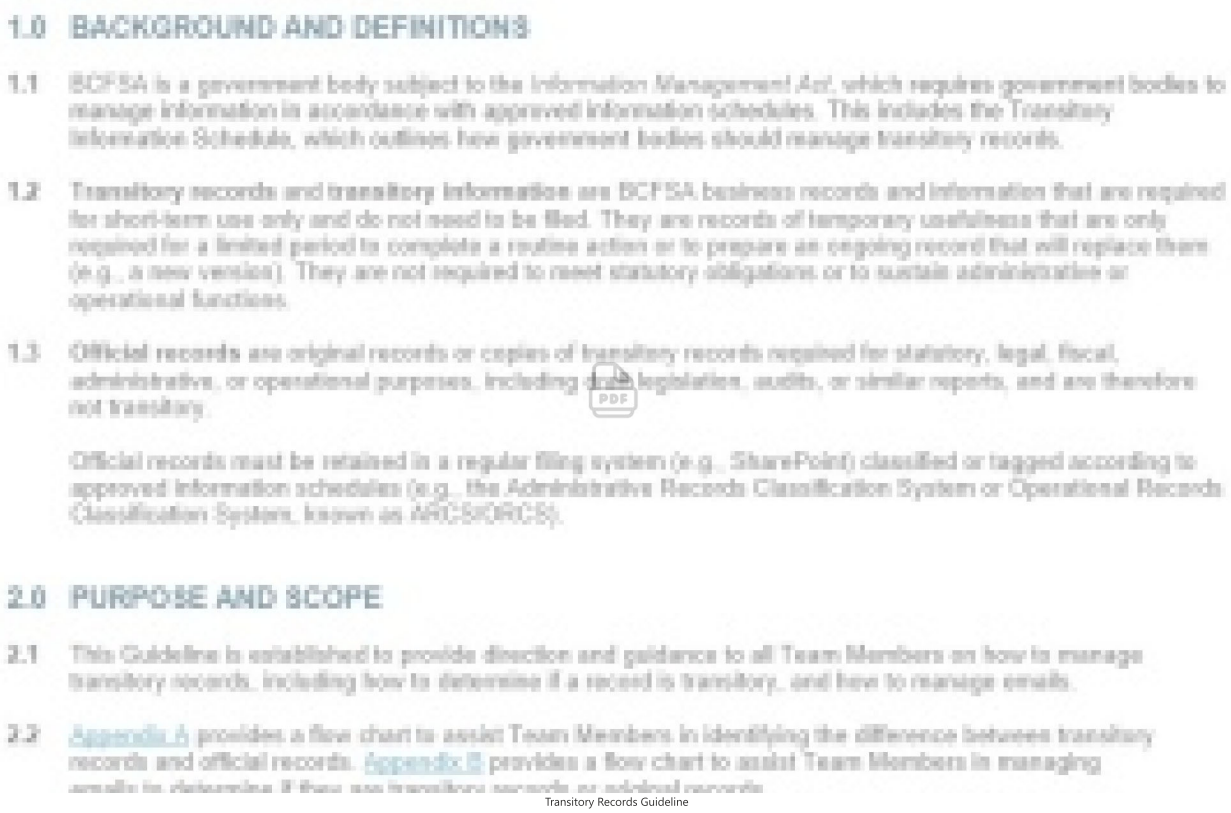
Matthew Lebrun
Manager, Privacy & Business Information

Many files you have today in OneDrive, Outlook, and SharePoint are redundant, obsolete, or transitory ("ROT"), or have met their retention period.

It's time to get rid of the ROT.

De-cluttering your digital space in advance of your team's engagement with Project Owl will save you time and effort, and will help ensure you have more attention to focus on high-value activities and collaboration during your engagement.

Regularly getting rid of clutter also makes it easier to find, use, and share files, and saves time and effort when responding to information requests (e.g., FOI requests or finding records of decisions).



1.0 BACKGROUND AND DEFINITIONS

1.1 BCFSA is a government body subject to the Information Management Act, which requires government bodies to manage information in accordance with approved information schedules. This includes the Transitory Information Schedule, which outlines how government bodies should manage transitory records.

1.2 Transitory records and transitory information are BCFSA business records and information that are required for short-term use only and do not need to be filed. They are records of temporary usefulness that are only required for a limited period to complete a routine action or to prepare an ongoing record that will replace them (e.g., a new version). They are not required to meet statutory obligations or to sustain administrative or operational functions.

1.3 Official records are original records or copies of transitory records required for statutory, legal, fiscal, administrative, or operational purposes, including audit, legislation, audits, or similar reports, and are therefore not transitory.

Official records must be retained in a regular filing system (e.g., SharePoint) classified or tagged according to approved information schedules (e.g., the Administrative Records Classification System or Operational Records Classification System, known as ARCS/ORCS).

2.0 PURPOSE AND SCOPE

2.1 This Guideline is established to provide direction and guidance to all Team Members on how to manage transitory records, including how to determine if a record is transitory, and how to manage emails.

2.2 Appendix A provides a flow chart to assist Team Members in identifying the difference between transitory records and official records. Appendix B provides a flow chart to assist Team Members in managing emails to determine if they are transitory records or official records.

Transitory Records Guideline

Where to Start

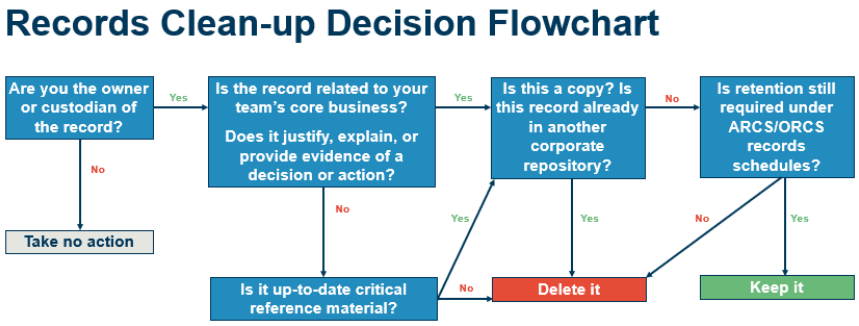
Learn what transitory records are by reading the new Transitory Records Guideline. Many of our records have long-term value to BCFSA for legal, financial, administrative, operational, audit, or historical reasons. Transitory records are everything else.

Transitory records are BCFSA's business records that are only required for short-term use and do not need to be filed. We only need them for a limited period to complete a routine action or to prepare an ongoing record that will replace them (e.g., a new version). We do not need them to meet statutory obligations or to sustain administrative or operational functions.

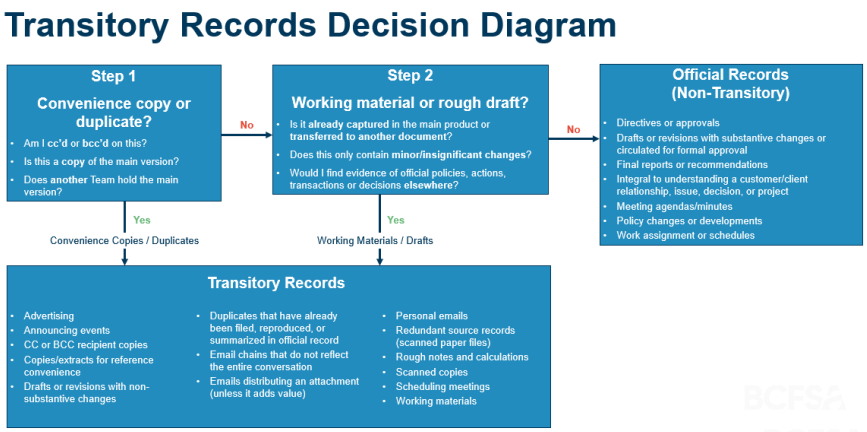
Any record that is transitory may be deleted or destroyed.

As you start de-cluttering, refer to these flowcharts to help you determine what you should keep and what you can delete:

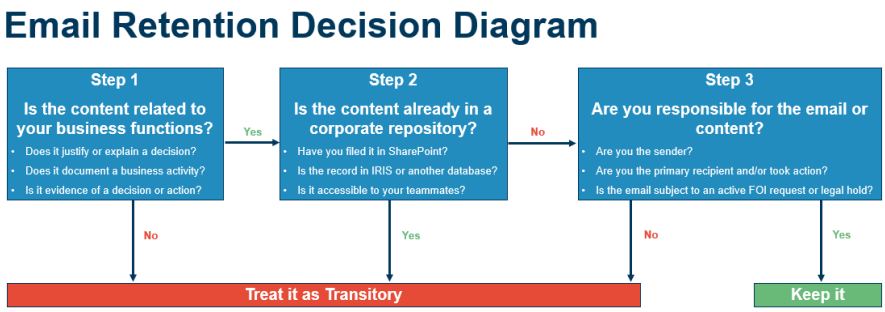
1. This flowchart will help you decide what you can delete and what you must keep:



2. This diagram will help you determine what is transitory and what is an official record:



3. This diagram will help you decide what emails you can press the "delete" key on:



Next Steps

Know what you have - Keep what you need - Delete what you don't:

- Look at the different locations you have information stored, such as OneDrive, Outlook, and SharePoint.
- Do a quick visual inventory of your files, considering how they are organized: folder structure, file names, dates created, and content types.
- Use search and sort functions in OneDrive, Outlook, and SharePoint to help you find and view files.
- Look for obvious quick wins such as:
- convenience copies, or old working files;
- files with "v1", "v2", "v3", etc. in them;
- old reference material;
- thank you or social emails;
- emails that have been forward to you or contain multiple "RE:" in the subject line – if the email is important, keep the most recent one in the email chain;
- using the Conversation Clean-Up tool to delete redundant messages in Outlook; and
- asking yourself: "Is this document useful for anyone other than me? Do I still need to reference it? Am I just keeping this to keep it just in case?"
- Note any documents that are official records and where they are located and keep that information handy for your engagement with Project Owl.
- Using the flowcharts above, and referencing the Transitory Records Guideline:
- Review and delete any **ROT**.
- If you have official records in your OneDrive or Outlook, move them to SharePoint (in a location that contains records of the same subject). OneDrive is for personal storage only.
- Arrange for destruction of any electronic records that have already met their retention requirements per BCFSA's information schedules and disposition requirements by contacting records@bcfsa.ca.

Contact the Business Information and Reporting unit for help, additional information, and assistance with records destruction, or questions on Project Owl.

Contact Helpdesk if you have any questions regarding navigating, sorting, or searching SharePoint.

Guideline Description	**MANAGING TRANSITORY RECORDS**
Issued By	**Chief Information Officer**
Issue Date	**November 2023**
Next Scheduled Review Date	**November 2025**
Advisor	*Manager, Privacy & Business Information*

1.0 BACKGROUND AND DEFINITIONS

1.1 BCFSA is a government body subject to the *Information Management Act*, which requires government bodies to manage information in accordance with approved information schedules. This includes the Transitory Information Schedule, which outlines how government bodies should manage transitory records.

1.2 **Transitory records** and **transitory information** are BCFSA business records and information that are required for short-term use only and do not need to be filed. They are records of temporary usefulness that are only required for a limited period to complete a routine action or to prepare an ongoing record that will replace them (e.g., a new version). They are not required to meet statutory obligations or to sustain administrative or operational functions.

1.3 **Official records** are original records or copies of transitory records required for statutory, legal, fiscal, administrative, or operational purposes, including draft legislation, audits, or similar reports, and are therefore not transitory.

Official records must be retained in a regular filing system (e.g., SharePoint) classified or tagged according to approved information schedules (e.g., the Administrative Records Classification System or Operational Records Classification System, known as ARCS/ORCS).

2.0 PURPOSE AND SCOPE

2.1 This Guideline is established to provide direction and guidance to all Team Members on how to manage transitory records, including how to determine if a record is transitory, and how to manage emails.

2.2 Appendix A provides a flow chart to assist Team Members in identifying the difference between transitory records and official records. Appendix B provides a flow chart to assist Team Members in managing emails to determine if they are transitory records or original records.

2.3 This guideline applies to all Teams and Team Members at BCFSA.

3.0 LEGISLATIVE FRAMEWORK

3.1 This guideline is aligned with the *Information Management Act* and the Transitory Information Schedule.

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FOI Request 2024-22-CS
Page 18 of 38
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4.0 CATEGORIES OF TRANSITORY RECORDS

4.1 There are six (6) categories of transitory records:

Category	Description
1. Transitory Messages	Casual or non-substantive messages in any format, including attachments, that are of only passing value and not needed to document an action or decision.
2. Transitory Drafts	Preliminary or incomplete drafts that do not contain significant comments, approvals, or changes providing insight into the evolution of the final version. (Excludes drafts covered in another information schedule, or in legislation or policy.)
3. Rough Notes and Working Materials	Preliminary, incomplete, or unused information recorded or gathered for the purposes of creating other documents, aiding memory, facilitating a routine action, or recording exploratory thoughts. (Excludes notes and working materials that document decisions or actions.)
4. Transitory Copies	Duplicates of existing records made for convenience or reference purposes or that replace originals. (Excludes copies providing evidence of consultation in decision-making.)
5. Transitory Systems Information	Information of temporary usefulness generated for, or resulting from, computer systems operations, including: • System-generated files and reports generated for reference not needed for another purpose; • Data gathered automatically by a system, including from connected devices, and is either not used or used for automatically generated reports; • Empty folders and empty (zero-byte) files that have no further use; and • Documents used only to input information into a computer system.
6. Transitory Information from External Sources	Includes solicited and unsolicited information from external sources used solely for short-term reference purposes or not at all, including extracts or copies of publications, promotional material, and other material from external sources. Also includes unsolicited information not used by BCFSA but may be redirected to the appropriate organization or agency, or published items used as part of a procurement process or other transaction. Securely destroy or return any transitory information from external sources defined as personal or confidential in legislation or policy (e.g., *Freedom of Information and Protection of Privacy Act*).

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5.0 GUIDELINES – DETERMINING IF A RECORD IS TRANSITORY

5.1 To determine whether a record, including an email, is transitory, follow these two steps:

1. **Is the record a convenience copy or duplicate?** Consider the following questions:
   - Were you just copied (cc'd or bcc'd) on the email?
   - Is this a copy of the main version?
   - Has the record been scanned to electronic form?
   - Does another Team hold the main version?

2. **Is the record a working material or rough draft?** Consider the following questions:
   - Is this already captured in the main product or transferred to another document?
   - Does this version only contain minor or insignificant changes?
   - Would you find evidence of the official policy, action, transaction, or decision elsewhere?

5.2 If you answer "yes" to either question in section 5.1, the record is likely transitory. Examples of transitory records include:

- Copy (CC) or blind copy (BCC) recipient copies of emails;
- Conference or course advertising or event announcements;
- Copies/extracts for reference convenience (e.g., FYIs – for your information);
- Drafts or revisions with non-substantive changes when final is produced;
- Duplicates that have already been filed, or reproduced or summarized in the official record;
- Emails that just contain an attachment and no content (unless it adds value to an attachment);
- Meeting arrangements or scheduling;
- Personal emails; or
- Rough notes and calculations.

5.3 If you answer "no" to both questions in section 5.1, the record is not transitory and must be retained as a official record. Examples of records that are not transitory include:

- Directives or approvals for a course of action;
- Draft legislation or audits;
- Drafts or revisions with substantive changes or circulated for formal approval;
- Final reports or recommendations;
- Information necessary to understanding a customer/client relationship, issue, decision, or project;
- Meeting agendas and minutes;
- Policy changes or developments; or
- Work assignment or schedules.

5.4 Conversely, if you answer "yes" to any of the questions below, the record is not transitory and must be retained:

- Do you require the record for any legal, fiscal, audit, administrative, or operational purposes?
- Does the record provide evidence of official business, policies, transactions, actions, or decisions?
- Does the record provide value for your Team?
- Is the record a final document or a significant draft or revision?
- Is the record a working material necessary to understanding why a decision was made?
- Is the record the only version or the main version (i.e., not a copy)?

These records are official records and have long term value for BCFSA, including legal, financial, administrative, operational, audit, or historical value, and therefore must be retained.

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FOI Request 2024-22-CS

6.0 GUIDELINES – WHEN TO DESTROY TRANSITORY RECORDS

6.1 Subject to sections 6.2 and 6.3, transitory records should be deleted or destroyed as soon as possible. Team Members should set aside some time periodically to review and destroy their transitory records.

6.2 Records relevant to an active freedom of information request or legal discovery, subject to a legal hold, or where BCFSA has received a request under law not to destroy a record must not be destroyed while the matter is active. Transitory records are subject to freedom of information requests under the *Freedom of Information and Protection of Privacy Act*, and once a request comes in, the record must be processed if it is responsive to the request.

6.3 Stored backups from an information system created and retained for the purpose of data recovery, which is an essential part of protecting BCFSA's information assets and business continuity, must not be destroyed until the backup is no longer required.

7.0 GUIDELINE IMPLICATIONS

7.1 TEAM MEMBERS

Team Members must adhere to this Guideline when deciding whether a record is transitory and delete or destroy transitory records in accordance with this Guideline. Team Members with questions about this Guideline or whether a record is transitory may contact the Business Information & Reporting unit at records@bcfsa.ca for assistance.

7.2 BUSINESS INFORMATION & REPORTING UNIT

The Business Information & Reporting unit is responsible for providing advice and guidance on interpreting this Guideline and assisting Team Members with any questions.

7.3 INFORMATION MANAGEMENT & TECHNOLOGY BRANCH

The Information Management & Technology branch is responsible for oversight and implementation of technological solutions for transitory information management. As part of the branch, the Business Information & Reporting unit will provide advice and guidance to the branch.

8.0 AMENDMENTS

This Guideline may be amended from time to time. Any changes will be communicated through normal communication channels.

9.0 RESOURCES

BCFSA's Information Management/Information Technology Policy
Information Management Act
Transitory Information Schedule
B.C. Government's Transitory Information Guide and Transitory Information Quick Tips

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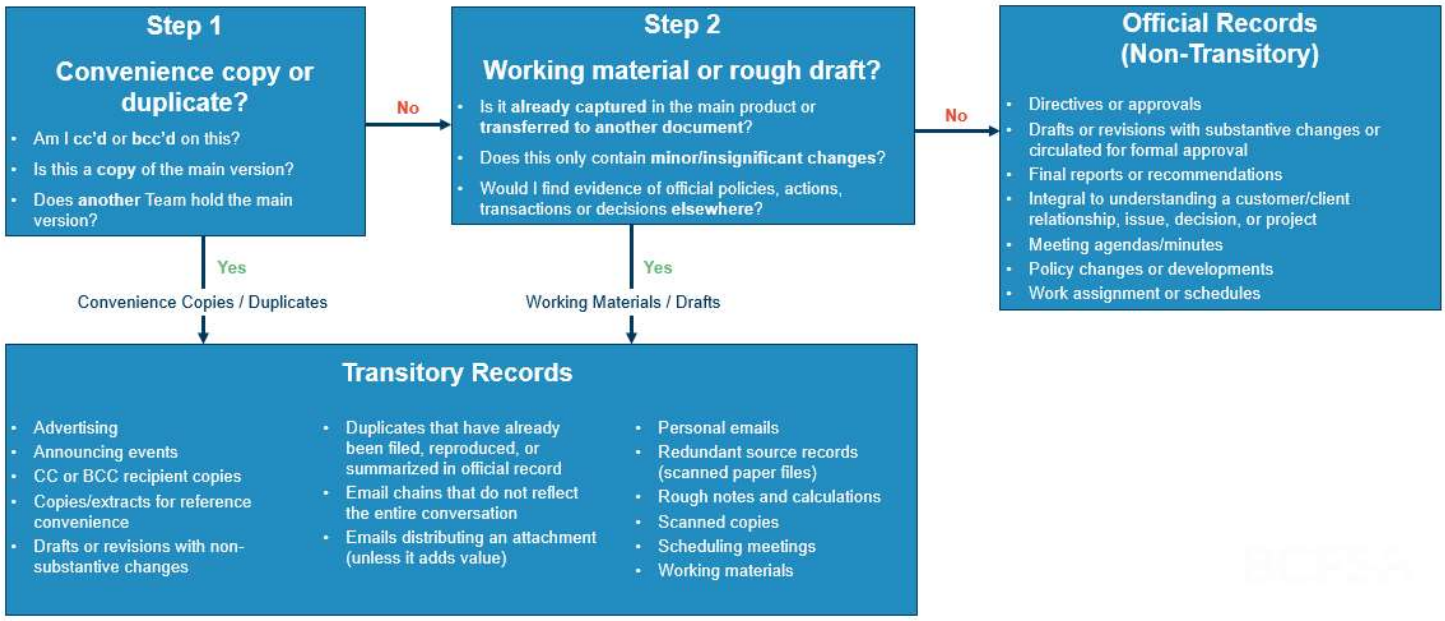
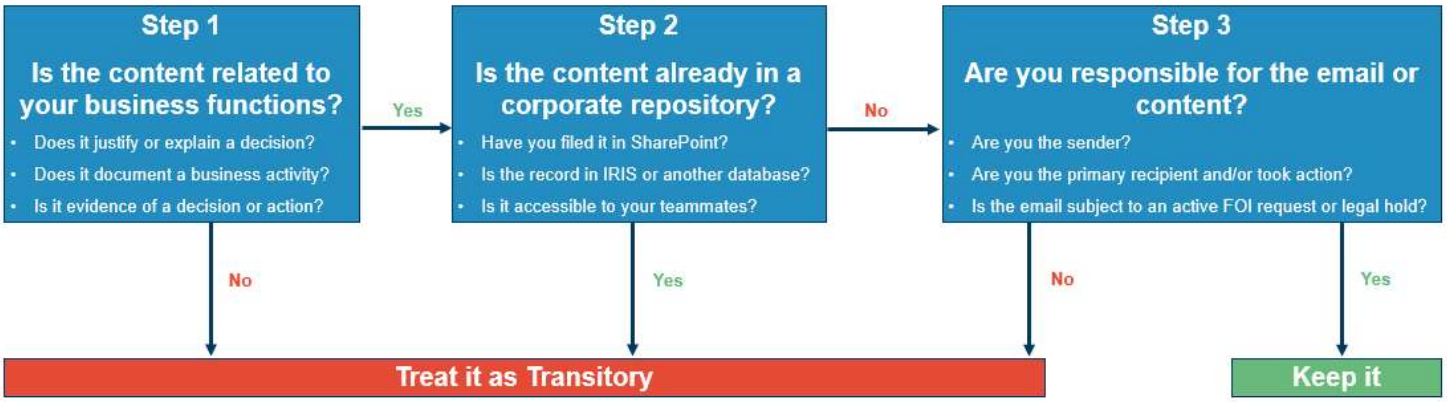
FOI Request 2024-22-CS
Page 13 of 68

APPENDIX A – TRANSITORY RECORDS DECISION DIAGRAM



BCFSA

APPENDIX B – EMAIL RETENTION DECISION DIAGRAM



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Information Flow Diagram: Purview Records Management and SharePoint Online

s.15

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Records Management Planning

BCFSA: Compliance & Enforcement – Legal

January 29, 2024

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Purpose

Why we are here today

1. **Review & Discuss RM Plan for C&E Legal**
   - Purview Training & Attendees
   - Configuration details and methods
2. **Q&A**

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Records Management Plan
C&E Legal

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Purview Records Management Training

Recommend we book some refresher training on ins-and-outs of Purview Records Management in advance of configuration for C&E Legal

- Three 90-min meetings ideally to go over the basics of RM and eDiscovery
- Who should attend from BCFSA?

Proposed timeline:

- Training completed by Monday, Feb 19

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Configuration Method

- **Live configuration of Purview RM, explained by Lian step-by-step (screen-share, recorded)**
  - Estimate us wanting three 90-min meetings to configure and review our results together end-to-end, with time for questions
- **BCFSA team should take on progressively more of the configuration work as we move through organization (to ensure knowledge transfer)**
- **Proposed timeline:**
  - Begin on or near Feb 19, and complete by March 1

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Key Decisions Ahead

s.15, s.17

Proposed Classification Rules in C&E Legal

Location(s) in SharePoint	ARCS / ORCS #	Retention Period	Classification Rules	Collaboration Period Proposed
s.15	20150-40 Litigation and Discipline Case Files	SO + 50Y DE*	Event-based retention; Once-annual event to trigger retention based on 'date closed'	Label/retain only after case is closed, or during its open life too? - 30-60 day grace period to modify?
	20150-20 Legal Advice	SO + 10Y DE	Retention counting from 'when label applied'; Triggers from completion status/date	Delay classification until 30-60 days following 'date closed' (date closed < 'last month)
	24300-20 Licensee Files (Real Estate) OR 22500-20 Mortgage Broker Reg Files	SO + 50Y DE SO=license / registration expires	Event-based retention for both; Once-annual event to trigger retention based on 'date closed'.	30-60 days since last modified before content is labelled.

Proposed Classification Rules in C&E Legal

Location(s) in SharePoint	ARCS / ORCS #	Retention Period	Classification Rules	Collaboration Period Proposed
s.15	22100-30 Mortgage Broker Investigation Files	SO + 50Y DE	Event-based retention; Once-annual event to trigger retention based on 'date closed'	1-2 weeks since last modified before content is labelled
	20200-20 Policy and Prog. Dev. Files OR	SO + 10Y DE OR	Event-based retention; Once-annual events to trigger retention based on 'date closed'	Label/retain only after projects are closed, or during their open life too? 30-60 day grace period to classify
	400-40	SO + 2Y DE	'Project Type' of Operational will match w/ 20200-20; 'Project Type' of Administrative will match w/ 400-40	

Location(s) in SharePoint	ARCS / ORCS #	Retention Period	Classification Rules	Collaboration Period Proposed
s.15	20100-07 Routine procedures and job aids	SO +5Y nil DE	Apply label and start 5 year retention when procedure is marked as obsolete	1-2 months since last modified and superseded before content is labelled
	102-20 Staff meetings	CY+2Y nil DE (3Y in Purview)	Apply label and start 3 year retention once meeting date has passed (or if not modified for over 1 year)	1-2 months following meeting date before content is labelled OR lastmodified<'last year'
	N/A – label/identify as transitory.	N/A – delete when not required		
	7730 – double-check w/ Rosanna on length of perceived value (or maybe reference material?)			
	20100-12 Routine reporting	SO nil DE	Apply label (and subsequently prompt disposition review) whenever file is marked obsolete	1-2 months since last modified AND marked obsolete before content is labelled

sed Classification Rules in C&

Q&A

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Records Management Configuration

BCFSA: Compliance & Enforcement – Legal

February 21, 2024

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Purpose

Why we are here today

- **Review configuration plan**
- **Review key decision points**
- **Begin configuration**
  - Simulation mode for now
- **Q&A**

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Guided Configuration
C&E Legal

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Guided Configuration for C&E Legal

What to Expect

We will collaboratively design our solution for automatically classifying records in the C&E Legal sites

- Walk through and align on key decisions before implementation
- Begin documenting the RM configuration at BCFSA (living artifact for use throughout project)

Lian to perform actual configuration in Purview (live, screen-shared)

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Breaking it Down into Steps

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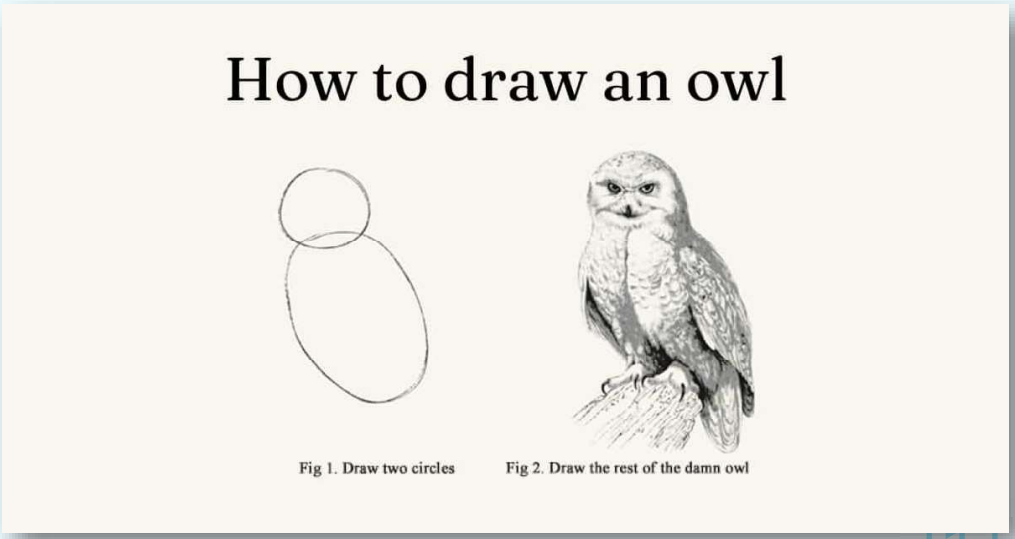
A Challenge w/ Purview Records Management

- Moving from theory to application



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Key Steps of Purview Configuration

1. **Library-by-library, review Information Architecture of the group's SharePoint sites, and determine for each:**
   - What ARCS/ORCS classification is this content?

2. **Consult the ARCS/ORCS retention schedule alongside SharePoint**
   - When does the retention countdown start in ARCS/ORCS?
   - Is this 'trigger' for the retention countdown also captured in the SharePoint solution?
   - Are usage practices of the area fairly consistent? Is migration complete?

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Key Steps of Purview Configuration

3. **If this is a new retention label, draft its details in the configuration spreadsheet.**
    - Weigh carefully: options for retention basis
4. **Prepare to draft the policy by documenting intended labelling conditions and relevant metadata in spreadsheet.**
5. **Ensure any required refinable properties are mapped in the admin search schema**
    - Reindex location if changes were recent.
6. **Draft query and policy details in configuration spreadsheet**

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Key Steps of Purview Configuration

7. **Test queries thoroughly.**
8. **Create retention label in Purview per documented configuration**
9. **Create label policy in Purview per documented configuration**
    - Keep in simulation mode until ready to be enabled
10. **Review labelling results in Data Classification tool following 7 days**

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Our Configuration Master Spreadsheet

BCFSA - Purview RM Configuration Map.xlsx

Guiding Decisions Made w/ Thus Far

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Pertinent Enterprise Recommendations

s.15, s.17

More Enterprise Decisions Ahead

Who will lead configuration/maintenance? Who has access?

- Purview Records Management

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Q&A

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Records Management Configuration

BCFSA: Compliance & Enforcement – Legal

February 27, 2024

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Purpose

Why we are here today

- **Continue configuration from last day**
  - Simulation mode for now
- **Navigate label bases decisions**
- **Q&A**

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Guided Configuration
C&E Legal

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Guided Configuration for C&E Legal

What to Expect

We are collaboratively designing our solution for automatically classifying records in the C&E Legal sites

- Walking through, aligning on key decisions before implementation
- Documenting our RM configuration at BCFSA (living artifact to grow/adapt throughout project)

Lian to perform configuration in Purview (live, screen-shared)

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Reminder: For Decision

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Which Retention Basis Do I Want?

A recap and pros/cons of each

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Basis 1: Date file was created

Best for:

- ?

Drawbacks:

- Contents of a case file will have a mix of disposition dates unless they were created in unison
- Date created can differ greatly from when the expiry clock should really start

Basis 2: Date file was last modified

Best for:

- CY+ classifications when records tend to reflect continuous processes, rather than discrete casework
- Examples:
  - general correspondence, expense claims, service requests

Drawbacks:

- Contents of case files will have a mix of disposition dates unless they were last modified in unison

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Basis 3: When label was applied

Best for:

- Case files
- Triggering retention based on a status condition or business event
- Examples:
  - Policies once obsolete, FOI request files once complete, etc.

Drawbacks:

- We can backdate the label applied date - but only via script or flow.
- Item is not labelled until matter is closed

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Basis 4: An event

Best for:

- Case files with a very long avg. active life (ie. 1 years+).

Drawbacks:

- Usually involves some extra manual processing unless wholly addressed via workflows
- Cannot overwrite the expiry date on an item once it is set (unless classified to another label)

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Q&A

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Content Type Name	Type	Columns Used	Used in	Use Description

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s.15

APRIL 2024

SharePoint User Guide
(C&E Legal)

BCFSA

Purpose

This site serves as the principal collaboration space for document management and record keeping, specifically tailored for the staff within the Compliance and Enforcement Legal ("**C&E Legal**") Unit.

Casework, reviews, and other projects conducted by the team in SharePoint should be filed in accordance with the steps provided here to ensure continued ease-of access and compliance with records management requirements.

Lawyers in this Unit also have access to view and download files in the Support & Administration site. This includes resources like team meeting records, s.15 and activity and case tracking spreadsheets that are managed by C&E's Legal Services.

Immediate support and guidance can be provided by the C&E Legal Unit's Super Users. Super Users are the Site Owners and can help with common support functions related to using and updating this space. More information can be found on the last page of this Guide.

For other technical questions and requests, please contact the Information Management & Technology ("**IM&T**") branch at Helpdesk@bcfsa.ca.

Guide to Site Components

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Super Users

Super Users are the Site Owners of collaboration sites for their business areas in SharePoint. They are SharePoint-savvy members of your team who can help with common support functions related to using and updating this space.

Tasks that a Super User can help with:

- Creating and updating Pages
- Creating new libraries and lists (with help of IM&T for content types)
- Creating and updating public views
- Changing/updating site navigation links
- Creating new libraries and lists (with support of IM&T for content types)
- Simple permissions changes (like granting view access to a site)
- Site usage guidance

Who should I speak with next?

For other technical questions and requests, please contact the IM&T branch at Helpdesk@bcfsa.ca.

Retention Schedule		Retention Label Details					SharePoint location details				Label Policy Details				QA & Comments			
ARCS/ORCS	ARCS/ORCS Retention	Retention Label Name	Is Record? (Y/N/Q)	Retention based on	Retention Length	Retention Outcome	SharePoint Site(s)	Library Name(s)	Labelling Conditions (Plain Language)	Content Type(s)	Refinable Properties	Policy Name	Policy Query (KQL)	Scope Type	Scope Details	Configuration Status	QA Status	Group Title	Comments
10001-01 Example	CY + 3Y DE	10001-01 Example	N	Last modified date	4Y	Disposition Review	s.15				Last modified time=refinabledate06	10001-01 Example Auto	s.15						
20200-07 Routine procedures and job aids	SO + 5Y DE	20200-07 Routine procedures and job aids	N	When label applied	5Y	Disposition Review					Is Obsolete=RefinableString34 Last modified time=refinabledate06	20200-07 Routine procedures and job aids - Auto-apply							
00102-20 Staff meetings	CY+2 nil DE	00102-20 Staff meetings	N	Last modified	3Y	Disposition Review					Meeting Date=RefinableDate05 Last modified time=refinabledate06	00102-20 Staff meetings - Auto-apply							
102901 Transitory information	SO nil DE	99999-99 Transitory information	N	n/a - label only	none	n/a						99999-99 Transitory information - Auto CE Legal							
20200-20 Policy and program development files	SO+3Y 7Y DE	20200-20 Policy and program development files	N	When label applied	10Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35 Project Status=RefinableString33	20200-20 Policy and program development files - Auto-apply							
00400-40 Cross-government and administrative project files	SO 2Y DE	00400-40 Cross-government and administrative project files	N	When label applied	3Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35 Project Status=RefinableString33	00400-40 Cross-gov & admin project files - Auto-apply							
20100-12 Routine reporting	SO nil DE	20100-12 Routine reporting	N	When label applied	1 day	Disposition Review					Is Obsolete=RefinableString34	20100-12 Routine reporting - Auto-apply							
20150-20 Legal advice	SO + 10Y DE	20150-20 Legal advice	N	When label applied	10 Y	Disposition Review					Date Closed=RefinableDate04 Development Status=RefinableString33	20150-20 Legal advice - Auto-apply							
22100-30 Mortage broker investigation files	SO+5Y 45Y DE	22100-30 Mortgage broker investigation files	N	When label applied	50 Y	Disposition Review					Date Closed=RefinableDate04 Act=RefinableString32 Review Status=RefinableString33	22100-30 MB investigation files - Suitability - Auto							
24400-20 Real estate investigation case files	SO+5Y 45Y DE	24400-20 Real estate investigation case files	N	When label applied	50 Y	Disposition Review					Date Closed=RefinableDate04 Act=RefinableString32 Review Status=RefinableString33	22100-30 RE investigation files - Suitability - Auto							
20150-40 Litigation and Discipline Case Files	SO + 50Y DE	20150-40 Litigation and Discipline Case Files	N	When label applied	50 Y	Disposition Review					Crown Transfer Date=RefinableDate04	20150-40 Litigation and discipline case files - Offences - Auto							
00400-40 Cross-government and administrative project files	SO 2Y DE	00400-40 Cross-government and administrative project files	N	When label applied	2Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35 Project Status=RefinableString33	00400-40 Cross-gov & admin project files - Auto-apply							
20200-20 Policy and program development files	SO+3Y 7Y DE	20200-20 Policy and program development files	N	When label applied	10Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35 Project Status=RefinableString33	20200-20 Policy and program development files - Auto-apply							
20150-40 Litigation and Discipline Case Files	SO + 50Y DE	20150-40 Litigation and Discipline Case Files	N	When label applied	50 Y	Disposition Review					Date Closed=RefinableDate04	20150-40 Litigation and discipline case files - Auto							
22500-20 Mortgage broker registration files	SO+5Y 45Y DE	24300-20 Mortage Broker Registration Files	N	When label applied	50 Y	Disposition Review					Act=RefinableString32 Date Closed=RefinableDate04	22500-20 MB registration files - Conditions - Auto							
24300-20 Licensee files	SO+5Y 45Y DE	24300-20 Licensee files	N	When label applied	50 Y	Disposition Review					Act=RefinableString32 Date Closed=RefinableDate04	24300-20 RE licensee files - Conditions - Auto							
20150-40 Litigation and Discipline Case Files	SO + 50Y DE	20150-40 Litigation and Discipline Case Files	N	When label applied	50 Y	Disposition Review					Proceeding status = refinablestring36 Proceeding date = refinabledate04	20150-40 Litigation and discipline case files - Proceedings auto							
20150-20 Legal advice	SO + 10Y DE	20150-20 Legal advice	N	When label applied	10 Y	Disposition Review					Date Closed=RefinableDate04 Last modified time=refinabledate06 Hearing Status = RefinableString36	20150-20 Legal advice - Regulatory Affairs - Auto							
20100-30 Hearing decision files	SO + 7Y DE	20100-30 Hearing decision files	N	When label applied	7Y	Disposition Review						20100-30 Hearing decision files - Auto							
20100-05 Notices and orders	SO + 5Y SR	20100-05 Notices and orders FR	N	Created	Forever	n/a					Last modified time=refinabledate06	20100-05 Notices and orders - FR - Case Law							
20200-20 Policy and program development files	SO+3Y 7Y DE	20200-20 Policy and program development files	N	When label applied	10Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35	20200-20 Policy and program development files - Auto Legal Hub							
00400-40 Cross-government and administrative project files	SO 2Y DE	00400-40 Cross-government and administrative project files	N	When label applied	2Y	Disposition Review					Date Closed=RefinableDate04 Project Type=RefinableString35	20200-20 Policy and program development files - Auto Legal Hub							
20100-30 Hearing decision files	SO + 7Y DE	20100-30 Hearing decision files	N	When label applied	7Y	Disposition Review					Proceeding status = refinablestring36 case date = refinabledate08	20100-30 Hearing decision files - compensation fund auto							
20100-30 Hearing decision files	SO + 7Y DE	20100-30 Hearing decision files	N	When label applied	7Y	Disposition Review					n/a	20100-30 Hearing decision files - archive lib auto							
20150-05 Legal services administration	CY + 5Y nil DE	20150-05 Legal services administration	N	Last modified	6Y	Disposition Review					Last modified time=refinabledate06	20150-05 Legal services administration - Auto							
20150-20 Legal advice	SO + 10Y DE	20150-20 Legal advice	N	When label applied	10 Y	Disposition Review					Last modified time=refinabledate06	20150-20 Legal advice for Agreements - Auto							
20150-20 Legal advice	SO + 10Y DE	20150-20 Legal advice	N	When label applied	10 Y	Disposition Review					status = refinablestring37 request date = refinabledate09	20150-20 Legal advice for Info Privacy - Auto							
20150-20 Legal advice	SO + 10Y DE	20150-20 Legal advice	N	When label applied	10 Y	Disposition Review					Last modified time=refinabledate06	20150-20 Legal advice for shared legal opinions - auto							
Executive Records	SO 10Y SR	99999-01 Executive Records Semi-Active 99999-01 Executive Records FD	N	When label applied	10Y + Forever	Relabel followed by permanent retention					Is Obsolete=RefinableString34 Meeting Date=RefinableDate05 Project Status=RefinableString33 Event Date=Refinabledate08	99999-01 Executive Records Semi-Active Auto							
00200-20 Committee files	SO 7Y SR	00200-20 Committee files Semi-Active 00200-20 Committee files FD	N	Event Forever	E + 7Y	Relabel followed by permanent retention					Last modified time=refinabledate06	00200-20 Committee files Semi-Active EDI							
00400-20 Ministry/agency planning and performance files	SO 2Y DE	00400-20 Planning and performance files		When label applied	3Y	Disposition Review					Development Status=RefinableString33 Date Completed=Refinabledate04	00400-20 Planning and performance files ERM							
01070-20 Contract management files	SO 7Y DE	01070-20 Contract management files	N	When label applied	7Y	Disposition Review					Expiry Date=RefinableDate10 Project Status=RefinableString33	1070-20 Contract management files - Auto							
00100-00 Policy and procedures	SO nil DE	00100-00 Policy and procedures	N	When label applied	7cl	Disposition Review					Obsolete/Superseded=Refinablestring34 Last modified time=refinabledate06	00100-00 Policy and procedures - Auto							
00470-03 Security activity and control records	CY+1Y nil DE	00470-03 Security activity and control records	N	When label applied	2Y	Disposition Review					ProjectStatus=RefinableString33	00470-03 Security activity and control records - Aut							

APRIL 2020

BC Financial Services Authority Information and Technology Appropriate Use Procedure

BCFSA

Contents

1. **Purpose** 1
2. **Objective** 1
3. **Definitions** 1
4. **General** 1
5. **Roles and Responsibilities** 3
   - Province of BC 3
   - People Leaders 3
   - Team Members 3

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1. Purpose

This procedure outlines and provides the mandate for acceptable use of BC Financial Services Authority (BCFSA) information, networks and systems to minimize exposure to risks such as malicious software (viruses), loss of data, and degradation of systems and services.

2. Objective

Identify the key roles and responsibilities for the appropriate use of information and technology at BCFSA.

3. Definitions

Freedom of Information and Protection of Privacy Act (FIPPA) - sets out the access and privacy rights of individuals as they relate to the public sector. FIPPA establishes an individual's right to access records in the custody or control of a public body, including access to one's own personal information. In addition to establishing an individual's right to access records, FIPPA also sets out the terms under which a public body can collect, use and disclose the personal information of individuals.

Information - when data is processed, organized, structured or presented in a given context so as to make it useful, it is called information. Information is an asset that has significant value to BCFSA and is the foundation of our decision-making.

Technology - computer equipment, software, business systems and networks.

4. General

BCFSA uses information and technology resources to support Team Members to efficiently deliver on the corporate mandate.

Use of BCFSA information and systems by Team Members is expected to be conducted in a manner consistent with the Standards of Conduct and must not jeopardize BCFSA’s operations, reputation, or regulatory responsibilities.

Alleged inappropriate use of information or technology resources will be reviewed on a case-by-case basis and may lead to bringing disciplinary action (which may include dismissal or cancellation of employment relationship) or pursuing other legal remedies.

Personal information must be used in accordance with FIPPA.

- Users of BCFSA systems shall not use BCFSA systems for illegal use and all laws and regulations regarding copyright or licensing with programs and data must be complied with.
- Users are permitted to use BCFSA systems for limited personal use provided that such use complies with BCFSA policies, procedures and Standards of Conduct.
- All information which resides on corporate systems and resources is considered a corporate record and is subject to the Information Management/Information Technology (IM/IT) Policy.
- Authorization to access systems and information will be granted on an as needed basis, based on business requirements and job function.
- Passwords must be kept secure and accounts (as well as fobs and building access cards) must not be shared. Authorized users are responsible for the security of their passwords and accounts.
- Confidential corporate or personal information must not be transmitted or exposed to the outside of BCFSA, unless such exposure is required to complete the work and has been approved by the CIO, e.g. sharing information with partners where appropriate information sharing agreements are in place.
- Users of BCFSA systems must use secure methods for transmitting confidential or personal information provided by IT, such as secure file transfer site, VPN, and corporate email systems.
- All accounts logged on to desktops, laptops and other mobile devices, and printers must be locked or logged out when unattended.
- Use of corporate systems for commercial or political purposes is not permitted.
- Installation of any software application or add-on is not permitted unless reviewed by the BCFSA IM/IT team and approved by Department VP and IT Management.
- Supervisors must authorize the Team Member’s use of confidential information and review their level of access annually.
- Team Members working outside of the workspace must protect their devices from unauthorized access all time when they are outside of the workspace.
- Team Members accessing BCFSA information from their personal devices must conform with the BCFSA IT policies, procedures and guidelines to secure such devices.
- In case of a security breach or other information incident, Team Members must report them to the Manager, Information Management.

5. Roles and Responsibilities

PROVINCE OF BC

The Office of the Chief Information Officer (OCIO) monitors the use of networks and may monitor selected network traffic or internet sites. Monitoring is done for operational reasons (e.g., to resolve problems). Normal routine analysis does not involve reading the content of email or files.

PEOPLE LEADERS

People Leaders must ensure that all Team Members have reviewed the IM/IT Policy and Appropriate Use Procedures before access to BCFSA's Information and Technology resources is allowed.

TEAM MEMBERS

All Team Members that use BCFSA’s Information and technology should ensure that internal security controls are being followed, that integrity of information and technology is being maintained, and that BCFSA is being protected.

BC Financial Services Authority

600-750 West Pender Street
Vancouver, B.C. V6C 2T8

604 660 3555
Toll free 866 206 3030
info@bcfsa.ca

Information Management and Technology Policy

Approved By: Board of Directors
Recommended By: Chief Executive Officer
Sponsored By: Senior Vice President, Corporate Services and Transformation

Date: July 12, 2023
Distribution: All BCFSA Team Members

TABLE OF CONTENTS

1. INTRODUCTION 1
2. PURPOSE 1
3. DEFINITIONS 2
4. APPLICATION 2
5. POLICY STATEMENT 2
6. GUIDING PRINCIPLES 3
7. ROLES AND RESPONSIBILITIES 3
8. POLICY IMPLEMENTATION 4
9. GOVERNMENT STAKEHOLDERS 6
10. INQUIRIES 6

1. INTRODUCTION

The use of technology and dependency on online resources continue to grow, impact, and change the way we work. The increased reliance on information and technology to achieve corporate objectives highlights the need to maintain the confidentiality, integrity, and availability of BC Financial Services Authority's ("BCFSA") information and technology.

As a Crown agency, BCFSA endeavours to follow the spirit and intent of the Province of British Columbia's Core Policy & Procedures Manual. Where there is a discrepancy between the Province of British Columbia's Core Policy & Procedures and BCFSA's Corporate Policies, BCFSA's Corporate Policies take precedent.

2. PURPOSE

The Information Management and Technology Policy (the "Policy") provides the principles and accountabilities for the appropriate and secure use of BCFSA's information and technology.

BC Financial Services Authority
BCFSA
600-750 West Pender Street
Vancouver, B.C. V6C 28T
T 866 206 3030
F 604 660 3365

3. DEFINITIONS

Architecture is a series of principles used to direct the process of acquiring, building, modifying, and interfacing technology resources throughout BCFSA. These resources can include equipment, software, communications, development methodologies, modeling tools, and organizational structures.

Board means the Board of Directors of BCFSA.

Corporate Policies are directional statements approved by the Board that has broad application across BCFSA. Corporate Policies may (i) advance BCFSA's mandate; (ii) address issues of compliance with legislation, government directives, and/or internal standards; and/or (iii) promote improved governance, better risk management, and operational efficiencies.

Contractor means third-party consultants and/or vendors that have entered into a contract with BCFSA to provide goods or services.

Corporate Records are books, documents, maps, drawings, photographs, letters, vouchers, papers, and any other thing on which information is recorded or stored by graphic, electronic, mechanical, or other means.

Information Management is a cycle of organizational activity involving: (i) the acquisition of information from one or more sources; (ii) the custodianship of that information; (iii) the distribution of that information to those who need it; and (iv) the ultimate disposition of the information through archiving or deleting.

Information Technology Infrastructure Library is an industry standard framework designed to standardize the selection, planning, delivery, maintenance, and overall lifecycle of information technology services within a business.

Least Privilege is the practice of limiting access rights for Team Members to the minimum permissions they need to perform their work.

Need-to-know is the principle where access is restricted to authorized users that require it to carry out their work.

Team Member includes full-time, part-time, and contract employees, as well as individuals serving on the Board.

4. APPLICATION

This Policy applies to the use of all information, applications, computing devices, and network systems managed and operated by BCFSA, as well as third party technology entities providing equipment and/or services to BCFSA.

This Policy applies to all individuals who engage in program and service delivery for BCFSA, including Team Members and Contractors.

All Team Members and Contractors are expected to be familiar with and adhere to this Policy. This Policy will be introduced to new Team Members during their initial orientation session and to Contractors as part of their onboarding process.

5. POLICY STATEMENT

This Policy provides the principles and accountabilities for the appropriate and secure use of all information, applications, computing devices, and network systems managed and operated by BCFSA, as well as third party technology entities providing equipment and/or services to BCFSA.

6. GUIDING PRINCIPLES

BCFSA is committed to promoting a professional approach to information management and technology ("IM&T"), in which every Team Member and Contractor is familiar with the principles of IM&T and takes a role in the management of IM&T within their areas of responsibility.

BCFSA:

- Fosters an IM&T governance model that supports business alignment and decision making through the Senior Executive Team ("SET");
- Develops relationships with leading suppliers to ensure reliable, long-term services to support BCFSA's changing needs;
- Purchases well established "best of breed" software licenses that meet the specific business needs, and performs regular upgrades to maintain asset value;
- Aligns with industry best practices to eliminate vulnerabilities and mitigate security threats;
- Uses industry standards in solution designs to minimize technical complexity;
- Increases efficiency in service delivery through adoption of the Information Technology Infrastructure Library framework;
- Implements a flexible and scalable BCFSA-wide IM&T architecture aligned to corporate Architecture principles;
- Supports sustainability by considering environmental impact in asset purchasing, resale, and disposal; and
- Implements "data by design" approach in which data needs are proactively considered in designing and developing initiatives to support business needs.

7. ROLES AND RESPONSIBILITIES

7.1 Board who**:**

- Approves this Policy.

7.2 Chief Executive Officer ("CEO") who**:**

- Ensures that BCFSA remains compliant with this Policy;
- Ensures that appropriate systems are in place to measure organizational efficiency and effectiveness;
- Approves, in advance and in exceptional circumstances, any exceptions to this Policy; and
- Delegates authority for BCFSA routine operational IM&T procedures.

7.3 Senior Vice President, Corporate Services and Transformation who:

- Is the sponsor for this Policy with responsibilities as outlined in the Corporate Policy Framework Policy;
- Provides leadership in establishing and instilling a culture of compliance with this Policy;
- Is responsible for coordinating and implementing this Policy, which may be delegated to the Chief Information Officer ("CIO");
- Directs department compliance to this policy; and

- Ensures users are aware of, understand, and comply with this Policy and related procedures.

7.4 CIO who**:**

- Establishes internal procedures and guidelines to ensure the confidentiality, integrity, and availability of information and systems;
- Monitors and reports on compliance with this Policy and IM&T procedures, providing support and advice on IM&T Policy or procedural matters; and
- Maintains this Policy and BCFSA's IM&T procedures.

7.5 SET who:

- Contributes to the determination of IM&IT objectives and priorities; and
- Ensures the appropriate distribution of resources to all programs and functions related to IM&T planning and management.

7.6 People Leaders who**:**

- Provide timely and accurate information to support IM&T confidentiality, integrity, and availability.

7.7 Team Members and Contractors who:

- Must comply with this Policy in a manner consistent with BCFSA's Standards of Conduct Policy;
- Understand their role in the acceptable use and security of BCFSA information and systems; and
- Bring material IM&T issues to the attention of their People Leader. When IM&T questions arise, Team Members and Contractors shall seek guidance from the CIO or SVP, Corporate Services and Transformation. Board Members should bring issues to the Board Chair who can address them with the CEO or SVP, Corporate Services and Transformation.

8. POLICY IMPLEMENTATION

Annual IM&T objectives defined by SET are included in the Corporate Services and Transformation operating plan. These objectives enable achievement of service, strategic, and operational plans and provide that:

- BCFSA establishes, maintains, and manages information and systems that are consistent with applicable statutes, regulations, policies, and standards;
- BCFSA adopts best practices where appropriate for IT Service Management that focus on aligning IM&T services with BCFSA's business needs;
- Procedures, guidelines, and processes related to BCFSA's system of IM&T practices are clearly defined, documented, and communicated to all levels within the organization; and
- People Leaders and Team Members are subject to the functional direction provided by the CIO on matters related to IM&T administration and security.

8.1 Information Management

8.1.1 Data/Information:

- A data strategy and roadmap must be developed and implemented;
- A data policy must be developed;

- Data and corresponding information systems must be identified, classified, inventoried, documented, and maintained throughout their lifecycle;
- A Privacy Impact Assessment ("PIA") must be conducted to determine if a project, program, application, system, or new enactment collects, uses, retains, discloses, or secures personal information, and that such handling of personal information is compliant with the *Freedom of Information and Protection of Privacy Act*;
- A PIA must be developed to cover personal information exchanges within BCFSA outside of the immediate program area;
- People who manage, access, or use BCFSA information must receive privacy and information management training on initial employment and as required thereafter;
- Personal information in the custody or control of BCFSA must be stored, managed, and accessed solely within Canada throughout its lifecycle, except in specified circumstances;
- Remote access from a foreign country to personal data, including viewing, is prohibited except in specified circumstances; and
- The principles of Need-to-know and Least Privilege apply when authorizing access to personal information.

8.1.2 Records:

- All records created and received during the conduct of BCFSA's business activities must be managed and preserved in accordance with records management schedules and information classifications;
- Corporate Records must be preserved, reliable, and accessible after any conversion or migration from one media, format, or system to another; and
- Records must be digitized where possible.

8.1.3 Information Security:

- Reasonable security measures must be made to safeguard confidential and/or personal information while in transport and in use outside the workplace; and
- Confidential and/or personal information must not be downloaded or stored to a non-BCFSA computer or device (for example, smartphone, memory stick/card, or external hard drive).

8.2 Information Technology Management

8.2.1 Application Management:

- BCFSA will support the use of "cloud services first" by ensuring that:
    - Cloud services are identified and evaluated as preferred solution delivery option when initiating new IT initiatives, strategies, and projects, and
    - Cloud services will be adopted when they are the most effective option to meet business needs and comply with appropriate privacy and security standards; and
- All newly procured or developed IM&T solutions and equipment must meet or exceed applicable requirements or standards for persons with disabilities.

8.2.2 Security and Privacy:

- Development of new electronic commerce systems or enhancements, changes, or revisions must comply with industry standards;
- Security requirements must be assessed, identified, and documented to determine security implications and control requirements when there is a requirement for third parties to access BCFSA's physical and electronic assets. Security controls must be documented and agreed to with the third party;
- A Security Threat Risk Assessment must be performed for all new information system-related projects and initiatives;
- Documents, computer media, data, and system documentation must be protected from unauthorized disclosure, modification, removal, or destruction;
- Access to information, systems, and business processes must be managed, monitored, and controlled on the basis of business and security requirements;
- Access to, or from, internal and external networks and network services must be managed, monitored, and controlled;
- Information and technology assets must be protected proportionate to identified risks and security requirement; and
- Information security incidents, events, and weaknesses must be managed and communicated to the CIO for corrective action, if appropriate.

8.2.3 Cyber Security:

- Cyber security measures and protocols within BCFSA must be strong and assessed periodically;
- Appropriate investment must be made to keep the cyber security measures and controls updated; and
- Immediate action must be undertaken at the direction of the CIO to assess impacts and implement security controls in response to cyber security events, including incidents and vulnerabilities.

9. GOVERNMENT STAKEHOLDERS

The Province of British Columbia's Office of the CIO ("OCIO") provides access to Virtual Private Network which allows BCFSA to access the financial and human resources systems. Access to OCIO's VPN will no longer be required once BCFSA implements the new Finance and Human Resources systems, targeted for January 1, 2024.

10. INQUIRIES

Questions concerning the interpretation of this Policy will be addressed by the CIO.

Guideline Description	**MANAGING TRANSITORY RECORDS**
Issued By	**Chief Information Officer**
Issue Date	**November 2023**
Next Scheduled Review Date	**November 2025**
Advisor	*Manager, Privacy & Business Information*

1.0 BACKGROUND AND DEFINITIONS

1.1 BCFSA is a government body subject to the *Information Management Act*, which requires government bodies to manage information in accordance with approved information schedules. This includes the Transitory Information Schedule, which outlines how government bodies should manage transitory records.

1.2 **Transitory records** and **transitory information** are BCFSA business records and information that are required for short-term use only and do not need to be filed. They are records of temporary usefulness that are only required for a limited period to complete a routine action or to prepare an ongoing record that will replace them (e.g., a new version). They are not required to meet statutory obligations or to sustain administrative or operational functions.

1.3 **Official records** are original records or copies of transitory records required for statutory, legal, fiscal, administrative, or operational purposes, including draft legislation, audits, or similar reports, and are therefore not transitory.

Official records must be retained in a regular filing system (e.g., SharePoint) classified or tagged according to approved information schedules (e.g., the Administrative Records Classification System or Operational Records Classification System, known as ARCS/ORCS).

2.0 PURPOSE AND SCOPE

2.1 This Guideline is established to provide direction and guidance to all Team Members on how to manage transitory records, including how to determine if a record is transitory, and how to manage emails.

2.2 Appendix A provides a flow chart to assist Team Members in identifying the difference between transitory records and official records. Appendix B provides a flow chart to assist Team Members in managing emails to determine if they are transitory records or original records.

2.3 This guideline applies to all Teams and Team Members at BCFSA.

3.0 LEGISLATIVE FRAMEWORK

3.1 This guideline is aligned with the *Information Management Act* and the Transitory Information Schedule.

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4.0 CATEGORIES OF TRANSITORY RECORDS

4.1 There are six (6) categories of transitory records:

Category	Description
1. Transitory Messages	Casual or non-substantive messages in any format, including attachments, that are of only passing value and not needed to document an action or decision.
2. Transitory Drafts	Preliminary or incomplete drafts that do not contain significant comments, approvals, or changes providing insight into the evolution of the final version. (Excludes drafts covered in another information schedule, or in legislation or policy.)
3. Rough Notes and Working Materials	Preliminary, incomplete, or unused information recorded or gathered for the purposes of creating other documents, aiding memory, facilitating a routine action, or recording exploratory thoughts. (Excludes notes and working materials that document decisions or actions.)
4. Transitory Copies	Duplicates of existing records made for convenience or reference purposes or that replace originals. (Excludes copies providing evidence of consultation in decision-making.)
5. Transitory Systems Information	Information of temporary usefulness generated for, or resulting from, computer systems operations, including: • System-generated files and reports generated for reference not needed for another purpose; • Data gathered automatically by a system, including from connected devices, and is either not used or used for automatically generated reports; • Empty folders and empty (zero-byte) files that have no further use; and • Documents used only to input information into a computer system.
6. Transitory Information from External Sources	Includes solicited and unsolicited information from external sources used solely for short-term reference purposes or not at all, including extracts or copies of publications, promotional material, and other material from external sources. Also includes unsolicited information not used by BCFSA but may be redirected to the appropriate organization or agency, or published items used as part of a procurement process or other transaction. Securely destroy or return any transitory information from external sources defined as personal or confidential in legislation or policy (e.g., *Freedom of Information and Protection of Privacy Act*).

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5.0 GUIDELINES – DETERMINING IF A RECORD IS TRANSITORY

5.1 To determine whether a record, including an email, is transitory, follow these two steps:

1. **Is the record a convenience copy or duplicate?** Consider the following questions:
   - Were you just copied (cc'd or bcc'd) on the email?
   - Is this a copy of the main version?
   - Has the record been scanned to electronic form?
   - Does another Team hold the main version?

2. **Is the record a working material or rough draft?** Consider the following questions:
   - Is this already captured in the main product or transferred to another document?
   - Does this version only contain minor or insignificant changes?
   - Would you find evidence of the official policy, action, transaction, or decision elsewhere?

5.2 If you answer "yes" to either question in section 5.1, the record is likely transitory. Examples of transitory records include:

- Copy (CC) or blind copy (BCC) recipient copies of emails;
- Conference or course advertising or event announcements;
- Copies/extracts for reference convenience (e.g., FYIs – for your information);
- Drafts or revisions with non-substantive changes when final is produced;
- Duplicates that have already been filed, or reproduced or summarized in the official record;
- Emails that just contain an attachment and no content (unless it adds value to an attachment);
- Meeting arrangements or scheduling;
- Personal emails; or
- Rough notes and calculations.

5.3 If you answer "no" to both questions in section 5.1, the record is not transitory and must be retained as a official record. Examples of records that are not transitory include:

- Directives or approvals for a course of action;
- Draft legislation or audits;
- Drafts or revisions with substantive changes or circulated for formal approval;
- Final reports or recommendations;
- Information necessary to understanding a customer/client relationship, issue, decision, or project;
- Meeting agendas and minutes;
- Policy changes or developments; or
- Work assignment or schedules.

5.4 Conversely, if you answer "yes" to any of the questions below, the record is not transitory and must be retained:

- Do you require the record for any legal, fiscal, audit, administrative, or operational purposes?
- Does the record provide evidence of official business, policies, transactions, actions, or decisions?
- Does the record provide value for your Team?
- Is the record a final document or a significant draft or revision?
- Is the record a working material necessary to understanding why a decision was made?
- Is the record the only version or the main version (i.e., not a copy)?

These records are official records and have long term value for BCFSA, including legal, financial, administrative, operational, audit, or historical value, and therefore must be retained.

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6.0 GUIDELINES – WHEN TO DESTROY TRANSITORY RECORDS

6.1 Subject to sections 6.2 and 6.3, transitory records should be deleted or destroyed as soon as possible. Team Members should set aside some time periodically to review and destroy their transitory records.

6.2 Records relevant to an active freedom of information request or legal discovery, subject to a legal hold, or where BCFSA has received a request under law not to destroy a record must not be destroyed while the matter is active. Transitory records are subject to freedom of information requests under the *Freedom of Information and Protection of Privacy Act*, and once a request comes in, the record must be processed if it is responsive to the request.

6.3 Stored backups from an information system created and retained for the purpose of data recovery, which is an essential part of protecting BCFSA's information assets and business continuity, must not be destroyed until the backup is no longer required.

7.0 GUIDELINE IMPLICATIONS

7.1 TEAM MEMBERS

Team Members must adhere to this Guideline when deciding whether a record is transitory and delete or destroy transitory records in accordance with this Guideline. Team Members with questions about this Guideline or whether a record is transitory may contact the Business Information & Reporting unit at records@bcfsa.ca for assistance.

7.2 BUSINESS INFORMATION & REPORTING UNIT

The Business Information & Reporting unit is responsible for providing advice and guidance on interpreting this Guideline and assisting Team Members with any questions.

7.3 INFORMATION MANAGEMENT & TECHNOLOGY BRANCH

The Information Management & Technology branch is responsible for oversight and implementation of technological solutions for transitory information management. As part of the branch, the Business Information & Reporting unit will provide advice and guidance to the branch.

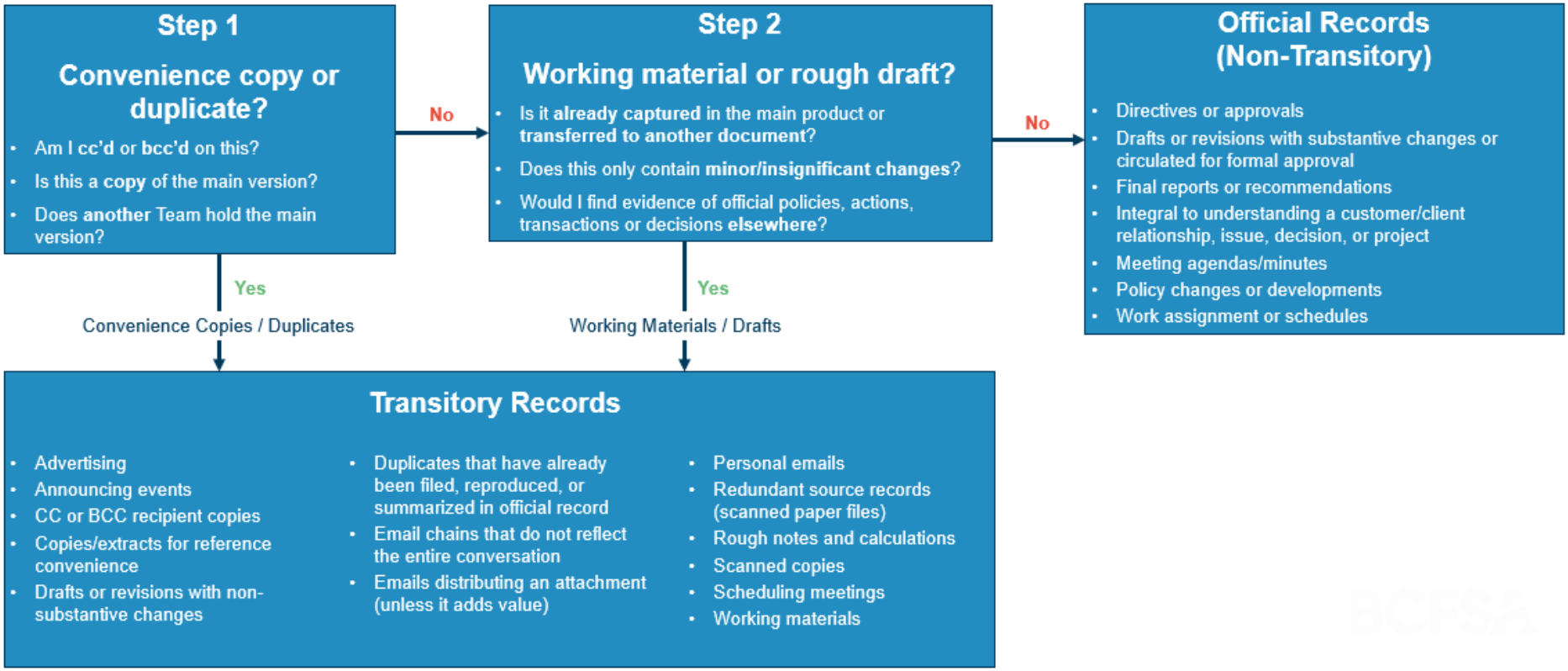
8.0 AMENDMENTS

This Guideline may be amended from time to time. Any changes will be communicated through normal communication channels.

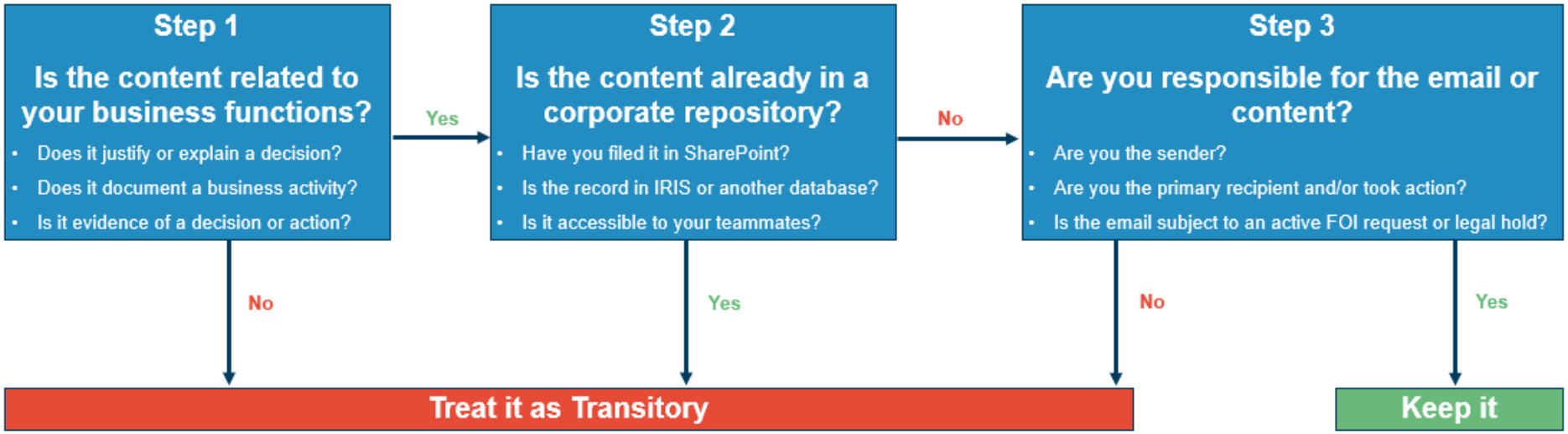
9.0 RESOURCES

BCFSA's Information Management/Information Technology Policy
Information Management Act
Transitory Information Schedule
B.C. Government's Transitory Information Guide and Transitory Information Quick Tips

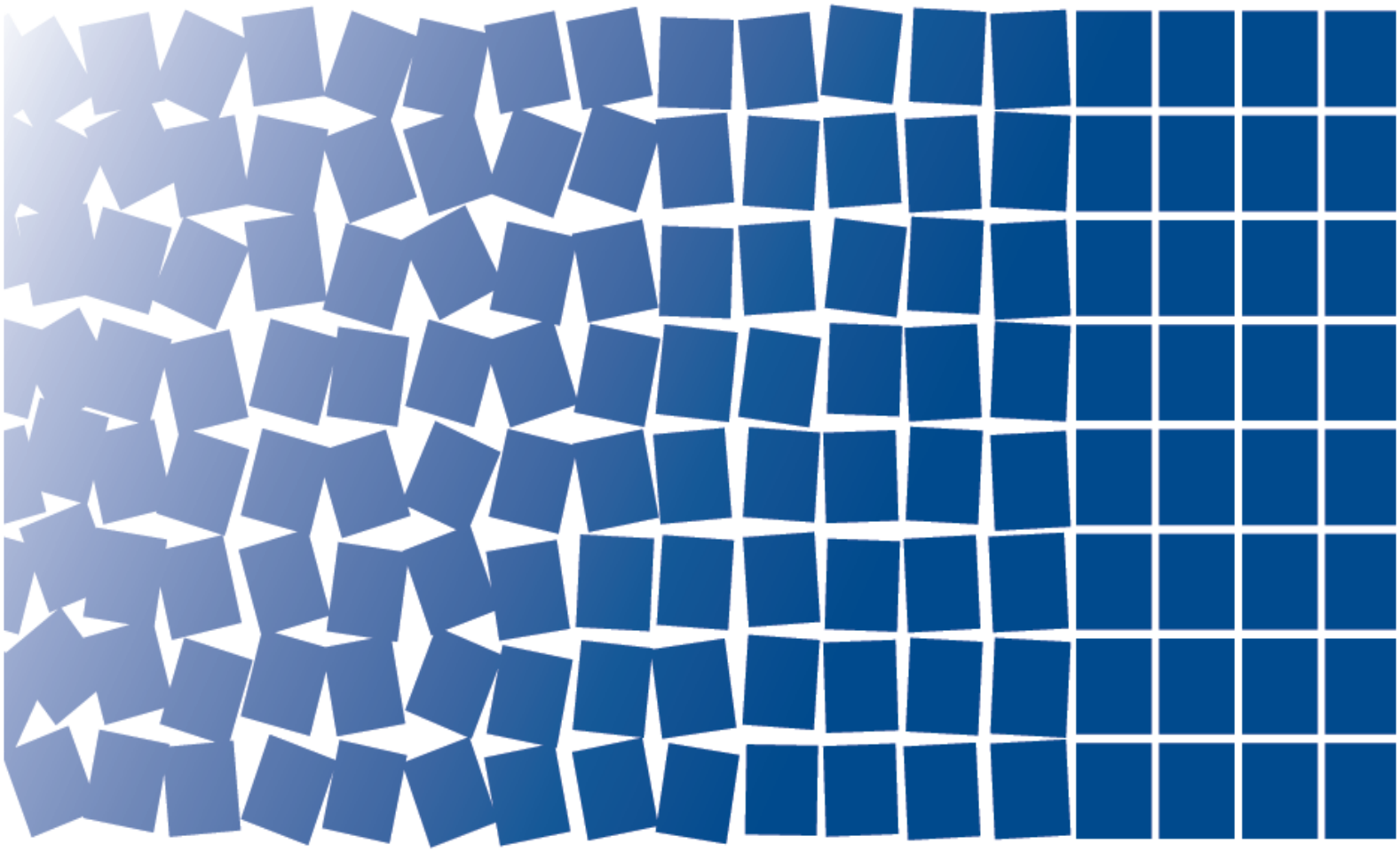
APPENDIX A – TRANSITORY RECORDS DECISION DIAGRAM



APPENDIX B – EMAIL RETENTION DECISION DIAGRAM



FINANCIAL SERVICES REGULATION AMENDMENT 1 OPERATIONAL RECORDS CLASSIFICATION SYSTEM



BRITISH COLUMBIA

GOVERNMENT RECORDS SERVICE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

FINANCIAL SERVICES REGULATION

OPERATIONAL RECORDS CLASSIFICATION SYSTEM

TABLE OF CONTENTS

REGISTER OF AMENDMENTS

USEFUL INFORMATION

EXECUTIVE SUMMARIES

SECTION 1	20000 – 20999	FINANCIAL SERVICES REGULATION COMMON FUNCTIONS
SECTION 2	21000 – 21999	FINANCIAL INSTITUTION REGULATION
SECTION 3	22000 – 22999	MORTGAGE BROKER REGULATION
SECTION 4	23000 – 23999	PENSION PLAN REGULATION
SECTION 5	24000 – 24999	REAL ESTATE SERVICES AND DEVELOPMENT REGULATION

SYSTEMS SECTION

ORCS REGISTER OF AMENDMENTS

This register lists all approved changes made to the *Financial Services Regulation ORCS*, in ascending order (i.e., the most recent changes appear first).

For more information about the changes listed here, see the relevant section, primary, and/or secondary; the *ORCS* may also have an appendix that provides a more detailed summary of changes.

Original schedule approval date: 2021-04-27

Amendment Number	Amendment Type	Date Approved	Section/ Primary/ Secondary	Changes
170480	Formal Amendment	2023-01-24	Amendments made to Section 1 Addition of Section 5	The amendment classifies and schedules records created and received in relation to real estate regulation functions transferred to the BC Financial Services Authority from the Office of the Superintendent of Real Estate and the Real Estate Council of BC. These functions include the receipt and auditing of filings by real estate brokers and developers, the licensing of real estate professionals, the regulation of real estate market conduct, and the oversight and provision of real estate services education. The amendment also accounts for changes to the provision of legal services to the BC Financial Services Authority, as the authority no longer receives most of these services from the Legal Services Branch of government.

USEFUL INFORMATION

Key to Information Schedule Codes and Acronyms:

Information Schedule titles:	***ARCS*** = *Administrative Records Classification System* ***ORCS*** = *Operational Records Classification System*
Office information:	**OPR** = Office of Primary Responsibility
Records life cycle:	**A** = Active **SA** = Semi-active **FD** = Final Disposition
Active and semi-active period codes:	**CY** = Calendar Year **FY** = Fiscal Year **NA** = Not Applicable **SO** = Superseded or Obsolete **w** = week **m** = month **y** = year
Final disposition categories:	**DE** = Destruction **FR** = Full Retention **SR** = Selective Retention **OD** = Other Disposition **NA** = Not Applicable
Special flags:	**FOI** = Freedom of Information/Protection of Privacy **PIB** = Personal Information Bank **VR** = Vital Records

The following links provide additional resources for managing your information:

- *ARCS and ORCS User Guide*.
- Special schedules for records that are not covered by *ARCS* and *ORCS*.
- Legislation, policies, and standards for managing records in the BC Government.
- Tips, guides, and FAQs on related topics.
- Government Records Officer contact information.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

FINANCIAL SERVICES REGULATION

Operational Records Classification System (ORCS)

Executive Summary for Amendment 1

Creating Agency
BC Financial Services Authority

Amendment Change Summary
This amendment adds a new section, Section 5 - Real Estate Services and Development Regulation, to cover real estate regulation functions, and updates Section 1 - Financial Services Regulation Common Functions accordingly.

Scope
The purpose of this amendment is to classify and schedule records created and received in relation to real estate regulation functions transferred to the BC Financial Services Authority from the Office of the Superintendent of Real Estate and the Real Estate Council of BC. These functions include the receipt and auditing of filings by real estate brokers and developers, the licensing of real estate professionals, the regulation of real estate market conduct, and the oversight and provision of real estate services education. The amendment also accounts for changes to the provision of legal services to the BC Financial Services Authority, as the authority no longer receives most of these services from the Legal Services Branch of government.

Notes On Application
This ORCS amendment replaces ongoing schedule 107572 (Complaints and investigations case files) with respect to investigations conducted under the Real Estate Development Marketing Act (SBC 2004, c.41) and the Real Estate Services Act (SBC 2004, c. 42). Real estate investigation case files are now classified in secondary 24400-20. This amendment also replaces ongoing schedule 121657 (Real estate filings). Records associated with this ongoing schedule are now classified under secondary24200-30 (Real estate development filings) and the associated policy secondaries, where applicable. No records were destroyed or transferred to the government archives under the authority of the latter ongoing schedule.

This ORCS amendment is retroactive and applies to all records, regardless of location and media, which are in the custody and control of the authority.

Standard Appraisal Considerations
The active and semi-active retention periods specified in the schedule meet all operational, administrative, legal, fiscal, and audit requirements. The final dispositions have been reviewed to ensure that records having enduring evidential and informational values are preserved.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

Specific Appraisal Considerations
Records scheduled for transfer to the government archives include:

- Board records (secondary 20100-02) SO 10y FR
- Regulatory policy – final (secondary 20200-00) SO+3y 12y FR
- Regulatory statements, guidelines and advisories (secondary 20200-02) SO+3y 12y FR
- Notices and Orders (secondary 20100-05) SO+1y 4y SR

The retention periods and final disposition indicated for these secondaries are unchanged from those approved in 2021 as part of the Financial Services Regulation ORCS, and the appraisal rationale also remains the same: records classified under these secondaries are summary records of the financial services regulation function. This amendment simply extends their coverage to include related records within the real estate regulation function.

- OSRE review of RECBC cases (secondary 24000-20) SO+3y 7y SR

The Superintendent of Real Estate's final and approved decision note concerning whether to appeal an RECBC consent order, or any comparable RECBC regulatory order, to the Financial Services Tribunal will be fully retained by the government archives because these notes summarize the OSRE's assessment of RECBC's interpretation of the regulations with respect to the case, and thus form an essential part of the context of RECBC orders that are retained under secondary 20100-05 Notices and orders.

All other records covered under this schedule are destroyed at the end of their retention periods.

SUMMARY LIST OF CLASSIFICATIONS

SECTION 1 - FINANCIAL SERVICES REGULATION COMMON FUNCTIONS

Classification	Classification Title	Retention
20100	COMMON FUNCTIONS	
20100-20	Enquiries and complaints - no investigation	SO+3y 7y DE
20100-30	Hearing decision files	SO+7y nil DE
20100-40	Regulatory cooperation and liaison	SO+3y 7y DE
20150	LEGAL SERVICES	
20150-01	General	CY+1y nil DE
20150-05	Legal services administration	CY+5y nil DE
20150-20	Legal advice	SO+3y 7y DE
20150-30	Legal advice – legislative drafting	SO+3y 12y DE
20150-40	Litigation and discipline case files	SO+3y 7y DE
20200	POLICY AND PROGRAM DEVELOPMENT	
20200-01	General	CY+1y nil DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

Classification	Classification Title	Retention
20200-02	Regulatory statements, guidelines and advisories	SO+3y 12y FR
20200-20	Policy and program development files	SO+3y 7y DE

SECTION 5 - REAL ESTATE SERVICES AND DEVELOPMENT REGULATION

Classification	Classification Title	Retention
24000	REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL	
24000-01	General	CY+1y nil DE
24000-02	OSRE oversight of RECBC	CY+2y 7y DE
24000-20	OSRE review of RECBC cases	SO+3y 7y SR
24200	REAL ESTATE FILINGS AND AUDITS	
24200-01	General	CY+1y nil DE
24200-02	Assignment reporting compliance data and reports	CY+4y 20y DE
24200-05	Real estate filings and audits administration	CY+5y nil DE
24200-07	Securities charts	CY+4y 20y DE
24200-20	Brokerage files	SO+2y 5y DE
24200-30	Real estate development filings	SO+5y 95y DE
24300	REAL ESTATE LICENSING	
24300-01	General	CY+1y nil DE
24300-02	Real estate licensing administration	CY+5y nil DE
24300-20	Licensee files	SO+5y 45y DE
24400	REAL ESTATE MARKET CONDUCT REGULATION	
24400-01	General	CY+1y nil DE
24400-02	Investigation notebooks	SO+3y 7y DE
24400-04	Investigation time sheets	SO+1y 4y DE
24400-05	Real estate market conduct administration	CY+5y nil DE
24400-20	Real estate investigation case files	SO+5y 45y DE
24500	REAL ESTATE SERVICES EDUCATION	
24500-01	General	CY+1y nil DE
24500-02	Completion lists	SO+3y nil DE
24500-05	Education administration	CY+5y nil DE
24500-07	Exam admission tickets	CY+5y nil DE
24500-10	Course billing	FY+7y nil DE
24500-12	Learner administration – non-licensed	CY+5y nil DE
24500-20	Course delivery files	CY+5y nil DE
24500-30	Course development files	SO+2y nil DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

Endorsements

This schedule was developed in consultation with staff and managers who conduct the operational functions in the creating agency. It has also been reviewed by appropriate Government Records Service staff to ensure it meets scheduling and appraisal standards, and reflects sound record keeping practices.

Schedule Number: 170460

Schedule Developer: Alexander Wright, A. Wright Consulting, 2022-11-15

Archivist: David Coppard, 2022-11-15

Endorsed by Government Records Service: Mario Miniaci, Director of Archival and Records Initiatives, 2022-11-16

The government body endorses this schedule and its implementation: Blair Morrison, Chief Executive Officer, BC Financial Services Authority, 2022-11-22

The Information Management Advisory Committee recommends this schedule for approval: Emilie Hillier, IMAC Chair, 2023-01-12

Approved by the Chief Records Officer: Charmaine Lowe, 2023-01-24

END OF EXECUTIVE SUMMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Records Officer.

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FINANCIAL SERVICES REGULATION

OPERATIONAL RECORDS CLASSIFICATION SYSTEM (ORCS)

EXECUTIVE SUMMARY

This *Operational Records Classification System (ORCS)* establishes a classification system and retention and disposition schedule for the operational records created by the British Columbia Financial Services Authority (BCFSA) under the *Financial Services Authority Act* (SBC 2019, c. 14), the *Credit Union Incorporation Act* (RSBC 1996, c. 81), the *Financial Institutions Act* (RSBC 1996, c. 141), the *Insurance Act* (RSBC 2012, c. 1), the *Insurance (Captive Company) Act* (RSBC 1996, c. 227), the *Mortgage Brokers Act* (RSBC 1996, c. 313), and the *Pension Benefits Standards Act* (SBC 2012, c. 30).

These records document the regulation of provincially regulated financial services in British Columbia by the BCFSA and its predecessor agencies. Specifically, this covers the regulation of financial institutions (credit unions, insurers and trust companies), mortgage brokers and pension plans. The first section of the *ORCS* covers the functions and associated records that are common to each of the regulatory areas. The following sections describe the functions and records that are particular to the regulation of financial institutions, mortgage brokers and pension plans.

The active and semi-active retention periods specified in the schedule meet all operational, administrative, legal, fiscal, and audit requirements. The final dispositions have been reviewed to ensure that records having enduring evidential and historical values are preserved.

This *ORCS* covers records created and received since 1910, when BC's first provincial financial services regulation legislation (relating to insurance companies) was passed. The first Superintendent of Insurance was in place the following year. Other financial services sectors were added in the following decades, finishing with the regulation of pension plans, which was initiated by the passage of the original *Pension Benefits Standards Act* (SBC 2012, c. 30) in 1991. Financial services regulatory functions were conducted from within core government until 1989, when the Financial Institutions Commission (FICOM) was created. FICOM was replaced in 2019 when the BCFSA became the primary provincial financial services regulator.

Some of the records in this *ORCS* have been covered by ongoing records schedules and transferred to the government archives or destroyed as appropriate.

The following ongoing record schedules will be superseded by this *ORCS*:

Complaints and investigations case files	1980 onwards	107572
Credit union case files	1941 onwards	105007
Credit union incorporation documents	1941-1990	891898
Credit union incorporation documents	1990 onwards	107553
Credit union monthly and quarterly reports	1975 onwards	106671
Insurance company incorporation and registration documents	1960-1990	105023
Insurance company incorporation and registration documents	1990 onwards	107564
Trust company incorporation documents	1960-1990	891896
Trust company incorporation documents	1990 onwards	107563

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Records Officer.

	A	SA	FD

The following summary describes the records covered by this *ORCS* and identifies their retention periods and final dispositions. In this summary, records are linked to the *ORCS* by primary and secondary numbers. Please consult relevant primaries for further information.

1) Regulatory policy – final
(secondary 20200-00) — SO+3y | 12y | FR

This classification covers all final/approved BCFSA operational policy or regulatory rules, including directives, frameworks, standards, guidelines, practices, and procedures, that establish requirements and expectations of regulated entities and individuals, as well as of staff, and that are not solely internal and routine (for routine procedures and job aids, see secondary 20200-07.

These files are closed when the policy becomes replaced or irrelevant and are retained for an additional 15 years to satisfy the need to know what regulatory rules were in place at a specific time, notably in relation to past actions being reviewed. The government archives will fully retain final versions of financial services regulatory policy because these provide significant evidence of the governance of the functions and programs covered by this *ORCS.*

2) Information bulletins, guidelines and advisories
(secondary 20200-02) — SO+3y | 12y | FR

This classification covers all completed communications of policy, other regulatory requirements, or guidance to provincially-regulated financial service providers and/or the public.

These files are closed when the information bulletin, guideline or advisory is updated or replaced, or becomes irrelevant and are retained for an additional 15 years to satisfy the need to know what regulatory rules had been communicated at a specific time, notably in relation to past actions being reviewed. The government archives will fully retain information bulletins, guidelines and advisories because they provide evidence of policies and issues that impact the regulation of financial institutions, mortgage brokers and pension plans and the governance of those programs.

3) Board of Directors records
(secondary 20100-02) — SO | 10y | FR

This classification covers board records and equivalent of the BC Financial Services Authority, the Credit Union Deposit Insurance Corporation (CUDIC), the former Financial Institutions Commission, and successors or predecessors.

These files are retained for 10 years consistent with special schedule 102906 (*Executive Records*), after which they are fully retained by the government archives because they document the activities and major regulatory decisions of the body responsible for overseeing the BC Financial Services Authority (BCFSA) and the Credit Union Deposit Insurance Corporation (CUDIC) and capture significant issues and challenges in the provincially regulated financial

		A	SA	FD
	services environment and document the policies and planning directions taken.			
4)	Notices and orders (secondary 20100-05)	SO+1y	4y	SR
	This classification covers notices and orders, including consent orders, issued by the Registrar of Mortgage Brokers, the Superintendent of Financial Institutions and the Superintendent of Pensions, and predecessors. These records are retained until all conditions of the order or notice have been satisfied, any review and appeal period has expired (if relevant), and when no longer useful for reference purposes, after which they are selectively retained by the government archives because they document findings from regulatory activities, enforcement actions, and other decisions and advisories issued by the Registrar of Mortgage Brokers, Superintendent of Pensions, and Superintendent of Financial Institutions. Notices and orders maintained in the office of the relevant Registrar or Superintendent are selected for full retention. All other records, including data in the Notices and Orders Tracking System, may be destroyed.			
5)	BC pension plan files (secondary 23000-20)	SO+5y	70y	DE
	This classification covers information relating to individual pension plans registered in BC. These files are closed upon termination of the plan or transfer of primary regulatory responsibility to another province, and then retained in whole or in part for another 75 years, to protect the rights of pension plan members and potentially their spouse.			
6)	Investigation files (secondaries 21300-20 and 22100-30)	SO+5y	45y	DE
	These classifications cover financial institution and mortgage broker investigations conducted as part of the market conduct function, as well as in-depth suitability reviews relating to mortgage brokers. This information is retained until the investigation and, if applicable, hearing and appeals have all been completed, and then for an additional 50 years. These records are needed for reference for this length of time in case an individual's or an entity's inappropriate behavior persists or reoccurs during the course of his or her career. Note that notices and orders relating to these investigations are retained under secondary 20100-05. Financial institution investigation files will be destroyed at the end of their retention period because significant findings and the actions that resulted are documented in notices and orders (secondary 20100-05) and in the Superintendent of Financial Institutions' records, under special schedule 102906 (*Executive Records*).			
7)	Financial institution market conduct examination files (secondary 21300-30)	SO+5y	45y	DE

		A	SA	FD
	This classification covers examinations conducted as part of the market conduct function. This information is retained until the examination report has been provided to the financial institution and, if applicable, issuance of an order or other remedial action, and then for an additional 50 years. These records are needed for this length of time in case inappropriate corporate behavior persists or reoccurs.			
8)	Mortgage broker registration files (secondary 22500-20) This classification covers registration files for individual mortgage brokers and submortgage brokers. This information is retained until the mortgage broker or submortgage broker ceases to be registered as such in BC, and then for an additional 50 years. This ensures availability for the approximate maximum length of a career in case of reapplication, investigation, or inquiry from another regulator.	SO+5y	45y	DE
9)	Insurance Council of BC (ICBC) decision reviews and appeals (secondary 21300-40) This classification covers information relating to reviews by the BCFSA of ICBC decisions with respect to policy objectives, fairness and precedence and possible or actual appeals to the Financial Services Tribunal. This information is retained until all activity related to the review and possible appeal of the decision has been completed, and then for an additional 15 years to satisfy operational and reference needs.	SO+3y	12y	DE
10)	Enquiries and complaints – no investigation (secondary 20100-20) This classification covers enquiries, quick calls and complaints that do not result in an investigation, whether of external or internal origin. These records are retained until the enquiry or complaint has been resolved, determined to require no further action, or referred to another jurisdiction, and then for an additional 10 years as they are needed to find relevant precedents, ensure consistent responses on similar issues, to determine if a person has made the same request in the past, and to identify trends over time.	SO+3y	7y	DE
11)	Regulatory cooperation and liaison (secondary 20100-40) This classification covers cooperation and liaison with regulators in other jurisdictions, regulatory federal-provincial-territorial committees, international regulatory bodies, professional and representative associations, and similar organizations. These records are retained until the relationship with the other body ends (e.g., upon dissolution) or the issue has been resolved, or when the	SO+3y	7y	DE

		A	SA	FD
	information has been held for a minimum of 15 years, after which they are retained for 10 additional years to meet reference needs respecting what are frequently long-term relationships and the practices that result from them.			
12)	Policy and program development (secondary 20200-20)	SO+3y	7y	DE
	This classification covers information received or created in the process of developing and/or communicating new or amended regulatory policies, as well as projects and other initiatives to improve regulatory program delivery. These files are closed when the policy or program development initiative is approved or abandoned and then retained for 10 years to ensure availability for reference purposes for subsequent policy and program development.			
13)	Payout planning and resolutions (secondary 21200-04)	SO+3y	7y	DE
	This classification covers operational planning for any payout event, assessment of credit union risks, resolution processes, event communication planning, and messaging and symbol management for CUDIC deposit guarantees. This information is retained until obsolete (planning information) or when payout event is complete (if payout occurs) and then for an additional 10 years to ensure adequate availability for reference purposes.			
14)	Investigator notebooks (secondaries 21300-07 and 22100-07)	SO+3y	7y	DE
	These classifications cover notebooks used by investigators to document information relating to investigations or potential investigations as they receive or observe it. Note that case specific information is copied to related investigation files as appropriate. This information is retained until the investigator ceases to be employed as an investigator and then for an additional 10 years. This ensures availability for reference purposes for the duration of the investigator's employment with an additional period in case needed for litigation.			
15)	Mortgage broker examination files (secondary 22100-20)	SO+3y	7y	DE
	This classification covers examinations conducted as part of the market conduct function. This information is retained until completion of the examination and then for an additional 10 years. Once misconduct comes to the knowledge of the Registrar, proceedings must be commenced within 2 years; this retention provides an additional 8 years for reference to support other examinations and investigations.			

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Records Officer.

		A	SA	FD
16)	Non-BC pension plan files (secondary 23100-30) This classification covers information relating to pension plans subject to another primary regulator, either provincial, territorial or federal. This information is retained until 10 years after termination of the plan (or 15 years of file inactivity), in order to meet operational and reference needs.	SO+3y	7y	DE
17)	Anti-terrorism and money-laundering reports (secondary 21500-20) This classification covers reports submitted to the provincial regulator by credit unions, insurers and trust companies to monitor adherence to anti-terrorism and money-laundering reporting requirements in accordance with federal legislation. These records are retained for 10 years to ensures adequate availability for supervisory operational and reference purposes.	CY+2y	7y	DE
18)	Financial institution filings administration (secondary 21500-02) This classification covers information relating to the administration of financial institution filings generally (records specific to a single financial institution (which are covered in primary 21700). These records are retained for 10 years to ensure adequate availability for supervisory operational and reference purposes.	CY+2y	7y	DE
19)	Other financial institution filings and returns (secondary 21500-30) This classification covers Placement of Insurance with Unauthorized Insurers returns and other filings and returns that are not appropriately managed within the context of a prudential supervision financial institution file. These records are retained for 10 years to ensure adequate availability for supervisory operational and reference purposes.	CY+2y	7y	DE
20)	Contribution variance reports (secondary 23000-02) This classification covers information relating to reports by pension administrators listing employers that have not provided required contributions. This information is retained for 10 years to satisfy the need for determining patterns over time.	CY+2y	7y	DE
21)	Premium assessment (secondary 21200-06)	FY+2y	7y	DE

		A	SA	FD
	This classification covers records relating to the determination of deposit insurance fund size, the apportionment of assessments for each credit union and the collection of the assessments. This information is retained for 10 years to ensure adequate availability for operational and reference purposes.			
22)	Systems The Systems Section provides descriptions of electronic systems and classifications for the records residing on them. The data on the systems are described under the appropriate primary and secondary classifications. Unless otherwise noted, each system will be destroyed when the records/data on it have been migrated to a new system performing the same function, or when the relevant retention schedules have elapsed, or the information has been preserved elsewhere.	SO	nil	DE
23)	All Other Records All other records are destroyed at the end of their semi-active retention periods. The retention of these records varies depending on the nature of the records and the function performed, but does not exceed seven years. Any information from these records that has ongoing value is adequately documented under secondaries with longer retentions and/or full or selective retention appraisals within the *ORCS* or in *ARCS*, such as summary reports, policy records, executive briefing notes (*ARCS* secondary 280-20), and annual service plan reports (*ARCS* secondary 400-02). These records have no enduring value to government at the end of their scheduled retention periods.			DE

END OF EXECUTIVE SUMMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 1

FINANCIAL SERVICES REGULATION COMMON FUNCTIONS

PRIMARY NUMBERS

20000 – 20999

Section 1 covers records that relate to common functions and activities of British Columbia Financial Services Authority (BCFSA) in regulating financial services within provincial jurisdiction. Provincially regulated financial services include financial institutions (credit unions, insurers, and trust companies), mortgage brokers, pension plans and real estate. BCFSA was established by the *Financial Services Authority Act (SBC 2019, c. 14)* and regulates financial services in accordance with nine additional provincial statutes: the *Credit Union Incorporation Act* (RSBC 1996, c. 82), the *Financial Institutions Act* (RSBC 1996, c. 141), the *Insurance Act* (RSBC 2012, c. 1), the *Insurance (Captive Company) Act* (RSBC 1996, c. 227), the *Mortgage Brokers Act* (RSBC 1996, c. 313), the *Pension Benefits Standards Act* (SBC 2012, c. 30), the *Real Estate Development Marketing Act* (SBC 2004, c.41), the *Real Estate Services Act* (SBC 2004, c. 42) and the *Strata Property Act* (SBC 1998, c. 43). Common functions include those relating to BCFSA policy, governance, program development, legal services, regulatory cooperation and liaison, and routine reporting.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 1 TABLE OF CONTENTS

FINANCIAL SERVICES REGULATION COMMON FUNCTIONS

20000 - 20999

20100 COMMON FUNCTIONS

20150 LEGAL SERVICES

20200 POLICY AND PROGRAM DEVELOPMENT

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20100 COMMON FUNCTIONS

Records relating to operational activities that are common to all or multiple areas of financial services regulation covered by this ORCS. This includes records relating to functions that are conducted together, such as the operation of the BCFSA Board of Directors. It also covers functions that are conducted separately but which are substantially similar and information management needs do not vary significantly.

The BCFSA Board of Directors is established under the *Financial Services Authority Act* (SBC 2019, c. 14). The Board supervises the management of BCFSA, and appoints its Chief Executive Officer, who also fulfills the roles of Superintendent of Financial Institutions, Registrar of Mortgage Brokers, Superintendent of Pensions and Superintendent of Real Estate (historically these roles have not always been combined). The *Financial Institutions Act* (RSBC 1996, c. 141) establishes the Credit Union Deposit Insurance Corporation (CUDIC) and its Board and specifies that a director of BCFSA is also a member of the CUDIC Board of Directors. This primary covers all records of the Boards and their subcommittees, including records relating to their establishment, organization, decisions and meetings.

The Superintendent of Financial Institutions, the Registrar of Mortgage Brokers, the Superintendent of Pensions and the Superintendent of Real Estate (now in practice the same person), each has authority to investigate or consider the activities of any regulated individual or entity to ensure compliance with related regulatory requirements. Where appropriate, they may issue notice to related parties and the public, of a formal hearing or inquiry to receive evidence and arguments. The Superintendent or Registrar may delegate the conduct of hearings, and any pre-hearing conferences, as well as the authority to issue orders, to another person such as a hearing officer. Orders may require compliance with regulatory requirements, compel certain actions, and/or impose a penalty. Some orders, such as cease and desist orders to stop unauthorized activities, may be issued without a hearing. Further, some orders are issued in support of an individual's or entity's agreement to abide by conditions that will bring them into regulatory compliance. Orders and some decisions (e.g., subject of a formal notice of decision) may be appealed to the Financial Services Tribunal, which is established under section 242.1 of the *Financial Institutions Act* (RSBC 1996, c. 141). While the content of notices and orders varies according to the functional area to which they relate, they are managed and communicated similarly.

BCFSA works closely with regulators in other jurisdictions, largely within Canada but also internationally. It does this to address cross-jurisdictional issues and shared stakeholders as well as to develop harmonized standards and best practices. The interjurisdictional bodies through which some of this work is done are variously called “associations,” “councils,” “working groups” or “committees,” despite similar functions. Regulation also requires working or consulting with a diversity of professional and representative associations, sometimes on the same initiative as with other regulators.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

All areas of financial services regulation receive enquiries and complaints. Simple questions are addressed quickly, while those that require significant effort are referred either inside BCFSA or elsewhere as appropriate. Complaints and enquiries that result in an investigation are documented in investigation case files (see secondaries 21300-20, 22100-30, and 24400-20).

Regulatory processes involve extensive reporting. Data received from regulated entities are managed in a variety of systems (described in the Systems Section of this ORCS) and are used to create reports for numerous purposes. Some of these reports are generated routinely and/or used only for reference purposes and are not used to support a particular decision or function requiring documentation. Such routine reports, which are not filed or tagged to secondaries elsewhere in this ORCS, are addressed in this primary.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

NOTE: Records of the Superintendent of Financial Institutions, the Registrar of Mortgage Brokers, the Superintendent of Pensions and the Superintendent of Real Estate are executive records, covered by special schedule 102906 (*Executive Records*). Over time, these positions have variously been combined into the positions of Chief Executive Officer, Chief Statutory Officer or Commissioner. Where superintendent/registrar functions have been broadly delegated to a Senior Vice President, Deputy Superintendent/Registrar, or similar senior executive position, the related records are also covered by special schedule 102906 (*Executive Records*).

For the BCFSA web site, see *ARCS* 340-30.
For the collection of fees relating to regulatory activities, see *ARCS* 935-20.
For committees that are not related to regulatory cooperation and liaison, and not covered elsewhere in this *ORCS*, see *ARCS* secondary 200-20.
For conferences and events, see *ARCS* secondary 220-20.
For cooperation and liaison that does not relate to the regulation of financial services, see *ARCS* secondary 230-20.
For a description of the ENTRAK System and the Notices and Orders Tracking System, see the Systems Section.
For Insurance Council of BC notices and orders, see secondary 21300-40.
For interprovincial and other agreements, see *ARCS* primary 146.
For legislation (acts and regulations) administered and developed by BCFSA, see *ARCS* primary 140.
For participation in associations that are not part of the regulatory environment, see *ARCS* primary 160.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For reporting and statistical analysis for performance planning and reporting, see *ARCS* secondary 400-20.
For reporting and statistical analysis relating to non-regulatory (administrative) functions, see *ARCS* secondary 440-20.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

The agency OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

20100	COMMON FUNCTIONS	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year. NOTE: Throughout this section, this secondary covers miscellaneous records that relate to the primary but do not document decisions and actions, and do not relate to topics that warrant specific classifications.	CY+1y	nil	DE
-02	**Board records** (covers board of directors or equivalent records of BC Financial Services Authority, the Credit Union Deposit Insurance Corporation (CUDIC), and successors or predecessors, including the former Financial Institutions Commission and the Real Estate Council of BC) (includes agendas, minutes, information and decision packages, terms of reference, resolutions, by-laws, delegations of authority, presentations, reports and any other board briefing or decision records) RETENTION STATEMENT Transfer to the government archives 10 years after the board is no longer active and/or the file or volume is closed for one year. OPR: The Credit Union Deposit Insurance Corporation is the OPR for the CUDIC Board. SO: when board is no longer active and/or file or volume has been closed for one year FR: The government archives will fully retain Board records because they document the activities and major regulatory decisions of the bodies responsible for overseeing the governance and regulatory functions of the BC Financial Services Authority (BCFSA) and the Credit Union Deposit Insurance Corporation (CUDIC). Records capture significant issues and challenges in the provincially regulated financial services environment and document the policies and planning directions taken.	SO	10y	FR

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20100	COMMON FUNCTIONS	A	SA	FD
	NOTE: Board human resources records are managed in accordance with the *Human Resources ARCS Supplement*, schedule 206270.			
-05	**Notices and orders** (covers notices and orders issued by the Superintendent of Financial Institutions, the Registrar of Mortgage Brokers, the Superintendent of Pensions, the Superintendent of Real Estate and predecessors in relation to an individual or business entity; also covers data in the Notices and Orders Tracking System) (includes amendments of orders, cease and desist orders, consent orders and undertakings, decisions, freeze orders, notices of hearing and hearing adjournments, summonses and suspension orders) RETENTION STATEMENT Transfer selected records to the government archives five years after the conditions of the order or notice have been satisfied, and after any relevant review or appeal period has expired, and when no longer useful for operational or reference purposes. SO: when the conditions of the order or notice have been satisfied, and after any relevant review or appeal period has expired, and when no longer useful for operational or reference purposes SR: Notices and orders maintained in the office of, or otherwise in the direct custody of, the Superintendent of Financial Institutions, Registrar of Mortgage Brokers, Superintendent of Pensions, and Superintendent of Real Estate are fully retained by the government archives because they document findings from regulatory activities, enforcement actions, and other decisions and advisories issued by the Superintendents and Registrar. All other records classified under this secondary, including data in the Notices and Orders Tracking System, may be destroyed.	SO+1y	4y	SR
-12	**Routine reporting** (covers reports that are created on a routine or ad hoc basis for reference and tracking purposes; does not cover reports to the Board of Directors or to a Superintendent or reports that are created or used in the context of making a decision covered under a specific secondary in this *ORCS*) (includes financial, analytical, statistical, and tracking reports)	SO	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20100	COMMON FUNCTIONS	A	SA	FD

RETENTION STATEMENT
Destroy when no longer of reference value.

SO: when no longer of reference value

NOTE: Other reports and statistics must be filed or tagged according to their context. For example, reports and statistics documenting the regulation of a single financial institution or the process of making a specific decision, should be filed with or tagged to that case or decision, rather than under this secondary.

NOTE: For reports to the Board of Directors, see secondary 20100-20, and for reports to a Superintendent or Registrar, see special schedule 102906 (*Executive Records)*.

PIB	**-20**	**Enquiries and complaints - no investigation** (covers enquiries, quick calls and complaints that do not result in an investigation, whether of external or internal origin) (includes telephone conversation notes, correspondence, spreadsheets, logs and related data in enquiry and complaint management systems)	SO+3y	7y	DE

RETENTION STATEMENT
Destroy 10 years after the enquiry or complaint is resolved, determined to require no further action, or referred to another jurisdiction or regulator.

SO: when enquiry or complaint is resolved, determined to require no further action, or referred to another jurisdiction or regulator

10y: The retention period is required to find relevant precedents, ensure consistent responses on similar issues, to determine if a person has made the same request in the past, and to identify trends over time.

NOTE: Records of complaints in Entrak (see the Systems Section) that result in an investigation are copied into investigation systems and the complaint file closed.

NOTE: When enquiries or complaints are documented in spreadsheets or logs, SO is based on the last enquiry or complaint in a spreadsheet or log to be

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20100	COMMON FUNCTIONS		A	SA	FD
		closed. NOTE: Formal complaints under the *Mortgage Brokers Act* (RSBC 1996, c. 313), s. 5, and the *Real Estate Services Act* (SBC 2004, c. 42), s. 36, must be investigated (see secondaries 21300-20, 22100-30 and 24400-20). NOTE: Pension plan regulation does not involve the same kind of investigation process; investigative actions are documented within pension plan case files.			
PIB	**-30**	**Hearing decision files** (covers hearings or formal inquiries conducted by or on behalf of the Superintendents of Financial Institutions, Pensions or Real Estate, or the Registrar of Mortgage Brokers, or equivalents, including hearing panels of the former Real Estate Council of BC, and reflecting the role of the legislated decision-maker responsible for hearing evidence in reaching a decision under the applicable legislation and issuing an order; also covers pre-hearing conferences) (includes notices of hearing, pre-hearing conference records, affidavits, contracts, expert opinions, transcripts, recordings, preliminary orders, notes, copies of orders and decisions on penalty, and correspondence) RETENTION STATEMENT Destroy seven years after the hearing has been closed and any relevant review or appeal period has expired. SO: when the hearing has been closed and any relevant review or appeal period has expired DE: Hearing records may be destroyed at the end ot their retention period because summary records of the outcome of a hearing, including consent orders and the official record of the decision and the basis for it, are scheduled as notices and orders under secondary 20100-05. NOTE: Records created in support of market conduct investigations and enforcement activities, including information used in pursuing a case at a hearing, are filed in investigation files (see secondaries 21300-20, 22100-30 and 24400-20) as well as legal services litigation and discipline case files (secondary 20150-40).	SO+7y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20100	COMMON FUNCTIONS	A	SA	FD
	NOTE: A copy of each order must be filed in secondary 20100-05 (Notices and orders), although copies of orders resulting from hearings may also be kept in the hearing decision file, and related data may be entered in the Notices and Orders Tracking System or a subsequent system. Hearing decision files must not be destroyed until after verification that related notices and orders have been filed under secondary -05.			
-40	**Regulatory cooperation and liaison** (covers cooperation and liaison with regulators in other jurisdictions, regulatory federal-provincial-territorial committees, international regulatory bodies, professional and representative associations, and similar organizations) (includes correspondence, reports, policy papers, jurisdictional updates, issue management information, consultation materials, briefing notes, membership lists, agendas and minutes) RETENTION STATEMENT Destroy 10 years after the relationship with the other body ends (e.g., upon dissolution) or after the issue has been resolved, or after the organization determines that the information holds no further reference value. SO: when the relationship with the other body ends (e.g., upon dissolution) or the issue has been resolved, or after the organization determines that the information holds no further reference value. 10y: The retention period provides access to evidence of relationships that impact regulatory practices.	SO+3y	7y	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20150 LEGAL SERVICES

Records relating to the development of operational policies, including procedures, standards, guidelines, recommended practices and directives for use by internal staff and/or throughout government and/or external clients/service providers/citizens.

BCFSA provides its own legal services and does not receive these from the government's Legal Services Branch (although this was done historically). The exception to this is legislative drafting services, which legislative counsel in the Legal Services Branch continue to provide, although BCFSA legal staff provide advice in support of this.

Legal services functions within BCFSA largely relate to reviewing the findings and evidence of investigations and examinations, providing advice on and confirming the legal basis for appropriate remedial or punitive actions, and supporting the pursuit of these actions in related hearings, appeals or litigation. Legal services also include advice on any matter of law relating to either regulatory or corporate functions of the authority and the conduct of any litigation in which the authority may be involved. This primary also covers records relating to the administration of legal services, such as the appointment and coordination of outside counsel and routing service of process documentation.

For hearing decision files of a Superintendent, hearing officer, or equivalent, see secondary 20100-30.
For policy functions, including policy and program development, see primary 20200.
For procurement and contract management of outside counsel, see *ARCS* primary 1070.
For reference material/topical files, see *ARCS* secondary 358-20

The agency OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

20150	LEGAL SERVICES	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-05	**Legal services administration** (covers the administration of legal services generally in the context of financial services regulation) (includes service of process routing and tracking records, service of process no action responses, reports, and correspondence)	CY+5y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20150	LEGAL SERVICES	A	SA	FD

RETENTION STATEMENT
Destroy at the end of the sixth calendar year.

NOTE: Records relating to a particular legal issue, hearing or case are filed in the appropriate legal advice or litigation and discipline case file secondary (-20, -30, or -40) in this primary.

-20	**Legal advice** (covers advice on legal matters provided by authorized BCFSA lawyers, including advice concerning qualifications hearings and Special Compensation Fund hearings, but not advice relating to legislative drafting; covers only the lawyer's copy of legal advice records) (includes correspondence, notes, reports, drafting instructions and other records created for or used as a basis for providing the advice)	SO+3y	7y	DE

RETENTION STATEMENT
Destroy 10 years after the responsible lawyer has determined that the request for advice has concluded or, if relating to a contract or other agreement, the main terms of the agreement have expired, and the records are no longer needed to provide consistent advice on related matters.

SO: when the responsible lawyer determines that the request for advice has concluded or, if relating to a contract or other agreement, the main terms of the agreement have expired, and the records are no longer needed to provide consistent advice on related matters

10y: The retention period is consistent with the government standard for the retention of similar government records and equals or exceeds retentions recommended by the Law Society of British Columbia.

DE: Legal advice files may be destroyed at the end of their retention period because the best evidence of the context that gave rise to the request for legal advice, and of the impact of the advice on the requester's subsequent decision-making, will be found in the requester's own file for the relevant activity. Those records are appraised under the secondary that covers that activity.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20150	LEGAL SERVICES	A	SA	FD
	NOTE: Copies of legal advice retained by other BCFSA offices are filed in other BCFSA files, according to their context, and are managed in accordance with those files, or if managed separately, are retained in accordance with *ARCS* 350-20 (legal files).			
-30	**Legal advice – legislative drafting** (covers advice provided by authorized BCFSA lawyers in support of the development of a request to legislative counsel to draft new or amended legislation) (includes correspondence, notes, reports, drafting instructions and other records created for or used as a basis for providing the advice) RETENTION STATEMENT Destroy 15 years after the responsible lawyer has determined that the legislation to which the advice relates is either repealed or changed to the point that the records are unlikely to be needed to provide consistent advice or, for draft legislation, when the legislative process has been abandoned. SO: when the responsible lawyer determines that the legislation to which the advice relates is either repealed or changed to the point that the records are unlikely to be needed to provide consistent advice or, for draft legislation, when the legislative process has been abandoned 15y: For legislation that came into force, the retention period ensures that records will be available for reference purposes; for legislation that did not come into force, it allows a reasonable amount of time in case the process is restarted. The retention period is consistent with the government standard for the retention of similar government records. NOTE: This secondary covers only legislative drafting advice records created and held by BCFSA lawyers. For copies of legislative drafting advice received and held by other BCFSA offices, see *ARCS* 140-20 (legislation development case files).	SO+3y	12y	DE
-40	**Litigation and discipline case files** (covers legal services provided in support of both authority litigation and potential or actual disciplinary/market conduct actions taken by or on behalf of the Superintendents of Financial Services, Pensions, or Real Estate, or the Registrar of Mortgage Brokers, including appeals to the Financial Services Tribunal and judicial reviews)	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20150	LEGAL SERVICES	A	SA	FD

(includes correspondence, memoranda, authorizations, instructions, background materials, notes, research and analytical materials, disclosure statements, document lists, exhibits, affidavits, written submissions, consent order proposals, hearing notices, transcripts, pleadings, copies of court documents, invoices and case resourcing tracking information)

RETENTION STATEMENT

Destroy 10 years after responsible lawyer determines that the litigation or disciplinary action has concluded, including expiry of appeal deadlines and the fulfilment of any discrete requirements resulting from the settlement, order or judgement.

SO: when the responsible lawyer determines that the litigation or disciplinary action has concluded, including expiry of appeal deadlines and the fulfilment of any discrete requirements resulting from the settlement, order or judgement

10y: The retention period provides for reference needs respecting related or similar cases and exceeds retentions recommended by the Law Society of British Columbia.

DE: Litigation and discipline case files may be destroyed at the end of their retention period as summary records of the outcome of discipline cases are scheduled as notices and orders under secondary 20100-05. Summary records of the outcome of subsequent tribunal decisions, judicial reviews, appeals, and related litigation are best captured in the decision records of the relevant tribunal or court, while changes to policy and procedures that may result from a precedent-setting outcome are fully retained under secondary 20200-00 Regulatory policy – final, and/or secondary 20200-02 Regulatory statements, guidelines, and advisories.

NOTE: Litigation and discipline case files frequently relate to hearings, but these case files document general litigation and the “prosecutorial” function, unlike the hearing decision files (secondary 20100-30), which document arguments presented by both sides to the Superintendent, Registrar, or hearing officer, and the resulting decision.

NOTE: This secondary covers only litigation and discipline

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20150	LEGAL SERVICES	A	SA	FD
	case files created and held by and for BCFSA lawyers. Copies of some litigation and discipline case records are received and held by other BCFSA offices and are filed according to their context (e.g., investigation case files, under secondaries 21300-20, 22100-30 and 24400-20, board records, under secondary 20100-02, or executive records, under special schedule 102906).			

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20200 POLICY AND PROGRAM DEVELOPMENT

Records relating to the development, management and communication of policy respecting the regulation of financial services covered by this ORCS. The establishment and communication of rules and expectations for regulated entities and persons, as well as for the regulators, is fundamental to the business of regulation in all areas. This primary thus covers finalized regulatory policy in all forms, communications used to inform the regulated communities and staff of those expectations and requirements, and records relating to the development of those policies.

FAs program development in the regulatory context generally results in either new or amended policy requirements and is frequently indistinguishable from or overlapping with policy development initiatives, these are addressed together in this primary.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For administrative circular, directive, and manual development, see *ARCS* primary 195.
For the BCFSA web site, see *ARCS* 340-30.
For final internal strategic and business plans, see *ARCS* secondary 400-10.
For interprovincial and other agreements, see *ARCS* primary 146.
For legislation (acts and regulations) administered and developed by BCFSA, see *ARCS* primary 140.
For notices and orders, see secondary 20100-05.
For planning and performance management files, see *ARCS* secondary 400-20.
For reference material/topical files, see *ARCS* secondary 358-20.

The agency OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

20200	POLICY AND PROGRAM DEVELOPMENT	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-00	**Regulatory policy - final** (covers final/approved BCFSA operational policy or similar statements that establish requirements and expectations of regulated entities and individuals as well as of staff carrying out regulatory functions) (includes operational policies, rules, directives, frameworks, standards, guidelines, practices, procedures and similar policy statements) (arrange by policy name) RETENTION STATEMENT Transfer to the government archives 15 years after the policy is replaced or becomes irrelevant.	SO+3y	12y	FR

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20200	POLICY AND PROGRAM DEVELOPMENT	A	SA	FD
	SO: when the policy is replaced or becomes irrelevant 15y: The retention period satisfies the need to be able to determine what regulatory rules were in place at a specific time, notably in relation to past actions being reviewed. FR: The government archives will fully retain final versions of operational policy documentation because these provide significant evidence of the governance of the functions and programs covered by this ORCS. NOTE: Decisions and announcements concerning particular individuals or entities are covered under secondary 20100-05 (Notices and orders).			
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-02	**Regulatory statements, guidelines and advisories** (covers communications of policy and other regulatory requirements, as well as guidance, to provincially regulated financial service providers and/or the public) (includes regulatory statements, information bulletins, consumer alerts, advisories, guidelines, supervisory practice letters, industry correspondence and similar documents) (arrange by topic and/or chronologically) RETENTION STATEMENT Transfer to the government archives 15 years after the regulatory statement, guideline, or advisory is updated or replaced, or becomes irrelevant. SO: when the regulatory statement, guideline or advisory is updated or replaced, or becomes irrelevant 15y: The retention period satisfies the need to know what regulatory rules were communicated at a specific time, notably in relation to past actions being reviewed. FR: The government archives will fully retain regulatory statements, guidelines and advisories because they provide evidence of policies and issues that impact the regulation of financial institutions, mortgage	SO+3y	12y	FR

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20200	POLICY AND PROGRAM DEVELOPMENT	A	SA	FD
	brokers, pension plans, and real estate service providers and the governance of those programs. NOTE: Policy communications or guidance provided to an individual financial services provider should be filed with or tagged to the entity-specific case file (e.g., secondaries 21700-20 to -70, or secondary 23000-20).			
-07	**Routine procedures and job aids** (covers routine internal operational procedures that support employee training and efficiency but do not define or communicate requirements of regulated entities or how they are to be interpreted and administered by regulatory staff) (includes job aids, checklists, user guides and related tools) RETENTION STATEMENT Destroy five years after the procedure or job aid is replaced or becomes irrelevant. SO: when the procedure is replaced or becomes irrelevant	SO+1y	4y	DE
-20	**Policy and program development files** (covers information received or created in the process of developing and/or communicating new or amended regulatory policies, including projects and other initiatives to improve regulatory program delivery) (includes research and reference information, briefing notes, correspondence, drafts and working materials) (arrange by policy or program initiative name) RETENTION STATEMENT For implemented policy and program development initiatives, destroy 10 years after the policy or program development initiative has been replaced or has become irrelevant; for other initiatives, destroy 10 years after they have been abandoned and determined not likely to resume. SO: for implemented policy and program development initiatives, when the policy or program change is replaced or becomes irrelevant; for other initiatives, when they have been abandoned and determined not likely to resume 10y: The retention period ensures availability for reference purposes for subsequent policy and program development.	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

20200	POLICY AND PROGRAM DEVELOPMENT	A	SA	FD

DE: Policy and program development files may be destroyed because final policies and guidelines are fully retained under secondaries 20200-00 and 20200-02.

NOTE: Final regulatory policies and practices are filed under or tagged to secondary 20200-00 while final policy communications are filed under secondary 20200-02.

NOTE: Records relating to program planning and performance management are covered by *ARCS* secondary 400-20.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 2

FINANCIAL INSTITUTION REGULATION

PRIMARY NUMBERS

21000 – 21999

Section 2 covers records relating to the regulation of financial institutions subject to provincial jurisdiction, including credit unions, insurance companies and societies, and trust companies. These are regulated in accordance with the *Credit Union Incorporation Act* (RSBC 1996, c. 81), the *Financial Institutions Act* (RSBC 1996, c. 141), the *Insurance Act* (RSBC 2012, c. 1) and the *Insurance (Captive Company) Act* (RSBC 1996, c. 227), as well as the *Financial Services Authority Act* (SBC 2019, c. 14). While there are substantial variations in how the different kinds of financial institutions are regulated, there are similarities at a high level that reflect regulatory best practices. All financial institutions must register, having met applicable criteria, and obtain authorization to provide the regulated services. They must also provide specified filings on a periodic or ad hoc basis when required. The regulator evaluates applications and other information to provide business authorizations and additional statutory approvals. It also reviews available data and investigative processes to evaluate the stability and soundness of the financial institutions and intervenes to reduce risks to the public. Regulation also involves efforts to discover inappropriate business conduct and the use of suasion, influence or penalties to remedy and prevent reoccurrence of the behaviour.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 2 TABLE OF CONTENTS

FINANCIAL INSTITUTION REGULATION

21000 - 21999

21200 CREDIT UNION DEPOSIT INSURANCE

21300 FINANCIAL INSTITUTION MARKET CONDUCT REGULATION

21400 FINANCIAL INSTITUTION MONITORING

21500 FINANCIAL INSTITUTION REGULATORY FILINGS

21600 FINANCIAL INSTITUTION STATUTORY APPROVALS

21700 PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21200 CREDIT UNION DEPOSIT INSURANCE

Records relating to guaranteeing deposits in and non-equity shares of credit unions in the event of a failure of a credit union operating in BC. This function supports the regulation of BC credit unions by the BCFSA in accordance with the *Financial Institutions Act* (RSBC 1996, c. 141), to ensure their financial stability and prudent operation, and the related requirement that credit unions operate in a safe and sound manner. This contributes to ensuring confidence in the Province's credit unions and promotes stability of the provincial economy, as well as protecting the financial well-being of a large proportion of British Columbians.

The Credit Union Deposit Insurance Corporation (CUDIC), which is established by and operates under the same Act, is responsible for the administration of a deposit insurance fund. The deposit insurance fund is used to guarantee all deposits in British Columbia credit unions.

CUDIC is administered by the BCFSA. The BCFSA directors are also the directors of CUDIC, and BCFSA employees perform all CUDIC functions. All the associated direct and indirect costs are allocated to CUDIC in accordance with s. 267(2)(b) of the *Financial Institutions Act* (RSBC 1996, c. 141). The Act also makes BCFSA responsible for some related functions, including determining the size of the deposit insurance fund, assessing the contribution of each credit union to the fund, and validating any claims against the fund.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For CUDIC audit reports and working papers, see *ARCS* primary 975.
For CUDIC periodic financial reporting, see *ARCS* primary 1180.
For Insurance Deposit Fund accounting files and annual reports, see *ARCS* primary 1130.
For policy functions, including policy and program development, see primary 20100.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

21200	CREDIT UNION DEPOSIT INSURANCE	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21200	CREDIT UNION DEPOSIT INSURANCE	A	SA	FD
-02	**Deposit Insurance Fund investment and monitoring** (covers functions relating to the investment of the deposit insurance fund, payment of income tax on investment revenue, monitoring fund performance, and payouts if instructed by BCFSA) (includes BC Investment Management Corporation (BCIMC) quarterly performance reports, briefing materials, filings and payments to Canada Revenue Agency, investment strategies and reviews, monthly fund inventory reports, payout statements, and related correspondence) RETENTION STATEMENT Destroy at the end of the eighth fiscal year. OPR: Credit Union Deposit Insurance Corporation 7y: The retention period meets fiscal and legal needs and ensures adequate availability for reference purposes. NOTE: Investment of the Deposit Insurance Fund is managed by BCIMC within the CUDIC investment policy. CUDIC monitors the fund performance for review and adjustment of the investment policy.	FY+1y	6y	DE
-04	**Payout planning and resolutions** (covers operational planning for any payout event, assessment of credit union risks, resolution processes, event communication planning, and messaging and symbol management for CUDIC deposit guarantees) (includes briefing notes, correspondence with suppliers, payout decision documents, payout plans, plan procedures and templates, spreadsheets, and related correspondence.) RETENTION STATEMENT Destroy ten years after the planning information is obsolete or when the payout event is complete (if payout occurs). SO: when obsolete (planning information) or when payout event complete (if payout occurs) 10y: The retention period meets fiscal and legal needs and ensures adequate availability for reference purposes.	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21200	CREDIT UNION DEPOSIT INSURANCE	A	SA	FD
-06	**Premium assessment** (covers records relating to the determination of deposit insurance fund size, the apportionment of assessments for each credit union and the collection of the assessments) (includes assessments, credit union financial data reports, deposit insurance fund target reviews, financial statements, instructions to central credit union, investment return forecasts, modeling information, risk rating reports, supporting documents, and related correspondence and other documents) RETENTION STATEMENT Destroy at the end of the tenth fiscal year. 10y: The retention period meets fiscal and legal needs and ensures adequate availability for reference purposes NOTE: Collection of the assessments is performed by the Central 1 Credit Union on instructions from BCFSA.	FY+2y	7y	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21300 FINANCIAL INSTITUTION MARKET CONDUCT REGULATION

Records relating to the regulation of the market conduct of financial institutions under provincial jurisdiction. Market conduct regulation is concerned with ensuring fair business practices and appropriate behavior. This includes identifying and addressing unfair business practices, such as the use of misleading contracts and coercive sales tactics. It also seeks to prevent the operation of unauthorized financial services, including unlicensed insurance agents, adjusters and salespeople. The primary market conduct functions are: conducting proactive examinations, investigating allegations of inappropriate behaviour, and intervening or enforcing where warranted.

Financial institution market conduct examinations are a proactive method of identifying or preventing potential issues before they surface. They can be focused on a specific company, product, or industry, and may include a variety of activities to identify inappropriate behavior among regulated financial institutions. An examination may find that there are no concerns, that there are minor problems to address or that there are serious issues that pose a risk to consumers if not remedied. Minor issues are typically addressed directly by the financial institution with input and oversight from the regulator. Unaddressed or more serious issues may result in a formal investigation.

Investigations are instigated by either an external complaint or an internal referral, and may result in punitive consequences. They are carried out according to a predetermined plan, and when enough evidence has been gathered, the investigator may recommend an order, undertaking, or other formal resolution. In that case, an investigation report with supporting evidence, and appropriate instrument, is prepared for approval by the Superintendent or Board, who are the decision-makers for enforcement actions. Remedial actions resulting from an investigation are subject to judicial review and investigations are thus conducted with procedural rigour. For that reason, and confidentiality concerns, investigations are documented separately from market conduct examinations and prudential supervision activities.

Additional market conduct functions include reviewing and potentially appealing disciplinary decisions of the Insurance Council of British Columbia, assigning an umpire as part of an insurance claim dispute resolution process, and receiving process service (legal notification) on behalf of non-authorized extra-provincial automobile insurance companies.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For a description of the Time Sheets – Investigative Services database and the Watchdog system, see the Systems Section.
For BCFSA notices and orders, see secondary 20100-05. For enquiries and complaints – no investigation, secondary 20100-20.
For examinations undertaken as part of the prudential supervision function, see primary 21400.
For information bulletins, guidelines and advisories, see secondary 20200-02.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

For legal opinions, see *ARCS* secondary 350-20.
For participation in and organization of conferences, see *ARCS* secondary 220-20.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For reporting and statistical analysis for performance planning and reporting, see *ARCS* secondary 400-20.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

21300	FINANCIAL INSTITUTION MARKET CONDUCT REGULATION	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-05	**Investigation time sheets** (covers information gathered specifically in anticipation of recoveries from financial institutions penalized for inappropriate conduct) (arrange by investigation and calendar year) RETENTION STATEMENT Destroy five years after the investigation and, if applicable, hearing and appeals have all been completed. SO: when the investigation and, if applicable, hearing and appeals have all been completed NOTE: The *Financial Institutions Act* (RSBC 1996, c. 141, ss. 241 and 241.1), provides for recovery of investigation costs from a financial institution, licensee or other person found to have contravened the Act.	SO+1y	4y	DE
-07	**Investigator notebooks** (covers notebooks used by investigators to document information relating to investigations or potential investigations as they receive or observe it) (arrange by investigator's name)	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21300	FINANCIAL INSTITUTION MARKET CONDUCT REGULATION	A	SA	FD

RETENTION STATEMENT
Destroy ten years after the investigator ceases to be employed as an investigator.

SO: when the investigator ceases to be employed as an investigator

10y: The retention period ensures availability for reference purposes for the duration of the investigator's employment with an additional period in case needed for litigation.

NOTE: As these notebooks contain information on multiple cases and potential cases, as it is received, they cannot usually be filed with a particular case; investigators copy case specific information to related investigation files as appropriate. Any notebook created entirely to document a specific case forms part of the investigation file.

NOTE: Investigation notebooks are maintained to standards that support their significance as potential evidence and should only contain information related to investigations or potential investigations.

-10	**Powers of attorney and undertakings (PAUs) – process serving on non-admitted insurers**	SO+2y	nil	DE

(includes copies of powers of attorney and undertakings, notices of civil claim, related correspondence)
(arrange by process service incident and year)

RETENTION STATEMENT
Destroy two years after all activities relating to the process service have been completed and the file closed.

SO: when all activities relating to the process service have been completed and the file closed

2y: The retention period meets legal and operational requirements.

NOTE: Under the *Financial Institutions Act* (RSBC 1996, c. 141, s.92.1) and the *Motor Vehicle Act* (RSBC 1996, c. 318, ss. 106 and 107), unauthorized extra-provincial automobile insurers may insure their clients travelling in British Columbia if they agree to a

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21300		FINANCIAL INSTITUTION MARKET CONDUCT REGULATION	A	SA	FD
		PAU that enables the Superintendent of Financial Institutions to receive process service on their part. It also commits them to specified conditions. Since 2000, the Canadian Council of Insurance Regulators is the national repository of PAUs.			
	-12	**Requests to select umpire** (includes requests to appoint umpire, resumes of proposed umpires, briefing notes, analysis, correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: The *Insurance Act* (RSBC 2012, c. 1), mandates a dispute resolution process in which, if the parties cannot agree upon an umpire, the Superintendent of Financial Institutions makes that decision.	CY+5y	nil	DE
PIB	**-20**	**Financial institution investigation files** (covers investigations conducted as part of the market conduct function) (includes complaints, contact information, investigation planning information, activity logs and other records of actions taken, investigation time data, witness information, interview recordings, documentary evidence, case notes, analysis, investigation reports (for decision on whether to proceed), copies of orders or other outcome information, and related correspondence) (arrange by name of institution or individual) RETENTION STATEMENT Destroy fifty years after the investigation and, if applicable, hearing and appeals have all been completed. SO: when the investigation and, if applicable, hearing and appeals have all been completed 50y: The retention period is based on the approximate maximum length of a career. These records are needed for reference for this length of time in case an individual's or an entity's inappropriate behavior persists or reoccurs during the course of a person's career. DE: Financial institution investigation files are scheduled for destruction at the end of their retention period because significant findings and the actions that	SO+5y	45y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21300	FINANCIAL INSTITUTION MARKET CONDUCT REGULATION	A	SA	FD
	resulted are documented in notices and orders (secondary 20100-05) and in the Superintendent of Financial Institutions' records, under special schedule 102906 (*Executive Records*). NOTE: Notices and orders relating to these investigations are covered under secondary 20100-05. NOTE: This secondary supersedes ongoing schedule 107572 (*Complaints and Investigations Case Files*) with respect to investigations involving financial institutions.			
-30	**Financial institution market conduct examination files** (covers examinations conducted as part of the market conduct function) (includes reason for examination, examination plan, record of actions taken, recordings of interviews, other evidence, analysis, examination outcomes) (arrange by financial institution and calendar year) RETENTION STATEMENT Destroy fifty years after providing the examination report to the financial institution and, if applicable, issuance of an order or other remedial action. SO: upon providing the examination report to the financial institution and, if applicable, issuance of an order or other remedial action 50y: The retention period ensures availability for reference in case inappropriate corporate behavior persists or reoccurs.	SO+5y	45y	DE
-40	**Insurance Council of BC (ICBC) decision reviews and appeals** (includes copies of intended ICBC decisions, ICBC meeting minutes, ICBC Orders, notices of appeals, notices of hearings, reports of ICBC Hearing Committees, and related analysis, correspondence and other information) (arrange by decision and by year) RETENTION STATEMENT Destroy fifteen years after all activities related to the review and possible appeal of the decision have been completed. SO: when all activity related to the review and possible	SO+3y	12y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21300	FINANCIAL INSTITUTION MARKET CONDUCT REGULATION	A	SA	FD
	appeal of the decision has been completed			
	15y: The retention period is based on legal counsel recommendations and ensures that the records are retained for a sufficient period to meet legal and reference requirements.			
	NOTE: The *Financial Institutions Act* (RSBC 1996, c. 141, s. 242), gives the BCFSA the authority to appeal ICBC disciplinary decisions to the Financial Services Tribunal. The BCFSA reviews decisions with respect to policy objectives, fairness and precedence; appeals are infrequent.			

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21400 FINANCIAL INSTITUTION MONITORING

Records relating generally to regulatory monitoring of provincially regulated financial institutions. Monitoring, along with filings processes and statutory approvals, together constitute the prudential supervision of financial institutions.

Financial institution monitoring consists of the ongoing assessment of the soundness and risks of each financial institution and a timely and appropriate level of intervention if deficiencies or concerns arise. This includes looking at whether an institution is complying with requirements for liquidity, investment and capital adequacy, and whether it is operating in accordance with its business authorization and other regulatory requirements. Risk profiles are maintained for the regulated entities and these guide the intensity of monitoring activities; financial institutions with higher risk ratings undergo increased scrutiny and intervention.

Monitoring is conducted using a considerable volume of information, including filings data and additional information requested directly. Examinations are also an important aspect of monitoring; these include on-site reviews and a detailed look into the operations of an institution. Depending on the findings, an examination may result in more intensive monitoring and other remedial actions, ranging from recommendations to formal interventions such as staging or statutory orders. Prudential supervision examinations are distinct from market conduct examinations, in that they have a different focus (financial soundness rather than inappropriate behaviour) and are managed and documented differently and separately.

Staging is a formal assignment to a higher risk rating on a sliding-scale intervention framework. De-staging is the process of changing an institution's rating to a lower level, recognizing its success in reducing risk and meeting its regulatory requirements.

Risk surveillance is a monitoring function that reviews the macroeconomic environment and risks in the financial sector generally, in order to identify systemic risks that could impact provincially regulated financial institutions. It also looks at trends and risks across provincially regulated financial institutions, in order to inform the supervision of individual financial institutions. With a heavy dependence on analytics, risk surveillance includes multiple forms of analysis using data from both provincial filings and external sources, in order to create a comprehensive, long-term view of the sector and its environment.

Other than risk surveillance, most monitoring activities and decisions relate to a single financial institution. Monitoring records relating to individual financial institutions are filed in the prudential supervision financial institution file (see primary 21700) along with other prudential supervision information relating to that entity. This primary covers monitoring records that are not specific to a single financial institution, such as those relating to the administration of monitoring processes generally, monitoring across one or more sectors, and risk surveillance.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For a description of the Residential Mortgage Database, see the Systems Section.
For information bulletins, guidelines and advisories, see secondary 20200-02.
For information sharing agreements, see *ARCS* primary 146.
For participation in and organization of conferences, see *ARCS* secondary 220-20.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.
For supervisory monitoring, examinations, and staging, of individual financial institutions, see primary 21700.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

21400	FINANCIAL INSTITUTION MONITORING	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
	-01 General RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
	-02 Financial institution monitoring administration (covers records relating to the administration of monitoring activities and interventions arising from them where not specific to a single financial institution) (includes plans, reports, spreadsheets, and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: Due to their case-specific focus, most monitoring activities are filed in or tagged to primary 21700; staging and other formal remediation decisions are documented in Board of directors records (secondary 20100-02) and *Executive Records* (schedule 102906).	CY+5y	nil	DE
	-05 Risk surveillance reports (covers statistical and financial reports across categories of financial institutions, regulatory sectors, or the financial	SO+1y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21400	FINANCIAL INSTITUTION MONITORING	A	SA	FD
	services environment generally, to support monitoring and/or risk analysis in relation to provincially regulated financial institutions) RETENTION STATEMENT Destroy one year after the risk surveillance report is replaced by a more up-to-date report or no longer useful for sector risk surveillance or other operational reference purposes. SO: when replaced by a more up-to-date report or no longer useful for sector risk surveillance or other operational reference purposes. DE: Risk surveillance reports will be destroyed because summary reports of significance are submitted to the Board (secondary 20100-02) and fully retained. NOTE: Reports used to support a decision or to brief the Board or Executive, are filed with that decision or with Board or executive records respectively, rather than under this secondary.			
-08	**Risk surveillance data source information** (covers the administration of data calls to financial institutions requesting financial data outside of filings processes, source data reports provided in response to those calls, and financial data reports received from third parties for comparative or contextual risk surveillance purposes) RETENTION STATEMENT Destroy one year after the data required for risk surveillance systems has been extracted and the related source records have no further validation or reference value for risk surveillance or data management purposes. SO: when data required for risk surveillance systems has been extracted and the related source records have no further validation or reference value for risk surveillance or data management purposes	SO+1y	nil	DE
-20	**Risk surveillance data** (covers data extracted from regulatory filings, from information received in response to data calls to financial institutions outside of the filings process, and from financial data obtained from third parties and used to analyze and report on financial sector risks and their evolution both at points in time and over many years)	SO+5y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21400	FINANCIAL INSTITUTION MONITORING	A	SA	FD

RETENTION STATEMENT

Destroy five years after there is no further use of the data to analyze and create reports of financial trends and evolving risks over time, or for other risk surveillance and regulatory analysis purposes.

SO: when there is no further use of the data to analyze and create reports of financial trends and evolving risks over time, or for other risk surveillance and regulatory analysis purposes

NOTE: Risk surveillance reports are addressed in secondary 21400-05.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21500 FINANCIAL INSTITUTION REGULATORY FILINGS

Records relating generally to the requirement of provincially regulated financial institutions to provide specified periodic or event-driven information to the Superintendent of Financial Institutions, as well as activities to ensure that those submissions take place. Filings processes, monitoring and statutory approvals together constitute the prudential supervision of financial institutions.

The *Financial Institutions Act* (RSBC 1996, c.141), and the *Capital Requirements Regulation* (Reg. 315/90), define information that credit unions, insurance companies and trust companies must file on an annual, quarterly or monthly basis, or when certain events occur. The Act further provides the superintendent with a general power to require financial institutions to submit information for the purposes of administering the Act. These requirements vary according to the category of financial institution. For example, insurance and trust companies that are authorized to conduct business in British Columbia, but which are based in another jurisdiction and thus have a different primary regulator, have lesser filing requirements than their BC-based counterparts. Insurers and trust companies submit a fee with their annual filings.

The data received through regulatory filings is used in multiple ways, including individual institution risk assessment and supervision, identifying and addressing market conduct issues, surveillance of system-wide risks and trends, and policy evaluation and development. Late filings result in a fine.

Regulatory submissions consist of a wide variety of information and document types. Depending on the type of financial institution, they can consist of annual, quarterly or monthly filings. They may also include event-driven information requirements, such as when a credit union changes a senior officer or director, or when a financial institution amends its investment or lending policy. While filing requirements are relatively stable, so that data can be compared over time, they do change occasionally to address new risks, to improve regulatory practices, or to align with other jurisdictions. Such changes are typically announced in Information Bulletins (see secondary 20200-02).

Most filings information relates to the specific financial institution providing the information, and is appropriately filed in or tagged to the prudential supervision financial institution file (see primary 21700). This primary covers the administration of filing processes relating to multiple financial institutions, such as ensuring that submissions are done on time, completely, and according to requirements. It also covers regulatory filings records that do not fit within the context of a prudential supervision financial institution file. These include records relating to anti-terrorism and money laundering reporting. The provincial regulator requires financial institutions to report on their adherence to Federal anti-terrorism and money-laundering reporting requirements, as well as to provide summary information on reportable circumstances. This primary also covers Placement of Insurance with Unauthorized Insurers returns, which are required under s. 76(1)(c) of the *Financial Institutions Act* (RSBC 1996, c.141) when an insurance agent or broker sells an insurance policy of an insurer not authorized in BC.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For collection of fees, see *ARCS* 935-20.
For a description of the Insurance Tracking Database, and Trust Filing Tracking Database, see the Systems Section.
For financial institution statutory approvals, see primary 21600.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For regulatory filings used for the regulation of individual financial institutions, see primary 21700.
For routine reporting using filings data that is created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.
For submissions in support of a request for a statutory approval, see primary 21600.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

21500	FINANCIAL INSTITUTION REGULATORY FILINGS	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-02	**Financial institution filings administration** (covers information relating to the administration of financial institution filings generally and not specific to a single financial institution) (includes filing review forms, filings and filings fee tracking data, briefing notes, reports and correspondence) RETENTION STATEMENT Destroy at the end of the tenth calendar year. 10y: The retention period ensures adequate availability for prudential supervision requirements.	CY+2y	7y	DE
-20	**Anti-terrorism and money-laundering reporting records** (covers reports submitted to the provincial regulator by credit unions, insurers and trust companies to demonstrate their adherence to anti-terrorism and money-laundering reporting	CY+2y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21500	**FINANCIAL INSTITUTION REGULATORY FILINGS**	**A**	**SA**	**FD**

requirements in accordance with federal legislation)
(includes anti-terrorism and money-laundering reports, contact lists, Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) examination findings, meeting minutes, summaries of reportable information, and related correspondence)

RETENTION STATEMENT
Destroy at the end of the tenth calendar year.

10y: The retention period ensures adequate availability for prudential supervision requirements.

FOI: Information supplied by FINTRAC to the provincial regulator in relation to this reporting process is subject to confidentiality provisions in the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (S.C. 2000, c. 17).

NOTE: FINTRAC gathers, analyzes, assesses, and discloses financial intelligence, particularly relating to money-laundering and anti-terrorism. Financial institution reports to FINTRAC are not provided to the Province and are not included in this secondary.

NOTE: As these records relate to financial institution reporting requirements, rather than specific money-laundering or anti-terrorism cases, which information is only provided to FINTRAC, these records do not relate to secondary 21300-20 (Financial institution investigation files).

-30	**Other financial institution filings and returns**	CY+2y	7y	DE

(covers financial institution filings and returns that are not managed within the context of an individual prudential supervision financial institution file or covered separately in this primary)
(includes Placement of Insurance with Unauthorized Insurers returns, other annual, quarterly, monthly or ad hoc filings and returns, summary reports, and related correspondence)
(arrange by calendar year)

RETENTION STATEMENT
Destroy at the end of the tenth calendar year.

10y: The retention period ensures adequate availability for prudential supervision requirements.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21500	**FINANCIAL INSTITUTION REGULATORY FILINGS**	**A**	**SA**	**FD**

NOTE: Copies of returns used for prudential supervision of individual financial institutions or to document other decisions should be filed or tagged in accordance with those contexts rather than in this secondary.

NOTE: Placement of Insurance with Unauthorized Insurers returns are required under s. 76(1)(c) of the *Financial Institutions Act* (RSBC 1996, c.141) when an insurance agent or broker sells an insurance policy of an insurer not authorized in BC.

PIB	**-40**	**Personal information returns** (includes personal information return forms, resumes, criminal record check results, bankruptcy check results)	SO+2y	nil	DE

RETENTION STATEMENT
Destroy two years after the director or senior official ceases to serve in that position.

SO: when the director or senior official ceases to serve in that position

NOTE: Personal information returns are required upon the appointment of each new director or senior officer (president, chief executive officer, vice-president, secretary/treasurer) of a financial institution incorporated in British Columbia and are used to assess their suitability and any risks. Due to their shorter-term usefulness and the sensitivity of the data they contain, these returns are not retained with other financial institution case information.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21600 FINANCIAL INSTITUTION STATUTORY APPROVALS

Records relating generally to the statutory requirement to obtain the regulator's authorization to engage in provincially regulated financial services in British Columbia or to make significant changes to the authorized financial institution or to its services.

Under the *Financial Institutions Act* (RSBC 1996, c. 141), consent is required to register a provincially regulated financial institution, to obtain or change a business authorization, to change controlling ownership, to change name, to wind up business in the province, and for a variety of other purposes. The required approvals vary depending on whether the financial institution is a credit union, a trust company or an insurance company or society. Most statutory approvals are sought and provided based on a need or other trigger, although a few are annual.

Statutory approval applications and decisions are almost all made within the context of a single financial institution and are thus filed with or tagged to the appropriate prudential supervision financial institution file (see primary 21700). Statutory approvals, filing processes, and monitoring together make up the prudential supervision of financial institutions. This primary covers approval records that do not relate to a single regulated financial institution, such as those concerning the general administration of approvals processes. It also covers this regulator's role in reviewing requests for a company name by entities that are not regulated under the *Financial Institutions Act* and thus are not the subject of a prudential supervision financial institution file. Approval of the Superintendent of Financial Institutions is required for any application to register a company name that contains words that could relate to insurance, trusts or credit unions, to be clear that the company does not provide regulated financial services.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For a description of the Name Approvals Database, see the Systems Section.
For financial institution regulatory filings not required in support of a request for a statutory approval, see primary 21500.
For information bulletins, guidelines and advisories, see secondary 20200-02.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For statutory approval see *ARCS* 935-20.
For statutory approval information used for the regulation of individual financial institutions, see primary 21700.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21600	FINANCIAL INSTITUTION STATUTORY APPROVALS	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-02	**Financial institution statutory approval administration** (covers information relating to the management of statutory approvals not specific to a single financial institution) (includes plans, reports, briefing notes, and correspondence) RETENTION STATEMENT Destroy at the end of the fifth calendar year.	CY+4y	nil	DE
-10	**Company name approvals** (covers applications and decisions respecting the naming of companies not otherwise regulated under the *Financial Institutions Act* (RSBC 1996, c. 141) (includes applications, letters of decision, memoranda to the Registrar of Companies and briefing notes) (arrange by calendar year) RETENTION STATEMENT Destroy at the end of the sixth calendar year. DE: Company name approval files will be destroyed. BC Registries, responsible for the approval of corporate and business names, retains a record of the BC government's consent or rejection of names (schedules 105031 & 105078).	CY+5y	nil	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700 PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS

Records relating to the prudential supervision of each provincially-regulated financial institution. The information gathered and created in relation to individual financial institutions is received, created and used by all functions within prudential supervision, and managed together.

Prudential supervision protects depositors and the provincial economy generally by ensuring that financial institutions adopt prudent risk management practices and thereby secure their continuing solvency and liquidity. The regulator requires and receives information concerning each of the credit unions, trust companies and insurance companies within its mandate and uses this information to make regulatory approval decisions and to assess risks relating to the viability of each institution and its customers. Risk assessments are used to determine whether an intervention is required, and if so which form is appropriate. For further description of the monitoring, regulatory filings and statutory approvals functions that make up prudential supervision, see primaries 21400, 21500 and 21600.

Credit Unions receive deposits and make loans and other investments. They are community-based and may only take deposits from members. With few exceptions (the provincial regulator has no supervisory role in relation to credit unions under federal jurisdiction), they are subject to provincial jurisdiction and are primarily regulated under the *Credit Union Incorporation Act* (RSBC 1996, c. 82) and the *Financial Institutions Act* (RSBC 1996, c. 141).

The central credit unions play a different role in the provincial economy and many regulatory functions relating to them are distinct. The central credit unions provide services mainly to other credit unions, not to the general public, and play a role complementary to that of the regulator in ensuring the systemic stability of credit unions in BC. They do this by providing consultation and other services to credit unions, as well as lending funds to credit unions where needed to maintain adequate liquidity. Regulatory concerns are primarily on a systemic scale.

Trust companies and societies receive and invest deposits and administer trusts and estates on behalf of a company or individual. There are three categories of trust institutions regulated under the *Financial Institutions Act* (RSBC 1996, c. 141). The first group is incorporated in BC; the BCFSA is their primary regulator. Regulatory functions in relation to these companies are extensive, covering approvals, filings, risk assessments, monitoring, interventions and related activities. The second group conduct trust business in BC but are based in another province or are under federal jurisdiction. The other province or the federal Office of the Superintendent of Financial Institutions is their primary regulator and any significant prudential supervision concerns are handled by them. The final group consists of trust societies that, due to their specific functions, are exempt from most regulatory requirements. Under the *Trust and Deposit Business Exemption Regulation* (Reg. 173/08, s.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

3), these must still meet limited conditions as part of their exemption and case information relates mainly to meeting these conditions.

Insurance companies and societies charge individuals and entities premiums in exchange for assuming risks of loss, damages, injury or hardship. Provincially regulated insurers, which are regulated under the *Financial Institutions Act* (RSBC1996, c. 141), the *Insurance Act* (RSBC 2012, c.1), and the *Insurance (Captive Company) Act* (RSBC 1996, c. 227), do not accept deposits. This makes reporting requirements and monitoring concerns substantially different from credit unions and trust companies.

There are five distinct categories of provincially regulated insurers. BCFSA's information needs and records generated in relation to each of these groups is quite different . BC insurers are incorporated in the Province and the BCFSA is their primary regulator. Regulatory functions in relation to them are broad and cover the full range of approvals, filings, monitoring activities, and interventions. The second group consist of captive insurance companies, which are regulated under different legislation and may only provide insurance to the company, organization or group of entities that owns them. The third category is companies and societies that are authorized to provide insurance in BC but are headquartered outside the province. For these extra-provincial insurers, significant issues are brought to the primary regulator. The fourth type of insurer are reciprocal exchanges, which exist where a group of similar entities (e.g., universities or municipalities) sign contracts of insurance with each other in order to spread their liabilities, as a form of mutual self-insurance. Finally, a few corporations conducting insurance business in BC are exempt, under various legislation, from most BCFSA oversight. Information relating to these companies mainly concerns the conditions of their exemption and limited filings.

NOTE: Insurance agents (or brokers), salespersons and adjusters work with insurers, but they do not themselves provide insurance. Individuals who carry on work in BC as an insurance agent, salesperson or adjuster are licenced with, registered by, and primarily regulated by the Insurance Council of BC. No such case files are found in this ORCS.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

NOTE: Prudential supervision financial institution files have become more comprehensive over time, reflecting the need for a more complete view of each institution and the evolution to an increasingly digital work environment. For example, incorporation documents used to be retained separately. In the future, case information may be assembled virtually using tags rather than a traditional file structure.

NOTE: Prudential supervision requires a comprehensive view of a financial institution and its operating environment, including long-term trends

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

and practices, which requires that related information be retained and available for as long as each institution is active in British Columbia.

NOTE: Due to their personal and sensitive nature, and much shorter retention needs, personal Information returns are not included with other financial institution case information. See secondary 21500-40.

NOTE: Secondaries 21700-50, -55, -60 and -65 supersede ongoing schedules 105023 and 107564 (Insurance Company Incorporation and Registration Documents).

NOTE: Records classified under this primary are scheduled for destruction because these files document the supervision of each financial institution. The best evidence of the prudential supervision function is captured amongst the fully retained policies and procedures (secondary 20200-00) records. Cases of public interest and setting regulatory precedent will be adequately documented in the Board of Directors records (secondary 20100-02), notices and orders (secondary 20100-05) and by special schedule 102906 (*Executive Records*).

For anti-terrorism and money-laundering reports, see secondary 21500-20.
For company name approvals, see secondary 21600-10.
For a description of the Central Registry, Credit Union Information System, Insurer Filings (MSA Research Online) System, Supplemental Credit Union Filing Data System, and Trust Filing Tracking database, see the Systems Section.
For financial institution market conduct examination and investigation files, see primary 21300.
For financial institution monitoring records that do not relate to a specific institution, see primary 21400.
For financial institution regulatory filings records that do not relate to a specific institution, see primary 21500.
For financial institution statutory approvals records that do not relate to a specific institution, see primary 21600.
For personal information returns, see secondary 21500-40.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700	PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-20	**Credit union files** (covers prudential supervision records relating to individual BC credit unions that are not central credit unions) (includes board member changes, business authorizations and related approvals, credit union rules and requests to change them, Financial Transactions and Reports Analysis Centre of Canada notices and findings, investment and lending policies; monitoring reports and summaries, monthly, annual and other filings, onsite review findings, risk ratings; staging information, supervisory intervention and follow up documents, and supporting correspondence, background documents and other related materials) (arrange by credit union) RETENTION STATEMENT Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities. SO: upon dissolution of the credit union and completion of all regulator wind up activities NOTE: When one credit union is merged into another, information filed under or tagged to the former becomes part of the latter file and is retained accordingly. NOTE: This secondary supersedes the following ongoing schedules: 105007 (Credit union case files), 891898 & 107553 (Credit union incorporation documents), and 106671 (Credit union monthly and quarterly reports).	SO+1y	4y	DE
-25	**Central credit union files** (includes briefing notes, business authorizations and other approvals, corporate management information, financial reports, filings, institutional rules, liquidity reviews, management reviews, monitoring reports, risk assessments, supervisory recommendations, strategies and letters, and supporting correspondence, background documents and other related materials)	SO+1y	4y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700	**PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS**		**A**	**SA**	**FD**
	(arrange by central credit union) RETENTION STATEMENT Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities. SO: upon dissolution of the credit union and completion of all regulator wind up activities				
-30	**BC trust company files** (covers prudential supervision records relating to individual provincially regulated trust companies that are incorporated and conduct business in BC) (includes: business authorizations and other approvals, company board resolutions, Composite Risk Ratings (CRRs), intervention ratings, Investment Lending Policies (ILPs), monitoring summaries, notices of non-compliance or penalty, on-site review documentation, quarterly and annual filings, risk assessments, supervisory strategy documents, and supporting correspondence, background documents and other related materials) (arrange by BC trust company) RETENTION STATEMENT Destroy five years after the dissolution of the trust company and upon completion of all regulator wind up activities. SO: upon dissolution of the trust company and upon completion of all regulator wind up activities NOTE: When one BC trust company is merged into another, information filed under or tagged to the former becomes part of the latter case file and is retained accordingly. NOTE: This secondary supersedes ongoing schedules 891896 and 107563 (Trust Company Incorporation Documents).		SO+1y	4y	DE
-35	**Extra-provincial trust company files** (covers prudential supervision records relating to individual trust companies registered to operate in BC but incorporated in another jurisdiction) (includes annual filings, monitoring documentation such as financial highlights, quarterly financial reports, income statements, and Capital Adequacy Reports, and supporting		SO+1y	4y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700	PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS	A	SA	FD
	correspondence and other related documents) (arrange by extra-provincial trust company) RETENTION STATEMENT Destroy five years after the company ceases to provide trust services in BC and upon completion of all regulator wind up activities. SO: when the company ceases to provide trust services in BC and upon completion of all regulator wind up activities			
-40	**Exempt trust society files** (covers prudential supervision records relating to individual trust societies mostly exempted from BCFSA regulatory oversight) (includes correspondence, exemption compliance assessments and related documents) (arrange by exempt trust society) RETENTION STATEMENT Destroy five years after the company ceases to provide trust services in BC or the minimal BCFSA oversight requirements end. SO: when the company ceases to provide trust services in BC or the minimal BCFSA oversight requirements end	SO+1y	4y	DE
-50	**BC insurer files** (covers prudential supervision records relating to individual BC insurance companies and societies) (includes actuary reports, business authorizations and other approvals, annual, quarterly and other filings, company board, documents, financial reports, intervention reports, Investment and Lending Policies, monitoring assessments and summaries, onsite reviews, requests to change company rules; Risk Assessment Documents and other risk assessments, staging/de-staging letters, supervisory letters and strategies, and supporting correspondence, background documents and other related materials) (arrange by BC insurer) RETENTION STATEMENT Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up	SO+1y	4y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700	PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS	A	SA	FD
	activities. SO: upon dissolution of the insurance company and upon completion of all regulator wind up activities NOTE: When one BC insurer is merged into another, information filed under or tagged to the former becomes part of the latter case file and is retained accordingly.			
-55	**Captive insurance company files** (covers prudential supervision records relating to individual insurance providers registered to conduct business under the *Insurance (Captive Company) Act* (RSBC 1996, c. 227)) (includes applications and approvals for renewal of captive insurance company certificate, business authorizations, risk assessments, and supporting correspondence, background documents and other related materials) (arrange by captive insurance company) RETENTION STATEMENT Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up activities. SO: upon dissolution of the insurance company and upon completion of all regulator wind up activities	SO+1y	4y	DE
-60	**Extra-provincial insurer files** (covers prudential supervision records relating to individual insurance companies authorized to operate in BC but subject to another primary regulator) (includes annual filings, business authorizations and requests to change them, correspondence with primary regulators, monitoring information and supporting correspondence, background documents and other related materials) (arrange by extra-provincial insurance company) RETENTION STATEMENT Destroy five years after the company ceases to provide insurance services in BC and upon completion of all regulator wind up activities. SO: when the company ceases to provide insurance services in BC and upon completion of all regulator wind up activities	SO+1y	4y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

21700	PRUDENTIAL SUPERVISION OF INDIVIDUAL FINANCIAL INSTITUTIONS	A	SA	FD
-65	**Reciprocal insurance exchange files** (covers prudential supervision records relating to individual reciprocal insurance exchanges) (includes annual and quarterly filings, business authorizations and other approvals, monitoring plans and reports, Risk Assessment Documents and other risk assessments, supervisory strategies, Statements of Investment Policies and Procedures, and supporting correspondence, background documents and other related materials) (arrange by reciprocal insurance exchange) RETENTION STATEMENT Destroy five years after the cessation of the reciprocal insurance arrangement involving entities in BC and upon completion of all regulator wind up activities. SO: upon cessation of the reciprocal insurance arrangement involving entities in BC and upon completion of all regulator wind up activities NOTE: Case files for reciprocal exchanges with a different primary regulator includes only a subset of the documents described above.	SO+1y	4y	DE
-70	**Exempt insurance company files** (covers prudential supervision records relating to BC insurance companies that are exempt from most provisions of the *Financial Institutions Act* (RSBC 1996, c. 141)) (includes filings, financial reports, monitoring reports, risk assessments, and supporting correspondence, background documents and other related materials) (arrange by exempt insurance company) RETENTION STATEMENT Destroy five years after the company ceases to provide insurance services in BC or the minimal BCFSA oversight requirements end. SO: when the company ceases to provide insurance services in BC or the minimal BCFSA oversight requirements end	SO+1y	4y	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 3

MORTGAGE BROKER REGULATION

PRIMARY NUMBERS

22000 – 22999

Section 3 covers records relating to the regulation of mortgage brokers and submortgage brokers. Mortgage brokers and submortgage brokers are regulated under the *Mortgage Brokers Act* (RSBC 1996, c. 313) and the *Mortgage Brokers Act Regulations* (Reg 100/73), as well as the *Financial Services Authority Act* (SBC 2019, c. 14). There are two main functional areas within mortgage broker regulation: registration and market conduct regulation. The former ensures that mortgage brokers and submortgage brokers meet mortgage broker suitability requirements, including adequate training. The latter protects the public by reducing and preventing market misconduct.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 3 TABLE OF CONTENTS

MORTGAGE BROKER REGULATION

22000 - 22999

22100 MORTGAGE BROKER MARKET CONDUCT REGULATION

22500 MORTGAGE BROKER REGISTRATION

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22100 MORTGAGE BROKER MARKET CONDUCT REGULATION

Records relating to the regulation of mortgage broker and submortgage broker market conduct. This function consists of both proactive examinations of brokers and investigations of possible inappropriate mortgage-related behavior by either licensed brokers or unauthorized persons.

Examinations are undertaken on a largely rotational basis and are not based on a complaint or suspicion of wrongdoing. Similar to auditors, examiners use filings and other information to look for adherence to all required standards, usually over the previous two years. Investigations are a separate process and are undertaken either in response to complaints or the findings of an examination.

Investigators are peace officers and conduct their work to meet evidence standards of administrative and criminal law. Their investigations are supported by the power of the Registrar of Mortgage Brokers, under the *Mortgage Brokers Act* (RSBC 1996, c. 313, s. 6) to order the production of records and to impose penalties for non-compliance. Upon conclusion of an investigation, if wrongdoing is found, the Registrar has the authority to undertake proceedings leading to a summary conviction, although the imposition of penalties such as fines under administrative law is almost always done instead. Penalties imposed are published on the regulator's website.

In-depth suitability reviews are conducted when there are issues of concern regarding an applicant for registration or registration renewal and further information is needed to evaluate the application. Issues of concern include criminal convictions, bankruptcies or terminations for cause. While the outcome may be different from other investigations, the information is treated similarly.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For a description of the Entrak system, the Time Sheets – Investigative Services System, the Mortgage Broker Tracking System, and the Watchdog system, see the Systems Section.
For enquiries and complaints – no investigation, see secondary 20100-20.
For information bulletins, guidelines and advisories, see secondary 20200-02.
For notices and orders, see secondary 20100-05.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For reporting and statistical analysis for performance planning and reporting, see *ARCS* secondary 400-20.
For routine procedures and job aids, see secondary 20200-07.
For routine reporting created for general reference purposes and case tracking and not relating to a specific case or decision, see secondary 20100-12.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
22100		**MORTGAGE BROKER MARKET CONDUCT REGULATION**			
		All non-OPR offices will retain these records for:	SO	nil	DE
	-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
PIB	**-05**	**Investigation time sheets** (covers information gathered specifically in anticipation of recoveries from mortgage brokers and submortgage brokers penalized for inappropriate conduct) (arrange by investigation and calendar year) RETENTION STATEMENT Destroy five years after the investigation and, if applicable, hearing and appeals have all been completed. SO: when the investigation and, if applicable, hearing and appeals have all been completed NOTE: The *Mortgage Brokers Act* (RSBC 1996, c. 313, s. 6(9)) lays out that if an inquiry discloses a contravention of the Act, regulations or orders or directions of the registrar, the registrar may order the person in question to pay those costs.	SO+1y	4y	DE
	-07	**Investigator notebooks** (covers notebooks used by investigators to document information relating to investigations or potential investigations) (arrange by investigator's name) RETENTION STATEMENT Destroy ten years after the investigator ceases to be employed as an investigator. SO: when the investigator ceases to be employed as an investigator 10y: The retention period ensures availability for reference purposes for the duration of the investigator's employment, with an additional period in case needed for litigation.	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22100		MORTGAGE BROKER MARKET CONDUCT REGULATION	A	SA	FD
		NOTE: As these notebooks contain information on multiple cases, and potential cases, they cannot be filed with a particular case; investigators copy case specific information to related investigation files as appropriate. Any notebook created entirely to document a specific case forms part of the investigation file. NOTE: Investigation notebooks are maintained to standards that support their significance as potential evidence and should only contain information related to investigations or potential investigations.			
	-10	**Mortgage broker market conduct administration** (covers records relating to the administration of mortgage broker examinations and investigations generally and where not specific to a single mortgage broker or submortgage broker) (includes spreadsheets, reports, contact lists, and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year.	CY+5y	nil	DE
PIB	**-20**	**Mortgage broker examination files** (covers examinations conducted as part of the market conduct function) (includes reason for examination, examination plan, record of actions taken, recordings of interviews, other evidence, analysis, examination outcomes) (arrange by mortgage or submortgage broker name) RETENTION STATEMENT Destroy ten years upon completion of the examination. SO: upon completion of the examination 10y: The retention period is based on the 2 year limitation period for the commencement of proceedings under the *Mortgage Broker Act* (RSBC 1996, c. 313, s. 22(7)), with an additional 8 years for reference to support other examinations and investigations. NOTE: When an examination uncovers minor technical breaches, the BCFSA will provide information and advice on how to correct the errors; when serious breaches are identified, the examination file is	SO+3y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22100		MORTGAGE BROKER MARKET CONDUCT REGULATION	A	SA	FD
		closed, an investigation file is opened (secondary 22100-30), and relevant examination information is copied to the new file.			
PIB	**-30**	**Mortgage broker investigation files** (covers mortgage broker investigations and in-depth suitability reviews) (includes complaints, contact information, investigation planning information, activity logs and other records of actions taken, investigation time data, witness information, interview recordings, documentary evidence, case notes, analysis, investigation reports (for decision on whether to proceed), copies of orders or other outcome information, and related correspondence) (arrange by mortgage or submortgage broker name) RETENTION STATEMENT Destroy fifty years after the investigation and, if applicable, hearing and appeals have been completed. SO: when the investigation and, if applicable, hearing and appeals have been completed 50y: The retention period is based on the approximate maximum length of a career. These records are needed for this length of time in case an individual's or an entity's inappropriate behavior persists or reoccurs during the course of his or her career. DE: Mortgage broker investigation files are scheduled for destruction, at the end of their retention period, because significant findings and the actions that resulted are adequately documented in notices and orders (secondary 20100-05), in the Registrar of Mortgage Broker's records (under special schedule 102906 (*Executive Records*) and in court documents (Court Services ORCS, schedule 100152). NOTE: Notices and orders relating to these investigations are covered under secondary 20100-05. NOTE: This secondary supersedes ongoing schedule 107572 (Complaints and investigations case files) with respect to investigations involving mortgage brokers.	SO+5y	45y	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22500 MORTGAGE BROKER REGISTRATION

Records relating to the registration of mortgage brokers and submortgage brokers. A mortgage broker is any person (including companies and associations) who engages in arranging mortgages or specified associated activities. Submortgage brokers are individuals who carry out one or more of the specified mortgage activities and are employed by (or are a director or partner of) a mortgage broker.

Under the *Mortgage Brokers Act* (RSBC 1996, c. 313), a person must be registered by the Registrar of Mortgage Brokers in order to engage in mortgage broker activity. The registration function includes evaluating and approving applications to register or to renew registration, receiving and monitoring the annual filings, and maintaining current records of registration status.

The regulator protects the public by establishing minimum standards that must be met for any person to register as a mortgage broker or submortgage broker. These include educational requirements and a record of appropriate behavior. Mortgage brokers must subsequently provide annual filings and conduct their business in accordance with the *Mortgage Brokers Act* (RSBC 1996, c. 313) in order to maintain this status. Submortgage brokers renew their registration every two years. Consistent with interjurisdictional agreements on labour mobility, British Columbia accepts qualifications obtained in other provinces in lieu of requirements normally demanded of new applicants. Information sharing agreements between provincial regulators allow the Registrar of Mortgage Brokers to verify that an applicant from another province is registered there and in good standing.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For a description of the Entrak system and the Mortgage Broker Tracking System, see the Systems Section.
For enquiries and complaints – no investigation, see secondary 20100-20.
For fee collection relating to filings, see *ARCS* secondary 935-20.
For information bulletins, guidelines and advisories, see secondary 20200-02.
For information sharing agreements, see *ARCS* primary 146.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.
For suitability reviews, see secondary 22100-30.
For training and development of staff, see the *Human Resources ARCS Supplement* primary 77300.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22500		MORTGAGE BROKER REGISTRATION	A	SA	FD
		All non-OPR offices will retain these records for:	SO	nil	DE
	-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
PIB	**-02**	**Certificates of registration requests** (covers requests from other provincial regulators or the public for registration information about BC mortgage brokers and submortgage brokers) (includes reciprocity information request forms, section 10 certificates, and equivalent certificates) RETENTION STATEMENT Destroy at the end of the third calendar year. NOTE: Section 10 of the *Mortgage Brokers Act* gives the Registrar the authority to certify as to any matter of record in the Registrar's office; section 10 certificates are typically used as evidence of registration or lack of registration in court or similar proceedings.	CY+2y	nil	DE
	-05	**Mortgage broker registration and filings administration** (includes generic registration renewal and filings reminders, spreadsheets, reports and correspondence) (covers records relating to the administration of registration and filings generally and where not specific to a single mortgage broker or submortgage broker) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: For the registration and filings of individual mortgage brokers and submortgage brokers, see secondary 22500-20.	CY+5y	nil	DE
PIB	**-08**	**Mortgage broker testing and course approvals** (covers test results and materials documenting whether candidates took and passed or failed examinations required to register as a mortgage broker or submortgage broker) (includes examination results, requests and approvals to take or challenge courses, and examination admission tickets) RETENTION STATEMENT Destroy at the end of the third calendar year.	CY+2y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22500		MORTGAGE BROKER REGISTRATION	A	SA	FD
		NOTE: Success in meeting educational registration requirements for individual mortgage brokers and/or submortgage brokers is documented in mortgage broker registration files (secondary 22500-20).			
	-10	**Mortgage broker training development** (covers input and discussions concerning the development of training and examinations required for an individual to qualify as a mortgage broker or submortgage broker) (includes draft course outlines, teaching materials, reports, surveys, briefing materials and correspondence) RETENTION STATEMENT Destroy two years after the training has been replaced and the information is no longer useful for operational or reference purposes. SO: when the training has been replaced and the information is no longer useful for operational or reference purposes NOTE: While the regulator may provide input into course content, and designates what training is required, the Registrar does not procure this training and the administration of examinations is performed by external bodies.	SO+2y	nil	DE
PIB	**-20**	**Mortgage broker registration files** (covers registration information and filings for individual mortgage brokers and submortgage brokers) (includes registration applications, broker information, licenses/registrations history, evaluations, financial filings, payments received, criminal records checks, personal declarations and related forms and attachments) (arrange by mortgage broker/submortgage broker name) RETENTION STATEMENT Destroy fifty years after the mortgage broker/submortgage broker is no longer registered in BC or the registration application is denied or withdrawn. SO: when the mortgage broker/submortgage broker is no longer registered in BC or the registration application is denied or withdrawn 50y: The retention period ensures availability for the	SO+5y	45y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

22500	MORTGAGE BROKER REGISTRATION	A	SA	FD
	approximate maximum length of a career in case of re-application, investigation, or inquiry from another regulator.			

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 4

PENSION PLANS REGULATION

PRIMARY NUMBERS

23000 – 23999

Section 4 covers records relating to the regulation of pension plans under provincial jurisdiction in British Columbia. These pension plans are regulated by the Superintendent of Pensions in accordance with the *Pension Benefits Standards Act* (SBC 2012, c. 30) and the *Pension Benefits Standards Regulation* (Reg. 71/2015), which protect pension plan members by setting standards for the plans and by establishing rules to ensure the plans' financial health. The *Financial Services Authority Act* (SBC 2019, c. 14) establishes the Chief Executive Officer of the Financial Services Authority as the Superintendent of Pensions and also establishes the BC Financial Services Authority, which supports the operations of the Superintendent. In addition to regulating pension plans registered in BC, the Superintendent provides regulatory oversight for BC residents who are members of pension plans registered in other provinces, through inter-jurisdictional agreements and their supporting legislation.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 4 TABLE OF CONTENTS

PENSION PLANS REGULATION

23000 - 23999

23000 PENSION PLAN REGULATION

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

23000 PENSION PLAN REGULATION

Records relating to the regulation of pension plans under provincial jurisdiction in British Columbia.

The Superintendent of Pensions accepts applications to register pension plans and approves those that meet required standards. These requirements are laid out in the *Pension Benefits Standards Act* (SBC 2012, c. 30) and the *Pension Benefits Standards Regulation* (Reg. 71/2015). The Superintendent's approval is also needed when an administrator wishes to amend a plan text document, which is the internal rules for the administration of a pension plan, including benefits type and plan provisions. Certain non-routine plan administrative measures, such as actions relating to the winding up of a plan, also require approvals.

The regulator receives regular filings (mostly annual and triennial) from pension plan administrators, and uses those as well as examinations or reviews of pension plans to monitor compliance. Examinations are conducted periodically, although more frequently where risk profiles are higher and in response to complaints. Where the Superintendent determines that a pension plan is not meeting requirements, advice and moral suasion are generally used to correct the situation. Should that prove inadequate, the Superintendent may formally direct compliance with the legislation, request a court order to require compliance, appoint a temporary administrator, designate an actuary, impose an administrative penalty, or pursue prosecution of an offence. Administrative penalties and other specified decisions of the Superintendent may be appealed to the Financial Services Tribunal.

The pension plan case file is central to the documentation of regulatory actions and decisions in relation to a pension plan. All information relating to a specific pension plan is maintained together, either as a paper file (until 2015 for BC pension plans) or linked electronically in a database (e.g., the Pension Information Management System).

In accordance with interjurisdictional agreements, the primary regulator of a pension plan is either the province or territory where the most plan members reside or the Government of Canada for plans under federal jurisdiction. Provincial regulators delegate powers to each other for the enforcement of their pension plan regulatory requirements in order to protect plan members in all provincial jurisdictions. A pension plan originally registered in one province may be transferred to another's regulatory responsibility if changes result in more of the plan's members living in the latter province. Information retained in relation to plans registered outside of BC is considerably less extensive and mostly concerns the transfer of plans between jurisdictions, complaints, litigation of mutual concern or another province's legislation.

The Superintendent also has regulatory responsibilities relating to Locked in Retirement Accounts (LIRA's) and Life Income Funds (LIF's). Financial institutions must have their standard contracts for LIRA's and LIF's approved by the Superintendent before offering such instruments to customers and receiving

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

transfers of pension funds into them. The Superintendent maintains and makes available a list of financial institutions that have approved specimen contracts.

NOTE: The classifications in this primary apply to the official copy of the records, regardless of media, and include data held in systems.

For collection of fees, see *ARCS* 935-20.
For a description of the Pensions Information Management System, see the Systems Section.
For enquiries and complaints – no investigation, see secondary 20100-20.
For information bulletins, guidelines and advisories, including consumer alerts, see secondary 20200-02.
For interprovincial and other agreements, see *ARCS* secondary 146-25.
For legislation (acts and regulations) administered and developed by the BCFSA, see *ARCS* primary 140.
For notices and orders, see secondary 20100-05.
For the Pension Resource Centre application, see*ARCS* secondary 358-20 .
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, including Federal-Provincial-Territorial councils and associations, see secondary 20100-40.
For reporting and statistical analysis for performance planning and reporting, see *ARCS* secondary 400-20.
For reporting and statistical analysis of administrative activities generally, see *ARCS* secondary 440-20.
For routine procedures and job aids, see secondary 20200-07.
For routine reporting created for general reference purposes and not relating to a specific case or decision, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

23000	PENSION PLAN REGULATION	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
	-01 General RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
	-02 Contribution variance reports (covers reports listing employers that have not provided required contributions) (includes contribution variance reports, non-remit reports, no contribution reports, similar reports and spreadsheets and related correspondence)	CY+2y	7y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

23000	PENSION PLAN REGULATION	A	SA	FD
	RETENTION STATEMENT Destroy at the end of the tenth calendar year. 10y: The retention period satisfies reference need for determining patterns over time.			
-05	**Locked-in Retirement Account and Life Income Fund approvals** (includes lists of savings institutions and insurance companies that have approved standard contracts, approved specimen contracts, briefing notes, and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year.	CY+5y	nil	DE
-09	**Pension plan monitoring and compliance administration** (covers information relating to the administration of pension plan monitoring and compliance generally) (includes reports, plans, briefing materials, and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: The monitoring and compliance of individual BC pension plans is documented in the BC Pension plan files (secondary 23000-20)	CY+5y	nil	DE
-10	**Pension plan registration and filings administration** (covers information relating to the administration of pension plan registration, approvals and filings generally) (includes spreadsheets, reports, briefing notes, and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: The registration and filings of individual BC pension plans are documented in the BC Pension plan files (secondary 23000-20).	CY+5y	nil	DE
-20	**BC pension plan files** (includes actuarial information summaries, actuarial valuation reports, administrative penalties, administrator statements of compliance, annual pension reports, applications for registration of a pension plan, application for solvency	SO+5y	70y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

23000	PENSION PLAN REGULATION	A	SA	FD

moratorium, articles of incorporation, audited financial statements, CRA schedule 1's, complaints, examination documents, financial information reports, interrogations, investigation documents, investment corporation undertakings, plan termination documents, plan text documents, plan text amendments, reviews, risk assessments, schedules of expected contributions, statements of investment policies and procedures, termination documentation, and correspondence)
(arrange by pension plan)

RETENTION STATEMENT
Destroy seventy-five years after the termination of the plan or transfer of primary regulatory responsibility to another province.

SO: upon termination of the plan or transfer of primary regulatory responsibility to another province

75y: The retention is based on the need to protect the pension rights of an individual, and potentially their spouse, from when they start employment until the pension is no longer payable.

DE: BC pension plan files are appraised for destruction as pension regulatory rules and practices are adequately documented in regulatory policy records (secondary 20200-00) and by special schedule 102906 (*Executive Records*).

-30	**Non-BC pension plan files**	SO+3y	7y	DE

(covers information relating to pension plans subject to another primary regulator, either provincial, territorial or federal)
(includes correspondence, pension plan text documents, and notes)
(arrange by jurisdiction, pension plan, and year)

RETENTION STATEMENT
Destroy ten years after the termination of the plan or after 15 years of file inactivity.

SO: upon termination of the plan or after 15 years of file inactivity

NOTE: The retention period is based on legal counsel recommendations, defines an appropriate inactivity period, and is sufficient to meet reference needs.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 5

REAL ESTATE SERVICES AND DEVELOPMENT REGULATION

PRIMARY NUMBERS

24000 – 24999

Section 5 covers records relating to the regulation of provincial real estate services and development in British Columbia. Real estate services and development are regulated by the BC Financial Services Authority and the Superintendent of Real Estate in accordance with the *Real Estate Services Act* (SBC 2004, c. 42), the *Real Estate Development Marketing Act* (SBC 2004, c.41), and the *Strata Property Act* (SBC 1998, c. 43). The *Financial Services Authority Act* (SBC 2019, c. 14) establishes the BC Financial Services Authority, while the Superintendent of Real Estate, who generally oversees the activities of BCFSA in respect of the regulation of real estate services and development, is appointed under the *Real Estate Services Act*. The major functions of the regulation of real estate services and development include: the licensing of real estate professionals and brokerages, setting policy and standards, ensuring that real estate professionals have the education needed to perform their duties, regulating the marketing and management of real estate developments, including particular requirements relating to strata properties, receiving and investigating complaints, and issuing orders and penalties where these are needed to ensure adherence to regulatory requirements.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SECTION 5 TABLE OF CONTENTS

REAL ESTATE SERVICES AND DEVELOPMENT REGULATION

24000 - 24999

24000 REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL

24200 REAL ESTATE FILINGS AND AUDITS

24300 REAL ESTATE LICENSING

24400 REAL ESTATE MARKET CONDUCT REGULATION

24500 REAL ESTATE SERVICES EDUCATION

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24000 REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL

Records not shown elsewhere in the Real Estate Services and Development Regulation that relate generally to the regulation of real estate services and development in British Columbia and are not covered by the more specific primaries in either this section or Section 1 (Common Functions).

This primary also covers the oversight of the Real Estate Council of British Columbia (RECBC) by the Office of the Superintendent of Real Estate (OSRE). RECBC conducted much of the real estate regulatory function, under OSRE's oversight, until both RECBC and OSRE were integrated into BCFSA in 2021. The oversight was both general and in relation to particular regulatory cases.

For the BCFSA web site, see *ARCS* 340-30.
For the collection of fees relating to regulatory activities, see *ARCS* 935-20.
For enquiries and complaints – no investigation, see secondary 20100-20.
For hearings files, see secondary 20100-30.
For legislation (acts and regulations) administered and developed by BCFSA, see *ARCS* primary 140.
For notices and orders, see secondary 20100-05.
For policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, see secondary 20100-40.
For regulatory policy – final, see secondary 20200-00.
For reporting and statistical analysis for performance planning and reporting, see *ARCS* secondary 400-20.
For reporting and statistical analysis relating to non-regulatory (administrative) functions, see *ARCS* secondary 440-20.
For routine reporting, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

24000	REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General**	CY+1y	nil	DE

RETENTION STATEMENT
Destroy at the end of the second calendar year.

NOTE: Throughout this section, this secondary covers miscellaneous records that relate to the primary but do not document decisions and actions, and do not relate to topics that warrant specific classifications.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

			A	SA	FD
24000		**REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL**			
	-02	**OSRE oversight of RECBC** (includes presentation copies, RECBC service plans, reports, research, statistics and correspondence) RETENTION STATEMENT Destroy at the end of the tenth calendar year. 10y: The retention period satisfies regulatory reference needs. NOTE: Briefing notes are covered under *ARCS* 280-20 or as *Executive Records* (schedule 102906). NOTE: No records created after 2021 should be classified under this secondary since this function ended then.	CY+2y	7y	DE
PIB	**-20**	**OSRE review of RECBC cases** (covers the review of individual cases, including complaints, discipline, appeals, qualification hearings and special compensation fund payments) (includes affidavits, certificates of loss, consent orders, consent order proposals, correspondence, review reports, hearing minutes, investigation and assessment reports, legal opinions, liability and penalty decisions, reasons for order in urgent circumstances, summary tables, and supporting evidence) (arrange by category of review and date and/or name of subject) RETENTION STATEMENT Transfer selected records to the government archives ten years after the case review and all related activity has been completed; destroy records not selected ten years after the case review and all related activity has been completed. SO: when case review and all related activity has been completed 10y: The retention period ensures availability for reference needs. SR: The Superintendent of Real Estate's final and approved decision note concerning whether to appeal an RECBC consent order, or any comparable RECBC regulatory order, to the Financial Services	SO+3y	7y	SR

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24000	**REAL ESTATE SERVICES AND DEVELOPMENT REGULATION - GENERAL**	**A**	**SA**	**FD**

Tribunal are fully retained by the government archives because these notes summarize the OSRE's assessment of RECBC's interpretation of the regulations with respect to the case, and thus form an essential part of the context of RECBC orders that are retained under secondary 20150-05 Notices and orders. All other records classified under this secondary may be destroyed.

NOTE: No records created after 2021 should be classified under this secondary since this function ended then.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24200 REAL ESTATE FILINGS AND AUDITS

Records relating to the tracking, receipt, review, audit, and other actions relating to regulatory filings required of real estate brokerages and developers under the *Real Estate Services Act* (SBC 2004, c. 42), the *Real Estate Development Marketing Act* (SBC 2004, c.41), and the *Strata Property Act* (SBC 1998, c. 43), as well as audits arising from those filings. Filings required of real estate developers and brokerages differ significantly in their content and functions.

Development filings relate to disclosures that must be filed with the Superintendent of Real Estate. This function began in 1961 when amendments to the *Real Estate Act* (RSBC 1996, c. 397), required developers to file a prospectus for development projects to be marketed in British Columbia. Prospectuses were later replaced by disclosure statements, which now are required under the *Real Estate Development Marketing Act* (SBC 2004, c.41). The *Strata Property Act* (SBC 1998, c. 43), also requires filings for strata properties (schedules of unit entitlement, schedules of voting rights and rental disclosures), which may later be needed to settle disputes over expenses and rights.

BCFSA staff receive and log real estate and rental disclosures. They inform developers of apparent deficiencies, such as missing information or regulatory requirements that are not being met, so that the developers can address them. In some cases, the Superintendent requires a developer to sign a legal undertaking, such as not to market until a deficiency has been addressed. Staff similarly receive and log strata schedules, and, when required and appropriate, approve them. Depending on the circumstances, the Superintendent may also require developers to post securities to protect purchasers from the costs of utilities and other services that may be incurred over the course of a project; BCFSA tracks which such securities are in place and their purpose.

The Superintendent also ensures compliance with the Condo and Strata Assignment Integrity Register (CSAIR). Since 2019, developers must report assignment information for any strata property that allows assignment of purchase agreements. This information is submitted to the Land Titles and Survey Authority for entry in the CSAIR. BCFSA does not hold the CSAIR, but the Superintendent maintains information on which properties are subject to this reporting requirement, receives reports on failures to submit, and is responsible for compliance (see primary 24400 for records relating to real estate market conduct regulation).

BCFSA staff also review financial reports, accountants' reports, and brokerage activity reports, which real estate brokerages are required to file annually under the *Real Estate Services Rules*, s. 75. Staff review these for potential risks to the public and may become the basis for an audit by a BCFSA auditor. Auditors provide recommendations in their reports and audits may result in regulatory compliance actions.

For a description of the Real Estate Tracking System, see the Systems Section. For collection of fees relating to regulatory activities, see *ARCS* 935-20.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

For enquiries and complaints – no investigation, see secondary 20100-20.
For legislation (acts and regulations) administered and developed by BCFSA, see *ARCS* primary 140.
For mortgage broker licensing files, see secondary 24300-20.
For notices and orders, see secondary 20100-05.
For operational policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, see secondary 20100-40.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

24200	REAL ESTATE FILINGS AND AUDITS	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-02	**Assignment reporting compliance data and reports** (includes condo and strata assignment integrity register delinquency reports, undertakings and correspondence; also includes assignment reporting compliance data in systems) RETENTION STATEMENT Destroy at the end of the 25th calendar year. 25y: The retention period allows for the duration of a large, multi-phase development; also provides for reference availability in case of repeated behaviour by the same developer. NOTE: This secondary does not include the filings relating to purchase assignments, which are submitted to Land Titles Offices for inclusion in the Condo and Strata Assignment Integrity Register; it is solely information relating to BCFSA's compliance role. NOTE: Investigations arising from assignment reporting enforcement activities are covered under secondary 24400-20.	CY+4y	20y	DE
-05	**Real estate filings and audits administration** (covers the administration of real estate filings and audits generally) (includes correspondence, audit and exemption tracking	CY+5y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24200	REAL ESTATE FILINGS AND AUDITS	A	SA	FD
	documents, memoranda, briefing notes) RETENTION STATEMENT Destroy at the end of the sixth calendar year (for tracking documents, count from when the document ceases to be used) NOTE: Filings, approvals, exemptions, audits, and related documents that concern a specific brokerage or development are classified in secondary 24200-20 or secondary 24200-30).			
-07	**Securities charts** (covers the tracking of securities posted by developers, when required by the Superintendent of Real Estate to ensure financing of costs relating to utilities and other services during development projects) (includes securities charts and tables) RETENTION STATEMENT Destroy at the end of the 25th calendar year. 25y: The retention period allows for the duration of a large, multi-phase development; for tracking documents, count from the date of the last entry.	CY+4y	20y	DE
-20	**Brokerage files** (covers the regulation of individual real estate brokerages, including the review of filings, audits, and related records) (includes accountant reports, brokerage activity reports, financial statements, checklists, caution letters, late filing letters, notices of audit, audit planning documents, audit outreach workbooks, disclosure forms, agreed statements of fact, trade records, bank statements, other supporting documents, audit reports, post-audit review workbooks, notices of administrative penalty, receipts, correspondence and other related documents) (arrange by brokerage file number) RETENTION STATEMENT Destroy seven years after the brokerage ceases to be licensed in BC. SO: when brokerage ceases to hold a valid license in BC 7y: The retention period meets the requirements of *Real Estate Services Regulation* (B.C. Reg. 506/2004), s.	SO+2y	5y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24200	REAL ESTATE FILINGS AND AUDITS	A	SA	FD

8.1 and operational reference needs.

NOTE: Brokerage audit files were historically managed separately from brokerage filings. Legacy audit files that have not been physically combined with the related brokerage file are retained under this secondary.

NOTE: Copies of records received from a brokerage in response to an audit, but which are found not to be relevant and thus not used in that audit, do not become the property of BCFSA and should be destroyed immediately. This mirrors an in-person, physical audit inspection, in which an auditor only takes copies of records that are relevant to the audit.

-30	**Real estate development filings** (covers the receipt, review and follow-up related to development disclosure filings, schedules of unit entitlement and voting rights and written undertakings, pertaining to specific developments) (includes approved strata plan schedules for unit entitlements and voting rights, checklists, disclosure statements and amendments, exemptions, filing acceptance/rejection letters, legal descriptions and other development identification information, filings data, letter history data, order data, owner/developer identification and contact information, prospectuses, risk assessments, security deposit information, strata plans, strata rental disclosures, undertakings and other related correspondence, data and documents; includes related data and documents managed in systems) (arrange by development file number)	SO+5y	95y	DE

RETENTION STATEMENT
Destroy 100 years after all phases of the development have been completed.

SO: when all phases of the development have been completed.

100y: After 100 years, the likelihood of the BCFSA copies of strata plan schedules being required for the settlement of disputes concerning strata rights is significantly reduced; under the *Strata Property Regulation* (BC Reg 43/2000), strata corporations must permanently retain all disclosure statements required under the *Real Estate Development*

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24200	REAL ESTATE FILINGS AND AUDITS	A	SA	FD

Marketing Act (SBC 2004, c.41), and owner/developer rental disclosures required under the *Strata Property Act* (SBC 1998, c. 43), but experience shows that this is not always complied with; the Land Titles and Survey Authority permanently retains the approved and unapproved strata plans and schedules deposited in Land Titles Offices.

DE: Real estate development filings may be destroyed at the end of their retention period as the policies and procedures that govern this regulatory function are fully retained under secondary 20200-00 Regulatory policy – final, and/or secondary 20200-02 Regulatory statements, guidelines, and advisories.

NOTE: These files were originally hardcopy. File management software was adopted later for tracking file numbers and basic information. More recently, the Real Estate Tracking System (RETS) has contained an increasing amount of the file information as documents have been digitized and loaded as attachments. Thus, files back to the 1970's are partially in RETS and partially in hardcopy, with an increasing proportion of each file in RETS as time has progressed. Since 2020, information not in RETS has been kept in digital files on a shared drive or in SharePoint.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24300 REAL ESTATE LICENSING

Records relating to the licensing of real estate professionals in British Columbia, including the receipt and review of applications, the issuance of licenses, license renewals and license terminations.

The licensing of real estate professionals in BC began in 1920 with adoption of the *Real-estate Agents' Licensing Act* (SBC 1920, c. 48). Now under the *Real Estate Services Act* (SBC 2004, c. 42), anyone who wishes to provide real estate trading services, rental property management services, or strata management services, must be licensed to do so, subject to limited exceptions. To become licensed, one must meet certain conditions that demonstrate a suitable character and be able to provide real estate services in a knowledgeable and professional manner. To evaluate applicants, the Superintendent of Real Estate or delegate determines if specified educational requirements have been met, considers previous relevant professional conduct, evaluates the significance of any criminal record or previous bankruptcies, and ensures that other requirements, such as authorization to work in Canada, have been met.

Licenses are provided both to brokerages and to the individuals they employ. A brokerage, which may be a corporation, partnership, or sole proprietorship, is the company that provides real estate services (trading, rental property management or strata management) to consumers. Each brokerage must have a licensed managing broker and may also have licensed associate brokers and representatives who carry out activities on its behalf. All licensed real estate professionals must be associated with a licensed brokerage to provide real estate services legally. Licensees must renew their license every two years, at which time staff of the Superintendent review applications to ensure that licensing conditions continue to be met.

For a description of the Oasis System, see the Systems Section.
For brokerage files (filing and audits), see secondary 24200-20.
For the collection of fees relating to regulatory activities, see *ARCS* 935-20.
For enquiries and complaints – no investigation, see secondary 20100-20.
For legislation (acts and regulations) administered and developed by BCFSA, see *ARCS* primary 140.
For market conduct investigations of real estate licensees, see primary 24400.
For notices and orders, see secondary 20100-05.
For operational policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.
For regulatory cooperation and liaison, see secondary 20100-40.

The ministry OPR is BC Financial Services Authority BC unless otherwise noted below. See specific secondaries for OPR retention schedules.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24300	REAL ESTATE LICENSING	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
	-01 General RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
	-02 Real estate licensing administration (covers the administration of licensing generally, but not in relation to specific licensees) (includes company and team name approval and denial letters for unlicensed applicants, lists of terminated/non-renewed licences, tracking spreadsheets, related correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: The licensing of individual real estate professionals is covered under secondary 24300-20.	CY+5y	nil	DE
PIB	**-20 Licensee files** (covers the licensing of individual real estate professionals, including brokerages, managing brokers, associate brokers, and representatives) (includes applications for renewal or transfer of licence, bankruptcy search results, brokerage winding-up reports, certificates of course completion, certificates of incorporation, checklists, company and team name approval and denial letters, course history reports, court orders, credit card payment forms, credit reports, examination admission tickets, financial statements, licence certificates, licensing history reports, notice of licence termination, out of province certification forms, receipts, relicensing education program declaration forms, surrender of licence forms, team name requests, trade history report, trust account statements and correspondence; also includes related data in systems) (arrange by licence number) RETENTION STATEMENT Destroy 50 years after the licence has expired. SO: when the licence expires 50y: The retention period ensures availability for the approximate maximum length of a career in case of subsequent re-application or investigation.	SO+5y	45y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24300	**REAL ESTATE LICENSING**	**A**	**SA**	**FD**
	NOTE: Investigations into the conduct of real estate licensees are covered in secondary 24400-20.			

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24400 REAL ESTATE MARKET CONDUCT REGULATION

Records relating to investigations into the conduct of providers of real estate services to ensure that these services are provided in a manner consistent with regulatory requirements.

BCFSA real estate investigations fall into 3 categories, two of which are mandated by the *Real Estate Services Act* (SBC 2004, c. 42). The first of these consists of investigations to determine whether a licensee has engaged in professional misconduct or conduct unbecoming a licensee, both of which are defined in the Act. The second category is to determine whether somebody has provided, or is providing, real estate services without first having obtained the appropriate licence. Third, BCFSA conducts investigations under the *Real Estate Development Marketing Act* (SBC 2004, c.41, s.25). These relate to any situation of non-compliance with that Act, such as failure to provide appropriate disclosure statements or failure to report strata property purchase assignments.

Investigations are initiated in response to either an external complaint or an internal referral, such as in response to an audit. Investigators collect evidence in accordance with required standards. Their evidence gathering is supported by the Superintendent's power under both Acts to require the production of information and by the ability to apply to the Supreme Court of BC for a search and seizure order. When enough evidence has been gathered, the investigator makes a recommendation and, if appropriate, the findings are provided to legal counsel. The latter analyses the evidence to determine if the case should be brought before a formal hearing or if another approach would be more appropriate. (Legal counsel open their own files for this purpose, see secondary 20150-40.)

For a description of the Resolver system, the Watchdog system, and the Time Sheets – Investigative Services System, see the Systems Section.
For the BCFSA web site, see *ARCS* 340-30.
For enquiries and complaints – no investigation, see secondary 20100-20 (note, however, that formal complaints under the *Real Estate Services Act* (SBC 2004, c. 42), must be investigated).
For hearing decision files, see secondary 20100-30.
For litigation and discipline case files of legal counsel, see secondary 20150-40.
For notices and orders, see secondary 20100-05.
For operational policy functions, including policy and program development, see primary 20200.
For reference material/topical files, see *ARCS* secondary 358-20.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

24400	REAL ESTATE MARKET CONDUCT REGULATION	A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24400	REAL ESTATE MARKET CONDUCT REGULATION	A	SA	FD
-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
-02	**Investigation notebooks** (includes notebooks used by investigators to document information relating to investigations or potential investigations as they receive or observe it) (arrange by investigator's name) RETENTION STATEMENT Destroy 10 years after an investigator ceases to be employed as an investigator. SO: when the investigator ceases to be employed as an investigator 10y: The retention period ensures availability for reference purposes for the duration of the investigator's employment, with an additional period in case needed for litigation. NOTE: As these notebooks contain information on multiple cases, and potential cases, they cannot be filed with a particular case; investigators copy case specific information to related investigation files as appropriate. Any notebook created entirely to document a specific case forms part of the investigation file. NOTE: Investigation notebooks are maintained to standards that support their significance as potential evidence and should only contain information related to investigations or potential investigations.	SO+3y	7y	DE
-04	**Investigation time sheets** (includes time sheets used to record time spent on investigations in anticipation of recoveries from persons penalized for inappropriate conduct; also covers related data in systems) RETENTION STATEMENT Destroy five years after the investigation and, if applicable, hearing and appeals have all been completed.	SO+1y	4y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24400		REAL ESTATE MARKET CONDUCT REGULATION	A	SA	FD
		SO: when the investigation and, if applicable, hearing and appeals have all been completed NOTE: This secondary covers both physical time sheets and equivalent digital records.			
	-05	**Real estate market conduct administration** (covers the administration of real estate investigations generally and where not specific to a single investigation) (includes briefing materials, contact lists, reports, spreadsheets and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: Information concerning a specific case is classified in secondary 24400-20 (real estate investigation case files).	CY+5y	nil	DE
PIB	**-20**	**Real estate investigation case files** (covers investigations conducted under the *Real Estate Development Marketing Act* (SBC 2004, c. 41) and the *Real Estate Services Act* (SBC 2004, c. 42)) (includes anonymous tips, complaint forms, contract purchase and sale documents, court briefing materials, draft agreements, exhibits, incident summaries, investigation reports, Land Title and court searches, notes, real estate licenses, responses to complaints, witness statements, other forms of evidence. correspondence and related data in systems) (arrange by name of investigation subject) RETENTION STATEMENT Destroy 50 years after the investigation has been completed or abandoned, including, if applicable, any hearings and appeals. SO: when the investigation has been completed or abandoned, including, if applicable, any hearings and appeals 50y: These records are needed for reference in case inappropriate behavior persists or reoccurs later in an individual's career.	SO+5y	45y	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24400	REAL ESTATE MARKET CONDUCT REGULATION	A	SA	FD

DE: Real estate investigation case files are scheduled for destruction at the end of their retention period as significant investigations will result in a hearing, and summary records of the outcome of hearings are scheduled as notices and orders under secondary 20100-05. For summary records of tribunal and court decisions that may follow a completed hearing, see the appraisal note under secondary 20150-40 Litigation and discipline case files.

NOTE: Prior to the merger of RECBC with BCFSA, investigations to determine whether a licensee engaged in professional misconduct or conduct unbecoming a licensee were mostly done by RECBC, while other kinds of investigation were carried out exclusively by the Superintendent's office, such that these records have been managed separately and in different systems.

NOTE: These files document the investigative process and its findings. Lawyers who provide advice in relation to cases, and in some situations bring them forward to a hearing, maintain their own files (see secondary 20150-40), as do the superintendent/registrar or hearing officer who conduct formal hearings and issue orders (see secondary 20100-30).

NOTE: This secondary supersedes ongoing schedule 107572 (Complaints and investigations case files) with respect to real estate investigations.

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24500 REAL ESTATE SERVICES EDUCATION

Records relating to BCFSA's role in developing and delivering the education of aspiring and licensed real estate professionals in British Columbia to ensure that they are qualified, and continue to be qualified, to deliver such services. This function consists both of formal education, through prescribed courses, and ongoing educational support. BCFSA provides the latter through practice advice as well as by communicating regulatory updates and best practices using newsletters and other materials.

Section 10 of the *Real Estate Services Act* (SBC 2004, c. 42, s. 48) requires that applicants for a new licence or a licence renewal must satisfy the Superintendent of Real Estate that they meet educational requirements set out in BCFSA's Real Estate Services Rules or as additionally required by the Superintendent. The Superintendent determines which courses are required for applicants to qualify initially for a licence. Most of these courses have for many years been delivered by the University of British Columbia, with the exception of Applied Practice courses, which are developed and delivered by BCFSA, using contracted resources. Other courses are required as continuing education on an ongoing basis, and are updated regularly, such as legal update and ethics courses. These are also largely developed and delivered using contracted resources under BCFSA direction.

BCFSA also monitors and records the courses that learners have taken, as well as the students' results. Over time, BCFSA has managed this information in the form of class and exam lists (documenting enrolled students and their results), correspondence organized variously, and in databases. Data and other records documenting courses taken and results achieved by individual licensees, or persons who become licensed, is managed under secondary 24300-20 (licensee files). Records documenting the attendance and results of non-licensed individuals, or the results of entire classes (some of which information may be copied to licensee files), are managed under this primary. Exam admission tickets are used to ensure that licence applicants are the same individual who took an examination; license applications may be made up to five years after the exam in some cases.

Practice Education responds to enquiries by providing professional advice and thereby helps to solve potential problems before they become significant issues or result in a complaint. This function also uses its frequent interactions with real estate service providers to provide input to course development and to create and deliver timely and relevant professional development materials that reflect current best practices and inform audiences of changes to the relevant laws, regulations and Real Estate Services Rules.

For a description of the Wavelength system and the Oasis system, see the Systems Section.
For accounts payable files, see *ARCS* secondary 925-20.
For brokerage files (filing and audits), see secondary 24000-20.
For collection of fees relating to regulatory activities, see *ARCS* 935-20.
For regulatory statements, guidelines and advisories, see secondary 20200-02.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

For learner administration relating to individual licensees, see secondary 24300-20.
For operational policy functions, including policy and program development, see primary 20200.
For practice advice enquiries, see secondary 20100-20.
For procurement and contract management, see *ARCS* primary 1070.
For reference material/topical files, see *ARCS* secondary 358-20.
For routine reporting, see secondary 20100-12.

The ministry OPR is BC Financial Services Authority unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
24500		**REAL ESTATE SERVICES EDUCATION**			
	All non-OPR offices will retain these records for:		SO	nil	DE
	-01	**General** RETENTION STATEMENT Destroy at the end of the second calendar year.	CY+1y	nil	DE
PIB	**-02**	**Completion lists** (includes real estate services course completion lists, exam lists, grade lists, and registration counts, documenting who took courses and whether they passed) (arrange by year and course) RETENTION STATEMENT Destroy three years after required data concerning individual licensees has been copied or loaded to licensee files (secondary 24300-20) and/or associated database. SO: when required data concerning individual licensees has been copied or loaded to licensee files (secondary 24300-20) and/or associated database	SO+3y	nil	DE
	-05	**Education administration** (covers the administration of real estate services education generally, but not information documenting specific courses or learners) (includes call and email logs, educational resources availability documentation, instructor contact lists and spreadsheets, instructor surveys, newsletters for instructors, operational planning documentation, standard advice on particular practice issues and correspondence) RETENTION STATEMENT Destroy at the end of the sixth calendar year (for logs and tracking documents, count from the date of the last entry).	CY+5y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24500		REAL ESTATE SERVICES EDUCATION	A	SA	FD
		NOTE: Information relating to specific courses or learners are classified in the other secondaries in this primary. NOTE: Practice standards advice information in logs or spreadsheets and correspondence/email documenting practice standards queries, are both managed under secondary 20100-20 (enquiries and complaints – no investigation).			
PIB	**-07**	**Exam admission tickets** (includes exam admission tickets, with photographs, of individuals who have taken an external real estate course, e.g., a course administered by UBC) RETENTION STATEMENT Destroy at the end of the sixth calendar year.	CY+5y	nil	DE
	-10	**Course billing** (covers the billing of students for participation in BCFSA real estate courses) (includes order management and payment data for students enrolled in BCFSA real estate courses) RETENTION STATEMENT Destroy at the end of the eighth fiscal year.	FY+7y	nil	DE
PIB	**-12**	**Learner administration – non-licensed** (covers the administration of real estate education with respect to individual learners and potential learners) (includes data and correspondence concerning enrolment, results obtained, examination requirements, re-write requests, misconduct notices and appeals, requests for exemption, transfers of credits, and related issues) (arrange by year and student or in database) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: Data and documents relating to licensed learners, or learners who become licensed, is managed within secondary 24300-20 (licensee files). For in-house courses, student information is collected and created within the Wavelength system; if an individual is already licensed or becomes licensed, the information is subsequently exported to the Oasis system. Licensee data in Oasis is managed under	CY+5y	nil	DE

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

24500	REAL ESTATE SERVICES EDUCATION	A	SA	FD
	secondary 24300-20. Corresponding licensee data within the Wavelength system may then be deleted in accordance with special schedule 206175 (*Redundant Source Information*).			
-20	**Course delivery files** (covers the delivery of in-house real estate services courses, i.e., those provided by BCFSA or under its direction) (includes announcements, course evaluations, course materials, course outlines, course schedules, frequently asked questions, instructor self-evaluations, managing broker declaration forms, markers' schedules, presentations, recorded class discussions, requests for extension, student transfer lists, correspondence and related data in systems) (arrange by course) RETENTION STATEMENT Destroy at the end of the sixth calendar year. NOTE: Information relating to individual learner enrolment and completion of courses, as well as results obtained, is managed under secondary 24300-20 for licensed learners, and under secondary 24500-12 for non-licensed learners. Completion lists, which document student results for entire classes, are under secondary 24500-02.	CY+5y	nil	DE
-30	**Course development files** (covers content development for real estate qualification and continuing education courses needed to obtain and retain real estate service licences, whether delivered by BCFSA or an external educational body) (includes draft and final course materials, copies of writer contracts, project plans, correspondence) (arrange by course name) RETENTION STATEMENT Destroy two years after the course materials have been replaced or the course is discontinued, and the information is no longer useful for operational or reference purposes. SO: when the course materials have been replaced and the information is no longer useful for operational or reference purposes	SO+2y	nil	DE

END OF PRIMARY

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

BC FINANCIAL SERVICES AUTHORITY ORCS

OPERATIONAL RECORDS CLASSIFICATION SYSTEM (*ORCS*)

SYSTEMS SECTION TABLE OF CONTENTS

SECTION AND TITLE	PAGE NO.
CENTRAL REGISTRY (REG)	2
CREDIT UNION INFORMATION SYSTEM (CUIS)	5
ENTRAK SYSTEM	7
INSURER FILINGS (MSA RESEARCH ONLINE) SYSTEM (MSA)	9
MORTGAGE BROKER TRACKING SYSTEM (MBTS)	11
OASIS	13
PENSIONS INFORMATION MANAGEMENT SYSTEM (PIMS)	16
REAL ESTATE TRACKING SYSTEM (RETS)	18
RESOLVER	21
SUPPLEMENTAL CREDIT UNION FILING DATA SYSTEM	24
WATCHDOG SYSTEM	26
WAVELENGTH	28

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

CENTRAL REGISTRY (REG)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Agency

Date of System Description
2021-04-27

Purpose
The Central Registry (REG) is used to track key contact and registration information for credit unions, trust companies, and insurance companies. The registry's main functions are: maintaining a list of key filing information for each entity; providing a mechanism for managing the issuance or revocation of business authorizations and certificates; and generating reports. The Registry is also used to provide data to external parties: a list of authorized financial institutions (on the BCFSA website, sourced from REG), and more detailed data for the Insurance Council of BC and the Real Estate Council of BC, via a secure portal.

Information Content
REG contains key contact and registration data for financial institutions. Basic information includes business name, license number, addresses, line of business, phone numbers and website. Registration information includes open date, approval date, issue date, expiry date, deficiency rejected/completion dates, license fee, late fee, and suspension dates. Registration history information includes act, license types, status, issue date, termination date, business name and license number, for each event (e.g., registration or amendment). Contact information for individuals includes name, position, company, active/inactive, contact type, email, criminal record and bankruptcy checks (y/n). Individual history data includes identifying information, license number, act, license type, status, issue date and termination date. Event information includes event code and date. File information includes file number (70000 series primary), class (secondary), description, volume and physical location. There are also various comment fields and an ability to attach documents where needed.

Inputs, Processes, and Outputs
Every employee at BCFSA has ‘read' access to the Registry and select employees have ‘modify' access for specific functions, such as: entering new companies and managing registrations; updating contact information based on personal information returns and annual filings or on communications received by relationship managers; updating caution flags and creating event records; or creating and updating records management information. A few BCFSA employees have ‘admin' access; they are the only employees able to delete records.

REG is used as a central index for file numbers assigned to each registrant. Each file number is unique to each registered entity and is used as a cross reference for electronic subsystems used to contain department specific filing details (i.e., IFS, CUIS). The filing numbers are also used as a common cross reference for written support documentation such as letters, briefing notes, and memoranda. REG's reporting capacity includes general reports (audit logs, event records, and overdue files out), contact and mailing list reports, and 4 registration/licensing reports: captive and reciprocal renewals, pending registrations, current registrations and history current registrations

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

CENTRAL REGISTRY (REG)

DATA RETENTION PLAN

Data Description	Data Retention Period
Credit union files Classification 21700-20	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
Central credit union files Classification 21700-25	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
BC trust company files Classification 21700-30	Destroy five years after the dissolution of the trust company and upon completion of all regulator wind up activities.
Extra-provincial trust company files Classification 21700-35	Destroy five years after the company ceases to provide trust services in BC and upon completion of all regulator wind up activities.
Exempt trust company files Classification 21700-40	Destroy five years after the company ceases to provide trust services in BC or the minimal BCFSA oversight requirements end
BC insurer files Classification 21700-50	Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up activities.
Captive insurance company files Classification 21700-55	Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up activities.
Extra-provincial insurer files Classification 21700-60	Destroy five years after the company ceases to provide insurance services in BC and upon completion of all regulator wind up activities.
Reciprocal insurance exchange files Classification 21700-65	Destroy five years after the cessation of the reciprocal insurance arrangement involving entities in BC and upon completion of all regulator wind up activities.
Exempt insurance company files Classification 21700-70	Destroy five years after the company ceases to provide insurance services in BC or the minimal BCFSA oversight requirements end.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

Routine reporting Classification 20100-12	Destroy when no longer of reference value.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

CREDIT UNION INFORMATION SYSTEM (CUIS)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2021-04-27

Purpose
CUIS is a suite of applications, integrated with and pulling data from an SQL database named “CIP,” the purpose of which is to manage and report on credit union data. CUIS supports prudential supervision of individual credit unions as well as risk surveillance of the credit union environment generally. As a suite of applications, this system supports uploading data directly from credit unions, storing and managing it securely on the CIP database, and generating a variety of reports. A copy of the database is provided to the Central 1 credit union, which has its own reporting tools. Other BC credit unions can access some online reporting from the system.

Information Content
The CIP database contains extensive financial data from the monthly, quarterly and annual filings of each credit union. This information, provided in the Financial & Statistical Returns (FSR's), includes detailed financial statistics relating to (for example): cash and investments, loans and leases (personal, commercial et al.), other assets, borrowings, deposits, capital, liquidity and capital ratios, interest income/loss, operating income/loss, net income/loss, equity investments, loans and leases, loans and leases in arrears, impaired loans and leases, and unfunded and syndicated loans and leases.

Inputs, Processes, and Outputs
Data from each credit union's monthly, quarterly and annual Financial Statistical Returns, is loaded or manually entered by each financial institution using the Credit Union Financial Data Collection and Reporting Application, which is part of the CUIS suite. CUIS Maintenance, a ColdFusion web application, is used to manually upload other information to the CIP database, most notably contact information, merges and information sharing agreements. Several analytical and reporting tools have been developed for use against the data in the CIP database. Some of these were developed or obtained in isolation over the years and overlap considerably in their functionality. This situation will be addressed in a tool rationalization project, which is expected to result in the decommissioning of some of these applications. Some of the most prominent analytical and reporting tools, most of which are built on Excel, are: Credit Union Business Intelligence (CUBI)), Credit Union Data Analysis Suite (DAS), CUIS Financial Reports, Data Extract, Key Early Warning Indicator (KEWI), Tableau, CUIS Risk Monitoring Report, Comparative Analysis Report (CAR), and Summary Trend Analysis Report (STAR). These tools create a broad assortment of ad hoc and regular reports that are used to monitor and assess both individual credit unions and the credit union system generally. Data does not reside in these analytical and reporting tools; reports are filed in case files and elsewhere as appropriate to their purpose.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

CREDIT UNION INFORMATION SYSTEM (CUIS)

DATA RETENTION PLAN

Data Description	Data Retention Period
Credit union files Classification 21700-20	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
Central credit union files Classification 21700-25	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
Routine reporting Classification 20100-12	Destroy when no longer of reference value.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

ENTRAK SYSTEM

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority
Office of the Superintendent of Real Estate

Date of System Description
2021-04-27

Purpose
The Entrak system is an IBM Notes application used to document and track enquiries (including quick calls), and in some cases complaints, and includes functionality for searching, sorting and reporting. As a result of former organizational structures, this system is shared with and serves similar functions for the Office of the Superintendent of Real Estate (OSRE). This system overview only pertains to data under the custodianship of BCFSA.

Information Content
Entrak contains data elements for each quick call, enquiry or investigation. Data elements include: date received; person creating the record and to whom it is assigned; record identifier; topic summary; registry number; contact type (e.g., email, phone); category (e.g., insurance, pensions); contact name of the enquirer or complainant; due date; and date closed. Also included are the enquirer's contact information, topic details, the type of resolution, activity log and comments (call details for quick calls), and attachments (except for quick calls). Entrak has been used to track and document situations where the regulator has received process service on behalf of non-admitted insurers (see secondary 21300-10); in Entrak these are identified as a form of enquiry.

Inputs, Processes, and Outputs
All BCFSA and OSRE staff have access to the system. Information is entered by the persons receiving and/or assigned to the enquiry or complaint (the same person in the case of quick calls). Complaints to BCFSA requiring further action (e.g., further investigation), are copied to the Watchdog system, for financial institutions and mortgage brokers, and entered in the Pension Information Management System (PIMS) for pension plans. The application has drilling down functionality by category, open/closed, year and other data points, and a variety of reports (closed inquiries with resolution by year, opened inquiries by category and year, complaints by department and month, and yearly volume by department).

Historical Note
Use of this application, which was created in 2005, has evolved. Before July 2015, market conduct staff for both financial institution and mortgage broker regulation used Entrak to document both enquiries and complaints (substantive complaints would also be documented in investigation files). Since then, substantive complaints are copied to or entered directly into the Watchdog system, although some exceptions exist, such as when a complaint relates to another jurisdiction and requires minimal action by BCFSA/OSRE. Use of Entrak for managing pension plan enquiries has also evolved over time and staff have had discretion regarding whether to use Entrak, PIMS or, in the past, pension plan case folders.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

ENTRAK SYSTEM

DATA RETENTION PLAN

Data Description	Data Retention Period
Enquiries and complaints - no investigation Classification 20100-20	Destroy 10 years after the enquiry or complaint is resolved, determined to require no further action, or referred to another jurisdiction or regulator.
Powers of attorney and undertakings (PAUs) – process serving on non-admitted insurers Classification 21300-10	Destroy two years after all activities relating to the process service have been completed and the file closed.
Routine reporting Classification 20100-12	Destroy two years after all activities relating to the process service have been completed and the file closed.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

INSURER FILINGS (MSA RESEARCH ONLINE) SYSTEM (MSA)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority (BCFSA)

Date of System Description
2021-04-27

Purpose
The Insurer Filings System, generally known as MSA Research Online or MSA, is used by the BCFSA to analyze and report on quarterly and annual filings received from insurers authorized to operate in British Columbia. This service is also used by other jurisdictions in Canada, including the federal Office of the Superintendent of Financial Institutions (OSFI). The Canadian Council of Insurance Regulators (CCIR) establishes filing requirements on annual basis, and all Canadian jurisdictions follow these. MSA Research Online accommodates for these changing requirements.

Information Content
All periodic filings data are entered into the MSA Research Online system. The major data elements are: corporate information (contact information, senior officers, major shareholders, affiliated corporations) and consolidated and unconsolidated financial statements and exhibits (assets, liabilities, income, comprehensive income (loss), cash flows, auditor's reports, summary of investments, significant exposures, mortgage loans, investment properties, actuarial liabilities, reinsurance assets, revenue, etc.). The data dates from 1990 onwards and relates to all insurers authorized to operate in BC and regulated by the BCFSA.

Inputs, Processes, and Outputs
The filings data is received by BCFSA from the insurers, as required on a quarterly and/or annual basis, depending on the category of insurance company. When the data has been uploaded, BCFSA staff can run on-line queries as well as standard periodic reports. Prior to on-line querying and reporting tools being developed, MSA sent copies of the data on disk. It is of note that since other jurisdictions (provinces and OSFI) use the same system, this data is standardized across the country, thereby supporting strong comparative analysis and reporting.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

INSURER FILINGS (MSA RESEARCH ONLINE) SYSTEM (MSA)

DATA RETENTION PLAN

Data Description	Data Retention Period
BC insurer files Classification 21700-50	Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up activities.
Captive insurance company files Classification 21700-55	Destroy five years after the dissolution of the insurance company and upon completion of all regulator wind up activities.
Extra-provincial insurer files Classification 21700-60	Destroy five years after the company ceases to provide insurance services in BC and upon completion of all regulator wind up activities.
Reciprocal insurance exchange files Classification 21700-65	Destroy five years after the cessation of the reciprocal insurance arrangement involving entities in BC and upon completion of all regulator wind up activities.
Exempt insurance company files Classification 21700-70	Destroy five years after the company ceases to provide insurance services in BC or the minimal BCFSA oversight requirements end.
Routine reporting Classification 20100-12	Destroy two years after all activities relating to the process service have been completed and the file closed.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

MORTGAGE BROKER TRACKING SYSTEM (MBTS)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2021-04-27

Purpose
MBTS, a database built on an SQL server with VB.Net, supports the management of data relating to the registration, renewal and status of mortgage brokers and submortgage brokers in British Columbia. In addition to maintaining key information relating to each mortgage broker and submortgage broker, it provides work flow functionality for processes like registration renewals, filings, fee collection, terminations and suspensions, as well as automating the generation of reports and supporting the management of legacy physical files. Mortgage Broker e-Filings is a component of MBTS that provides direct submission of data to the MBTS by Mortgage Brokers.

Information Content
MBTS content dates from the creation of the system in 2008 and includes identifying information for each mortgage broker and submortgage broker (e.g., name, address, phone number, and birthdate), as well as background and history information such as: citizenship, birthplace, mortgage broker courses taken, recent employment, prior licensing and registrations, and convictions and other legal proceedings. The system also documents events, including: registrations, renewals, evaluations, payments, criminal records checks and personal declarations. The MBTS also contains workflow data and location information for legacy physical case files (all mortgage broker registration information has been received, created and maintained in digital format since 2017).

Inputs, Processes, and Outputs
Initial mortgage broker information is entered by registrations staff based on application information supplied by the broker. Since e-Filing became available in February 2017, once a mortgage broker has been set up, the mortgage broker's “Designated Individual” (DI) is able to provide information for renewals and most other filings directly to the MBTS (validation is done by registrations staff through work flow functionality). Some filings, such as financial filings and DI changes are still provided by email and entered by registrations staff. While all data in MBTS is entered by either registrations staff or (through e-Filing) by the DI for each mortgage broker, the system is also viewed by examinations and investigations staff for their purposes. Further, the Mortgage Broker Data Portal provides the Real Estate Council of BC with limited access to MBTS data (registration status and whether an individual has been subject to any disciplinary action). The MBTS assists users with workflow guidance for multiple functions, such as new mortgage broker, new submortgage broker, renewal, amendment, transfer and new branch. The system has reporting capabilities, with standard reports on workflow (e.g., pending registrations and follow up), contact information, statistics, general information (e.g., orders posted, numbers of brokerages, monthly activities), problem data and utilities. Limited access to MBTS reporting data (no personal information) is provided to the Real Estate Council of BC via a data portal (Mortgage Broker Data Portal).

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

MORTGAGE BROKER TRACKING SYSTEM (MBTS)

DATA RETENTION PLAN

Data Description	Data Retention Period
Mortgage broker registration files Classification 22500-20	Destroy fifty years after the mortgage broker/submortgage broker is no longer registered in BC or the registration application is denied or withdrawn.
Routine reporting Classification 20100-12	Destroy two years after all activities relating to the process service have been completed and the file closed.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

OASIS

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2022-03-05

Purpose
The Oasis system supports BCFSA staff in performing a variety of functions, including processing and evaluating real estate licence applications (new and renewals), tracking real estate course completion, reviewing eligibility for course enrolment, conducting brokerage audits, financial accounting in relation to these activities, and sending email messages to licensees broadly. Oasis is also the source of data for the licensee search function on the BCFSA website, which is used by the public.

Information Content
Oasis contains data about real estate licensees (professionals and brokerages) and the regulatory activities related to them. This includes work in progress (e.g., applications for a first-time licence, renewals, reinstatements or transfers); identifying information (e.g., names, nicknames, previous names, advertising names); contact information (e.g., address, phone number, email address); date of birth, place of birth, citizenship/immigration/work visa status and date of arrival in Canada (if applicable); where the individual lived outside of Canada and for how long; brokerage where employed; licence level and category; current employment status and details; education levels and specific exams completed; criminal convictions and charges; bankruptcy and insolvency information; court orders or judgments related to fraud, misappropriation, or breach of trust; whether previously denied a license or had a license suspended or cancelled; whether subject to investigation or disciplinary proceedings in relation to real estate, insurance, mortgage broker, or securities; and credit card information.

Inputs, Processes, and Outputs
Licensees add licence renewal and transfer information to the system directly by means of a portal, which also gives them access to courses taken and other limited information about themselves. Most other information is entered or added by BCFSA staff, including those in the licensing, education, audit, and market conduct functions. Additionally, staff regularly load data related to courses taken by licensees from Wavelength (for courses delivered by BCFSA) and from reports provided by the University of British Columbia.

BCFSA staff use the Oasis system for processing and evaluating applications for a new licence, as well as applications for license renewals. This includes verifying licence status (if applicable), checking that required educational courses that have been taken and passed, and reviewing summary information relating to any investigations and disciplinary actions. Oasis supports the audit function by keeping track of brokerage audit activities and maintaining a log of deficiencies. It also supports financial accounting in relation to these functions, including reconciliation, issuing receipts and financial reporting. Finally, Oasis is the source of data for the licensee search function on the BCFSA website (using a portal) and provides address information for broad messaging to all licensees.

The Oasis system provides both quick and advanced searches in addition to a multitude of lists and reports that support staff in carrying out the functions above. These include lists of licensees (e.g., by

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type of licence, name) and organizations (e.g., by registration number, name, licensees), and may other reports, such as: activities by type, online renewals, online transfers, lapsing licensees, expired licensees, secondary licenses, activities by department, closed companies, new companies, licence by category, and licence by expiry

Historical Note
Oasis was previously used to document complaints and investigations, but that functionality and data (with the exception of summary data that continues to be entered by market conduct staff for use in licensing decisions and forms part of the licensee file) has been moved to the Resolver system (see the Resolver system overview for more details).

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

OASIS

DATA RETENTION PLAN

Data Description	Data Retention Period
Licensee files Classification 24300-20	Destroy 50 years after the licence has expired.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

PENSIONS INFORMATION MANAGEMENT SYSTEM (PIMS)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2021-04-27

Purpose
PIMS is an in-house system designed to support the management of all aspects of pension plan regulation, including registration, filings, monitoring and compliance. It has three main functions: it is a database containing data and documents received or created in relation to each provincially-regulated BC pension plan; it provides a mechanism for managing filing and reporting requirements; and, it supports the generation of reports, statistics and form letters. While the pension plan files have been digital on a go-forward basis since 2015), most legacy plan information is still in paper format. PIMS also contains linkages to plan information in physical files, as well as cross-references to digital pension plan information stored in other systems.

Information Content
Information held in PIMS is extensive and relates to all aspects of pension plan regulation. Data includes: basic plan information (e.g., name, registration date, number of employers), detailed plan information (e.g., funding instrument, eligible classes of employees, whether voluntary or not), employee and employer contribution rates, plan benefits, terminations, amendments, transfers between jurisdictions, plan splits and mergers, funding relief tracking, insolvency proceedings, plan designation, administrative penalties, risk assessments, annual pension report data, financial information return data, actuarial information summary data, assignment and bring forward data (e.g., staff name, dates), and system administration data. Documents relating to each pension plan are stored in a file share linked to the system, such that case documents are organized in a uniform structure.

Inputs, Processes, and Outputs
Registration information and documentation is received from pension plan administrators and entered into the system by staff. After being set up with a user account, plan administrators submit annual filings and actuarial information summaries for plans with a benefit formula provision, using the Pensions e-Filing portal. Data and documents from the portal are queued and imported as part of PIMS functionality. Information relating to approvals, monitoring and compliance is added by regulatory staff. PIMS also supports efficient regulation through its reporting functionality. Reporting capabilities support all the main regulatory functions, including reports on: Annual Pension Report status, fees, funding relief, administrative penalties, staff assignments and their status, plan contact histories, plan statistics, risk assessments, and regulatory actions taken.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

PENSIONS INFORMATION MANAGEMENT SYSTEM (PIMS)

DATA RETENTION PLAN

Data Description	Data Retention Period
BC pension plan files Classification 23000-20	Destroy seventy-five years after the termination of the plan or transfer of primary regulatory responsibility to another province.
Enquiries and complaints - no investigation (See Entrak System Historical Note) Classification 20100-20	Destroy 10 years after the enquiry or complaint is resolved, determined to require no further action, or referred to another jurisdiction or regulator.
Routine reporting Classification 20100-12	Destroy when no longer of reference value.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

REAL ESTATE TRACKING SYSTEM (RETS)

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2022-03-11

Purpose
RETS is an in-house database designed to support the regulation of real estate developments under the Real Estate Development Marketing Act (SBC 2004, c.41) and the Strata Property Act (SBC 1998, c. 43). Specifically, the purpose of RETS is to enable BCFSA staff to capture, access and use information regarding developments, developers, developers' filings, developers' securing of financing and permits, the status of development marketing, the payment of fees and the resolution of issues.

Information Content
RETS has been built to manage a considerable amount of information relating to regulated real estate developments and the regulatory actions taken respecting them. The information is in the form of both data fields and digital documents attached to the file. The major data elements include: basic information (e.g., file number, plan number, Land Titles Office number, legal description, development address, developer identities), details (e.g., type of development, marketing status, numbers of units and phases, flags and warnings relating to case status, file location, due dates), filings (e.g., file numbers, type, status, dates), contact information, orders (type, date, comments), status relating to pending building permit or financing, status relating to assignment of strata purchase agreements, undertakings (e.g., type, dates), risk assessments (e.g., risk factors), attachments and audit logs.

Inputs, Processes, and Outputs
Development and filings information is received from developers and entered by BCFSA staff. BCFSA staff add additional data while managing the case workflow. Some related documents (e.g., disclosure statements and amendments, acceptance and deficiency letters) are digitized and added to the file as attachments within the database. Other related documents are filed in the appropriate physical or digital file rather than in this database.

BCFSA staff use the database as a primary source of information regarding specific developments and developers, as they track and monitor the status of required filings, the securing of financing and permits, the payment of fees, and other regulatory requirements and issues. Staff also use the system to generate file numbers, creating the link between data on specific developments in the system and related information in physical or digital files, BCFSA staff also use the system's functionality and data to generate a variety of form letters specific to development transactions and to forward these for review and approval, to approve them in batches, and to send them to developers electronically. RETS functionality includes a broad selection of standard management and work process reports that can be run by users, such as Bring Forward, Fees Not Paid, Files by Risk Rating and various due date reports, as well as ad hoc reports.

Historical Note
RETS replaced a system which assigned file numbers and was used to track developments, their status and the filings related to them from 1975 onwards. This data was migrated to RETS in January

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2009. With RETS' additional functionality and changing information management practices, an increasing number of documents have been stored digitally on the system. Thus, the earlier files on RETS have few or no documents attached; these are instead found in the physical case files. Since 2020, related documents not loaded into RETS are stored in digital files on a shared drive.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

REAL ESTATE TRACKING SYSTEM (RETS)

DATA RETENTION PLAN

Data Description	Data Retention Period
Assignment reporting compliance data and reports Classification 24200-02	Destroy at the end of the 25th calendar year.
Real estate development filings Classification 24200-30	Destroy 100 years after all phases of the devopment have been completed.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

RESOLVER

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2022-03-11

Purpose
Resolver is used by real estate investigations and legal staff to track and manage complaints about and investigations into licensees under the Real Estate Services Act (SBC 2004, c. 42). The system is intended to provide convenient access to data, documents, and statistics, workflow support, and real-time, relevant reporting.

Information Content
Resolver contains information relating to licensees and members of the public, including complainants and witnesses. This includes licensee information (e.g., name, contact information, license number), complainant (name, contact information), details of the complaint, witness information, investigation case number, linkages to other cases, internal tracking data (dates, hours spent on the case, local real estate board, level of priority, locations involved, observations, work-flow tracking (i.e., assignments to staff), case decisions and rulings, including financial penalties imposed. Case-related documents managed in the system typically include complaint forms, contract purchase and sale documents, responses to complaints by licensees and managing brokers, final reports, memos from Legal (i.e., categorization memos), investigator notes, plans, notes taken from investigator notebooks, interviews (recordings or transcripts) and both external and internal correspondence.

Inputs, Processes, and Outputs
The Resolver system, which is a configured instance of the Incident Management solution provided by Resolver Inc., is a cloud-based case management system. Complaint information is, in most cases, initially provided by complainants. They complete a complaint form available on the BCFSA web site and this information, as well as any attached documents, is automatically entered into Resolver by means of a portal. Additional information and documents are subsequently entered by BCFSA staff. An automated emailing function facilitates workflow for multiple activities (intake, assignment, investigation, management review, legal review, etc.) performed by both Investigations and Legal teams. Staff create and manage draft documents outside the system (e.g., in One–Drive), and only upload final documents into Resolver. Further, documents over 100MB are retained in a file share due to system limitations. Investigations and Legal have different views into the system; Investigations has no view of documents added by Legal, due to issues of solicitor-client privilege while Legal has read-only access to all of Investigations information. The system provides reporting functionality, so that statistical and other reports can be created with respect to, for example, different categories of complaints, outcomes, staff resources allocated, costing and penalties. Management thereby has tools to monitor and analyze trends and status with respect to workload, outcomes and other issues.

Historical Note
Resolver was implemented by the Real Estate Council of BC in April 2019 (the complaint portal in December 2019). Prior to that, investigations were tracked in the Oasis system. In 2019, there was a one-time migration of data from Oasis to Resolver. It should be noted that Oasis was more hybrid than

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Resolver; summary information was captured in Oasis, while the rest was retained in paper files (or equivalent digital files from 2018).

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

RESOLVER

DATA RETENTION PLAN

Data Description	Data Retention Period
Real estate investigation case files Classification 24400-20	Destroy 50 years after the investigation has been completed or abandoned, including, if applicable, any hearings and appeals.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SUPPLEMENTAL CREDIT UNION FILING DATA SYSTEM

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2021-04-27

Purpose
The purpose of this MS Access database, also known as the Supplemental Information Database, is to receive and integrate data from credit unions that relates to mortgages and liquidity, and to make this data available for reporting and risk analysis. This data is the product of filings that are separate from the Financial and Statistical Returns and cannot be directly uploaded by credit unions into CUIS. They consist of Residential Mortgage Loan Reports (RMLR) and filings on Net Cumulative Cash Flow (NCCF) and Liquidity Coverage Ratio (LCR, started in 2018).

Information Content
NCCF and LCR both provide data used to evaluate risks relating to liquidity.

NCCF data includes cash inflows (unencumbered liquid assets, deposits with Central 1, deposits with other financial institutions, other securities and investments, personal loan portfolio – e.g., residential mortgages, term loans, lines of credit – and commercial loan portfolio), cash outflows (deposits, borrowings, other liabilities, equity), and memo items (e.g., off-balance sheet commitments).

LCR data includes asset values (in several categories of varying degrees of liquidity), cash outflows and cash inflows (by detailed category), the ratios of these values and how they match up to benchmarks.

RMLRs provide data on all insured and uninsured residential mortgage advances, including completed loans, mortgage loans and securitized loans. The data includes loan to value ratio, amortization, total debt service ratio, high risk mortgages, beacon score, location of property, name of mortgage insurer (e.g., CMHC), loan purpose and property type, and exceptions to policy, for each relevant type of loan and line of credit.

Inputs, Processes, and Outputs
The RMLR, LCR and NCCF filings are submitted by credit unions in Excel spreadsheet format via secure file transfer protocol (SFTP). LCR filings are submitted monthly (by credit unions with $1B in assets), quarterly and annually, while RMLR and NCCF filings are quarterly. The data is uploaded from the spreadsheets into the Supplemental Credit Union Filing Data System, where it is integrated and available for running reports in support of risk assessments mainly relating to liquidity ratios and high ratio mortgages. Excel, notably as the NCCF Dashboard and the LCR Dashboard, is used to pull data from the database for reporting and analytical purposes.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

SUPPLEMENTAL CREDIT UNION FILING DATA SYSTEM

DATA RETENTION PLAN

Data Description	Data Retention Period
Credit union files Classification 21700-20	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
Central credit union files Classification 21700-25	Destroy five years after the dissolution of the credit union and completion of all regulator wind up activities.
Routine reporting Classification 20100-12	Destroy when no longer of reference value.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

WATCHDOG SYSTEM

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority
Office of the Superintendent of Real Estate

Date of System Description
2021-04-27

Purpose
The Watchdog system is an IBM Notes application for the purpose of tracking, documenting and supporting the management of market conduct investigations and examinations for financial institutions and mortgage brokers, as well as mortgage broker suitability reviews. As a result of former organizational structures, this system is shared with and serves similar functions for the Office of the Superintendent of Real Estate (OSRE). This system overview only pertains to data under the custodianship of BCFSA.

Information Content
Content contained in this system includes: summary information about the case (e.g., date received, subject, complainant identity and contact information, acknowledgement date, file reference, target date, complaint type, priority level, complexity, outcome, resolution details, reminders), activity log, analysis, witnesses and other people, correspondence (including attachments), evidence (including any recordings of interviews), and the investigation report (the order or other outcome sought or obtained, with all the relevant evidence and reasons for the remedial action pursued). If a case goes to judicial review, the evidence is all located in the investigation report and attachments, separate from other materials, for both clarity and efficiency.

Inputs, Processes, and Outputs
Information is entered by the examiner or investigator. Information may also be imported from the Entrak system if it originated from a complaint that was initially documented in that system. Summary and tracking data are stored within the application, while documents, including correspondence, analysis, evidence and investigative products, are stored in and pulled from a file share. The file share has a folder for each case, with standardized sub-folders. Outputs from the system, other than making a copy of the investigation report and evidence, are reports relating to case tracking. Reports are produced quarterly for BCFSA management that show the number of cases by category (credit union, insurer, mortgage broker, trust) and corresponding performance management data (e.g., cases closed within 20 business days, number of business days to assess, cases closed within three months). Other reports show the caseload and time taken to process cases by each investigator.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

WATCHDOG SYSTEM

DATA RETENTION PLAN

Data Description	Data Retention Period
Financial institution market conduct examination files Classification 21300-30	Destroy fifty years after providing the examination report to the financial institution and, if applicable, issuance of an order or other remedial action.
Financial institution investigation files Classification 21300-20	Destroy fifty years after the investigation and, if applicable, hearing and appeals have all been completed.
Mortgage broker examination files Classification 22100-20	Destroy ten years upon completion of the examination.
Mortgage broker investigation files Classification 22100-30	Destroy fifty years after the investigation and, if applicable, hearing and appeals have been completed.
Routine reporting Classification 20100-12	Destroy when no longer of reference value.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

WAVELENGTH

SYSTEM OVERVIEW

Creating Agency
BC Financial Services Authority

Date of System Description
2022-03-07

Purpose
The Wavelength system is used by BCFSA staff to manage the delivery of courses by the Authority (e.g., applied practice and legal update courses), including learner enrolment, course operation and attendance, and tracking amounts owed and paid by students for those courses.

Information Content
Information in the Wavelength system relates to learners, course instructors, the courses being delivered, and payments relating to the courses. Learner information includes name, address, license number, brokerage information, local board, email address, telephone number, business name/alias, education history, relationship to brokerage, payment history, age and birthdate, gender, University of British Columbia (UBC) student ID, course selection and log of events. Instructor information includes name, address, telephone number, designation, real estate board, address, contact info, cost, which courses the instructor can teach, and course information. Course data includes course code, dates, region, address, number of hours, classroom vs online, number of students registered, instructor(s), and venue information. Finally, accounting information includes learner name, name on credit card, order number, transaction ID, system ID, course type and code, program type, order type, order status, order amount, amount paid and payment date.

Inputs, Processes, and Outputs
Learners enter enrolment data about themselves via a registration portal. The system's import/export function provides for the uploading of licence and pending learner information from the Oasis system. Additional data is entered by BCFSA staff. BCFSA staff use Wavelength to process applications for registration, to schedule courses, to process enrolment, and to assign and schedule instructors. They also used it to track billings and payments for courses and to issue receipts. The system has robust search functionality respecting learners, instructors, courses and financial transactions and provides a dashboard as well as standard reports with information on course registrations, courses to start soon, courses closed to enrolment, current course statistics, enrolment percentage by individual session, learners at risk, instructors and the courses they teach, course revenue and costs, and financial transactions. The system's functionality also supports the automated export of learner information to UBC, for the delivery of courses by the university. It also supports data exports to the Oasis system, including data about licensed learners and learners who become licensed, such as registrations, learners eligible for licence and completed learners, where this information is used primarily by staff for the licensing function. Note that licensee data, after it is exported to Oasis, is managed in that system under secondary 24300-20. Licensee data within the Wavelength system may then be deleted in accordance with the Redundant Source Information Special Schedule.

This is an approved information schedule, as defined by the *Information Management Act* (SBC 2015, c. 27). For more information consult your Government Records Officer.

WAVELENGTH

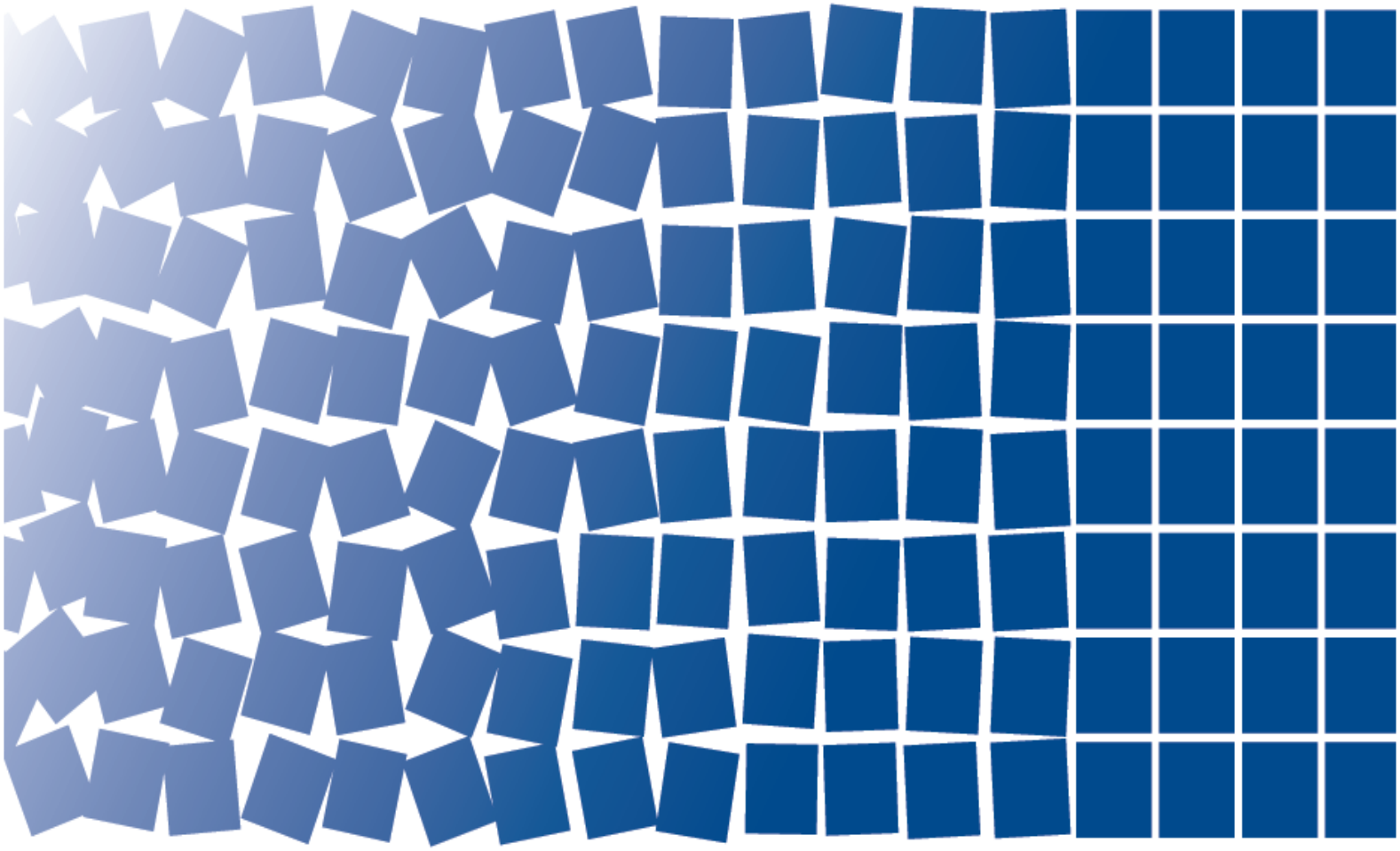
DATA RETENTION PLAN

Data Description	Data Retention Period
Course billing Classification 24500-10	Destroy at the end of the eighth fiscal year.
Learner administration – non-licensed Classification 24500-12	Destroy at the end of the sixth calendar year.
Course delivery files Classification 24500-20	Destroy at the end of the sixth calendar year.

For additional classification details, including retention rationales, click on the links above.
For descriptions of system related records (e.g. back-up data, log files, and transitory electronic data processing (EDP) records), see the *System Section Primer*.

END OF OVERVIEW

HUMAN RESOURCES ARCS SUPPLEMENT ADMINISTRATIVE RECORDS CLASSIFICATION SYSTEM



BRITISH COLUMBIA

GOVERNMENT RECORDS SERVICE

HUMAN RESOURCES ARCS SUPPLEMENT

ADMINISTRATIVE RECORDS CLASSIFICATION SYSTEM

BRITISH COLUMBIA

GOVERNMENT RECORDS SERVICE

Shared ServicesBC

Schedule No: 206270
Amendment No (If applicable): 206270

RECORDS RETENTION AND DISPOSITION AUTHORITY

This is a recommendation to authorize an ongoing records schedule.

Title: Human Resources ARCS Supplement

Provincial agencies, boards and commissions covered by the *Document Disposal Act* (RSBC 1996, c. 99).

Description and Purpose:

The *Human Resources ARCS Supplement* establishes a classification system and retention and disposition schedule for human resources management and payroll services records created and received by British Columbia agencies, boards and commissions with their own internal human resources and payroll services.

In 2007, the retention periods in Section 5 of the *Administrative Records Classification System (ARCS)* were significantly reduced as a result of the government centralization of human resources management and payroll functions. The retention periods no longer meet the business needs of agencies that do not use the centralized government services.

These records document employee awards and recognition; benefits; charitable donations; job description and classification; employee work history; employer-employee relations; leave, payroll and time reporting; occupational safety, health and accidents; staffing projections and planning; staffing and recruitment; and training and development.

For more information, see the attached schedule.

Start Date: 1871/01/01 - ongoing

Recommended retention and disposition: scheduled in accord with attached records schedule.

THE UNDERSIGNED ENDORSE THE RECOMMENDATIONS:

M. Lauzon Records Officer signature Print Name: Mike Lauzon	2014/01/21 Date
W Boyd ADM or Executive Director signature Print Name:	2014/01/22 Date
J. R Deputy Minister or Corporate Executive signature Print Name: SARF AHMED	2014/03/12 Date

THE PUBLIC DOCUMENTS COMMITTEE CONCURS:

Chair, PDC signature Print Name:	April 3, 2014 Date

THE SELECT STANDING COMMITTEE ON PUBLIC ACCOUNTS APPROVES THE RECOMMENDATION OF THE PUBLIC DOCUMENTS COMMITTEE:

April 9, 2014
Date

APPROVED BY RESOLUTION OF THE LEGISLATIVE ASSEMBLY:

April 10, 2014
Date

Shared ServicesBC

Schedule No: 206270
Amendment No (If applicable): 206270

RECORDS MANAGEMENT APPRAISAL:

This appraisal documents the recommendation for active and semi-active retention periods.

These records are created and received under the authority of the enabling acts of each agency, board or commission covered by the *Document Disposal Act* and subsequent legislation governing the responsibilities and functions of those bodies.

Under this *ARCS* supplement, agencies, boards and commissions will be authorized to apply the schedule to human resources and payroll management records for which the retention periods and final dispositions meet government's information requirements, ensure fiscal and audit control and protect government's legal rights and liabilities, and provide for effective management of the agency's functions. Upon approval of this *ARCS* supplement, and before applying it to their records, each agency will submit a list of the classifications that do not apply to their records.

Agencies, boards and commissions may in future submit a revised *ARCS* supplement to meet individual retention and disposition requirements, which will be subject to the same reviews and approvals as other administrative or operational records classification systems.

M. Lauzon	2014/01/21
Client Service Specialist, Broader Public Sector signature **Print Name: Mike Lauzon**	**Date**

ARCHIVAL APPRAISAL:

This appraisal documents the recommendation for final disposition.

The final disposition recommendations protect records considered to have significant evidential and historical values. The specific reasons for retaining certain records are stated within the *ARCS Supplement*, as well as in the Executive Summary.

Record series or groups of records which will be retained in their entirety are indicated by "Full Retention."

Record series or groups of records which will be retained in part are indicated by "Selective Retention." Selective retention means that portions of the record series will be retained by means of recognized archival selection criteria. For the meaning of selective retention with respect to a specific record series, see the attached schedule.

The definitions of both selective and full retention provide that records will be preserved in the government archives, and that unnecessary duplicates, transitory materials, and ephemera may be discarded.

M. McIntosh	2014/01/21
Senior Archivist signature **Print Name: Mary McIntosh**	**Date**
The undersigned endorses the appraisal recommendations: Glen Isaac	2014/01/21
Manager, Infrastructure and Strategy signature **Government Records Service, Information Access Operations** **Print Name: Glen Isaac**	**Date**

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

	A	SA	FD

HUMAN RESOURCES ARCS SUPPLEMENT (HRAS)

EXECUTIVE SUMMARY

The *Human Resources ARCS Supplement (HRAS)* establishes a classification system and retention and disposition schedule for the administrative functions and activities that are unique to those agencies with their own internal human resources and payroll services.

In 2007, the retention periods in *ARCS Section 5 Human Resources Management* were significantly reduced as a result of government centralization of the human resources management function. The records retention periods no longer met the business requirements of agencies with their own internal human resources and payroll services.

These records document human resources activities performed by agencies with their own internal human resources and payroll services, including: awards and recognition; benefits; charitable donations; job description and classification; employee work history; employer-employee relations; leave, payroll and time reporting; occupational safety, health and accidents; staffing projections and planning; staffing, recruitment and competitions; and training and development.

HRAS establishes a classification system and retention and disposition schedule for human resources records created and received by British Columbia agencies under the *Public Service Act* (RSBC 1996, c. 385), *Workers Compensation Act* (RSBC 1996, c. 492, part 3), and *Occupational Health and Safety Regulation* (BC Reg. 296/97).

The active and semi-active retention periods specified in the schedule meet all administrative, legal, fiscal, and audit requirements. The final dispositions have been reviewed to ensure that records having enduring evidential and historical values are preserved.

The following summary describes secondaries that were affected by the human resources and payroll centralization accompanied with revised retention schedules and final dispositions. Please consult *HRAS* for further information.

1)	Policy and procedures (secondary -00 throughout *HRAS*)	SO	5y	FR
	Throughout *HRAS,* the government archives will fully retain final versions of all policies, procedures, standards and guidelines created by offices having primary responsibility for their development and approval. These records have significant evidential value for documenting the functions covered by *HRAS.*			
2)	Salary schedules (secondary 7360-05)	SO	7y	FR
	These records document employee compensation.			

		A	SA	FD
	FR = The government archives will fully retain salary schedules because they provide a concise history of salary rates and rate increases over time. These records document salary ranges, rates and increases for bargaining unit and excluded positions.			
3)	Strike and essential service planning case files (secondary 7480-45)	SO	nil	FR
	These records document strike contingency planning and the determination of essential service levels in the event of job action. SO = upon conclusion of strike, and when no longer required for reference purposes FR = The government archives will fully retain strike and essential service planning files because they significantly document the employer's plans and strategies for responding to strikes by its unions.			
4)	Collective agreements and memoranda of agreement (secondary 7480-02)	SO	nil	FR
	These records document the agreed upon terms and conditions of employment for bargaining unit employees. SO = upon termination of agreement and expiry of the two-year limitation period under the *Limitation Act* (SBC 2012, c.13), and when no longer required for reference purposes FR = The government archives will fully retain collective agreements and memoranda of agreement because they provide a history of the terms and conditions of employment for bargaining unit employees.			
5)	Collective bargaining negotiations and preparation case files (secondary 7480-25)	SO	nil	FR
	These records document collective bargaining negotiations and the agreed upon terms and conditions of employment for bargaining unit employees. SO = upon conclusion of negotiations and, if relevant upon expiry of agreement and the two-year limitation period under the *Limitation Act* (SBC 2012, c.13), and when no longer required for reference purposes. FR = The government archives will fully retain the collective bargaining negotiations and preparation case files because they document the positions of the employer and its unions during the collective bargaining process.			

		A	SA	FD
6)	Position history files (secondary 7360-25)	SO	10y	DE

These records include job descriptions, organization charts, classification authorization documents, classification decision rationale, position exclusion agreements, on-site interview notes, work examples received from incumbent employees and their supervisors, comparative job descriptions and corresponding rationale, and classification appeal decisions.

SO = when the position is redundant

10y = The ten-year retention period provides sufficient time for research, consultation and potential reactivation of closed files. However, after a lapse of 10 years, it is unlikely that the position will be recreated or the files will have any reference value.

7)	Employee personnel files (secondary 7385-20)	SO	10y	DE

These records document the employment history of agency employees. At a minimum, a file contains a copy of their application and/or résumé, a copy of their offer/confirmation letter, OICs for executive and non-executive appointments, personal and emergency contact information, copies of any documents that will confirm job qualifications (e.g., degrees and licences) and which have been verified for authenticity, the oath of employment signed by the employee and a commissioner for taking affidavits for BC, a signed standard of conduct acknowledgement, and a signed internet Communications Technology Usage Agreement.

SO = upon retirement, resignation, or employment termination

10y = The ten-year semi-active retention period provides a reasonable length of time for consultation and reactivation of the files if the employee is again employed. It is consistent with the retention period within the *Public Service Personnel Management ORCS*, schedule 181080.

8)	Employee pay files (secondary 7550-20)	SO	7y	DE

These records document hiring notices, reclassifications, personal tax credit returns, direct deposit forms, timesheets, leave forms, temporary appointments, pension termination notices, checklists, and salary adjustment worksheets.

SO = upon retirement, resignation, or employment termination

7y = The seven-year retention period ensures that employee pay, work schedule, and leave information, not captured electronically, is retained

for two years after employment termination, as required under the *Employment Standards Act* (RSBC 1996, c. 113, s. 28). It also ensures that the records are retained for five years allowed for purchasing pensionable service and are available to taxation authorities which have the right under the Income Tax Act (RSC 1985, c. 1-5, ss. 230(4) and 231.1) to investigate income tax returns filed for the previous six years.

9) All Other Records DE

All other records are destroyed at the end of their semi-active retention periods. The retention of these records varies depending on the nature of the records and the function performed, but does not exceed seven years. Any information from these records that has ongoing value is adequately documented under secondaries with longer retentions and/or full or selective retention appraisals within *HRAS* or in *ARCS*, such as summary reports, policy records, executive briefing notes (*ARCS* secondary 280-20), and annual service plan reports (*ARCS* secondary 400-02). These records have no enduring value to government at the end of their scheduled retention periods.

END OF EXECUTIVE SUMMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

HUMAN RESOURCES ARCS SUPPLEMENT

TABLE OF CONTENTS

EXECUTIVE SUMMARY

TABLE OF CONTENTS

INTRODUCTION

SECTION 1 7300 -7999 HUMAN RESOURCES ARCS SUPPLEMENT

INDEX

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

INTRODUCTION TO THE *HUMAN RESOURCES ARCS SUPPLEMENT*

For further information, contact your Records Officer.

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

1. General

This introduction provides an overview of the functions and activities documented in records classified and scheduled under the Human Resources ARCS Supplement (*HRAS*).

For general information about the purpose, organization, and elements of *ORCS* in general, and of the *Administrative Records Classification System* (*ARCS*), see the *ARCS and ORCS User Guide* available on BC Government's Records Management web site at http://www.gov.bc.ca/citz/iao/arcs/admin/arcs_orcs_user_guide.pdf. It is designed to help you understand, interpret and use *ARCS* and *ORCS*.

For special schedules that cover records that are not covered by *ARCS* and *ORCS*, see http://www.lcs.gov.bc.ca/cimb/special/default.asp.

For legislation, policies, and standards for managing records in the BC Government, see http://www.gov.bc.ca/citz/iao/records_mgmt/policy_standards/.

For tips, guides, and FAQs on related topics, see http://www.gov.bc.ca/citz/iao/records_mgmt/guides/.

For Records Officer contact information, see http://www.gov.bc.ca/citz/iao/records_mgmt/rec_officers/.

2. Overview of *HRAS* Purpose and Structure

The administrative records covered by this *HRAS* relate to the operations and services your ministry or agency provides in accordance with statute, mandate, and/or policy.

HRAS has the following parts:

- Executive Summary:
  - a copy of the signed records retention and disposal authority (ARS 008) form
  - a high-level overview of *HRAS*
- Table of Contents
- Introduction (this section)[1]
- Section 1 and any other numbered sections with classifications and schedules for the records covered by *HRAS*; see part 3 below for further information
- Index

[1] Pre-2011 *ORCS* have "How to Use" sections instead of the Introduction. Much of the information that used to be provided in the How to Use section is now available in the *ARCS/ORCS User Guide* available on the Records Management web site.

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

ORCS KEY: the Key to your *ORCS* Codes and Acronyms

The following codes and acronyms are used throughout this *ORCS:*

Office information:	**OPR** = Office of Primary Responsibility
Records life cycle:	**A** = Active **SA** = Semi-active **FD** = Final Disposition
Active and semi-active periods:	**CY** = Calendar Year **FY** = Fiscal Year **NA** = Not Applicable **SO** = Superseded or Obsolete **w** = week **m** = month **y** = year
Final dispositions:	**DE** = Destruction **FR** = Full Retention **SR** = Selective Retention **OD** = Other Disposition
Special flags:	**FOI** = Freedom of Information/Privacy **PIB** = Personal Information Bank **VR** = Vital Records

For further explanation of terms, see the *ARCS and ORCS User Guide*.

3. The Functions and Activities Covered by this *ORCS*

Section Number	Primary Numbers	Section Title
Section 1	7300-7999	Human Resources ARCS Supplement

Covers records relating to human resources (HR) activities performed by agencies that have their own internal HR services. This includes records relating to: awards and recognition; benefits; charitable donations; job description and classification; employee work history; employer-employee relations; leave, payroll and time reporting; occupational safety, health and accidents; staffing projections and planning; staffing, recruitment and competitions; and, training and development.

4. Legal Authority of *HRAS*

Under provisions of the *Document Disposal Act* (RSBC 1996, c. 99), *HRAS* has been reviewed and endorsed by the following authorities:

- government archivists
- your executive
- the Public Documents Committee
- the Select Standing Committee on Public Accounts

Upon approval by the Legislative Assembly, *HRAS* has statutory authority governing the retention and disposition of the records that it covers.

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SECTION 1

HUMAN RESOURCES ARCS SUPPLEMENT

PRIMARY NUMBERS

7300 – 7999

Section 1 covers records relating to human resources (HR) activities performed by agencies that have their own internal HR services. This includes records relating to: awards and recognition; benefits; charitable donations; job description and classification; employee work history; employer-employee relations; leave, payroll and time reporting; occupational safety, health and accidents; staffing projections and planning; staffing, recruitment and competitions; and, training and development.

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SECTION 1 TABLE OF CONTENTS

HUMAN RESOURCES ARCS SUPPLEMENT

7300 - 7999

7300 HUMAN RESOURCES ARCS SUPPLEMENT – GENERAL

7310 AWARDS AND RECOGNITION

7315 BENEFITS

7320 CHARITABLE DONATIONS

7360 JOB DESCRIPTION AND CLASSIFICATION

7385 EMPLOYEE WORK HISTORY

7480 EMPLOYER-EMPLOYEE RELATIONS

7550 LEAVE, PAYROLL AND TIME REPORTING

7560 OCCUPATIONAL SAFETY, HEALTH AND ACCIDENTS

7580 STAFFING PROJECTIONS AND PLANNING

7665 STAFFING, RECRUITMENT AND COMPETITIONS

7730 TRAINING AND DEVELOPMENT

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7300 HUMAN RESOURCES ARCS SUPPLEMENT - GENERAL

Records not shown elsewhere in the *Human Resources ARCS Supplement* that relate generally to human resources activities performed by agencies that have their own internal human resources services.

This primary also covers records relating to the development of human resources policy.

Record types include correspondence and reports.

NOTE Only records that cannot be classified in a more specific primary or secondary may be classified under this primary.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
	All non-OPR offices will retain these records for:	SO	nil	DE
-00	**Policy and procedures** (covers final/approved versions of policies, procedures, standards, and guidelines pertaining to this section) FR: Throughout this section, the government archives will fully retain all policy and procedure files created by offices having primary responsibility for policy and procedure development and approval. These records have evidential value.	SO	5y	FR
-01	**General** NOTE: Throughout this section, this secondary covers miscellaneous records that relate to the primary but do not document decisions and actions, and do not relate to topics that warrant specific classifications.	CY+1y	nil	DE
-06	**Human resources topical files** (arrange by subject [e.g., human rights, employment equity, job enhancement, and women's issues])	SO	nil	DE
-20	**Human resources policy development files** (arrange by policy) SO: when the policy is reviewed, developed, abandoned, or cancelled	SO	5y	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7310 AWARDS AND RECOGNITION

Records relating to the administration and management of programs that award and recognize employee contributions to improvements in service, operations, and the work environment.

Record types include correspondence, applications, evaluation and approval forms, and reports.

For ceremony planning, see *ARCS* secondary 220-20.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
	All non-OPR offices will retain these records for:		SO	nil	DE
	-00	**Policy and procedures**	SO	5y	FR
	-01	**General**	CY+1y	nil	DE
	-05	**Award and recognition program information files** (arrange by program if volume warrants)	SO	nil	DE
PIB	**-50**	**Award and recognition applicant/recipient files** (arrange by program and/or employee, if volume warrants) SO: when decision is rendered, and if relevant, upon conclusion of appeal periods and appeals	SO+1y	nil	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7315 BENEFITS

Records relating to the administration and management of employee benefit packages (e.g., health and disability benefits, employment insurance, workers' compensation, life insurance, retirement and pension benefits, employee and family counseling services, salary and retirement savings plans).

Records types include correspondence, inquiries, manuals, reports and resolutions.

For benefit premium payments, see *ARCS* secondary 925-20.
For benefits accounting, see *ARCS* secondary 920-20.
For the tendering process and negotiation of contracts with plan carriers, see *ARCS* secondary 1070-20.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
	All non-OPR offices will retain these records for:		SO	nil	DE
	-00	**Policy and procedures**	SO	5y	FR
	-01	**General**	CY+1y	nil	DE
	-05	**Benefit plan information files** (covers general information about each benefit plan) (arrange by specific benefit [e.g., life insurance, medical, and pension] if volume warrants)	SO	nil	DE
	-20	**Benefit administration files** (arrange by carrier and benefit type) (covers inquiries and resolutions, problems and issues involving participating employers, as well as researcher and analysis of various provisions of the plans) 8y: The eight-year retention period provides sufficient time for consultation.	FY+1y	6y	DE
PIB	**-25**	**Disability case management files** (arrange by employee surname) SO: when case is closed (i.e., employee requalifies for the Short Term Illness and Injury Plan (STIIP) or Long Term Disability (LTD) benefits by clearing the successive disabilities timeframe specified in the *LTD*	SO (cont'd)	20y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7315 BENEFITS

			A	SA	FD
-25	**Disability case management files (continued)**		SO	20y	DE
	SO:	*Plan Regulation* (BC Reg. 409/97, s.2.7) and outstanding issues [return to work, grievance, or arbitration] are concluded)			
	20y:	The 20-year retention period provides sufficient time for consultation and reactivation of the files if the employee is again on STIIP, LTD, Weekly Indemnity, or workers' compensation benefits.			

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7320 CHARITABLE DONATIONS

Records relating to facilitating employee charitable donations through payroll deductions. This includes planning and organizing annual fundraising campaigns, ensuring gaming fundraising events comply with the gaming license received from the provincial gaming branch, disbursing contributions to charities, and liaising with volunteer committees.

Record types include correspondence, forms, reports, financial records, and other types of records as indicated under relevant secondaries.

For audits, see *ARCS* primary 975.
For cheques and bank deposits, see *ARCS* primary 1050.
For committees, see *ARCS* secondary 200-20.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-02	**Campaign planning**	CY+2y	nil	DE
-04	**Donation reconciliation and disbursement records**	FY+1y	6y	DE

8y: The eight-year retention period is based on the six-year assessment period under the *Income Tax Act* (RSC 1985, c.1-5, s. 230(4)), and is consistent with the retention period for related financial records classified in *ARCS*.

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7360 JOB DESCRIPTION AND CLASSIFICATION

Records relating to the preparation of job descriptions, position classification and reclassification, salary schedules, bonus programs, incentive pay, and classification appeals.

Supervisors are responsible for defining their employees' duties, competencies and responsibilities in job descriptions (or job profiles) and submitting approved job descriptions for classification to the agency's internal human resources department. Classification is the formal evaluation of the relative value of different jobs within an organization. The relative value determines the appropriate salary.

Record types include correspondence, job descriptions, job evaluation plans, benchmarks, appeal notices, salary schedules, merit allowances, and forms.

For agency organization, see *ARCS* primary 105.
For the delegation of classification authority, see *ARCS* primary 265.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
	All non-OPR offices will retain these records for:		SO	nil	DE
	-00	**Policy and procedures**	SO	5y	FR
	-01	**General**	CY+1y	nil	DE
	-02	**Bonus and incentive pay programs** 7y: The retention period ensures that bonus and incentive pay programs are available for a sufficient period of time for program review and planning purposes.	SO	7y	DE
	-04	**Job classification files** (covers job evaluation plans and benchmarks)	SO	nil	DE
	-05	**Salary schedules** FR: The government archives will fully retain salary schedules because they provide a concise history of salary rates and rate increases over time. These records document salary ranges, rates and increases for bargaining unit and excluded positions.	SO	7y	FR
PIB	**-20**	**Classification and review appeal files** (arrange by appellant or by job title for groups) SO: upon conclusion of the appeal and appeal periods	SO	10y	DE

(cont'd)

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7360 JOB DESCRIPTION AND CLASSIFICATION

			A	SA	FD
PIB	-20	**Classification and review appeal files** (continued)	SO	10y	DE
		10y: The 10-year retention period is based on the need to refer back to similar appeals when making a decision.			
		NOTE: The appeal decisions are also filed on the position history file sunder secondary -25.			
	-25	**Position history files** (arrange by position)	SO	10y	DE
		SO: when the position is redundant			
		10y: The 10-year retention period provides sufficient time for research, consultation and potential reactivation of closed files. However, after a lapse of 10 years, it is unlikely that the position will be recreated or the files will have any reference value.			
		NOTE: These files include job descriptions, organization charts, classification authorization documents, classification decision rationale, position exclusion agreements, on-site review notes, work examples received from incumbent employees and their supervisors, comparative job descriptions and corresponding rationale, and classification appeal decisions.			

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7385 EMPLOYEE WORK HISTORY

Records relating to the work history of all regular, part-time seasonal, auxiliary, and excluded employees.

Record types include correspondence, applications, forms, résumés, orders in council (OICs), copies of decrees, employee performance plans and reviews, agreements, reports, and photographs.

For article 29 committees, see *ARCS* secondary 200-20.
For complaints, disputes, and grievances, see secondary 7480-30.
For criminal record check consent forms (not hired), see secondary 7665-04.
For disability case management, see secondary 7315-25.
For training course development and delivery, see primary 7730.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
	All non-OPR offices will retain these records for:		SO	nil	DE
	-00	**Policy and procedures**	SO	5y	FR
	-01	**General**	CY+1y	nil	DE
PIB	**-20**	**Employee personnel files** (arrange by surname) SO: upon retirement, resignation, or employment termination 10y: The 10-year semi-active retention period provides a reasonable length of time for consultation and reactivation of the files if the employee is again employed. It is consistent with the retention period within the *Public Service Personnel Management ORCS*, Schedule 181080. NOTE: At a minimum, an employee's personnel file may contain: a copy of their application and/or résumé, a copy of their offer/confirmation letter, OICs for executive and non-executive appointments, personal and emergency contact information, copies of any documents that will confirm job qualifications (e.g., degrees and licenses) and which have been verified for authenticity, the oath of employment signed by the employee and a commissioner for taking affidavits for BC, a signed standard of conduct acknowledgement,	SO (cont'd)	10y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7385 EMPLOYEE WORK HISTORY

			A	SA	FD
PIB	**-20**	**Employee personnel files** (continued)	SO	10y	DE

NOTE: and a signed internet Communications Technology Usage Agreement.

An employee's personnel file may also contain: police and criminal record check consent forms and clearances, formal performance evaluations, formal letters of commendation, employee data activity [EDA] reports, copies of social insurance cards, signed temporary assignment agreements, Canadian work visas or equivalent documentation, requests to process pay increases for managers, seniority reports/summaries, letters of resignation, separation reports, Early Retirement Incentive Program (ERIP) and Voluntary Departure Program (VDP) forms, deferred leave application forms, rehabilitative employment letters, paid absence prior to retirement forms, letters of suspension, discipline records and employees' requests for their removal, and letters advising employees of pay classification changes, assignments and reassignments, in/out of public service transfers, and retroactive classification.

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7480 EMPLOYER-EMPLOYEE RELATIONS

Records relating to employer-employee relations. This includes strike contingency planning, the determination of essential service levels in the event of job action, and the resolution of disputes, complaints, and misunderstandings with employees, including those that are subject to the grievance procedures in the collective agreement or covered by policy directives (e.g., the dispute resolution process for excluded employees, discrimination and personal and sexual harassment complaints) and employee engagement activities.

Record types include correspondence, forms, reports and plans.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-02	**Collective agreements and memoranda of agreement** SO: upon termination of agreement and expiry of the two-year limitation period under the *Limitation Act* (SBC 2012, c.13), and when no longer required for reference purposes FR: The government archives will fully retain collective agreements and memoranda of agreement because they provide a history of the terms and conditions of employment for bargaining unit employees.	SO	nil	FR
-20	**Collective agreement interpretation case files** (arrange by article number) (covers the employers' unilateral interpretation of the collective agreement)	SO	nil	DE
-25	**Collective bargaining negotiations and preparation case files** SO: upon conclusion of negotiations and, if relevant upon expiry of agreement and the two-year limitation period under the *Limitation Act* (SBC 2012, c.13), and when no longer required for reference purposes. FR: The government archives will fully retain the collective bargaining negotiations and preparation files because they document the positions of the employer and its	SO	nil	FR

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7480 EMPLOYER-EMPLOYEE RELATIONS

			A	SA	FD
	-25	**Collective bargaining negotiations and preparation case files** (continued) unions during the collective bargaining process.	SO	nil	FR
PIB	**-30**	**Dispute/complaint resolution files** (arrange by surname) SO: upon resolution of dispute or complaint, when decision is rendered and if relevant, upon conclusion of appeal periods and appeals 10y: The ten-year semi-active retention period provides a reasonable length of time for consultation.	SO	10y	DE
	-35	**Employee engagement activity files** (arrange by activity) SO: upon conclusion of activity	SO	5y	DE
	-40	**Labour relations reference files** (arrange by topic) SO: when no longer required for reference purposes	SO	nil	DE
	-45	**Strike and essential service planning case files** (arrange by issue or subject, whichever is appropriate) SO: upon conclusion of strike, and when no longer required for reference purposes. FR: The government archives will fully retain strike and essential service planning files because they significantly document the employer's plans and strategies for responding to strikes by its unions.	SO	nil	FR

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7550 LEAVE, PAYROLL AND TIME REPORTING

Records relating to payroll processing, accounting and approving employee attendance.

Some agency employees report their time worked and leave taken on an automated time and leave reporting system. However, paper timesheets and leave forms may be used for employees with irregular work schedules (e.g., shift or on call workers) and electronic forms are used to approve employee additions to base pay after the payroll deadline.

Record types include correspondence, forms, registers, reports, and copies of timesheets and leave forms.

For recovery of salary dollars from employee transfers, see *ARCS* primary 1190. For write offs of uncollectible salary overpayments, see *ARCS* primary 935.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

			A	SA	FD
	All non-OPR offices will retain these records for:		SO	nil	DE
	-00	**Policy and procedures**	SO	5y	FR
	-01	**General**	CY+1y	nil	DE
	-02	**Canada Savings Bond documentation**	CY+1y	nil	DE
	-03	**CRA account reconciliation and required documents** (CRA = Canada Revenue Agency) (covers tracking of CRA transfers, manual cheques, RRSP and other deductions or contributions) 8y: The eight-year retention period is based on the six year assessment period under the *Income Tax Act* (RSC 1985, c. 1-5, s.230 [4]) and is consistent with retention periods for accounts payable and reconciliations in *ARCS*.	CY+2y	5y	DE
	-04	**Pay run batch control and review reports**	CY+2y	nil	DE
	-05	**Payroll balancing and accounting reports**	CY+2y	5y	DE
PIB	**-20**	**Employee pay files** (arrange by employee surname) SO: upon retirement, resignation, or employment termination	SO (cont'd)	7y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7550 LEAVE, PAYROLL AND TIME REPORTING

		A	SA	FD
-20	**Employee pay files** (continued)			
	7y: The seven-year retention period ensures that employee pay, work schedule and leave information are retained for the five years allowed for purchasing pensionable service and are available to taxation authorities which have the right under the *Income Tax Act* (RSC 1985, c.1-5, ss. 230(4) and 231.1) to investigate income tax returns files for the previous six years.			

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7560 OCCUPATIONAL SAFETY, HEALTH AND ACCIDENTS

Records relating to promoting safe and healthy workplaces, as well as treating, reporting and investigating accidents, injuries, and diseases that result directly from work duties pursuant to the *Workers Compensation Act* (RSBC 1996, c. 492, part 3) and *Occupational Health and Safety Regulation* (BC Reg. 296/97). This includes agency and local worksite occupational safety and health (OSH) program planning, ergonomic assessments, first aid needs assessments, hazardous materials testing, incident reporting, and safety inspections.

Record types include correspondence, forms, books, logs, reports, and other types of records as indicated under relevant secondaries.

For disposal of hazardous material, see *ARCS* primary 525.
For emergency plans and procedures, see *ARCS* primary 275.
For joint employer/union health and safety committee, see *ARCS* primary 200.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-03	**First aid needs assessment** SO: when replaced by new assessment in accordance with *Occupational Health and Safety Regulation* (BC Reg. 296/97 s. 3.16). NOTE: Pursuant to *Occupational Health and Safety Regulation* (BC Reg. 296/97 s. 3.16), risks and hazards must be identified in worksites "within 12 months after the previous assessment or review and whenever a significant change affecting the assessment occurs in the employer's operations".	SO	nil	DE
-04	**First aid treatment books and logs** SO: upon conclusion of first aid care, and when book or log is closed. 7y: The seven-year retention period satisfies the minimum three-year retention period for first aid treatment records specified under the *Occupational*	SO (cont'd)	7y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7560 OCCUPATIONAL SAFETY, HEALTH AND ACCIDENTS

		A	SA	FD
-04	**First aid treatment books and logs** (continued) *Health and Safety Regulation* (BC Reg. 296/97 s. 3.19) and is consistent with the retention period for the joint health and safety committee files classified under *ARCS* secondary 200-20. NOTE: These records document work-related incidents that result in first aid treatment. Serious injuries, including exposure to contaminants, are reported to WorkSafe BC (the Workers' Compensation Board of Britsh Columbia) on incident investigation reports classified under secondary -20.	SO	7y	DE
-05	**Hazardous material information** (covers material safety Data Sheets [MSDS]) SO: when replaced by new information NOTE: If controlled products are used in the workplace, a Workplace Hazardous Materials Information System (WHMIS) program must be established. *Occupational Health and Safety Regulation* (BC Reg. 296/97 part 5) requires that MSDSs be updated at least every three years and that WHMIS programs are reviewed at least annually.	SO	nil	DE
-06	**OSH inspection files** SO: upon conclusion of inspection, and if relevant, upon implementation of corrective measures 7y: The seven-year retention period is consistent with the retention period for the joint health and safety committee classified under *ARCS* 200-20. NOTE: This secondary covers inspections to ensure compliance with the *Occupational Health and Safety Regulation* (BC Reg. 296/97 part 3). NOTE: For administrative convenience, these records may be classified on the joint health and safety committee file under *ARCS* secondary 200-20, rather than under this secondary.	SO	7y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7560 OCCUPATIONAL SAFETY, HEALTH AND ACCIDENTS

			A	SA	FD
	-07	**OSH program information** NOTE: This secondary covers agency and local worksite OSH program information (e.g., roles and responsibilities and instructions).	SO	nil	DE
	-08	**Personal protective equipment information** SO: upon completion of next annual review NOTE: *Occupational Health and Safety Regulation* (BC Reg. 296/97 part 8) requires that personal protective equipment programs be reviewed annually and that equipment fit tests be repeated at least annually.	SO	nil	DE
PIB	**-09**	**Refusal to work because of unsafe conditions** (arrange by employee surname) SO: upon conclusion of investigation, and if relevant, upon implementation of corrective measures 7y: The seven-year retention period is consistent with the retention period for the OSH inspection files classified under secondary -06.	SO	7y	DE
PIB	**-20**	**Work-related incident reporting files** (arrange by employee surname) (covers accident and incident reports, employer's report of injury or occupational disease [WCB form 7], first aid report [WCB form 7A], and may include worker's report of injury or occupational disease to employer [WCB form 6a]) SO: upon adjudication of claim by WorkSafeBC, and if relevant, upon implementation of corrective measures 7y: The seven-year retention period is consistent with the retention period for the first aid treatment records classified under secondary -04. NOTE: These records document work-related incidents that result in death, time loss, or medical attention or have the potential of causing serious injury to a worker or involve a major structural failure or exposure to hazardous or bio-hazardous substances (e.g., asbestos and avian influenza viruses). These	SO	7y	DE

(cont'd)

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7560 OCCUPATIONAL SAFETY, HEALTH AND ACCIDENTS

			A	SA	FD
PIB	**-20**	**Work-related incident reporting files** (continued) incidents must be reported to WorkSafeBC even if a claim is not anticipated.	SO	7y	DE
PIB	**-25**	**Employee health case files (no exposure)** (arrange by employee surname) (covers ergonomic assessments, hepatitis B vaccination records, musculoskeletal injury prevention client records, pre-placement assessment examinations and outcomes, and related health records) SO: upon resignation, employment termination, retirement or death while in service 10y: The retention period is consistent with the retention period for the related employee files and health-related absence files. The retention period also satisfies the minimum 10-year recommendation for the retention of vaccination records stated in WorkSafe BC's guidelines: G6:34-5 *Record keeping requirements.* NOTE: This secondary covers records that do not document exposure to latent biological hazards.	SO	10y	DE
PIB	**-30**	**Latent biological hazard exposure case files** SO: upon resignation, employment termination, retirement, or death while in service 30y: The retention period provides a reasonable length of time for the effects of the exposure to become apparent. NOTE: This secondary covers records that document exposures to latent biological hazards, the effects of which may occur years later (e.g., asbestos, blood borne pathogens, tuberculosis and radiation).	SO	30y	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7580 STAFFING, PROJECTIONS AND PLANNING

Records relating to agency staffing projections and planning, including staff reductions and surpluses resulting from workforce adjustment and voluntary exit programs.

Record types include correspondence, surveys, and reports.

For budget planning, see *ARCS* primary 1000.
For strategic planning, see *ARCS* secondary 400-20.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-02	**Seniority, recall, and vacancy lists** NOTE: Eligibility lists are classified under secondary 7665-20.	SO	nil	DE
-03	**Staffing requirements planning files** NOTE: This secondary includes FTE planning and utilization, staff requisitions, pre-retirement and succession planning, priority placements, and workforce adjustment and planning.	CY+1y	6y	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7665 STAFFING, RECRUITMENT AND COMPETITIONS

Records relating to the staffing of positions, including recruitment of employees and competitions for vacant positions.

Record types include correspondence, forms, reports, and other types of records as indicated under relevant secondaries.

For employee personnel files, see secondary 7385-20.
For job descriptions, see secondary 7360-25.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-03	**Model interview questions**	SO	nil	DE
-04	**Criminal record check consent forms (not hired)**	CY	5y	DE

6y: The retention period satisfies the five-year retention period required by the Royal Canadian Mounted Police (RCMP) Canadian Police Information Centre (CIPC) auditors for the retention of *Criminal Records Review Act* (RSBC 1996, c. 86) consent forms.

NOTE: This secondary covers unsuccessful applicants' consent forms for record checks under the *Criminal Records Review Act* and *Public Service Act Directive 3.6 Police Record Checks*. Consent forms of successful job applicants are filed on the relevant employee file (secondary 7385-20).

NOTE: As required by part D of *Public Service Act Directive 3.6 Police Record Checks*, agencies are required to destroy or return all police documentation to job applicants, including the results of police record checks, and eliminate all references that identify applicants with criminal records. Therefore, police record check consent forms should only indicate that a check has been undertaken.

-05	**Selection standards reference material**	SO	nil	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7665 STAFFING, RECRUITMENT AND COMPETITIONS

			A	SA	FD
	-06	**Student recruitment/selection information** NOTE: This secondary includes co-op, articling, intern and summer student recruitment information. When students are hired, their employment records are classified under 7385-20.	SO+1y	nil	DE
PIB	**-07**	**Unsolicited offers of service - not considered** (covers résumés) NOTE: This secondary covers unsolicited résumés and similar personal offers of service that were not considered. Applications and résumés of applicants under consideration are classified under secondary -20.	SO	nil	DE
	-20	**Staffing competition files** (arrange by competition) (covers correspondence, applications, résumés, job descriptions, posting request forms, job postings, eligibility lists, and tests) SO: upon the date the successful applicant is placed into new position (i.e., the effective date of the appointment), and if an eligibility list or inventory has been established, when the list has been exhausted or the term of the list has expired, whichever is earlier 2y: The retention period satisfies reference requirements and ensures that personal information used to make a decision that directly affects an individual is retained for at least one year. NOTE: These files include candidates' qualifications, scores, and test results, competition assessment tools including criteria and rating methodology, copies of approvals or waivers for special considerations or restrictions, reference check procedures and ranking guides, decisions, copies of offer letters, and letters of regret and feedback to unsuccessful candidates. NOTE: Original applications and résumés of successful candidates are filed on the relevant employee personnel files (see 7385-20). Copies are retained on the competition files.	SO+2y	nil	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7730 TRAINING AND DEVELOPMENT

Records relating to the development and delivery of agency training sessions, workshops, courses, professional development and information sessions.

Record types include correspondence, reports, instructor's notes, presentation slides, handouts, course workbook and manuals, class lists, and evaluation forms.

For training budget, see *ARCS* primary 1000.
For human resources topical files, see secondary 7300-06.

The OPR is ( ) unless otherwise noted below. See specific secondaries for OPR retention schedules.

		A	SA	FD
All non-OPR offices will retain these records for:		SO	nil	DE
-00	**Policy and procedures**	SO	5y	FR
-01	**General**	CY+1y	nil	DE
-02	**Career development paths**	SO	nil	DE
-03	**Educational leave criteria**	SO	nil	DE
-04	**Employee orientation information**	SO	nil	DE
-05	**Training and skills needs analysis**	SO	nil	DE
-06	**Training evaluations**	SO	nil	DE
-07	**Training packages** NOTE: This secondary covers the final version of instructor's/facilitator's notes, presentation slides, handouts, and participant workbooks and manuals. The development of this material is covered by secondary -20.	SO	2y	DE
-20	**Training development files** (arrange by course name)	SO	2y	DE
-25	**Training implementation history files** (arrange by course name) NOTE: This secondary covers course requests and information relating to the implementation history of particular courses, including facilities, aids and resources used.	SO	2y	DE

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

7730 TRAINING AND DEVELOPMENT

			A	SA	FD
	-30	**Training session attendance files** (arrange by course, then by delivery date)	SO	nil	DE

END OF PRIMARY

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SUBJECT HEADINGS PRIMARY NUMBERS

HUMAN RESOURCES ARCS SUPPLEMENT (HRAS)

INDEX

This index is an alphabetical guide to *ORCS* subject headings and relevant primary number(s).

Use this index in the following ways:
- to locate the correct primary number to classify documents;
- to retrieve, by subject, documents which have been classified and filed; and
- to access the contents of your *ORCS*.

This index contains an alphabetical listing of:
- all keywords from secondary titles;
- keywords from primary scope notes;
- common synonyms for indexed keywords; and
- common abbreviations.

Cross-references:

"See" references indicate that the subject heading sought is indexed under an alternate entry (a more appropriate keyword, a full or official name, etc.).

"See also" references are used when additional information can be found in another entry.

Key to *ARCS/ORCS* Codes and Acronyms

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SUBJECT HEADINGS	PRIMARY NUMBERS
- A -	
ACCOUNTING	
- payroll	7550
AGREEMENTS	
- collective	7480
APPEALS	
- awards	7310
- disputes/complaints	7480
- job classification	7360
ASBESTOS	
- exposure	7560
AWARDS	
- applicant/recipient files	7310
- program information files	7310
- B -	
BALANCING	
- payroll	7550
BARGAINING	
- collective	7480
BENCHMARKS	
- job	7360
BENEFITS	
- administration	7315
- disability	7315
- employee counseling services	7315
- employment insurance	7315
- family counseling services	7315
- health	7315
- life insurance	7315
- plan information	7315
- retirement and pension	7315
- salary and retirement savings plans	7315
- workers' compensation	7315
BIOLOGICAL	
- hazard exposure files	7560
BONUS PROGRAM	
- calculations	7360
- C -	

Key to *ARCS/ORCS* Codes and Acronyms

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SUBJECT HEADINGS	PRIMARY NUMBERS
CAMPAIGNS	
- planning	7320
- Provincial Employee Community Services	7320
CANADA REVENUE AGENCY	
- account reconciliation	7550
CARRIERS	
- benefit	7315
CHARITABLE DONATIONS	
- campaign planning	7320
- disbursement records	7320
- donor reconciliation records	7320
CLASSIFICATION OF POSITIONS	
- appeals	7360
- benchmarks	7360
- job evaluation plans	7360
COLLECTIVE	
- agreements	7480
- bargaining	7480
COMMUNITY	
- services fund	7320
COMPENSATION	
- bonus program	7360
- incentive pay program	7360
- job evaluation	7360
- perquisite allowances	7360
- salary schedules	7360
COMPETENCY	
- job profiles	7360
COMPETITIONS	
- case files	7665
- criminal record check consent forms	7665
- model interview questions	7665
- selection standards	7665
- student recruitment	7665
- unsolicited offers of service	7665
COMPLAINTS	
- resolution	7480
COURSES	7730
CRA (See CANADA REVENUE AGENCY)	

Key to *ARCS/ORCS* Codes and Acronyms

SUBJECT HEADINGS	PRIMARY NUMBERS
CRIMINAL RECORD CHECK	
- consent forms (hired)	7385
- consent forms (not hired)	7665
- D -	
DISABILITY	
- benefits	7315
- case management	7315
DISBURSEMENTS	
- charitable donation	7320
DISCRIMINATION	
- complaints	7480
DISPUTE RESOLUTION	
- dispute/complaint resolution files	7480
DONATIONS	
- charitable	7320
- E -	
EMPLOYEE	
- awards	7310
- benefits	7315
- charitable donations	7320
- complaints	7480
- counseling services	7315
- disability	7315
- dispute/resolution files	7480
- engagement	7480
- grievances	7480
- learning	7730
- pay files	7550
- performance evaluations	7385
- personnel files	7385
- recognition	7310
- recruitment	7665
- training and development	7730
- work history	7385
EMPLOYER-EMPLOYEE RELATIONS	
- collective agreement	7480
- collective bargaining negotiations	7480
- disputes/complaints	7480
- employee engagement	7480
- essential services planning	7480
- labour relations	7480
- strike planning	7480

Key to *ARCS/ORCS* Codes and Acronyms

SUBJECT HEADINGS	PRIMARY NUMBERS
EMPLOYMENT	
- employment equity topical files	7300
- insurance	7315
ENGAGEMENT	
- employee	7480
ERGONOMIC ASSESSMENTS	7560
ESSENTIAL SERVICE	
- planning	7480
EXCLUDED EMPLOYEES	
- dispute resolution	7480
- negotiations	7480
EXIT PROGRAMS	7580
EXPOSURE FILES	
- biological hazard	7560
- F -	
FAMILY	
- counseling services	7315
FIRST AID	
- logs	7560
- needs assessments	7560
- treatment books	7560
- G -	
GENERIC	
- job files	7360
GRIEVANCE(S)	7480
- H -	
HARASSMENT	
- complaints	7480
HEALTH	
- benefits	7315
- employee case files	7560
HEPATITIS B	
- vaccinations	7560
HIRING	7665

Key to *ARCS/ORCS* Codes and Acronyms

SUBJECT HEADINGS	PRIMARY NUMBERS
HUMAN RESOURCES	
- employee files	7385
- policy development files	7300
HUMAN RIGHTS	
- topical files	7300

- I -

INSURANCE	
- employment	7315
- life	7315
INTERPRETATIONS	
- collective agreement	7480

- J -

JOB DESCRIPTION	
- appeals	7360
- benchmarks	7360
- classification review	7360
- evaluation plans	7360
- position history	7360
- salary schedules	7360
- topical files	7360
JOB ENHANCEMENT	
- topical files	7300

- K -

- L -

LABOUR RELATIONS	
- bargaining	7480
- complaints	7480
- disputes	7480
LATENT	
- biological hazard files	7560
LEARNING	
- development files	7730
- employee orientation	7730
- implementation files	7730
- session attendance files	7730
LONG TERM DISABILITY	
- disability	7315

LTD (See LONG TERM DISABILITY)

Key to *ARCS/ORCS* Codes and Acronyms

SUBJECT HEADINGS — PRIMARY NUMBERS

- M -

- N -

NEEDS ASSESSMENT
- first aid 7560
- learning 7730

- O -

OCCUPATIONAL SAFETY AND HEALTH
- employee health files 7560
- first aid needs assessments 7560
- first aid treatment books and logs 7560
- hazardous material information 7560
- latent biological hazard exposure 7560
- OSH inspection files 7560
- OSH program information 7560
- personal protective equipment 7560
- refusal to work because of unsafe conditions 7560
- work-related incidents 7560

- P -

PACKAGES
- training 7330

PAYROLL
- accounting reports 7550
- balancing reports 7550
- batch control 7550
- Canada Savings Bond 7550
- CRA account reconciliation 7550
- employee pay files 7550
- pay files 7550
- pay run batch control 7550
- reports 7550

PERSONNEL (see HUMAN RESOURCES)

POLICY
- development 7300

PLANNING
- charitable donation campaigns 7320
- essential service 7480
- staffing requirements 7580

POSITION
- classification 7360
- history files 7360

Key to *ARCS/ORCS* Codes and Acronyms

SUBJECT HEADINGS	PRIMARY NUMBERS
POSTINGS	
- job	7665
PROGRAM MANAGEMENT	
- awards	7310
- bonus pay	7360
- employee recognition	7310
- health	7560
- occupational safety	7560
PROVINCIAL	
- Employee Community Services Fund	7320
- Q -	
- R -	
RECOGNITION	
- applicant/recipient files	7310
- program information files	7310
RECONCILIATION	
- charitable donation	7320
RECORD CHECKS	
- criminal	7385,7665
RECRUITMENT	
- model interview questions	7665
- selection standards	7665
- student	7665
- unsolicited offers of service	7665
- competitions	7665
REPORTS	
- employee recognition	7310
- payroll	7550
- staff projection	7580
- work related incident	7560
- S -	
SAFETY	
- occupational	7560
SALARY	
- bonus pay program	7360
- incentive pay program	7360
- perquisite allowance	7360
- schedule	7360

Key to *ARCS/ORCS* Codes and Acronyms

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SUBJECT HEADINGS	PRIMARY NUMBERS
SEXUAL HARASSMENT	
- complaints	7480
SHORT TERM ILLNESS AND INJURY PLAN	
- disability	7315
STAFFING	
- competitions	7665
- criminal record check	7665
- model interview questions	7665
- planning	7580
- projections	7580
- requirements	7580
- selection standards	7665
- seniority	7580
- student recruitment	7665
- unsolicited offers of service	7665
- vacancy lists	7580
STIIP (see SHORT TERM ILLNESS AND INJURY PLAN)	
STRIKE	
- planning	7480
STUDENT	
- recruitment	7665
SUCCESSION PLANNING	
- staffing requirements	7580
- T -	
TRAINING	
- career development paths	7730
- development files	7730
- educational leave	7730
- employee orientation	7730
- evaluations	7730
- packages	7730
- skills needs analysis	7730
- U -	
- V -	
- W -	
WCB (see WORKERS' COMPENSATION)	
WOMEN'S ISSUES	
- topical files	7300

Key to *ARCS/ORCS* Codes and Acronyms

This records schedule is approved in accordance with the *Document Disposal Act* (RSBC 1996, c. 99) and constitutes authority for retention and disposition of the records it covers. Consult your Records Officer.

SUBJECT HEADINGS	PRIMARY NUMBERS
WORK HISTORY	
- employee	7385
WORKERS' COMPENSATION	7315
WORKFORCE	
- planning	7580

- X -

- Y -

- Z -

Information Technology & Management Consulting

Professional Services Agreement

BCFSA

For Administrative Purposes Only	
s.15 Solicitation No. (if applicable): ON-0002049 Commodity Code: _____ **Contractor Information** Supplier Name: Gravity Union Solutions Ltd. Supplier No.: s.15 Telephone No.: 604-782-1507 E-mail Address: mschweitzer@gravityunion.com	s.15 **Template version:** February 20, 2020

Contents

1	**Definitions**	**1**
	General	1
	Meaning of “record”	2
2	**Services**	**2**
	Provision of services	2
	Term	2
	Supply of various items	2
	Standard of care	2
	Standards in relation to persons performing Services	2
	Instructions by BCFSA	2
	Confirmation of non-written instructions	2
	Effectiveness of non-written instructions	2
	Applicable laws	2
3	**Payment**	**3**
	Statements of accounts	3
	Withholding of amounts	3
	Appropriation	3
	Currency	3
	Non-resident income tax	3
	Prohibition against committing money	3
	Refunds of taxes	4
4	**Representations and Warranties**	**4**
5	**Privacy, Security and Confidentiality**	**4**
	Privacy	4
	Security	5
	Confidentiality	5
	Public announcements	5
	Restrictions on promotion	5
6	**Material and Intellectual Property**	**5**
	Access to Material	5
	Ownership and delivery of Material	5
	Matters respecting intellectual property	5
	Rights in relation to Incorporated Material	6
	Right of BCFSA to negotiate license of Produced Material	6
7	**Records and Reports**	**6**
	Work reporting	6
	Time and expense records	6

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8 Audit 6
9 Indemnity and Insurance 6
Indemnity 6
Monetary limitations of indemnity 7
Exceptions to monetary limitations 7
BCFSA to notify Contractor of Loss 7
Third-party intellectual property infringement claims 7
Insurance 7
Workers compensation 7
Personal optional protection 8
Evidence of coverage 8
10 Force Majeure 8
Definitions relating to force majeure 8
Consequence of Event of Force Majeure 8
Duties of Affected Party 8
11 Default and Termination 9
Definitions relating to default and termination 9
BCFSA's options on default 9
Delay not a waiver 9
BCFSA's right to terminate other than for default 9
Payment consequences of termination 10
Discharge of liability 10
Notice in relation to Events of Default 10
12 Dispute Resolution 10
Dispute resolution process 10
Location of arbitration or mediation 10
Costs of arbitration or mediation 10
13 Miscellaneous 11
Change of address or fax number 11
Assignment 11
Subcontracting 11
Waiver 11
Modifications 11
Entire agreement 12
Survival of certain provisions 12
Schedules 12
Independent contractor 12
Personnel not to be employees of BCFSA 12
Key Personnel 12
Pertinent information 12

Conflict of interest 12
Time 13
Conflicts among provisions 13
Agreement not permit nor fetter 13
Remainder not affected by invalidity 13
Further assurances 13
Additional terms 13
Tax Verification 13
Governing law 13
14 Interpretation 13
15 Execution and Delivery of Agreement 14
Schedule A – Services 15
PART 1. TERM: 15
PART 2. SERVICES: 15
PART 3. RELATED DOCUMENTATION: 18
PART 4. KEY PERSONNEL: 18
Appendix 1 – Statement of Work 20
About BCFSA 21
Project Background 21
Project Goals 21
Current Environment and Content 21
Key Project Outcomes 22
Scope and Effort 22
Targeted Scope by Year 22
Year 1: June 1, 2023 to March 31, 2024 22
Year 2: April 1, 2024 to March 31, 2025 22
Year 3: April 1, 2025 to March 31, 2026 22
Year 1 Estimates 23
Phase 1: Planning and Preparation 23
Target Objectives 23
Target Outcomes: 26
Phase 3 - Pilot groups 29
Target Outcomes 29
Project Management 34
Year 1 Total 36
Year 2 Estimates 36
Group rollouts 36
Project Management 36
Total Cost 37

Year 3 Estimates 37
Group rollouts 37
Project Management 37
Total Cost 37
Total cost years 1-3 37
Required Licenses 37
Email Management Tool: Collabmail 38
Migration Tool: ShareGate 38
Roles and Responsibilities 38
Risk Mitigation 44
Assumptions 45
Support 45
Microsoft Solution Partner for Modern Work 45
Change Orders 46
Schedule B – Fees and Expenses 47
1. MAXIMUM AMOUNT PAYABLE: 47
2. FEES: 47
3. EXPENSES: 47
4. STATEMENTS OF ACCOUNT: 47
5. PAYMENTS DUE: 48
Schedule C – Approved Subcontractor(s) 49
Schedule D – Insurance 50
Schedule E – Privacy Protection Schedule 51
Schedule F – Additional Terms 56
Schedule G – Security Schedule 57
Schedule H – Tax Verification Schedule 70

THIS AGREEMENT is dated for reference the 5th day of June, 2023.

BETWEEN:

GRAVITY UNION SOLUTIONS LIMITED (the "Contractor" or "GU") with the following specified address and fax number:
1240-605 Robson Street
Vancouver, British Columbia
V6B 5J3
Email: mschweitzer@gravityunion.com

AND:

BC FINANCIAL SERVICES AUTHORITY (the "BCFSA") with the following specified address and fax number:
600 – 750 West Pender Street
Vancouver, British Columbia
V6C 2T8
Fax Number: 604-660-3365

The BCFSA wishes to retain the Contractor to provide the services specified in Schedule A and, in consideration for the remuneration set out in Schedule B, the Contractor has agreed to provide those services, on the terms and conditions set out in this Agreement.

As a result, the BCFSA and the Contractor agree as follows:

1 Definitions

General

1.1 In this Agreement, unless the context otherwise requires:

(a) "Business Day" means a day, other than a Saturday or Sunday, on which Provincial government offices are open for normal business in British Columbia;
(b) "Incorporated Material" means any material in existence prior to the start of the Term or developed independently of this Agreement, and that is incorporated or embedded in the Produced Material by the Contractor or a Subcontractor;
(c) "Material" means the Produced Material and the Received Material;
(d) "Produced Material" means records, software and other material, whether complete or not, that, as a result of this Agreement, are produced or provided by the Contractor or a Subcontractor and includes the Incorporated Material;
(e) "Province" means Her Majesty the Queen in Right of the Province of British Columbia;
(f) "Received Material" means records, software and other material, whether complete or not, that, as a result of this Agreement, are received by the Contractor or a Subcontractor from the BCFSA or any other person;
(g) "Services" means the services described in Part 2 of Schedule A;
(h) "Subcontractor" means a person described in paragraph (a) or (b) of section 13.4; and
(i) "Term" means the term of the Agreement described in Part 1 of Schedule A subject to that term ending earlier in accordance with this Agreement.

Meaning of "record"

1.2 The definition of "record" in the *Interpretation Act* is incorporated into this Agreement and "records" will bear a corresponding meaning.

2 Services

Provision of services

2.1 The Contractor must provide the Services in accordance with this Agreement.

Term

2.2 Regardless of the date of execution or delivery of this Agreement, the Contractor must provide the Services during the Term.

Supply of various items

2.3 Unless the parties otherwise agree in writing, the Contractor must supply and pay for all labour, materials, equipment, tools, facilities, approvals and licenses necessary or advisable to perform the Contractor's obligations under this Agreement, including the license under section 6.4.

Standard of care

2.4 Unless otherwise specified in this Agreement, the Contractor must perform the Services to a standard of care, skill, and diligence maintained by persons providing, on a commercial basis, services similar to the Services.

Standards in relation to persons performing Services

2.5 The Contractor must ensure that all persons employed or retained to perform the Services are qualified and competent to perform them and are properly trained, instructed and supervised.

Instructions by BCFSA

2.6 The BCFSA may from time to time give the Contractor reasonable instructions (in writing or otherwise) as to the performance of the Services. The Contractor must comply with those instructions but, unless otherwise specified in this Agreement, the Contractor may determine the manner in which the instructions are carried out.

Confirmation of non-written instructions

2.7 If the BCFSA provides an instruction under section 2.6 other than in writing, the Contractor may request that the instruction be confirmed by the BCFSA in writing, which request the BCFSA must comply with as soon as it is reasonably practicable to do so.

Effectiveness of non-written instructions

2.8 Requesting written confirmation of an instruction under section 2.7 does not relieve the Contractor from complying with the instruction at the time the instruction was given.

Applicable laws

2.9 In the performance of the Contractor's obligations under this Agreement, the Contractor must comply with all applicable laws.

3 Payment

3.1 Fees and expenses

If the Contractor complies with this Agreement, then the BCFSA must pay to the Contractor at the times and on the conditions set out in Schedule B:

(a) the fees described in that Schedule;
(b) the expenses, if any, described in that Schedule if they are supported, where applicable, by proper receipts and, in the BCFSA's opinion, are necessarily incurred by the Contractor in providing the Services; and
(c) any applicable taxes payable by the BCFSA under law or agreement with the relevant taxation authorities on the fees and expenses described in paragraphs (a) and (b).

The BCFSA is not obliged to pay to the Contractor more than the "Maximum Amount" specified in Schedule B on account of fees and expenses.

Statements of accounts

3.2 In order to obtain payment of any fees and expenses under this Agreement, the Contractor must submit to the BCFSA a written statement of account in a form satisfactory to the BCFSA upon completion of the Services or at other times described in Schedule B.

Withholding of amounts

3.3 Without limiting section 9.1, the BCFSA may withhold from any payment due to the Contractor an amount sufficient to indemnify in whole or in part the BCFSA and its employees and agents against any liens or other third-party claims that have arisen or could arise in connection with the provision of the Services. An amount withheld under this section must be promptly paid by the BCFSA to the Contractor upon the basis for withholding the amount having been fully resolved to the satisfaction of the BCFSA.

Appropriation

3.4 The BCFSA's obligation to pay money to the Contractor is subject to the *Financial Administration Act*, which makes that obligation subject to an appropriation being available in the fiscal year of the BCFSA during which payment becomes due.

Currency

3.5 Unless otherwise specified in this Agreement, all references to money are to Canadian dollars.

Non-resident income tax

3.6 If the Contractor is not a resident in Canada, the Contractor acknowledges that the BCFSA may be required by law to withhold income tax from the fees described in Schedule B and then to remit that tax to the Receiver General of Canada on the Contractor's behalf.

Prohibition against committing money

3.7 Without limiting section 13.10(a), the Contractor must not in relation to performing the Contractor's obligations under this Agreement commit or purport to commit the BCFSA to pay any money except as may be expressly provided for in this Agreement.

Refunds of taxes

3.8 The Contractor must:

(a) apply for, and use reasonable efforts to obtain, any available refund, credit, rebate or remission of federal, provincial or other tax or duty imposed on the Contractor as a result of this Agreement that the BCFSA has paid or reimbursed to the Contractor or agreed to pay or reimburse to the Contractor under this Agreement; and

(b) immediately on receiving, or being credited with, any amount applied for under paragraph (a), remit that amount to the BCFSA.

4 Representations and Warranties

4.1 As at the date this Agreement is executed and delivered by, or on behalf of, the parties, the Contractor represents and warrants to the BCFSA as follows:

(a) except to the extent the Contractor has previously disclosed otherwise in writing to the BCFSA,

(i) all information, statements, documents and reports furnished or submitted by the Contractor to the BCFSA in connection with this Agreement (including as part of any competitive process resulting in this Agreement being entered into) are in all material respects true and correct,

(ii) the Contractor has sufficient trained staff, facilities, materials, appropriate equipment and approved subcontractual or other agreements in place and available to enable the Contractor to fully perform the Services and to grant any licenses under this Agreement, and

(iii) the Contractor holds all permits, licenses, approvals and statutory authorities issued by any government or government agency that are necessary for the performance of the Contractor's obligations under this Agreement; and

(b) if the Contractor is not an individual,

(i) the Contractor has the power and capacity to enter into this Agreement and to observe, perform and comply with the terms of this Agreement and all necessary corporate or other proceedings have been taken and done to authorize the execution and delivery of this Agreement by, or on behalf of, the Contractor, and

(ii) this Agreement has been legally and properly executed by, or on behalf of, the Contractor and is legally binding upon and enforceable against the Contractor in accordance with its terms except as enforcement may be limited by bankruptcy, insolvency or other laws affecting the rights of creditors generally and except that equitable remedies may be granted only in the discretion of a court of competent jurisdiction.

5 Privacy, Security and Confidentiality

Privacy

5.1 The Contractor must comply with the Privacy Protection Schedule attached as Schedule E.

Security

5.2 The Contractor must:

(a) make reasonable security arrangements to protect the Material from unauthorized access, collection, use, disclosure, alteration or disposal; and
(b) comply with the Security Schedule attached as Schedule G.

Confidentiality

5.3 The Contractor must treat as confidential all information in the Material and all other information accessed or obtained by the Contractor or a Subcontractor (whether verbally, electronically or otherwise) as a result of this Agreement, and not permit its disclosure or use without the BCFSA's prior written consent except:

(a) as required to perform the Contractor's obligations under this Agreement or to comply with applicable laws;
(b) if it is information that is generally known to the public other than as result of a breach of this Agreement; or
(c) if it is information in any Incorporated Material.

Public announcements

5.4 Any public announcement relating to this Agreement will be arranged by the BCFSA and, if such consultation is reasonably practicable, after consultation with the Contractor.

Restrictions on promotion

5.5 The Contractor, must not, without the prior written approval of the BCFSA, refer for promotional purposes to the BCFSA being a customer of the Contractor or the BCFSA having entered into this Agreement.

6 Material and Intellectual Property

Access to Material

6.1 If the Contractor receives a request for access to any of the Material from a person other than the BCFSA, and this Agreement does not require or authorize the Contractor to provide that access, the Contractor must promptly advise the person to make the request to the BCFSA.

Ownership and delivery of Material

6.2 The BCFSA exclusively owns all property rights in the Material which are not intellectual property rights. The Contractor must deliver any Material to the BCFSA immediately upon the BCFSA's request.

Matters respecting intellectual property

6.3 The BCFSA exclusively owns all intellectual property rights, including copyright, in:

(a) Received Material that the Contractor receives from the BCFSA; and
(b) Produced Material, other than any Incorporated Material.

Upon the BCFSA's request, the Contractor must deliver to the BCFSA documents satisfactory to the BCFSA that irrevocably waive in the BCFSA's favour any moral rights which the Contractor (or employees of the Contractor)

or a Subcontractor (or employees of a Subcontractor) may have in the Produced Material and that confirm the vesting in the BCFSA of the copyright in the Produced Material, other than any Incorporated Material.

Rights in relation to Incorporated Material

6.4 Upon any Incorporated Material being embedded or incorporated in the Produced Material and to the extent that it remains so embedded or incorporated, the Contractor grants to the BCFSA:

(a) a non-exclusive, perpetual, irrevocable, royalty-free, worldwide license to exercise, in respect of that Incorporated Material, the rights set out in the *Copyright Act* (Canada), including the right to use, reproduce, modify, publish and distribute that Incorporated Material; and

(b) the right to sublicense or assign to third parties any or all of the rights granted to the BCFSA under section 6.4(a).

Right of BCFSA to negotiate license of Produced Material

6.5 After the end of the Term, the BCFSA in its sole discretion, may negotiate with the Contractor to provide the Contractor a license (which may be exclusive or non-exclusive) for the Contractor to use, reproduce, modify or distribute some or all of the Produced Material.

7 Records and Reports

Work reporting

7.1 Upon the BCFSA's request, the Contractor must fully inform the BCFSA of all work done by the Contractor or a Subcontractor in connection with providing the Services.

Time and expense records

7.2 If Schedule B provides for the Contractor to be paid fees at a daily or hourly rate or for the Contractor to be paid or reimbursed for expenses, the Contractor must maintain time records and books of account, invoices, receipts and vouchers of expenses in support of those payments, in form and content satisfactory to the BCFSA. Unless otherwise specified in this Agreement, the Contractor must retain such documents for a period of not less than seven years after this Agreement ends.

8 Audit

8.1 In addition to any other rights of inspection the BCFSA may have under statute or otherwise, the BCFSA may at any reasonable time and on reasonable notice to the Contractor, enter on the Contractor's premises to inspect and, at the BCFSA's discretion, copy any of the Material and the Contractor must permit, and provide reasonable assistance to, the exercise by the BCFSA of the BCFSA's rights under this section.

9 Indemnity and Insurance

Indemnity

9.1 The Contractor must indemnify and save harmless the BCFSA and the BCFSA's employees and agents from any loss, claim (including any claim of infringement of third-party intellectual property rights), damage award, action, cause of action, cost or expense that the BCFSA or any of the BCFSA's employees or agents may

sustain, incur, suffer or be put to at any time, either before or after this Agreement ends, (each a "Loss") to the extent the Loss is directly or indirectly caused or contributed to by

(a) any act or omission by the Contractor or by any of the Contractor's agents, employees, officers, directors or Subcontractors in connection with this Agreement; or
(b) any representation or warranty of the Contractor being or becoming untrue or incorrect.

Monetary limitations of indemnity

9.2 The indemnification by the Contractor pursuant to section 9.1 is limited to:

(a) $2,000,000 per Loss; and
(b) $4,000,000 in the aggregate for all Losses.

Exceptions to monetary limitations

9.3 The limitations set out in section 9.2 do not apply to a Loss resulting from or relating to any of the following:

(a) bodily injury or damage to real property or tangible personal property;
(b) third-party intellectual property rights; or
(c) a breach of section 5.1, 5.2, 5.3 or 6.1 of this Agreement.

BCFSA to notify Contractor of Loss

9.4 To claim indemnification for a Loss pursuant to section 9.1, the BCFSA must notify the Contractor in writing of the Loss as soon as reasonably practicable after the BCFSA becomes aware of the Loss provided that a failure by the BCFSA to provide such notification will not invalidate the claim unless the Contractor is materially prejudiced by that failure.

Third-party intellectual property infringement claims

9.5 If the Loss is on the basis of a third-party claim that any element of the Material infringes the intellectual property rights of any person,

(a) then, without limiting section 9.1, the Contractor must defend the BCFSA against that claim at the Contractor's expense and the Contractor must pay all associated costs, damages and legal fees that a court or arbitrator finally awards or are included in a settlement agreed to by the Contractor; and
(b) the BCFSA must cooperate with the Contractor in the defence of the claim and, where appropriate in the discretion of the BCFSA, will allow the Contractor to appoint and instruct counsel and otherwise control the defence and any related settlement negotiations.

Insurance

9.6 The Contractor must comply with the Insurance Schedule attached as Schedule D.

Workers compensation

9.7 Without limiting the generality of section 2.9, the Contractor must comply with, and must ensure that any Subcontractors comply with, all applicable occupational health and safety laws in relation to the performance of the Contractor's obligations under this Agreement, including the *Workers Compensation Act* in British Columbia or similar laws in other jurisdictions.

Personal optional protection

9.8 The Contractor must apply for and maintain personal optional protection insurance (consisting of income replacement and medical care coverage) during the Term at the Contractor's expense if:

(a) the Contractor is an individual or a partnership of individuals and does not have the benefit of mandatory workers compensation coverage under the *Workers Compensation Act* or similar laws in other jurisdictions; and

(b) such personal optional protection insurance is available for the Contractor from WorkSafeBC or other sources.

Evidence of coverage

9.9 Within 10 Business Days of being requested to do so by the BCFSA, the Contractor must provide the BCFSA with evidence of the Contractor's compliance with sections 9.7 and 9.8.

10 Force Majeure

Definitions relating to force majeure

10.1 In this section and sections 10.2 and 10.3:

(a) "Event of Force Majeure" means one of the following events:

(i) a natural disaster, fire, flood, storm, epidemic or power failure,

(ii) a war (declared and undeclared), insurrection or act of terrorism or piracy,

(iii) a strike (including illegal work stoppage or slowdown) or lockout, or

(iv) a freight embargo

(v) if the event prevents a party from performing the party's obligations in accordance with this Agreement and is beyond the reasonable control of that party; and

(b) "Affected Party" means a party prevented from performing the party's obligations in accordance with this Agreement by an Event of Force Majeure.

Consequence of Event of Force Majeure

10.2 An Affected Party is not liable to the other party for any failure or delay in the performance of the Affected Party's obligations under this Agreement resulting from an Event of Force Majeure and any time periods for the performance of such obligations are automatically extended for the duration of the Event of Force Majeure provided that the Affected Party complies with the requirements of section 10.3.

Duties of Affected Party

10.3 An Affected Party must promptly notify the other party in writing upon the occurrence of the Event of Force Majeure and make all reasonable efforts to prevent, control or limit the effect of the Event of Force Majeure so as to resume compliance with the Affected Party's obligations under this Agreement as soon as possible.

11 Default and Termination

Definitions relating to default and termination

11.1 In this section and sections 11.2 to 11.4:

(a) "Event of Default" means any of the following:

(i) an Insolvency Event,
(ii) the Contractor fails to perform any of the Contractor's obligations under this Agreement, or
(iii) any representation or warranty made by the Contractor in this Agreement is untrue or incorrect; and

(b) "Insolvency Event" means any of the following:

(i) an order is made, a resolution is passed or a petition is filed, for the Contractor's liquidation or winding up,
(ii) the Contractor commits an act of bankruptcy, makes an assignment for the benefit of the Contractor's creditors or otherwise acknowledges the Contractor's insolvency,
(iii) a bankruptcy petition is filed or presented against the Contractor or a proposal under the *Bankruptcy and Insolvency Act* (Canada) is made by the Contractor,
(iv) a compromise or arrangement is proposed in respect of the Contractor under the *Companies' Creditors Arrangement Act* (Canada),
(v) a receiver or receiver-manager is appointed for any of the Contractor's property, or
(vi) the Contractor ceases, in the BCFSA's reasonable opinion, to carry on business as a going concern.

BCFSA's options on default

11.2 On the happening of an Event of Default, or at any time thereafter, the BCFSA may, at its option, elect to do any one or more of the following:

(a) by written notice to the Contractor, require that the Event of Default be remedied within a time period specified in the notice;
(b) pursue any remedy or take any other action available to it at law or in equity; or
(c) by written notice to the Contractor, terminate this Agreement with immediate effect or on a future date specified in the notice, subject to the expiration of any time period specified under section 11.2(a).

Delay not a waiver

11.3 No failure or delay on the part of the BCFSA to exercise its rights in relation to an Event of Default will constitute a waiver by the BCFSA of such rights.

BCFSA's right to terminate other than for default

11.4 In addition to the BCFSA's right to terminate this Agreement under section 11.2(c) on the happening of an Event of Default, the BCFSA may terminate this Agreement for any reason by giving at least 10 days' written notice of termination to the Contractor.

Payment consequences of termination

11.5 Unless Schedule B otherwise provides, if the BCFSA terminates this Agreement under section 11.4:

(a) the BCFSA must, within 30 days of such termination, pay to the Contractor any unpaid portion of the fees and expenses described in Schedule B which corresponds with the portion of the Services that was completed to the BCFSA's satisfaction before termination of this Agreement; and

(b) the Contractor must, within 30 days of such termination, repay to the BCFSA any paid portion of the fees and expenses described in Schedule B which corresponds with the portion of the Services that the BCFSA has notified the Contractor in writing was not completed to the BCFSA's satisfaction before termination of this Agreement.

Discharge of liability

11.6 The payment by the BCFSA of the amount described in section 11.5(a) discharges the BCFSA from all liability to make payments to the Contractor under this Agreement.

Notice in relation to Events of Default

11.7 If the Contractor becomes aware that an Event of Default has occurred or anticipates that an Event of Default is likely to occur, the Contractor must promptly notify the BCFSA of the particulars of the Event of Default or anticipated Event of Default. A notice under this section as to the occurrence of an Event of Default must also specify the steps the Contractor proposes to take to address, or prevent recurrence of, the Event of Default. A notice under this section as to an anticipated Event of Default must specify the steps the Contractor proposes to take to prevent the occurrence of the anticipated Event of Default.

12 Dispute Resolution

Dispute resolution process

12.1 In the event of any dispute between the parties arising out of or in connection with this Agreement, the following dispute resolution process will apply unless the parties otherwise agree in writing:

(a) the parties must initially attempt to resolve the dispute through collaborative negotiation;

(b) if the dispute is not resolved through collaborative negotiation within 15 Business Days of the dispute arising, the parties must then attempt to resolve the dispute through mediation under the rules of the Mediate BC Society; and

(c) if the dispute is not resolved through mediation within 30 Business Days of the commencement of mediation, the dispute must be referred to and finally resolved by arbitration under the *Arbitration Act*.

Location of arbitration or mediation

12.2 Unless the parties otherwise agree in writing, an arbitration or mediation under section 12.1 will be held in Victoria, British Columbia.

Costs of arbitration or mediation

12.3 Unless the parties otherwise agree in writing or, in the case of an arbitration, the arbitrator otherwise orders, the parties must share equally the costs of a arbitration or mediation under section 12.1 other than those costs relating to the production of expert evidence or representation by counsel.

13 Miscellaneous

13.1 Delivery of notices

Any notice contemplated by this Agreement, to be effective, must be in writing and delivered as follows:

(a) by fax to the addressee's fax number specified on the first page of this Agreement, in which case it will be deemed to be received on the day of transmittal unless transmitted after the normal business hours of the addressee or on a day that is not a Business Day, in which cases it will be deemed to be received on the next following Business Day;
(b) by hand to the addressee's address specified on the first page of this Agreement, in which case it will be deemed to be received on the day of its delivery; or
(c) by prepaid post to the addressee's address specified on the first page of this Agreement, in which case if mailed during any period when normal postal services prevail, it will be deemed to be received on the fifth Business Day after its mailing.

Change of address or fax number

13.2 Either party may from time to time give notice to the other party of a substitute address or fax number, which from the date such notice is given will supersede for purposes of section 13.1 any previous address or fax number specified for the party giving the notice.

Assignment

13.3 The Contractor must not assign any of the Contractor's rights or obligations under this Agreement without the BCFSA's prior written consent. Upon providing written notice to the Contractor, the BCFSA may assign to any person any of the BCFSA's rights under this Agreement and may assign to any "government corporation", as defined in the *Financial Administration Act*, any of the BCFSA's obligations under this Agreement

Subcontracting

13.4 The Contractor must not subcontract any of the Contractor's obligations under this Agreement to any person without the BCFSA's prior written consent, excepting persons listed in the attached Schedule C. No subcontract, whether consented to or not, relieves the Contractor from any obligations under this Agreement. The Contractor must ensure that:

(a) any person retained by the Contractor to perform obligations under this Agreement; and
(b) any person retained by a person described in paragraph (a) to perform those obligations

fully complies with this Agreement in performing the subcontracted obligations.

Waiver

13.5 A waiver of any term or breach of this Agreement is effective only if it is in writing and signed by, or on behalf of, the waiving party and is not a waiver of any other term or breach.

Modifications

13.6 No modification of this Agreement is effective unless it is in writing and signed by, or on behalf of, the parties.

Entire agreement

13.7 This Agreement (including any modification of it) constitutes the entire agreement between the parties as to performance of the Services.

Survival of certain provisions

13.8 Sections 2.9, 3.1 to 3.4, 3.7, 3.8, 5.1 to 5.5, 6.1 to 6.5, 7.1, 7.2, 8.1, 9.1 to 9.6, 9.9, 10.1 to 10.3, 11.2, 11.3, 11.5, 11.6, 12.1 to 12.3, 13.1, 13.2, 13.8, and 13.10, any accrued but unpaid payment obligations, and any other sections of this Agreement (including schedules) which, by their terms or nature, are intended to survive the completion of the Services or termination of this Agreement, will continue in force indefinitely subject to any applicable limitation period prescribed by law, even after this Agreement ends.

Schedules

13.9 The schedules to this Agreement (including any appendices or other documents attached to, or incorporated by reference into, those schedules) are part of this Agreement.

Independent contractor

13.10 In relation to the performance of the Contractor's obligations under this Agreement, the Contractor is an independent contractor and not:

(a) an employee or partner of the BCFSA; or
(b) an agent of the BCFSA except as may be expressly provided for in this Agreement.

The Contractor must not act or purport to act contrary to this section.

Personnel not to be employees of BCFSA

13.11 The Contractor must not do anything that would result in personnel hired or used by the Contractor or a Subcontractor in relation to providing the Services being considered employees of the BCFSA.

Key Personnel

13.12 If one or more individuals are specified as "Key Personnel" of the Contractor in Part 4 of Schedule A, the Contractor must cause those individuals to perform the Services on the Contractor's behalf, unless the BCFSA otherwise approves in writing, which approval must not be unreasonably withheld.

Pertinent information

13.13 The BCFSA must make available to the Contractor all information in the BCFSA's possession which the BCFSA considers pertinent to the performance of the Services.

Conflict of interest

13.14 The Contractor must not provide any services to any person in circumstances which, in the BCFSA's reasonable opinion, could give rise to a conflict of interest between the Contractor's duties to that person and the Contractor's duties to the BCFSA under this Agreement.

Time

13.15 Time is of the essence in this Agreement and, without limitation, will remain of the essence after any modification or extension of this Agreement, whether or not expressly restated in the document effecting the modification or extension.

Conflicts among provisions

13.16 Conflicts among provisions of this Agreement will be resolved as follows:

(a) a provision in the body of this Agreement will prevail over any conflicting provision in, attached to or incorporated by reference into a schedule, unless that conflicting provision expressly states otherwise; and

(b) a provision in a schedule will prevail over any conflicting provision in a document attached to, or incorporated by reference into a schedule, unless the schedule expressly states otherwise.

Agreement not permit nor fetter

13.17 This Agreement does not operate as a permit, license, approval or other statutory authority which the Contractor may be required to obtain from the BCFSA or any of its agencies in order to provide the Services. Nothing in this Agreement is to be construed as interfering with, or fettering in any manner, the exercise by the BCFSA or its agencies of any statutory, prerogative, executive or legislative power or duty.

Remainder not affected by invalidity

13.18 If any provision of this Agreement or the application of it to any person or circumstance is invalid or unenforceable to any extent, the remainder of this Agreement and the application of such provision to any other person or circumstance will not be affected or impaired and will be valid and enforceable to the extent permitted by law.

Further assurances

13.19 Each party must perform the acts, execute and deliver the writings, and give the assurances as may be reasonably necessary to give full effect to this Agreement.

Additional terms

13.20 Any additional terms set out in the attached Schedule F apply to this Agreement.

Tax Verification

13.21 Any terms set out in the attached Schedule H apply to this Agreement.

Governing law

13.22 This Agreement is governed by and is to be interpreted and construed in accordance with, the laws applicable in British Columbia.

14 Interpretation

14.1 In this Agreement:

(a) “includes” and “including” are not intended to be limiting;

(b) unless the context otherwise requires, references to sections by number are to sections of this Agreement;
(c) the Contractor and the BCFSA are referred to as "the parties" and each of them as a "party";
(d) "attached" means attached to this Agreement when used in relation to a schedule;
(e) unless otherwise specified, a reference to a statute by name means the statute of British Columbia by that name, as amended or replaced from time to time;
(f) the headings have been inserted for convenience of reference only and are not intended to describe, enlarge or restrict the scope or meaning of this Agreement or any provision of it;
(g) "person" includes an individual, partnership, corporation or legal entity of any nature; and
(h) unless the context otherwise requires, words expressed in the singular include the plural and *vice versa*.

15 Execution and Delivery of Agreement

15.1 This Agreement may be entered into by a separate copy of this Agreement being executed by, or on behalf of, each party and that executed copy being delivered to the other party by a method provided for in section 13.1 or any other method agreed to by the parties.

The parties have executed this Agreement as follows:

SIGNED on the 31st day of May, 2023 by the Contractor (or, if not an individual, on its behalf by its authorized signatory or signatories):	SIGNED on the 5th day of June, 2023 by the Contractor on behalf of the BCFSA by its duly authorized representative:
s.15	s.15
Signature(s)	Signature
Michael Schweitzer	David Weiss
Print Name(s)	Print Name
CEO and President	Senior VP, Corporate Services and Transformation
Print Titles(s)	Print Titles

Type text here

Schedule A – Services

PART 1. TERM:

1. Subject to section 2 of this Part 1, the term of this Agreement commences on June 5, 2023, and ends on June 5, 2026.

2. At the sole discretion of BCFSA, the initial term in Section 1 of this Part 1 may be extended by one (1) or two (2) one (1) year terms by the delivery of a written notice by the BCFSA to the Contractor prior to the end of the initial term.

PART 2. SERVICES:

The Contractor will conduct a detailed analysis of BCFSA's documents and records and provide guidance to plan the implementation of the records management solution. The Contractor will also provide guidance and support on migrating information from existing legacy records management applications, systems, and repositories.

Outputs

The Contractor must provide the following deliverables:

1. Implement Microsoft Purview as BCFSA's primary records management solution to meet the following criteria:
    (a) Must support records management of electronic documents located on Microsoft SharePoint Online and in emails (Outlook).
    (b) Must support records management of paper documents located in BCFSA's offices as well as outside of BCFSA premises (i.e., off-site storage facilities) as well as other information assets (e.g., video files).
    (c) Must support BCFSA's processes of responding to FOI requests and other requests for document discovery.
    (d) Must support optical character recognition, search capabilities of the records' contents, and data usage and extraction in accordance with BCFSA's data governance framework.
2. Plan and implement Microsoft Purview for all of BCFSA's business units with minimal interruption of business processes, including the following steps:
    (a) Perform analysis of documents in BCFSA and deliver a staged implementation plan.
    (b) Provide guidance to BCFSA's business units to perform cleanup and tagging of the documents.
    (c) Perform migration of records from BCFSA's legacy records management systems, including, as applicable, assisting with organization or digitization of physical records and text recognition of scanned documents.
    (d) Provide guidance to BCFSA in building records management procedures to be applied when creating, updating, disposing, and archiving of the records, including workflows and processes to automate retention and disposition activities.
    (e) Provide guidance to BCFSA in planning change management regarding adoption of records management best practices.
3. If necessary, assist BCFSA with recommending and/or procuring licenses for required records management technology products to support implementation of the solution, including options for specific departments and business units to leverage other technologies.

4. Develop document management functions as follows:

    (a) Support proper email and content management by providing advice, guidance, and a solution to tag documents and emails, automate populating templates and saving of documents and emails to content repositories, automate populating metadata, and sort and categorize of documents.

    (b) Develop a bring-forward system where business units can build follow up reminders, track stages and a file's lifespan, and build in service timelines.

    (c) Allow for the automatic creation of folders and sub-folders in certain repositories, allow business units to hide inactive files or folders, and automatically generate file lists.

    (d) Assist teams in grouping and filtering documents, generating automatic lists of documents saved into particular folders and that which links to those documents.

    (e) Generate a combined list of documents, which lists the contents of a particular folder, automatically applies the same categories or tags to those documents, adds hyperlinks to those documents, and can generate a closed file list.

    (f) Manage templates by auto-populating information and storing templates within the system.

5. Produce reports, plans, and other materials related to implementation of the records management solution, as follows:

    (a) Results of the analysis of the current state of records management in BCFSA and recommendations to the staging approach to implement the selected records management solution.

    (b) Detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.

    (c) Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.

    (d) Detailed change management and communications plan.

    (e) Training materials and user guides.

6. If requested by BCFSA, the Contractor will provide transition services to BCFSA for the purposes of:

    (a) transitioning the delivery of any Services, that BCFSA has advised the Contractor in writing to cease providing, to the BCFSA or to another service provider at any time during the Term;

    (b) transitioning the delivery of all Services to BCFSA and/or to another service provider upon the expiry or termination of this Agreement; and

    (c) ensuring the availability of relevant, current, validated and reliable knowledge to ensure the seamless continuity of the Services, and BCFSA's and all users' use of the records management solution, as applicable.

Inputs

Subject to the direction of the BCFSA Contract Manager, the Contractor must execute the work plan in the following project phases:

- Phase 1: Planning and Preparation, including initial meetings, kickoff meetings, building and adjusting schedules, and developing project team and stakeholder assessment matrices.
- Phase 2: Strategy and Training, including:
    1. Perform a current state assessment and future state design.
    2. Meet with project stakeholders to align on key goals and business outcomes and gain an understanding of BCFSA's business needs.
    3. Provide basic and advanced SharePoint training to key project team members.
    4. Conduct interviews with key stakeholders and recommend a high-level information architecture and SharePoint architecture strategy to effectively design a SharePoint Online environment.
    5. Develop a migration strategy and/or approach to ensure that records are stored within BCFSA's Microsoft 365 environment, including guidance on manual and automated migration methods, and document cleanup.
    6. Review BCFSA's records management program to ensure that appropriate policies, such as file plans, classifications, and retention disposition schedules, are appropriately implemented in BCFSA's Microsoft 365 environment.
    7. Develop a change management strategy and follow appropriate change management practices to help ensure that the new system is fully adopted at BCFSA and used across the organization, and that staff have a good user experience.
    8. Assess BCFSA's search strategy and provide recommendations to ensure content is findable, searchable, and discoverable by staff in BCFSA's Microsoft 365 environment.
    9. Assess existing security and governance models in BCFSA's in SharePoint and make recommendations to enhance manageability, performance, and compliance.
    10. Assist BCFSA in defining governance plans for site creation or deletion, information architecture maintenance, and data lifecycle management.
    11. Develop a department and team roadmap and implementation plan based on readiness, capacity, and complexity of the business information involved.
- Phase 3: Pilot Group Rollout, where the Contractor will lead all activities and cross-train BCFSA's resources via on-the-job shadowing with dedicated Q&A time provided after each stakeholder session.
- Phase 4: Organizational Rollout, including:
    - Supporting the implementation across remaining departments, including with site updates;
    - Providing operational knowledge transfer and handover to BCFSA technical and project resources, including Power User, Site Admin, and System Admin training.
- Phases 3 and 4 may be combined as needed, as described in Schedule A.

The Contractor is expected to follow an Agile project management methodology including:

- Focusing on working solutions over heavy documentation, process, and ceremony;
- Iterative development of the solution;

- Being flexible to meet with several stakeholders at a time where it makes sense, address stakeholders individually as required, or reschedule if needed;
- Soliciting feedback from end-users through iterations of the project; and
- Refining the solution as needed to ensure that end-users will be happy with the result.

Outcomes

Through the delivery of the Services the BCFSA wishes to realize the following outcomes and, without limiting the obligation of the Contractor to comply with other provisions of this Part, the Contractor must use commercially reasonable efforts to achieve them:

The Contractor's efforts will be expected to result in a successful implementation of the selected records management solution, primarily using Microsoft Purview, for all business units in BCFSA.

The parties acknowledge that the Contractor does not warrant that these outcomes will be achieved.

Reporting requirements

The Contractor must provide the following reports and documentation throughout the term of the Contract as shown in the table below:

Initial Deliverables	Weekly Deliverables
• Project kick-off deck • Project plan and objectives • Project schedule • Project RACI • Change management plan • Risk management plan • Success criteria • Payment schedule	• Project status reports (weekly/monthly) • Project management of scope • Project management of budget • Project management of schedule • Project communications and resourcing

Deliverables must be provided to the BCFSA Contract Manager at the direction of the BCFSA Contract Manager.

PART 3. RELATED DOCUMENTATION:

1. The Contractor must perform the Services in accordance with the obligations set out in this Schedule A including any engagement letter, Solicitation document excerpt, proposal excerpt or other documentation attached as an Appendix to, or specified as being incorporated by reference in, this Schedule.

2. The following are Appendices to this Schedule A:

   Appendix 1 – Statement of Work

PART 4. KEY PERSONNEL:

1. The Key Personnel of the Contractor are as follows:

   Key Resources

   (a) s.15, s.17

   (b)

(c) s.15, s.17

(d)

(e)

(f)

Supporting Resources

Resources that will augment the Contractor's team to help out during extra busy periods, to cover for vacation, sick time or when special skills are required.

(a) s.15, s.17

(b)

(c)

(d)

(e)

Appendix 1 – Statement of Work

Statement of work here

GRAVITY UNION

BC Financial Services Authority — Records Management System Planning and Implementation

Microsoft Solutions Partner
Modern Work

Gold Certified
Collabware Partner
collabware

FOI Request 2024-30-CS - Part 2
Page 26 of 156

Background

About BCFSA

BCFSA is a Vancouver-based independent regulatory Crown Agency of the British Columbia Government responsible for supervision and regulation of the financial service sector in British Columbia, including credit unions, trust and insurance companies, pension plans, mortgage brokers, real estate professionals, and the Credit Union Deposit Insurance Corporation. Its mandate is to protect the rights of British Columbians by promoting high standards of market conduct within the financial services sectors. As a modern, effective, and efficient regulator, BCFSA is committed to providing oversight that ensures fair, transparent processes that benefit the public. BCFSA provides the information and guidance necessary to enable industry participants to comply with legislative requirements and best practices.

Project Background

In 2021, BCFSA, Office of the Superintendent of Real Estate and the Real Estate Council of BC completed integration into a single entity. These organizations had different practices and different levels of maturity regarding records management. BCFSA started implementing a holistic approach to records management in accordance with the *Information Management Act* and the B.C. Government's records management practices.

As a part of these practices, BCFSA uses ARCS/ORCS for building the organization's information schedules. BCFSA has updated its Operational Records Classification System ("ORCS") and is developing a new set of ORCS for the real estate sector, which has yet to be approved by the B.C. Government. BCFSA has started training staff on the new ORCS.

BCFSA is also subject to the *Freedom of Information and Protection of Privacy Act* ("FOIPPA"), which provides a right of access to the public of BCFSA's information (i.e., FOI requests), with exceptions to that right, and requires us to limit and manage how it collects, uses, discloses, stores, and accesses personal information.

Currently, BCFSA's records management system is limited (for example, different practices or rules may be applied by different business units). The technology of the legacy records management system is obsolete.

Project Goals

The following are the high-level outcomes that BCFSA is looking for:

- Improve business efficiency;
- Maintain accountability of document owners; and
- Mitigate reputational risks.

Current Environment and Content

BCFSA currently manages electronic and paper documents located in a variety of data storages:

- s.15
-
-
-
-

- s.15
-
-
-
-
-
-

Key Project Outcomes

- Prepare results of the analysis of the current state of records management in BCFSA.
- Make recommendations to the staging approach to implement the selected records management solution.
- A detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.
- Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.
- Implementation of the selected records management technology for all business units in BCFSA.
- Email management solution for Legal department based on Collabmail.
- Detailed change management and communications plan.
- Training materials and user guides.

Scope and Effort

Targeted Scope by Year

The scope of Services organized by BCFSA's fiscal year is as follows:

Year 1: June 1, 2023 to March 31, 2024

- Planning and Preparation
- Strategy and Training
- Legal Department and other Pilot Group Rollouts (2 groups) – Year 1

Year 2: April 1, 2024 to March 31, 2025

- Organizational Rollout (9 groups)

Year 3: April 1, 2025 to March 31, 2026

- Organizational Rollout (4 groups)

Year 1 Estimates

Based on the effort and assumptions listed, below is the estimated cost. All hours below are estimated hours.

Phase 1: Planning and Preparation

Phase 1 will initiate, kickoff, and set-up the project, as well as create a draft project plan and rollout schedule.

Target Objectives

- The Contractor must create a detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.

Phase 1	Activities	Deliverables	Effort
s.17, s.21			

Phase 1	Activities	Deliverables	Effort
s.17, s.21			

Phase 1	Activities	Deliverables	Effort
s.17, s.21			
Total			**80 hours**

Number of Weeks	s.17, s.21
Estimated Effort	
Deliverables	
Proponent Contributor	s.15, s.17

Phase 1	Activities	Deliverables	Effort
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information rogram Coordinator, Information Management nior Business Analyst Change Management Manager Other resources to be identified		
BCFSA Tasks	• Attend meetings • Provide required information needed for project setup and scheduling • Review and provide feedback on deliverables		

Phase 2: Strategy and Training

The purpose of this phase is to develop the strategy, review documentation, setup SharePoint Online and Purview, as well as review and develop recommendations for core components.

Target Outcomes:

- Prepared results of the analysis of the current state of records management in BCFSA
- Recommendations to the staging approach to implement the selected records management solution.
- Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.
- Detailed change management and communications plan.
- Training materials and user guides.

All hours below are estimated hours and may be subject to change.

Activities	Deliverables	Effort (hours)
s.17, s.21		

Activities	Deliverables	Effort (hours)
s.17, s.21		

Activities	Deliverables	Effort (hours)
s.17, s.21		

Number of Weeks	s.17, s.21
Estimated Effort	
Deliverables	
Proponent Contributor	s.15, s.17

Activities	Deliverables	Effort (hours)
	s.15, s.17	
BCFSA Contributors	s.15, s.17 , Manager, Privacy & Business Information Program Coordinator, Information Management enior Business Analyst , Change Management Manager Other resources to be identified	
BCFSA Tasks	• Attend meetings • Attend training • Provide required information needed for assessment • Review documents	

Phase 3 - Pilot groups

The purpose of these phases is to rollout Microsoft Purview's records management program across BCFSA, layered onto a document management solution built on SharePoint Online. This includes:

- Document management rollout of SharePoint Online and records management rollout of Microsoft Purview for Legal department pilot group. The Contractor will start with this group to test their approach and to work through any process refinements before moving onto subsequent groups.
- Document and records management rollout of 1 additional pilot group (Legal + additional pilot group @ 180 hours per group.

Target Outcomes

- Implementation of the selected records management technology for all business units in BCFSA.

The hours listed below are estimated hours subject to change.

The chart below includes estimated hours for Year 1 – Phase 3 (pilot groups) as well as for document and records management rollout of ~~18~~13 remaining BCFSA business groups @ 160 hours per group in Year 2 and Year 3.

Activities	Deliverables	Effort (per group)
s.17, s.21		

Activities	Deliverables	Effort (per group)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 36 of 156

Activities	Deliverables	Effort (per group)
s.17, s.21		

Activities	Deliverables	Effort (per group)
s.17, s.21		

Activities	Deliverables	Effort (per group)
s.17, s.21		
Total Estimate for Phase 3	360 hours + 2,080 hours	**2,440 hours**

Number of Weeks	s.17, s.21
Deliverables	

Estimated Effort	2,440 hours
Proponent Contributor	s.15, s.17
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information rogram Coordinator, Information Management nior Business Analyst Change Management Manager Other resources to be identified
BCFSA Tasks	• Attend meetings • Attend training • Provide required information needed for assessment • Review documents • Sign off on solution

Project Management

Project Management	Activities	Deliverables	Effort (hours per week)
Description	The purpose of this phase is to provide BCFSA with project management activities.		
Team Meetings **Kickoffs** **Stand-ups** **Syncs** **Status Reports**		Meeting notes Status reports Task Lists Meeting invites	2-3
Managing Project Constraints: **Budget** **Schedule** **Scope** **Quality** **Resources** **Risks**		Planner tool management Risks and Issues log Emails and communication	1-3
Updating Project Documentation: **Project Plan** **Raid log** **Status reports**		Project Plan Raid Log Status Reports	1-2

Project Management	Activities	Deliverables	Effort (hours per week)
Progress tracking **Budget tracker**		Progress tracker Budget tracker	
Project Management Total (year 1) 36 weeks @ 4 hours per week (low end of estimate)*			144 hours
Project Management Total (year 2) 52 weeks @ 8 hours per week (high end of estimate)*			416 hours
Project Management Total (year 3) ~~26~~16 weeks @ 8 hours per week (lhigh end of estimate)*			~~208~~ 128 hours

Number of Weeks	**Year 1: June 1, 2023 – January 31, 2024 (36 weeks)** **Year 2: April 1, 2024 – March 31, 2025 (52 weeks)** **Year 3: April 1, 2025 – July 18, 2025 (16 weeks)** **Project management activities will be provided throughout the project, with weekly status reports and other deliverables.**
Deliverables	For each group, the following will be provided: • Meeting Notes • Status reports • Recorded demo sessions • Task Lists • Meeting invites • Planner tool management • Risks and Issues log • Emails and communication • Project Plan • Raid Log • Status Reports • Progress tracker • Budget tracker
Estimated Effort	**Year 1:** 144 hours (36 weeks x 4 hours) **Year 2:** 416 hours (52 weeks x 8 hours) **Year 3:** 128 hours (16 weeks x 8 hours)
Proponent Contributor	s.22 Relevant project team members
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information

	s.15, s.17 Program Coordinator, Information Management Senior Business Analyst
BCFSA Tasks	• Attend meetings • Communicate support requests to the Contractor • Provide access to necessary resources and people

Year 1 Total

The first two phases in year one are averaged out at $185 per hour to take into account senior resources for planning and preparation. The pilot groups and project management have been averaged out to $175 per hour.
Note that the first couple of groups are being estimated at 180 hours per group as usually the first couple of groups will take a little bit longer than usual, and the remaining groups will likely go a bit faster so the estimates include 160 hours for year 2 and year 3.

Phase	Effort	Cost (@185 per hour)
Planning and Preparation	80 hours (@$185 average per hour)	$14,800
Training and Strategy	320 hours (@$185 average per hour)	$59,200
Pilot Groups (2)	360 hours (@$175 average per hour)	$63,000
Project Management	144 hours (@$175 average per hour)	$25,200
Year 1	**Total**	**$162,200**

Year 2 Estimates

Group rollouts

Number of groups	Effort	Cost
9	**160 (hours per group)**	**$28,000 (per group)**
Total	**1,440**	**$252,000**

Project Management

Number of weeks	Effort	Cost
52	**8 (hours per week)**	**$1400 (per week)**
Total	**416**	**$72,800**

Total Cost

Group rollout	**$252,000**
Project Management	**$72,800**
Total	**$324,800**

Year 3 Estimates

Group rollouts

Number of groups	Effort	Cost
4	**160 (hours per group)**	**$28,000 (per group)**
Total	**640**	**$112,000**

Project Management

Number of weeks	Effort	Cost
16	**8 (hours per week)**	**$1400 (per week)**
Total	**128**	**$22,400**

Total Cost

Group Rollout	**$112,000**
Project Management	**$22,400**
Total	**$134,400**

Total cost years 1-3

Year	Cost
Year 1	$162,200
Year 2	$324,800
Year 3	$134,400
Total	**$621,400**

Required Licenses

(including third-party products that are required to deliver the solution)

Email Management Tool: Collabmail

Collabmail is a Microsoft Outlook add-in that integrates drag-n-drop functionality for fast filing and navigation of SharePoint and is required for the solutions to be developed for the Legal department.

Migration Tool: ShareGate

ShareGate is a migration tool for performing migrations from file shares as well as other instances of SharePoint and network drives. This tool can migrate content to other areas of M365 and has a very friendly user interface. The tool will enable inventory of content prior to the move, identify potential technical issues such as long URLs and special characters, configure mappings of content types and metadata including users, preserve system generate metadata, and flatten folder structure in preparation for the migration.

ShareGate also allows monitoring of the migration as it progresses and runs reports on errors once complete. This tool can also be used to copy sites across tenants which is useful when moving between development, test, or production environments.

BCFSA has access to ShareGate licenses and so there will be no additional charges resulting from its use.

License	Year 1	Year 2	Year 3	Year 4	Year 5
Collabmail* (Email Management Tool for Legal Department)	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**
ShareGate** (Migration Tool)	**N/A**	**N/A**	N/A	N/A	N/A

**Collabmail pricing is $48 per year per user with a minimum user requirement of 100 licenses.*

Roles and Responsibilities

The table of activities and deliverables per phase of the project are summarized in the following table. The table notes the phase of the project implementation lifecycle, the activity description, and the responsibility of the Contractor and the BCFSA in the completion of activities.

R = Responsible	The parties that perform the task, and/or are responsible for the action/implementation. R's can be shared and R is assigned to both Contractor and BCFSA if input and action is required from BCFSA.
A = Accountable	The parties that are ultimately accountable and responsible for acceptance. Has Yes/No power, as well as power of veto. Only one A can be assigned to an activity/deliverable.
C = Consulted	The parties to be consulted. C's can be shared.
I = Informed	The parties that are kept up-to-date on progress. Optional participation.

A more detailed RACI specifying individuals and groups within BCFSA will be created as part of the project as a deliverable.

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

Project Item	Item Type	Definition	Responsibility	
			Contractor	BCFSA
s.17, s.21				

Project Item	Item Type	Definition	Responsibility	
			Contractor	BCFSA
s.17, s.21				
Project Management				
Project Management	Team meetings, managing project constraints, updating project documentation	Team meetings will be conducted as needed. Management of budget, schedule, scope, quality, resources, and risks.	A/R	R/C

Project Item	Item Type	Definition	Responsibility	
			Contractor	BCFSA
		Updates to project plan, raid log, status reports, progress tracking, and budget tracker.		

Risk Mitigation

A summary of known key risks is as follows:

Risk	Mitigation
s.13, s.17	

s.13, s.17

Assumptions

The estimated fees are based on the following assumptions:

- s.15, s.17, s.21
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-
-

Support

With resources across Canada, the Contractor's standard support is from 6:00am PT to 6:00 pm PT. The Contractor can perform work outside of these hours when scheduled in advance and can negotiate support agreements for organizations beyond the Contractor's regular hours on an as-needed basis.

Microsoft Solution Partner for Modern Work

As a Microsoft Solutions Partner for Modern Work, the Contractor has demonstrated customer success with the Microsoft 365 platform including Microsoft Viva, Microsoft Purview, SharePoint Online, and the underlying technology. In prior years, the Contractor achieved Microsoft Gold competencies in Cloud Productivity, Collaboration, and Content.
As a Microsoft Partner, the Contractor has access to resources and support directly from Microsoft to troubleshoot problems and issues and can escalate within Microsoft for support.

Change Orders

Proposed changes to the Services must be in writing and approved by both BCFSA and the Contractor before the commencement of work. Additional fees will be invoiced in the regular billing cycle described below.

Schedule B – Fees and Expenses

1. MAXIMUM AMOUNT PAYABLE:

Maximum Amount: Despite sections 2 and 3 of this Schedule, $621,400.00 is the maximum amount which the BCFSA is obliged to pay to the Contractor for fees and expenses under this Agreement (exclusive of any applicable taxes described in section 3.1(c) of this Agreement).

2. FEES:

Hourly Rate

The Contractor's standard rates range between $175 and $250 per hour. Please see table below for rates by role and experience.

Note for estimation purposes $185 is used when both senior and junior resources are working together and $175 for the majority of the work.

Resource / Role	Hourly Rate
Analysts/Consultants	
Jr. SharePoint/M365 Analyst	$150
SharePoint/M365 Analyst	$175
Lead Consultant	$250
Project Management	
Project Coordinator	$150
Project Manager	$175
Sr. Project Manager	$200
Technical	
Developer	$200
Sr. Developer	$250
Infrastructure Architect	$200
Sr. Infrastructure Architect	$250
Solution Architect	$200
Sr. Solution Architect	$250

3. EXPENSES:

None.

4. STATEMENTS OF ACCOUNT:

Statements of Account: In order to obtain payment of any fees and expenses under this Agreement for a period from and including the 1st day of a month to and including the last day of that month (each a "Billing Period"), the Contractor must deliver to the BCFSA on a date after the Billing Period (each a "Billing Date"), a written statement of account in a form satisfactory to the BCFSA containing:

(a) the Contractor's legal name and address;

(b) the date of the statement, and the Billing Period to which the statement pertains;

(c) the Contractor's calculation of all fees claimed for that Billing Period, including a declaration by the Contractor of all hours worked during the Billing Period, and a description of how the hours worked relates to the services provided and outcomes achieved for which the Contractor claims fees and a description of the applicable fee rates;

(d) the Contractor's calculation of any applicable taxes payable by the BCFSA in relation to the Services for the Billing Period;

(e) a description of this Agreement;

(f) a statement number for identification; and

(g) any other billing information reasonably requested by the BCFSA.

5. PAYMENTS DUE:

Payments Due: Within 30 days of the BCFSA's receipt of the Contractor's written statement of account delivered in accordance with this Schedule, the BCFSA must pay the Contractor the fees and expenses (plus all applicable taxes), claimed in the statement if they are in accordance with this Schedule. Statements of account or contract invoices offering an early payment discount may be paid by the BCFSA as required to obtain the discount.

Schedule C – Approved Subcontractor(s)

Not applicable.

FOI Request 2024-30-CS - Part 2
Page 55 of 156

Schedule D – Insurance

1. The Contractor must, without limiting the Contractor's obligation or liabilities and at the Contractor's own expense, purchase and maintain throughout the Term the following insurances with insurers licensed in Canada in forms and amounts acceptable to the BCFSA:

   (a) Commercial General Liability in an amount not less than $2,000,000 inclusive per occurrence against bodily injury, personal injury and property damage and including liability assumed under this Agreement and this insurance must:

      (i) include the BCFSA as an additional insured,

      (ii) be endorsed to provide the BCFSA with 30 days advance written notice of cancellation or material change, and

      (iii) include a cross liability clause; and

   (b) Professional Errors and Omissions Liability insuring the Contractor's liability resulting from errors or omissions in the performance of the Services in an amount per occurrence, and in the aggregate, calculated as follows:

      (i) not less than $1,000,000, if the "Maximum Amount" set out in Schedule B is less than $500,000; and

      (ii) not less than $2,000,000, if the "Maximum Amount" set out in Schedule B is $500,000 or greater.

2. All insurance described in section 1 of this Schedule must:

   (a) be primary; and

   (b) not require the sharing of any loss by any insurer of the BCFSA.

3. The Contractor must provide the BCFSA with evidence of all required insurance as follows:

   (a) within 10 Business Days of commencement of the Services, the Contractor must provide to the BCFSA evidence of all required insurance in the form of a completed Province of British Columbia Certificate of Insurance;

   (b) if any required insurance policy expires before the end of the Term, the Contractor must provide, within 10 Business Days of the policy's expiration, evidence of a new or renewal policy meeting the requirements of the expired insurance in the form of a completed Province of British Columbia Certificate of Insurance; and

   (c) despite paragraph (a) or (b) above, if requested by the BCFSA at any time, the Contractor must provide to the BCFSA certified copies of the required insurance policies.

4. Despite section 1(b) of this Schedule, if in the BCFSA's sole discretion, the BCFSA has approved in writing either a fronted self-insurance program or a duly licensed captive insurer as an alternative to the Professional Liability Insurance requirement set out in section 1(b), then the Contractor must maintain throughout the Term that alternative in accordance with the terms of the approval.

Schedule E – Privacy Protection Schedule

Definitions

1. In this Schedule,

   (a) **"Act"** means the *Freedom of Information and Protection of Privacy Act* including any regulation made under it;

   (b) **"contact information"** means information to enable an individual at a place of business to be contacted and includes the name, position name or title, business telephone number, business address, business email or business fax number of the individual;

   (c) **"personal information"** means recorded information about an identifiable individual, other than contact information, collected or created by the Contractor as a result of the Agreement or any previous agreement between BCFSA and the Contractor dealing with the same subject matter as the Agreement;

   (d) **"privacy course"** means the Government of British Columbia's online privacy and information sharing training course or another course approved by BCFSA; and

   (e) **"public body"** means "public body" as defined in the Act;

   (f) **"service provider"** means a person retained under a contract to perform services for a public body; and

   (g) **"third party request for disclosure"** means a subpoena, warrant, order, demand or request from an authority inside or outside of Canada for the unauthorized disclosure of personal information to which the Act applies;

   (h) **"unauthorized disclosure of personal information"** means disclosure of, production of or the provision of access to personal information to which the Act applies, if that disclosure, production or access is not authorized by the Act.

Purpose

2. The purpose of this Schedule is to:

   (a) enable BCFSA to comply with BCFSA's statutory obligations under the Act with respect to personal information; and

   (b) ensure that, as a service provider, the Contractor is aware of and complies with the Contractor's statutory obligations under the Act with respect to personal information.

Acknowledgements

3. The Contractor acknowledges and agrees that

   (a) it is a service provider and, as such, the requirements and restrictions established by Part 3 of the Act apply to the Contractor in respect of personal information;

   (b) unless the Agreement otherwise specifies, all personal information in the custody of the Contractor is and remains under the control of BCFSA; and

   (c) unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor may only collect, use, disclose or store personal information that relates directly to and is necessary for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

Collection of Personal Information

4. Unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor may only collect or create personal information that relates directly to and is necessary for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

5. The Contractor must collect personal information directly from the individual the information is about unless:

   (a) BCFSA provides personal information to the Contractor;

   (b) the Agreement otherwise specifies; or

   (c) BCFSA otherwise directs in writing.

6. Where the Contractor collects personal information directly from the individual the information is about, the Contractor must tell that individual:

   (a) the purpose for collecting it;

   (b) the legal authority for collecting it; and

   (c) the contact information of the individual designated by BCFSA to answer questions about the Contractor's collection of personal information.

Privacy Training

7. The Contractor must ensure that each individual who will provide services under the Agreement that involve the access, collection or creation of personal information will complete, at the Contractor's expense, the privacy course prior to that individual providing those services.

8. The requirement in section 7 will only apply to individuals who have not previously completed the privacy course.

Accuracy of Personal Information

9. The Contractor must make every reasonable effort to ensure the accuracy and completeness of any personal information to be used by the Contractor or BCFSA to make a decision that directly affects the individual the information is about.

Requests for Access to Information

10. If the Contractor receives a request for access to information from a person other than BCFSA, the Contractor must promptly advise the person to make the request to BCFSA unless the Agreement expressly requires the Contractor to provide such access. If BCFSA has advised the Contractor of the name or title and contact information of an official of BCFSA to whom such requests are to be made, the Contractor must also promptly provide that official's name or title and contact information to the person making the request.

Correction of Personal Information

11. Within 5 Business Days of receiving a written direction from BCFSA to correct or annotate any personal information, the Contractor must annotate or correct the information in accordance with the direction.

12. When issuing a written direction under section 11, BCFSA must advise the Contractor of the date the correction request was received by BCFSA in order that the Contractor may comply with section 13.

13. Within 5 Business Days of correcting or annotating any personal information under section 11, the Contractor must provide the corrected or annotated information to any party to whom, within one year prior to the date the correction request was received by BCFSA, the Contractor disclosed the information being corrected or annotated.

14. If the Contractor receives a request for correction of personal information from a person other than BCFSA, the Contractor must promptly advise the person to make the request to BCFSA and, if BCFSA has advised the Contractor of the name or title and contact information of an official of BCFSA to whom such requests are to be made, the Contractor must also promptly provide that official's name or title and contact information to the person making the request.

Protection of Personal Information

15. Without limiting any other provision of the Agreement, the Contractor must protect personal information by making reasonable security arrangements against such risks as unauthorized access, collection, use, disclosure or disposal, including without limitation by ensuring that the integrity of the personal information is preserved. Without limiting the general nature of the foregoing sentence, the Contractor will ensure that all personal information is securely segregated from any information under the control of the Contractor or third parties to prevent unintended mixing of personal information with other information or access to personal information by unauthorized persons and to enable personal information to be identified and separated from the information of the Contractor or third parties.

Storage of and Access to Personal Information

16. The Contractor must comply with the requirements under the Act concerning storage of personal information outside of Canada, including, if required by BCFSA, by supporting BCFSA with completion of such assessments as may be required by law.

17. The Contractor must not change the location where personal information is stored without receiving prior authorization of BCFSA in writing.

18. Without limiting any other provision of the Agreement, the Contractor will implement and maintain an access log documenting all access to personal information, including a list of all persons that access any personal information. The Contractor will provide a copy of the access log to BCFSA upon request.

Retention of Personal Information

19. Unless the Agreement otherwise specifies, the Contractor must retain personal information until directed by BCFSA in writing to dispose of it or deliver it as specified in the direction.

Use of Personal Information

20. Unless BCFSA otherwise directs in writing, the Contractor may only use personal information if that use is for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement. For clarity, unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor must not anonymize, aggregate or otherwise alter or modify personal information, including by converting personal information into non-personal information, or analyze personal information (whether by manual or automated means) for any purpose, including for the purpose of developing insights, conclusions or other information from personal information.

Metadata

21. Where the Contractor has or generates metadata as a result of services provided to BCFSA, where that metadata is personal information, the Contractor will:

    (a) not use it or disclose it to any other party except where the Agreement otherwise specifies; and

    (b) remove or destroy individual identifiers, if practicable.

Disclosure of Personal Information

22. Unless BCFSA otherwise directs in writing, the Contractor may only disclose personal information to any person other than BCFSA if the disclosure is for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

23. If in relation to personal information, the Contractor:

    (a) receives a third-party request for disclosure;

    (b) receives a request to disclose, produce or provide access that the Contractor knows or has reason to suspect is for the purpose of responding to a third-party request for disclosure; or

    (c) has reason to suspect that an unauthorized disclosure of personal information has occurred in response to a third-party request for disclosure,

    subject to section 24, the Contractor must immediately notify BCFSA.

24. If the Contractor receives a third-party request described in section 23(a) or (b) but is unable to notify BCFSA as required by section 23, the Contractor must instead:

    (a) use its best efforts to direct the party making the third-party request to BCFSA;

    (b) provide BCFSA with reasonable assistance to contest the third-party request; and

    (c) take reasonable steps to challenge the third party-request, including by presenting evidence with respect to:

        (i) the control of personal information by BCFSA as a public body under the Act;

        (ii) the application of the Act to the Contractor as a service provider to BCFSA;

        (iii) the conflict between the Act and the third-party request; and

        (iv) the potential for the Contractor to be liable for an offence under the Act as a result of complying with the third-party request.

Notice of Unauthorized Disclosure

25. In addition to any obligation the Contractor may have to provide the notification contemplated by section 30.5 of the Act, if the Contractor knows that there has been an unauthorized disclosure of personal information, the Contractor must immediately notify BCFSA.

Compliance with the Act and Directions

26. The Contractor must in relation to personal information comply with:

    (a) the requirements of the Act applicable to the Contractor as a service provider, including any regulation made under the Act and the terms of this Schedule; and

    (b) any direction given by BCFSA under this Schedule.

27. The Contractor acknowledges that it is familiar with the requirements of the Act governing personal information that are applicable to it as a service provider.

28. The Contractor will provide BCFSA with such information as may be reasonably requested by BCFSA to assist BCFSA in confirming the Contractor's compliance with this Schedule.

Notice of Non-Compliance

29. If for any reason the Contractor does not comply, or anticipates that it will be unable to comply in any respect, with any provision in this Schedule, the Contractor must promptly notify BCFSA of the particulars of the non-compliance or anticipated non-compliance and what steps it proposes to take to address, or prevent recurrence of, the non-compliance or anticipated non-compliance.

Termination of Agreement

30. In addition to any other rights of termination which BCFSA may have under the Agreement or otherwise at law, BCFSA may, subject to any provisions in the Agreement establishing mandatory cure periods for defaults by the Contractor, terminate the Agreement by giving written notice of such termination to the Contractor, upon any failure of the Contractor to comply with this Schedule in a material respect.

Interpretation

31. In this Schedule, references to sections by number are to sections of this Schedule unless otherwise specified in this Schedule.

32. Any reference to “Contractor” in this Schedule includes any subcontractor or agent retained by the Contractor to perform obligations under the Agreement and the Contractor must ensure that any such subcontractors and agents comply with the requirements of the Act applicable to them.

33. The obligations of the Contractor in this Schedule will survive the termination of the Agreement.

34. If a provision of the Agreement (including any direction given by BCFSA under this Schedule) conflicts with a requirement of the Act, including any regulation made under the Act, the conflicting provision of the Agreement (or direction) will be inoperative to the extent of the conflict.

35. The Contractor must comply with the provisions of this Schedule despite any conflicting provision of the Agreement or the law of any jurisdiction outside Canada.

36. Nothing in this Schedule requires the Contractor to contravene the law of any jurisdiction outside Canada unless such contravention is required to comply with the Act.

Schedule F – Additional Terms

Not applicable.

FOI Request 2024-30-CS - Part 2
Page 62 of 156

Schedule G – Security Schedule

Definitions

1. In this Schedule:

   (a) "Device" means any device to manage, operate or provide the Services or to connect to any Systems or any BCFSA system or network, or that is capable of storing any Protected Information, and includes any workstation or handheld device the Contractor authorizes Personnel to use in relation to this Agreement;

   (b) "Facilities" means the physical locations (excluding those of the BCFSA) the Contractor uses to provide the Services, or to house Systems or records containing Protected Information;

   (c) "Least Privilege" means the principle requiring that each subject in a system be granted the most restrictive set of privileges (or lowest clearance) needed for the performance of authorized tasks so as to limit the damage that can result from accident, error or unauthorized use;

   (d) "Need-to-Know" means the principle where access is restricted to authorized individuals whose duties require such access and not merely because of status, rank or office;

   (e) "Personnel" means all individuals hired or used by the Contractor and Subcontractors to perform the Contractor's obligations under this Agreement, including unpaid volunteers and the Contractor or a Subcontractor if an individual;

   (f) "Policies" means the intentions and directions of an organization or part of it, as expressed in record form by its top management (including, for example, policies, directions, standards, practices, procedures and guidelines);

   (g) "Protected Information" means any and all:

      (i) "personal information" as defined in the Privacy Protection Schedule if attached;

      (ii) information and records of information the Contractor is required to treat as confidential under this Agreement; and

      (iii) records, the integrity or availability of which are to be preserved by the Contractor under this Agreement, which in the case of records not falling within (i) or (ii), are marked or instructed by the BCFSA to be so preserved or otherwise treated as "Protected Information" under this Agreement;

   (h) "Security Event Logs" means any logs (also known as audit records) of events, notifications or alerts that any component of any Device or other device (not limited to security device), or any Systems or other system or software is technically capable of producing in relation to its status, functions and activities that may be used for such purposes as security investigations, auditing, monitoring and determining security incidents (examples of components capable of producing such logs include firewalls, intrusion prevention systems, routers, switches, content filtering, network traffic flow logs, networks, authentication services, directory services, dynamic host configuration protocols, dynamic naming services, hardware platforms, virtualization platforms, servers, operating systems, web servers, databases, applications, application firewalls);

   (i) "Systems" means any systems, subsystems, equipment, infrastructure, networks, management networks, servers, hardware and software the Contractor uses in relation to this Agreement, including for managing, operating or providing the Services, but excluding any the BCFSA owns or makes available to the Contractor for the Contractor to use in relation to this Agreement;

   (j) "Tenancy" means those components of the Systems that:

(i) directly access and store Protected Information,

(ii) relate to Protected Information or the BCFSA's tenancy activities, or

(iii) are customer facing and managed by the BCFSA in its use of the Services; and

(k) "Tenancy Security Event Logs" means Security Event Logs that relate to Tenancy, including:

(i) log-on/log-off information about BCFSA user activities, and

(ii) application logs, web server log, file server logs, database logs of applications, web servers, file servers or database servers or any other logs that directly store, access or contain Protected Information.

Additional obligations

2. The Contractor must comply with Appendix G1 if attached.

PERSONNEL

Confidentiality agreements

3. The Contractor must not permit any person the Contractor hires or uses to access or obtain any Protected Information unless that person is contractually bound to the Contractor in writing to keep Protected Information confidential on terms no less protective than the terms applicable to the Contractor under this Agreement.

Personnel security screening

4. The Contractor may only permit individual Personnel to have access to any Protected Information or other asset of the BCFSA (including to any system, network or device the BCFSA makes available to the Contractor) in relation to this Agreement, if, after:

(a) verifying their identity and relevant education, professional qualifications and employment history;

(b) completing a criminal record check that is updated at least every five years;

(c) requiring Personnel to proactively disclose criminal offences to the Contractor unless prohibited by applicable law;

(d) performing any additional screening this Agreement or applicable law may require; and

(e) performing any additional background checks the Contractor considers appropriate,

the Contractor is satisfied that the individual does not constitute an unreasonable security risk.

5. If any criminal record check or proactive disclosure reveals a prior criminal offence or pending criminal matter, the Contractor must make a reasonable determination of whether the applicable person constitutes an unreasonable security risk, taking into consideration the duties of the individual and the type and sensitivity of information to which the individual may be exposed.

6. If the Contractor is an individual, the BCFSA may subject the Contractor to the screening requirements in this Schedule.

Personnel information security training

7. Unless otherwise specified in this Agreement, the Contractor must ensure all Personnel complete any relevant information security training, at the Contractor's expense, before they provide any Services, or receive or are given access to any Protected Information or any system, device or secure facility of the BCFSA, and thereafter at least annually.

Security contact

8. If not set out elsewhere in this Agreement, the Contractor (but not a Subcontractor) must provide in writing to the BCFSA the contact information for the individual who will coordinate compliance by the Contractor and all Subcontractors and act as a direct contact for the BCFSA on matters relating to this Schedule.

Supply chain

9. The Contractor must ensure that the security requirements of those in its upstream and downstream supply chain are documented, followed, reviewed, and updated on an ongoing basis as applicable to this Agreement.

GENERAL POLICIES AND PRACTICES

Information security policy

10. The Contractor must have an information security Policy that is:

    (a) based on recognized industry standards; and

    (b) reviewed and updated at least every three years.

Compliance and Standard for Security Controls

11. Unless this Agreement otherwise specifies, the Contractor must apply controls and security management practices to manage or operate Protected Information and Systems, Devices, and Facilities that are compliant with or equivalent to the following Province's Policies accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures:

    (a) "Information Security Policy";

    (b) government wide IM/IT Standards; and

    (c) sector or ministry specific IM/IT Standards, if any applicable to the Province ministry, agency or other representative receiving the Services.

Contractor security risk assessments

12. The Contractor must undertake a security threat and risk assessment against an industry security standard before placing any new or materially changed Systems or services into production.

Change control and management

13. The Contractor must:

    (a) implement and maintain change control processes for Facilities, Systems and Devices in line with applicable security best practices to reduce security-related risks with respect to implemented significant changes; and

    (b) ensure that adequate testing of any change is completed before the change is put into production.

Backups and restores

14. The Contractor must ensure that:

    (a) it has a backup Policy that is followed and is reviewed, updated and tested at least annually;

    (b) backups are taken and tested in accordance with the Contractor's backup Policy, but in any event at least annually; and

    (c) frequency and completeness of backups is based on reasonable industry practice.

Business continuity plan and disaster recovery plan

15. The Contractor must ensure that it has a documented business continuity plan and a disaster recovery plan that is reviewed at least annually.

16. The Contractor must ensure that Facilities and Systems are protected from loss, damage or other occurrence, including fire and environmental hazards and power interruptions, that may result in any of those Facilities and Systems being unavailable when required to provide the Services.

Security Incident Response and Management

17. The Contractor must ensure that it has a security incident management Policy and response plan that is reviewed at least annually.

PROTECTED INFORMATION AND DATA SECURITY

Encryption

18. The Contractor must ensure that:

    (a) encryption of data at rest is implemented and is maintained in effect, uninterrupted, and active at all times, even in the case of equipment or technology failure, for all Protected Information stored on Systems and Devices; and

    (b) encryption end-to-end is implemented for all Protected Information in transit.

No storage on unencrypted portable media

19. The Contractor must ensure that no Protected Information is stored on portable media for transport outside of the Facilities or Systems without both the prior written approval of the BCFSA and ensuring that the portable media and the Protected Information are encrypted.

Encryption standard

20. For sections 18 and 19, encryption must comply with the Province's "Cryptographic Standards for Information Protection" accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures.

Isolation controls and logical isolation of data

21. The Contractor must implement and maintain the logical isolation of Protected Information, in effect, uninterrupted, and active at all times, even in the case of equipment or technology failure.

ACCESS AND AUTHENTICATION

User Identifiers

22. The Contractor must assign and ensure that user identifiers are unique and personal for log in to Systems and Devices.

Access

23. The Contractor must implement, follow, and regularly review and update, access control Policies that address, without limitation, onboarding, off-boarding, transition between roles, regular access reviews, limit and control use of administrator privileges and inactivity timeouts for Facilities, Systems and Devices within the Contractor's control.

24. The Contactor must ensure that all access to Protected Information and to Facilities, Systems and Devices is based Least Privilege and Need-to-Know" based on role and responsibilities. The Contractor must identify and segregate conflicting duties and areas of responsibility to reduce incidents of fraud and other abuse.

25. The Contractor must verify an individual's identity before assigning the individual a unique identifier that would give them access to Facilities, Systems or Devices.

26. The Contractor must implement a formal user registration process for Personnel that includes:

    (a) verification of access levels;

    (b) creating and maintaining records of access privileges;

    (c) audit processes; and

    (d) actions to ensure access is not given before approval is granted by the Contractor.

27. The Contractor must maintain a current and accurate inventory of computer accounts and review the inventory on a regular basis to identify dormant, fictitious or unused accounts.

28. The Contractor must implement a monitoring process to oversee, manage and review Personnel access rights and roles at regular intervals.

29. The Contractor must ensure that all Systems and Devices:

    (a) are configured in alignment with industry standards;

    (b) enforce a limit of consecutive invalid logon attempts by a user during a predetermined time period;

    (c) automatically lock the applicable account and Systems after failed logon failures;

    (d) limit the number of concurrent sessions;

    (e) prevent further access to Systems by initiating a session lock; and

    (f) provide the capability of disconnecting or disabling remote access to the Systems.

Authentication

30. The Contractor must use or require complex passwords or personal identification numbers (PINs) that are not shared, default or blank and that are encrypted (not displayed) when entered, biometric accesses, keys, smart cards, other logical or access controls, or combinations of them, to control access to Protected Information and to Systems and Devices.

31. The Contractor must ensure that Systems for password-based authentication:

    (a) enforce minimum password complexity, including requiring passwords to be case sensitive, contain a minimum of eight characters and a combination of upper-case letters, lower-case letters, numbers, and/or special characters;

    (b) change authentication passwords regularly at predetermined intervals, but at a minimum semi-annually;

    (c) store and transmit only encrypted representations of passwords;

    (d) enforce password minimum and maximum lifetime restrictions;

    (e) prohibit password reuse;

    (f) prevent reuse of identifiers; and

    (g) disable the identifier after ninety days of inactivity.

Highly sensitive Protected Information

32. If this Agreement or the BCFSA under this Agreement indicates that any Protected Information is highly sensitive, the Contractor must also ensure that Systems enforce with respect to that Protected Information:

    (a) two-factor authentication for access;

    (b) enhanced logging that logs all accesses;

    (c) request based access; and

    (d) no standing access rights.

SECURITY EVENT LOGS

Log generation, log retention and monitoring

33. The Contractor must ensure that logging of Security Event Logs is enabled on all applicable Systems components

34. The Contractor must retain Security Event Logs for the Systems online for a minimum of 90 days and either online or off-line for an additional period of time adequate to enable the Contractor to conduct effective security investigations into suspected or actual security incidents.

35. The Contractor must retain Tenancy Security Event Logs online for a minimum of 90 days and either:

    (a) such additional period of time as the BCFSA may instruct; or

    (b) ensure that the Tenancy offers the technical capability for the BCFSA to retain the Tenancy Security Event Logs,

    to enable the BCFSA to comply with an information schedule approved under the *Information Management Act* or other retention period required by law.

36. Upon the BCFSA's request, the Contractor must ensure that the Tenancy offers the technical capability for the BCFSA to enable or configure the forwarding, extraction, backup of Tenancy Security Event Logs from the Tenancy to the BCFSA's security information and event management system or to an external log storage and retention system.

37. The Contractor must review Security Event Logs regularly to detect potential security incidents, using automated tools or equivalent processes for the monitoring, review, correlating and alerting of Security Event Logs.

BCFSA PROPERTY

Access to BCFSA facilities, systems or networks

38. If the BCFSA makes available any facilities, systems, networks or devices for use of the Contractor in relation to this Agreement, the Contractor must comply with, and permit access on its behalf only by those authorized Personnel who have been instructed to comply with, the Province's Policies then applicable to their acceptable use, access and protection accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures, including:

    (a) "Appropriate Use Policy" (as also referenced in chapter 12 of the Province's "Core Policy and Procedures Manual");

    (b) "Information Security Policy";

    (c) government wide IM/IT Standards; and

    (d) sector or ministry specific IM/IT Standards, if any applicable to the Province ministry, agency or other representative receiving the Services.

39. The BCFSA has the rights to:

    (a) not make any particular BCFSA facility, system, network or device available before the Contractor or individual Personnel or both agree to a form of agreement acceptable to the BCFSA on acceptable use, protection of, and access to, such facility, system, network or device, or at all;

    (b) not permit connection to any particular BCFSA system or network until satisfied with the controls applied and the security status of the Device to be connected;

    (c) keep facilities access logs and Security Event Logs, and to otherwise monitor and analyze use of BCFSA facilities, systems and networks to verify compliance, investigate suspected or actual breaches or information incidents and protect the BCFSA's assets, including records, in compliance with applicable laws, including the *Freedom of Information and Protection of Privacy Act* and Information Management Act, and the Province's Policies; and

    (d) limit or revoke access to any BCFSA systems, facility or device at its discretion.

Application development

40. If the Services include software development, the Contractor must ensure that the applications and programming interfaces are developed according to industry standards and Province's Policies applicable to application development standards. The Contractor must use secure application development practices for the development of the software.

FACILITIES, SYSTEMS, DATABASE AND DEVICE SECURITY

Physical security

41. The Contractor must ensure that adequate physical controls and processes are implemented to ensure that only authorized persons have physical access to the Facilities and Systems.

42. The Contractor must develop, document, and disseminate a physical and environmental protection Policy that it reviews at least annually.

43. The Contractor must review physical access logs at least once monthly.

44. The Contractor must ensure that physical security of any Systems or Facilities being used or capable of being used to house Protected Information meets a standard as would be reasonably expected to provide adequate protection based on the value of the data being protected and the environment in which the Systems or Facilities are located. At a minimum, this should include:

    (a) hardening of the perimeter of the Facilities;

    (b) physical separation of public and restricted spaces;

    (c) Intrusion Alarm System (IAS) partitioned to ensure areas containing Protected Information are protected at all times;

    (d) Access Control Systems (ACS) and/or Key Management processes; and

    (e) visitor and identity management processes – including access logs and identification badges.

Separation of production from test environments

45. The Contractor must not use any production data in any development, test or training environments used for the Services without the BCFSA's prior written consent. If the BCFSA gives such consent, the production data must, at minimum, be obfuscated (for example, by using data masking functionality).

46. The Contractor must keep its development, test and training environments separate from its production environments used for the Services at all times, even in case of failure.

Systems (including servers) hardening

47. The Contractor must:

    (a) harden all Systems against attack and misuse, using appropriate security best practices for the hardening of the specific deployed platform, before placing those Systems into production;

    (b) ensure that all unsecured and unneeded ports, services, applications, protocols and network communicating applications are uninstalled or disabled on all Systems;

    (c) applying Least Privilege, ensure that the Contractor only configures and makes operational ports, services, applications, protocols and network communicating applications based on the functional requirements of the respective Systems;

    (d) ensure that default passwords and shared accounts are not used for any Systems; and

    (e) in relation to Systems, implement server hardening using configuration security best practices (for example, Center for Internet Security, Inc. (CIS) Benchmarks or equivalent) for any server operating systems, server virtualization, server middleware (for example, web servers and database servers) and application servers.

Perimeter controls (firewall and intrusion prevention system) and network security

48. The Contractor must:

    (a) implement stateful packet inspection firewalls to control traffic flow to and from Systems and Tenancy at all times, and configure the stateful packet inspection firewalls applying security best practices and Least Privilege;

    (b) implement an intrusion prevention System to control and filter traffic flow leaving and entering Systems and Tenancy at all times, and configure the intrusion prevention System applying security best practices; and

    (c) implement a secure network perimeter and network segmentation for Systems, with ingress and egress points that are known and controlled.

Application firewall

49. The Contractor must implement application layer firewalls on Systems:

    (a) at such level of protection as the BCFSA may instruct ; and

    (b) to detect and mitigate application attacks (for example, brute force, OWASP Top 10, SQL injection, cross site scripting).

Management network

50. The Contractor must ensure that for any Systems:

    (a) the management network remains logically separated from any other zone and is not directly accessible from the Internet;

    (b) the management network is internally segmented, with each server's dedicated network interface on its own segmented network and that interfaces on the management network do not have visibility to each other; and

    (c) all access to the management network is strictly controlled and exclusively enforced though a secure access gateway, bastion host or equivalent.

Remote management and secure access gateway

51. The Contractor must perform any remote management of Systems or Devices in a secure manner, using encrypted communication channels and adequate access controls.

Database security

52. The Contractor must ensure that for any Systems:

    (a) database maintenance utilities that bypass controls are restricted and monitored;

    (b) there is a formal approval process in place for handling requests for disclosure of database contents or for database access, including steps to evaluate privacy impacts and security risks of such requests; and

    (c) methods to check and maintain the integrity of the data are implemented (for example, consistency checks and checksums).

53. For database security, the Contractor must implement logical isolation and encryption of Protected Information.

Device security and antivirus scanning

54. The Contractor must ensure all Devices:

    (a) have antivirus and malware protection as appropriate for the particular Device active at all times;

    (b) are configured to perform antivirus scans at least once per week;

    (c) have host-based firewall configured, enabled and active at all times; and

    (d) have all patches and appropriate security updates installed for the operating system and all installed software.

VULNERABILITY PREVENTION, SCANNING AND MANAGEMENT

Proactive management

55. The Contractor must:

    (a) obtain information in a timely basis about technical vulnerabilities relating to Systems and Devices; and

    (b) implement processes to stay current with security threats.

Patching

56. The Contractor must patch all Systems regularly in line with security best practices and ensure that current software, operating systems and application patching levels are maintained.

57. The Contractor must ensure that all Systems have all patches installed on a regular schedule, within the time frame recommended by the manufacturer unless the BCFSA otherwise consents in writing.

58. The Contractor must ensure that vulnerabilities are remedied and patches installed on an accelerated basis for zero-day, critical and high vulnerabilities. For zero-day vulnerabilities, the Contractor must implement appropriate mitigation measures promptly on notification of the zero-day vulnerability. The Contractor must remediate zero-day, high and critical vulnerabilities through patching, decommission, or compensating controls.

59. The Contractor must patch high vulnerabilities within 30 days or less of discovery and patch medium vulnerabilities within 90 days or less of discovery.

Vulnerability Scanning

60. The Contractor must ensure that a vulnerability scan is completed on components of all Systems:

(a) with any identified vulnerabilities remedied, before being placed into production; and

(b) on a regular schedule, set at a minimum of one scan per quarter, unless the BCFSA otherwise consents in writing.

Web application vulnerability scanning

61. The Contractor must ensure that a vulnerability scan is completed on any web applications used for Tenancy or in any other Systems:

    (a) and on any major changes to such web applications, with any identified vulnerabilities remedied, before being placed into production; and

    (b) on a regular schedule, set at a minimum of one scan per quarter, unless the BCFSA otherwise consents in writing.

Antivirus and malware scanning

62. The Contractor must ensure that all Systems servers:

    (a) have antivirus and malware protection configured, active and enabled at all times;

    (b) have antivirus and malware definitions updated at least once a day; and

    (c) are configured to undergo a full anti-virus scan for latent infections (to detect infections missed by the real-time agent) at least once a week.

DISPOSALS

Asset disposal

63. The Contractor must ensure that all disposals of assets used in providing or relating to the Services are done in a secure manner that ensures that Protected Information cannot be recovered.

Asset management

64. The Contractor must have asset management and disposal Policies that are followed and reviewed and updated regularly in line with security best practices, and that address hardware, software and other critical business assets.

65. The Contractor must keep an asset management inventory that includes the name of the System, location, purpose, owner, and criticality, with assets added to inventory on commission and removed on decommission.

Information destruction and disposal

66. Unless this Agreement otherwise specifies, the Contractor must retain all records containing Protected Information in the Contractor's possession until instructed by the BCFSA in writing to dispose or deliver them as instructed.

67. The Contractor must securely erase:

    (a) records that contain Protected Information and Tenancy Security Event Logs when instructed in writing by the BCFSA; and

    (b) any backup, transitory and extra copies of records that contain Protected Information or Tenancy Security Event Logs when no longer needed in relation to this Agreement.

68. The Contractor must ensure that Protected Information and Tenancy Security Event Logs on magnetic media are securely wiped by overwriting using procedures and adequate media wiping solutions, degaussing, or other method in line with security best practices for disposal of media.

NOTICES, INCIDENTS AND INVESTIGATIONS

Notice of demands for disclosure

69. In addition to any obligation the Contractor may have to notify or assist the BCFSA under applicable law or this Agreement, including the Privacy Protection Schedule if attached, if the Contractor is required (including under an enactment or a subpoena, warrant, order, demand or other request from a court, government agency or other legal authority) to produce, provide access to or otherwise disclose any Protected Information, the Contractor must, unless prohibited by applicable law, immediately notify and provide reasonable assistance to the BCFSA so the BCFSA may seek a protective order or other remedy to prevent or limit the disclosure.

E-discovery and legal holds

70. The Contractor must fully co-operate with the BCFSA to enable the BCFSA to comply with e-discovery and legal hold obligations.

Incidents

71. In addition to any obligation the Contractor may have under applicable law, including the *Freedom of Information and Protection of Privacy Act*, or this Agreement, if, during or after the Term, the Contractor discovers a suspected or actual unwanted or unexpected event or series of events that threaten the privacy or security of Protected Information (including its unauthorized access, collection, use, disclosure, alteration, storage or disposal) or Tenancy, whether accidental or deliberate, the Contractor must:

    (a) immediately report the particulars of such incident to, and follow the instructions of, the BCFSA, confirming any oral report with a notice in writing to the BCFSA as soon as reasonably practicable (if unable to contact the BCFSA Contract Manager or other designated contact for this Agreement, the Contractor must follow the procedure for reporting and managing information incidents on the Province's website at https://www2.gov.bc.ca/gov/content/governments/services-for-government/information-management-technology/information-security/information-incidents; and

    (b) make every reasonable effort to recover the records containing Protected Information and contain and remediate such incident, following such reasonable instructions as the BCFSA may give.

Investigations support and security investigations

72. The Contractor must:

    (a) conduct security investigations in the case of incidents (including any security breach or compromise) affecting Devices, Facilities, Systems, Tenancy or Protected Information, collecting evidence, undertaking forensic activities and taking such other actions as needed;

    (b) provide the BCFSA with any related investigation reports, which the Contractor may sanitize first;

    (c) upon the BCFSA's request, provide the BCFSA with any logs relating to such investigation reports as validation/confirmation of such investigation, which the Contractor may sanitize first; and

    (d) maintain a chain of custody in all such security investigations it undertakes.

73. Upon the BCFSA's request, the Contractor must:

    (a) provide investigative support to the BCFSA to enable the BCFSA to conduct its own security investigations into incidents (including security breaches or compromises) affecting the Tenancy or Protected Information;

    (b) provide the BCFSA with timely access via an on-line, real-time GUI (Graphic User Interface) facility to any Tenancy Security Event Logs and to other Security Event Logs for Systems (the latter of which the Contractor

may sanitize first to mask or remove, for example, data pertaining to the Contractor's customers) to assist the BCFSA in conducting the BCFSA's security investigations, or in case of technical limitations, other method acceptable to the BCFSA (for example, on-site visits to enable direct access to those Security Event Logs).

74. The Contractor must work with and support the BCFSA if the BCFSA needs assistance in legal proceedings in relation to security investigations related to Protected Information or Tenancy.

BCFSA Security Threat and Risk Assessment ("STRA") support

75. The Contractor must, via its technical and security resources, support the BCFSA in completing a STRA for the Services and to otherwise assess the risks associated with the Services, including by providing all information and documentation (for example, architecture diagrams, service architecture, controls architecture and technical information), which the Contractor may sanitize first and that the BCFSA may reasonably require for such purpose.

Notification of changes

76. The Contractor must notify the BCFSA of any changes to its security Policies, management practices and security controls described in this Agreement that may potentially negatively impact the security of Tenancy, Protected Information, or those Systems providing the Services.

Compliance verification

77. Upon the BCFSA's request, the Contractor must provide, at no additional cost, the following security reports to the BCFSA at least every six months during the Term:

    (a) vulnerability scan reports of those Systems providing the Services; and

    (b) patch status reports for those Systems providing the Services.

78. In addition to any other rights of inspection the BCFSA may have under this Agreement or under statute, the BCFSA has the rights, at any reasonable time and on reasonable notice to the Contractor, to:

    (a) request the Contractor to verify compliance with this Schedule and to keep security controls documentation or records to support compliance; and

    (b) enter on the Contractor premises and Facilities to inspect and to validate the Contractor's compliance with the security obligations under this Agreement

79. The Contractor must permit, and provide reasonable assistance to, the exercise by the BCFSA of the BCFSA's rights under this section. If any non-compliance or deficiency is found, the BCFSA may (in addition to any other rights it may have) require the Contractor, at the Contractor's expense, to develop and implement a corrective action plan within a reasonable time.

Notice of non-compliance

80. If for any reason the Contractor does not comply, or anticipates that it will be unable to comply, with a provision in this Schedule in any respect, the Contractor must promptly notify the BCFSA of the particulars of the non-compliance or anticipated non-compliance and what steps it proposes to take to address, or prevent recurrence of, the non-compliance or anticipated non-compliance.

MISCELLANEOUS

Interpretation

81. In this Schedule, unless otherwise specified, references to sections by number are to sections of this Schedule.

82. Any reference to the “Contractor” in this Schedule includes any subcontractor or agent retained by the Contractor to perform obligations under this Agreement and the Contractor must ensure that any such subcontractors and agents comply with this Schedule.

83. Any reference to a specified Policy refers to it as may be revised or replaced from time to time.

84. If a provision of this Schedule conflicts with a documented process required by this Schedule to be created or maintained by the Contractor, the provision of the Schedule will prevail to the extent of the conflict.

Referenced documents

85. Policies and other documents of the BCFSA referenced in this Schedule may be updated or replaced by the BCFSA from time to time without notice, and if not found at the hyperlink or URL provided or via the Province’s main website at http://www.gov.bc.ca, be obtained from the BCFSA’s contact for this Agreement.

Survival

86. Sections 63, 66, 67, 68, 69, 70, and 71 and other obligations of the Contractor in this Schedule which, by their terms or nature, are intended to survive the completion of the Services or the termination of this Agreement, will continue in force indefinitely subject to any applicable limitation period prescribed by law, even after this Agreement ends.

Schedule H – Tax Verification Schedule

Intentionally omitted.

FOI Request 2024-30-CS - Part 2
Page 76 of 156

BC Financial Services Authority

600-750 West Pender Street
Vancouver, B.C. V6C 2T7

604 660 3555
Toll free 866 206 3030
info@bcfsa.ca

BC Financial Services Authority

MODIFICATION AGREEMENT #1

Contract #: C24FSA00379

BETWEEN

BC FINANCIAL SERVICES AUTHORITY
(the "BCFSA", "we", "us", or "our", as applicable)

AND

GRAVITY UNION SOLUTIONS LTD.
(the "Contractor" "you" or "your" as applicable)

BACKGROUND

A. The parties entered into an agreement dated June 5, 2023, a copy of which is attached as Exhibit 1 (the "Agreement").

B. The parties have agreed to modify the Agreement.

AGREEMENT

The parties agree as follows:

1. Schedule B Fees and Expenses, Section 1 Maximum Amount Payable. The maximum amount payable has been increased to $921,400.00.

2. In all other respects, the Agreement is confirmed.

The parties have duly executed the modification agreement as of the 8th day of May 2024.

SIGNED AND DELIVERED on the 8th day of May 2024 on behalf of the BCFSA by its duly authorized representative:

Signature s.15

Print Name Peter Mountstevens

SIGNED AND DELIVERED on the 2nd day of May 2024 by or on behalf of the Contractor (or by its authorized signatory or signatories if the Contractor is a corporation):

Signature DocuSigned by: s.15 D70CF583BAD6436...

Print Name Michael Schweitzer

BC Financial Services Authority

Exhibit 1 (the "Agreement")

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Information Technology & Management Consulting

Professional Services Agreement

BCFSA

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

For Administrative Purposes Only

s.15

Solicitation No. (if applicable): ON-0002049

Commodity Code: _____

Contractor Information

Supplier Name: Gravity Union Solutions Ltd.

Supplier No. s.15

Telephone No.: 604-782-1507

E-mail Address: mschweitzer@gravityunion.com

s.15

Template version: February 20, 2020

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Contents

1	**Definitions**	**1**
	General	1
	Meaning of “record”	2
2	**Services**	**2**
	Provision of services	2
	Term	2
	Supply of various items	2
	Standard of care	2
	Standards in relation to persons performing Services	2
	Instructions by BCFSA	2
	Confirmation of non-written instructions	2
	Effectiveness of non-written instructions	2
	Applicable laws	2
3	**Payment**	**3**
	Statements of accounts	3
	Withholding of amounts	3
	Appropriation	3
	Currency	3
	Non-resident income tax	3
	Prohibition against committing money	3
	Refunds of taxes	4
4	**Representations and Warranties**	**4**
5	**Privacy, Security and Confidentiality**	**4**
	Privacy	4
	Security	5
	Confidentiality	5
	Public announcements	5
	Restrictions on promotion	5
6	**Material and Intellectual Property**	**5**
	Access to Material	5
	Ownership and delivery of Material	5
	Matters respecting intellectual property	5
	Rights in relation to Incorporated Material	6
	Right of BCFSA to negotiate license of Produced Material	6
7	**Records and Reports**	**6**
	Work reporting	6
	Time and expense records	6

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8 Audit 6

9 Indemnity and Insurance 6

Indemnity 6

Monetary limitations of indemnity 7

Exceptions to monetary limitations 7

BCFSA to notify Contractor of Loss 7

Third-party intellectual property infringement claims 7

Insurance 7

Workers compensation 7

Personal optional protection 8

Evidence of coverage 8

10 Force Majeure 8

Definitions relating to force majeure 8

Consequence of Event of Force Majeure 8

Duties of Affected Party 8

11 Default and Termination 9

Definitions relating to default and termination 9

BCFSA's options on default 9

Delay not a waiver 9

BCFSA's right to terminate other than for default 9

Payment consequences of termination 10

Discharge of liability 10

Notice in relation to Events of Default 10

12 Dispute Resolution 10

Dispute resolution process 10

Location of arbitration or mediation 10

Costs of arbitration or mediation 10

13 Miscellaneous 11

Change of address or fax number 11

Assignment 11

Subcontracting 11

Waiver 11

Modifications 11

Entire agreement 12

Survival of certain provisions 12

Schedules 12

Independent contractor 12

Personnel not to be employees of BCFSA 12

Key Personnel 12

Pertinent information 12

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Conflict of interest 12
Time 13
Conflicts among provisions 13
Agreement not permit nor fetter 13
Remainder not affected by invalidity 13
Further assurances 13
Additional terms 13
Tax Verification 13
Governing law 13
14 Interpretation 13
15 Execution and Delivery of Agreement 14
Schedule A – Services 15
PART 1. TERM: 15
PART 2. SERVICES: 15
PART 3. RELATED DOCUMENTATION: 18
PART 4. KEY PERSONNEL: 18
Appendix 1 – Statement of Work 20
About BCFSA 21
Project Background 21
Project Goals 21
Current Environment and Content 21
Key Project Outcomes 22
Scope and Effort 22
Targeted Scope by Year 22
Year 1: June 1, 2023 to March 31, 2024 22
Year 2: April 1, 2024 to March 31, 2025 22
Year 3: April 1, 2025 to March 31, 2026 22
Year 1 Estimates 23
Phase 1: Planning and Preparation 23
Target Objectives 23
Target Outcomes: 26
Phase 3 - Pilot groups 29
Target Outcomes 29
Project Management 34
Year 1 Total 36
Year 2 Estimates 36
Group rollouts 36
Project Management 36
Total Cost 37

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Year 3 Estimates 37

Group rollouts 37

Project Management 37

Total Cost 37

Total cost years 1-3 37

Required Licenses 37

Email Management Tool: Collabmail 38

Migration Tool: ShareGate 38

Roles and Responsibilities 38

Risk Mitigation 44

Assumptions 45

Support 45

Microsoft Solution Partner for Modern Work 45

Change Orders 46

Schedule B – Fees and Expenses 47

1. MAXIMUM AMOUNT PAYABLE: 47
2. FEES: 47
3. EXPENSES: 47
4. STATEMENTS OF ACCOUNT: 47
5. PAYMENTS DUE: 48

Schedule C – Approved Subcontractor(s) 49

Schedule D – Insurance 50

Schedule E – Privacy Protection Schedule 51

Schedule F – Additional Terms 56

Schedule G – Security Schedule 57

Schedule H – Tax Verification Schedule 70

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

THIS AGREEMENT is dated for reference the 5th day of June, 2023.

BETWEEN:

GRAVITY UNION SOLUTIONS LIMITED (the "Contractor" or "GU") with the following specified address and fax number:
1240-605 Robson Street
Vancouver, British Columbia
V6B 5J3
Email: mschweitzer@gravityunion.com

AND:

BC FINANCIAL SERVICES AUTHORITY (the "BCFSA") with the following specified address and fax number:
600 – 750 West Pender Street
Vancouver, British Columbia
V6C 2T8
Fax Number: 604-660-3365

The BCFSA wishes to retain the Contractor to provide the services specified in Schedule A and, in consideration for the remuneration set out in Schedule B, the Contractor has agreed to provide those services, on the terms and conditions set out in this Agreement.

As a result, the BCFSA and the Contractor agree as follows:

1 Definitions

General

1.1 In this Agreement, unless the context otherwise requires:

(a) "Business Day" means a day, other than a Saturday or Sunday, on which Provincial government offices are open for normal business in British Columbia;
(b) "Incorporated Material" means any material in existence prior to the start of the Term or developed independently of this Agreement, and that is incorporated or embedded in the Produced Material by the Contractor or a Subcontractor;
(c) "Material" means the Produced Material and the Received Material;
(d) "Produced Material" means records, software and other material, whether complete or not, that, as a result of this Agreement, are produced or provided by the Contractor or a Subcontractor and includes the Incorporated Material;
(e) "Province" means Her Majesty the Queen in Right of the Province of British Columbia;
(f) "Received Material" means records, software and other material, whether complete or not, that, as a result of this Agreement, are received by the Contractor or a Subcontractor from the BCFSA or any other person;
(g) "Services" means the services described in Part 2 of Schedule A;
(h) "Subcontractor" means a person described in paragraph (a) or (b) of section 13.4; and
(i) "Term" means the term of the Agreement described in Part 1 of Schedule A subject to that term ending earlier in accordance with this Agreement.

FOI Request 2024-30-CS - Part 2
Page 86 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Meaning of "record"

1.2 The definition of "record" in the *Interpretation Act* is incorporated into this Agreement and "records" will bear a corresponding meaning.

2 Services

Provision of services

2.1 The Contractor must provide the Services in accordance with this Agreement.

Term

2.2 Regardless of the date of execution or delivery of this Agreement, the Contractor must provide the Services during the Term.

Supply of various items

2.3 Unless the parties otherwise agree in writing, the Contractor must supply and pay for all labour, materials, equipment, tools, facilities, approvals and licenses necessary or advisable to perform the Contractor's obligations under this Agreement, including the license under section 6.4.

Standard of care

2.4 Unless otherwise specified in this Agreement, the Contractor must perform the Services to a standard of care, skill, and diligence maintained by persons providing, on a commercial basis, services similar to the Services.

Standards in relation to persons performing Services

2.5 The Contractor must ensure that all persons employed or retained to perform the Services are qualified and competent to perform them and are properly trained, instructed and supervised.

Instructions by BCFSA

2.6 The BCFSA may from time to time give the Contractor reasonable instructions (in writing or otherwise) as to the performance of the Services. The Contractor must comply with those instructions but, unless otherwise specified in this Agreement, the Contractor may determine the manner in which the instructions are carried out.

Confirmation of non-written instructions

2.7 If the BCFSA provides an instruction under section 2.6 other than in writing, the Contractor may request that the instruction be confirmed by the BCFSA in writing, which request the BCFSA must comply with as soon as it is reasonably practicable to do so.

Effectiveness of non-written instructions

2.8 Requesting written confirmation of an instruction under section 2.7 does not relieve the Contractor from complying with the instruction at the time the instruction was given.

Applicable laws

2.9 In the performance of the Contractor's obligations under this Agreement, the Contractor must comply with all applicable laws.

FOI Request 2024-30-CS - Part 2
Page 87 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

3 Payment

3.1 Fees and expenses

If the Contractor complies with this Agreement, then the BCFSA must pay to the Contractor at the times and on the conditions set out in Schedule B:

(a) the fees described in that Schedule;
(b) the expenses, if any, described in that Schedule if they are supported, where applicable, by proper receipts and, in the BCFSA's opinion, are necessarily incurred by the Contractor in providing the Services; and
(c) any applicable taxes payable by the BCFSA under law or agreement with the relevant taxation authorities on the fees and expenses described in paragraphs (a) and (b).

The BCFSA is not obliged to pay to the Contractor more than the "Maximum Amount" specified in Schedule B on account of fees and expenses.

Statements of accounts

3.2 In order to obtain payment of any fees and expenses under this Agreement, the Contractor must submit to the BCFSA a written statement of account in a form satisfactory to the BCFSA upon completion of the Services or at other times described in Schedule B.

Withholding of amounts

3.3 Without limiting section 9.1, the BCFSA may withhold from any payment due to the Contractor an amount sufficient to indemnify in whole or in part the BCFSA and its employees and agents against any liens or other third-party claims that have arisen or could arise in connection with the provision of the Services. An amount withheld under this section must be promptly paid by the BCFSA to the Contractor upon the basis for withholding the amount having been fully resolved to the satisfaction of the BCFSA.

Appropriation

3.4 The BCFSA's obligation to pay money to the Contractor is subject to the *Financial Administration Act*, which makes that obligation subject to an appropriation being available in the fiscal year of the BCFSA during which payment becomes due.

Currency

3.5 Unless otherwise specified in this Agreement, all references to money are to Canadian dollars.

Non-resident income tax

3.6 If the Contractor is not a resident in Canada, the Contractor acknowledges that the BCFSA may be required by law to withhold income tax from the fees described in Schedule B and then to remit that tax to the Receiver General of Canada on the Contractor's behalf.

Prohibition against committing money

3.7 Without limiting section 13.10(a), the Contractor must not in relation to performing the Contractor's obligations under this Agreement commit or purport to commit the BCFSA to pay any money except as may be expressly provided for in this Agreement.

FOI Request 2024-30-CS - Part 2
Page 88 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Refunds of taxes

3.8 The Contractor must:

(a) apply for, and use reasonable efforts to obtain, any available refund, credit, rebate or remission of federal, provincial or other tax or duty imposed on the Contractor as a result of this Agreement that the BCFSA has paid or reimbursed to the Contractor or agreed to pay or reimburse to the Contractor under this Agreement; and

(b) immediately on receiving, or being credited with, any amount applied for under paragraph (a), remit that amount to the BCFSA.

4 Representations and Warranties

4.1 As at the date this Agreement is executed and delivered by, or on behalf of, the parties, the Contractor represents and warrants to the BCFSA as follows:

(a) except to the extent the Contractor has previously disclosed otherwise in writing to the BCFSA,

(i) all information, statements, documents and reports furnished or submitted by the Contractor to the BCFSA in connection with this Agreement (including as part of any competitive process resulting in this Agreement being entered into) are in all material respects true and correct,

(ii) the Contractor has sufficient trained staff, facilities, materials, appropriate equipment and approved subcontractual or other agreements in place and available to enable the Contractor to fully perform the Services and to grant any licenses under this Agreement, and

(iii) the Contractor holds all permits, licenses, approvals and statutory authorities issued by any government or government agency that are necessary for the performance of the Contractor's obligations under this Agreement; and

(b) if the Contractor is not an individual,

(i) the Contractor has the power and capacity to enter into this Agreement and to observe, perform and comply with the terms of this Agreement and all necessary corporate or other proceedings have been taken and done to authorize the execution and delivery of this Agreement by, or on behalf of, the Contractor, and

(ii) this Agreement has been legally and properly executed by, or on behalf of, the Contractor and is legally binding upon and enforceable against the Contractor in accordance with its terms except as enforcement may be limited by bankruptcy, insolvency or other laws affecting the rights of creditors generally and except that equitable remedies may be granted only in the discretion of a court of competent jurisdiction.

5 Privacy, Security and Confidentiality

Privacy

5.1 The Contractor must comply with the Privacy Protection Schedule attached as Schedule E.

FOI Request 2024-30-CS - Part 2
Page 89 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Security

5.2 The Contractor must:

(a) make reasonable security arrangements to protect the Material from unauthorized access, collection, use, disclosure, alteration or disposal; and

(b) comply with the Security Schedule attached as Schedule G.

Confidentiality

5.3 The Contractor must treat as confidential all information in the Material and all other information accessed or obtained by the Contractor or a Subcontractor (whether verbally, electronically or otherwise) as a result of this Agreement, and not permit its disclosure or use without the BCFSA's prior written consent except:

(a) as required to perform the Contractor's obligations under this Agreement or to comply with applicable laws;

(b) if it is information that is generally known to the public other than as result of a breach of this Agreement; or

(c) if it is information in any Incorporated Material.

Public announcements

5.4 Any public announcement relating to this Agreement will be arranged by the BCFSA and, if such consultation is reasonably practicable, after consultation with the Contractor.

Restrictions on promotion

5.5 The Contractor, must not, without the prior written approval of the BCFSA, refer for promotional purposes to the BCFSA being a customer of the Contractor or the BCFSA having entered into this Agreement.

6 Material and Intellectual Property

Access to Material

6.1 If the Contractor receives a request for access to any of the Material from a person other than the BCFSA, and this Agreement does not require or authorize the Contractor to provide that access, the Contractor must promptly advise the person to make the request to the BCFSA.

Ownership and delivery of Material

6.2 The BCFSA exclusively owns all property rights in the Material which are not intellectual property rights. The Contractor must deliver any Material to the BCFSA immediately upon the BCFSA's request.

Matters respecting intellectual property

6.3 The BCFSA exclusively owns all intellectual property rights, including copyright, in:

(a) Received Material that the Contractor receives from the BCFSA; and

(b) Produced Material, other than any Incorporated Material.

Upon the BCFSA's request, the Contractor must deliver to the BCFSA documents satisfactory to the BCFSA that irrevocably waive in the BCFSA's favour any moral rights which the Contractor (or employees of the Contractor)

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

or a Subcontractor (or employees of a Subcontractor) may have in the Produced Material and that confirm the vesting in the BCFSA of the copyright in the Produced Material, other than any Incorporated Material.

Rights in relation to Incorporated Material

6.4 Upon any Incorporated Material being embedded or incorporated in the Produced Material and to the extent that it remains so embedded or incorporated, the Contractor grants to the BCFSA:

(a) a non-exclusive, perpetual, irrevocable, royalty-free, worldwide license to exercise, in respect of that Incorporated Material, the rights set out in the *Copyright Act* (Canada), including the right to use, reproduce, modify, publish and distribute that Incorporated Material; and

(b) the right to sublicense or assign to third parties any or all of the rights granted to the BCFSA under section 6.4(a).

Right of BCFSA to negotiate license of Produced Material

6.5 After the end of the Term, the BCFSA in its sole discretion, may negotiate with the Contractor to provide the Contractor a license (which may be exclusive or non-exclusive) for the Contractor to use, reproduce, modify or distribute some or all of the Produced Material.

7 Records and Reports

Work reporting

7.1 Upon the BCFSA's request, the Contractor must fully inform the BCFSA of all work done by the Contractor or a Subcontractor in connection with providing the Services.

Time and expense records

7.2 If Schedule B provides for the Contractor to be paid fees at a daily or hourly rate or for the Contractor to be paid or reimbursed for expenses, the Contractor must maintain time records and books of account, invoices, receipts and vouchers of expenses in support of those payments, in form and content satisfactory to the BCFSA. Unless otherwise specified in this Agreement, the Contractor must retain such documents for a period of not less than seven years after this Agreement ends.

8 Audit

8.1 In addition to any other rights of inspection the BCFSA may have under statute or otherwise, the BCFSA may at any reasonable time and on reasonable notice to the Contractor, enter on the Contractor's premises to inspect and, at the BCFSA's discretion, copy any of the Material and the Contractor must permit, and provide reasonable assistance to, the exercise by the BCFSA of the BCFSA's rights under this section.

9 Indemnity and Insurance

Indemnity

9.1 The Contractor must indemnify and save harmless the BCFSA and the BCFSA's employees and agents from any loss, claim (including any claim of infringement of third-party intellectual property rights), damage award, action, cause of action, cost or expense that the BCFSA or any of the BCFSA's employees or agents may

FOI Request 2024-30-CS - Part 2
Page 91 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

sustain, incur, suffer or be put to at any time, either before or after this Agreement ends, (each a "Loss") to the extent the Loss is directly or indirectly caused or contributed to by

(a) any act or omission by the Contractor or by any of the Contractor's agents, employees, officers, directors or Subcontractors in connection with this Agreement; or
(b) any representation or warranty of the Contractor being or becoming untrue or incorrect.

Monetary limitations of indemnity

9.2 The indemnification by the Contractor pursuant to section 9.1 is limited to:

(a) $2,000,000 per Loss; and
(b) $4,000,000 in the aggregate for all Losses.

Exceptions to monetary limitations

9.3 The limitations set out in section 9.2 do not apply to a Loss resulting from or relating to any of the following:

(a) bodily injury or damage to real property or tangible personal property;
(b) third-party intellectual property rights; or
(c) a breach of section 5.1, 5.2, 5.3 or 6.1 of this Agreement.

BCFSA to notify Contractor of Loss

9.4 To claim indemnification for a Loss pursuant to section 9.1, the BCFSA must notify the Contractor in writing of the Loss as soon as reasonably practicable after the BCFSA becomes aware of the Loss provided that a failure by the BCFSA to provide such notification will not invalidate the claim unless the Contractor is materially prejudiced by that failure.

Third-party intellectual property infringement claims

9.5 If the Loss is on the basis of a third-party claim that any element of the Material infringes the intellectual property rights of any person,

(a) then, without limiting section 9.1, the Contractor must defend the BCFSA against that claim at the Contractor's expense and the Contractor must pay all associated costs, damages and legal fees that a court or arbitrator finally awards or are included in a settlement agreed to by the Contractor; and
(b) the BCFSA must cooperate with the Contractor in the defence of the claim and, where appropriate in the discretion of the BCFSA, will allow the Contractor to appoint and instruct counsel and otherwise control the defence and any related settlement negotiations.

Insurance

9.6 The Contractor must comply with the Insurance Schedule attached as Schedule D.

Workers compensation

9.7 Without limiting the generality of section 2.9, the Contractor must comply with, and must ensure that any Subcontractors comply with, all applicable occupational health and safety laws in relation to the performance of the Contractor's obligations under this Agreement, including the *Workers Compensation Act* in British Columbia or similar laws in other jurisdictions.

FOI Request 2024-30-CS - Part 2
Page 92 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Personal optional protection

9.8 The Contractor must apply for and maintain personal optional protection insurance (consisting of income replacement and medical care coverage) during the Term at the Contractor's expense if:

(a) the Contractor is an individual or a partnership of individuals and does not have the benefit of mandatory workers compensation coverage under the *Workers Compensation Act* or similar laws in other jurisdictions; and

(b) such personal optional protection insurance is available for the Contractor from WorkSafeBC or other sources.

Evidence of coverage

9.9 Within 10 Business Days of being requested to do so by the BCFSA, the Contractor must provide the BCFSA with evidence of the Contractor's compliance with sections 9.7 and 9.8.

10 Force Majeure

Definitions relating to force majeure

10.1 In this section and sections 10.2 and 10.3:

(a) "Event of Force Majeure" means one of the following events:

(i) a natural disaster, fire, flood, storm, epidemic or power failure,

(ii) a war (declared and undeclared), insurrection or act of terrorism or piracy,

(iii) a strike (including illegal work stoppage or slowdown) or lockout, or

(iv) a freight embargo

(v) if the event prevents a party from performing the party's obligations in accordance with this Agreement and is beyond the reasonable control of that party; and

(b) "Affected Party" means a party prevented from performing the party's obligations in accordance with this Agreement by an Event of Force Majeure.

Consequence of Event of Force Majeure

10.2 An Affected Party is not liable to the other party for any failure or delay in the performance of the Affected Party's obligations under this Agreement resulting from an Event of Force Majeure and any time periods for the performance of such obligations are automatically extended for the duration of the Event of Force Majeure provided that the Affected Party complies with the requirements of section 10.3.

Duties of Affected Party

10.3 An Affected Party must promptly notify the other party in writing upon the occurrence of the Event of Force Majeure and make all reasonable efforts to prevent, control or limit the effect of the Event of Force Majeure so as to resume compliance with the Affected Party's obligations under this Agreement as soon as possible.

FOI Request 2024-30-CS - Part 2
Page 93 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

11 Default and Termination

Definitions relating to default and termination

11.1 In this section and sections 11.2 to 11.4:

(a) "Event of Default" means any of the following:

(i) an Insolvency Event,
(ii) the Contractor fails to perform any of the Contractor's obligations under this Agreement, or
(iii) any representation or warranty made by the Contractor in this Agreement is untrue or incorrect; and

(b) "Insolvency Event" means any of the following:

(i) an order is made, a resolution is passed or a petition is filed, for the Contractor's liquidation or winding up,
(ii) the Contractor commits an act of bankruptcy, makes an assignment for the benefit of the Contractor's creditors or otherwise acknowledges the Contractor's insolvency,
(iii) a bankruptcy petition is filed or presented against the Contractor or a proposal under the *Bankruptcy and Insolvency Act* (Canada) is made by the Contractor,
(iv) a compromise or arrangement is proposed in respect of the Contractor under the *Companies' Creditors Arrangement Act* (Canada),
(v) a receiver or receiver-manager is appointed for any of the Contractor's property, or
(vi) the Contractor ceases, in the BCFSA's reasonable opinion, to carry on business as a going concern.

BCFSA's options on default

11.2 On the happening of an Event of Default, or at any time thereafter, the BCFSA may, at its option, elect to do any one or more of the following:

(a) by written notice to the Contractor, require that the Event of Default be remedied within a time period specified in the notice;
(b) pursue any remedy or take any other action available to it at law or in equity; or
(c) by written notice to the Contractor, terminate this Agreement with immediate effect or on a future date specified in the notice, subject to the expiration of any time period specified under section 11.2(a).

Delay not a waiver

11.3 No failure or delay on the part of the BCFSA to exercise its rights in relation to an Event of Default will constitute a waiver by the BCFSA of such rights.

BCFSA's right to terminate other than for default

11.4 In addition to the BCFSA's right to terminate this Agreement under section 11.2(c) on the happening of an Event of Default, the BCFSA may terminate this Agreement for any reason by giving at least 10 days' written notice of termination to the Contractor.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Payment consequences of termination

11.5 Unless Schedule B otherwise provides, if the BCFSA terminates this Agreement under section 11.4:

(a) the BCFSA must, within 30 days of such termination, pay to the Contractor any unpaid portion of the fees and expenses described in Schedule B which corresponds with the portion of the Services that was completed to the BCFSA's satisfaction before termination of this Agreement; and

(b) the Contractor must, within 30 days of such termination, repay to the BCFSA any paid portion of the fees and expenses described in Schedule B which corresponds with the portion of the Services that the BCFSA has notified the Contractor in writing was not completed to the BCFSA's satisfaction before termination of this Agreement.

Discharge of liability

11.6 The payment by the BCFSA of the amount described in section 11.5(a) discharges the BCFSA from all liability to make payments to the Contractor under this Agreement.

Notice in relation to Events of Default

11.7 If the Contractor becomes aware that an Event of Default has occurred or anticipates that an Event of Default is likely to occur, the Contractor must promptly notify the BCFSA of the particulars of the Event of Default or anticipated Event of Default. A notice under this section as to the occurrence of an Event of Default must also specify the steps the Contractor proposes to take to address, or prevent recurrence of, the Event of Default. A notice under this section as to an anticipated Event of Default must specify the steps the Contractor proposes to take to prevent the occurrence of the anticipated Event of Default.

12 Dispute Resolution

Dispute resolution process

12.1 In the event of any dispute between the parties arising out of or in connection with this Agreement, the following dispute resolution process will apply unless the parties otherwise agree in writing:

(a) the parties must initially attempt to resolve the dispute through collaborative negotiation;

(b) if the dispute is not resolved through collaborative negotiation within 15 Business Days of the dispute arising, the parties must then attempt to resolve the dispute through mediation under the rules of the Mediate BC Society; and

(c) if the dispute is not resolved through mediation within 30 Business Days of the commencement of mediation, the dispute must be referred to and finally resolved by arbitration under the *Arbitration Act*.

Location of arbitration or mediation

12.2 Unless the parties otherwise agree in writing, an arbitration or mediation under section 12.1 will be held in Victoria, British Columbia.

Costs of arbitration or mediation

12.3 Unless the parties otherwise agree in writing or, in the case of an arbitration, the arbitrator otherwise orders, the parties must share equally the costs of a arbitration or mediation under section 12.1 other than those costs relating to the production of expert evidence or representation by counsel.

FOI Request 2024-30-CS - Part 2
Page 95 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

13 Miscellaneous

13.1 Delivery of notices

Any notice contemplated by this Agreement, to be effective, must be in writing and delivered as follows:

(a) by fax to the addressee's fax number specified on the first page of this Agreement, in which case it will be deemed to be received on the day of transmittal unless transmitted after the normal business hours of the addressee or on a day that is not a Business Day, in which cases it will be deemed to be received on the next following Business Day;
(b) by hand to the addressee's address specified on the first page of this Agreement, in which case it will be deemed to be received on the day of its delivery; or
(c) by prepaid post to the addressee's address specified on the first page of this Agreement, in which case if mailed during any period when normal postal services prevail, it will be deemed to be received on the fifth Business Day after its mailing.

Change of address or fax number

13.2 Either party may from time to time give notice to the other party of a substitute address or fax number, which from the date such notice is given will supersede for purposes of section 13.1 any previous address or fax number specified for the party giving the notice.

Assignment

13.3 The Contractor must not assign any of the Contractor's rights or obligations under this Agreement without the BCFSA's prior written consent. Upon providing written notice to the Contractor, the BCFSA may assign to any person any of the BCFSA's rights under this Agreement and may assign to any "government corporation", as defined in the *Financial Administration Act*, any of the BCFSA's obligations under this Agreement

Subcontracting

13.4 The Contractor must not subcontract any of the Contractor's obligations under this Agreement to any person without the BCFSA's prior written consent, excepting persons listed in the attached Schedule C. No subcontract, whether consented to or not, relieves the Contractor from any obligations under this Agreement. The Contractor must ensure that:

(a) any person retained by the Contractor to perform obligations under this Agreement; and
(b) any person retained by a person described in paragraph (a) to perform those obligations

fully complies with this Agreement in performing the subcontracted obligations.

Waiver

13.5 A waiver of any term or breach of this Agreement is effective only if it is in writing and signed by, or on behalf of, the waiving party and is not a waiver of any other term or breach.

Modifications

13.6 No modification of this Agreement is effective unless it is in writing and signed by, or on behalf of, the parties.

FOI Request 2024-30-CS - Part 2
Page 96 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Entire agreement

13.7 This Agreement (including any modification of it) constitutes the entire agreement between the parties as to performance of the Services.

Survival of certain provisions

13.8 Sections 2.9, 3.1 to 3.4, 3.7, 3.8, 5.1 to 5.5, 6.1 to 6.5, 7.1, 7.2, 8.1, 9.1 to 9.6, 9.9, 10.1 to 10.3, 11.2, 11.3, 11.5, 11.6, 12.1 to 12.3, 13.1, 13.2, 13.8, and 13.10, any accrued but unpaid payment obligations, and any other sections of this Agreement (including schedules) which, by their terms or nature, are intended to survive the completion of the Services or termination of this Agreement, will continue in force indefinitely subject to any applicable limitation period prescribed by law, even after this Agreement ends.

Schedules

13.9 The schedules to this Agreement (including any appendices or other documents attached to, or incorporated by reference into, those schedules) are part of this Agreement.

Independent contractor

13.10 In relation to the performance of the Contractor's obligations under this Agreement, the Contractor is an independent contractor and not:

(a) an employee or partner of the BCFSA; or
(b) an agent of the BCFSA except as may be expressly provided for in this Agreement.

The Contractor must not act or purport to act contrary to this section.

Personnel not to be employees of BCFSA

13.11 The Contractor must not do anything that would result in personnel hired or used by the Contractor or a Subcontractor in relation to providing the Services being considered employees of the BCFSA.

Key Personnel

13.12 If one or more individuals are specified as "Key Personnel" of the Contractor in Part 4 of Schedule A, the Contractor must cause those individuals to perform the Services on the Contractor's behalf, unless the BCFSA otherwise approves in writing, which approval must not be unreasonably withheld.

Pertinent information

13.13 The BCFSA must make available to the Contractor all information in the BCFSA's possession which the BCFSA considers pertinent to the performance of the Services.

Conflict of interest

13.14 The Contractor must not provide any services to any person in circumstances which, in the BCFSA's reasonable opinion, could give rise to a conflict of interest between the Contractor's duties to that person and the Contractor's duties to the BCFSA under this Agreement.

FOI Request 2024-30-CS - Part 2
Page 97 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Time

13.15 Time is of the essence in this Agreement and, without limitation, will remain of the essence after any modification or extension of this Agreement, whether or not expressly restated in the document effecting the modification or extension.

Conflicts among provisions

13.16 Conflicts among provisions of this Agreement will be resolved as follows:

(a) a provision in the body of this Agreement will prevail over any conflicting provision in, attached to or incorporated by reference into a schedule, unless that conflicting provision expressly states otherwise; and

(b) a provision in a schedule will prevail over any conflicting provision in a document attached to, or incorporated by reference into a schedule, unless the schedule expressly states otherwise.

Agreement not permit nor fetter

13.17 This Agreement does not operate as a permit, license, approval or other statutory authority which the Contractor may be required to obtain from the BCFSA or any of its agencies in order to provide the Services. Nothing in this Agreement is to be construed as interfering with, or fettering in any manner, the exercise by the BCFSA or its agencies of any statutory, prerogative, executive or legislative power or duty.

Remainder not affected by invalidity

13.18 If any provision of this Agreement or the application of it to any person or circumstance is invalid or unenforceable to any extent, the remainder of this Agreement and the application of such provision to any other person or circumstance will not be affected or impaired and will be valid and enforceable to the extent permitted by law.

Further assurances

13.19 Each party must perform the acts, execute and deliver the writings, and give the assurances as may be reasonably necessary to give full effect to this Agreement.

Additional terms

13.20 Any additional terms set out in the attached Schedule F apply to this Agreement.

Tax Verification

13.21 Any terms set out in the attached Schedule H apply to this Agreement.

Governing law

13.22 This Agreement is governed by and is to be interpreted and construed in accordance with, the laws applicable in British Columbia.

14 Interpretation

14.1 In this Agreement:

(a) “includes” and “including” are not intended to be limiting;

FOI Request 2024-30-CS - Part 2
Page 98 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

(b) unless the context otherwise requires, references to sections by number are to sections of this Agreement;
(c) the Contractor and the BCFSA are referred to as "the parties" and each of them as a "party";
(d) "attached" means attached to this Agreement when used in relation to a schedule;
(e) unless otherwise specified, a reference to a statute by name means the statute of British Columbia by that name, as amended or replaced from time to time;
(f) the headings have been inserted for convenience of reference only and are not intended to describe, enlarge or restrict the scope or meaning of this Agreement or any provision of it;
(g) "person" includes an individual, partnership, corporation or legal entity of any nature; and
(h) unless the context otherwise requires, words expressed in the singular include the plural and *vice versa*.

15 Execution and Delivery of Agreement

15.1 This Agreement may be entered into by a separate copy of this Agreement being executed by, or on behalf of, each party and that executed copy being delivered to the other party by a method provided for in section 13.1 or any other method agreed to by the parties.

The parties have executed this Agreement as follows:

SIGNED on the 31st day of May, 2023 by the Contractor (or, if not an individual, on its behalf by its authorized signatory or signatories):	SIGNED on the 5th day of June, 2023 by the Contractor on behalf of the BCFSA by its duly authorized representative:
s.15	s.15
Signature(s)	Signature
Michael Schweitzer	David Weiss
Print Name(s)	Print Name
CEO and President	Senior VP, Corporate Services and Transformation
Print Titles(s)	Print Titles

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FOI Request 2024-30-CS - Part 2
Page 99 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule A – Services

PART 1. TERM:

1. Subject to section 2 of this Part 1, the term of this Agreement commences on June 5, 2023, and ends on June 5, 2026.

2. At the sole discretion of BCFSA, the initial term in Section 1 of this Part 1 may be extended by one (1) or two (2) one (1) year terms by the delivery of a written notice by the BCFSA to the Contractor prior to the end of the initial term.

PART 2. SERVICES:

The Contractor will conduct a detailed analysis of BCFSA's documents and records and provide guidance to plan the implementation of the records management solution. The Contractor will also provide guidance and support on migrating information from existing legacy records management applications, systems, and repositories.

Outputs

The Contractor must provide the following deliverables:

1. Implement Microsoft Purview as BCFSA's primary records management solution to meet the following criteria:
    (a) Must support records management of electronic documents located on Microsoft SharePoint Online and in emails (Outlook).
    (b) Must support records management of paper documents located in BCFSA's offices as well as outside of BCFSA premises (i.e., off-site storage facilities) as well as other information assets (e.g., video files).
    (c) Must support BCFSA's processes of responding to FOI requests and other requests for document discovery.
    (d) Must support optical character recognition, search capabilities of the records' contents, and data usage and extraction in accordance with BCFSA's data governance framework.
2. Plan and implement Microsoft Purview for all of BCFSA's business units with minimal interruption of business processes, including the following steps:
    (a) Perform analysis of documents in BCFSA and deliver a staged implementation plan.
    (b) Provide guidance to BCFSA's business units to perform cleanup and tagging of the documents.
    (c) Perform migration of records from BCFSA's legacy records management systems, including, as applicable, assisting with organization or digitization of physical records and text recognition of scanned documents.
    (d) Provide guidance to BCFSA in building records management procedures to be applied when creating, updating, disposing, and archiving of the records, including workflows and processes to automate retention and disposition activities.
    (e) Provide guidance to BCFSA in planning change management regarding adoption of records management best practices.
3. If necessary, assist BCFSA with recommending and/or procuring licenses for required records management technology products to support implementation of the solution, including options for specific departments and business units to leverage other technologies.

FOI Request 2024-30-CS - Part 2
Page 100 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

4. Develop document management functions as follows:

    (a) Support proper email and content management by providing advice, guidance, and a solution to tag documents and emails, automate populating templates and saving of documents and emails to content repositories, automate populating metadata, and sort and categorize of documents.

    (b) Develop a bring-forward system where business units can build follow up reminders, track stages and a file's lifespan, and build in service timelines.

    (c) Allow for the automatic creation of folders and sub-folders in certain repositories, allow business units to hide inactive files or folders, and automatically generate file lists.

    (d) Assist teams in grouping and filtering documents, generating automatic lists of documents saved into particular folders and that which links to those documents.

    (e) Generate a combined list of documents, which lists the contents of a particular folder, automatically applies the same categories or tags to those documents, adds hyperlinks to those documents, and can generate a closed file list.

    (f) Manage templates by auto-populating information and storing templates within the system.

5. Produce reports, plans, and other materials related to implementation of the records management solution, as follows:

    (a) Results of the analysis of the current state of records management in BCFSA and recommendations to the staging approach to implement the selected records management solution.

    (b) Detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.

    (c) Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.

    (d) Detailed change management and communications plan.

    (e) Training materials and user guides.

6. If requested by BCFSA, the Contractor will provide transition services to BCFSA for the purposes of:

    (a) transitioning the delivery of any Services, that BCFSA has advised the Contractor in writing to cease providing, to the BCFSA or to another service provider at any time during the Term;

    (b) transitioning the delivery of all Services to BCFSA and/or to another service provider upon the expiry or termination of this Agreement; and

    (c) ensuring the availability of relevant, current, validated and reliable knowledge to ensure the seamless continuity of the Services, and BCFSA's and all users' use of the records management solution, as applicable.

Inputs

Subject to the direction of the BCFSA Contract Manager, the Contractor must execute the work plan in the following project phases:

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

- Phase 1: Planning and Preparation, including initial meetings, kickoff meetings, building and adjusting schedules, and developing project team and stakeholder assessment matrices.
- Phase 2: Strategy and Training, including:
    1. Perform a current state assessment and future state design.
    2. Meet with project stakeholders to align on key goals and business outcomes and gain an understanding of BCFSA's business needs.
    3. Provide basic and advanced SharePoint training to key project team members.
    4. Conduct interviews with key stakeholders and recommend a high-level information architecture and SharePoint architecture strategy to effectively design a SharePoint Online environment.
    5. Develop a migration strategy and/or approach to ensure that records are stored within BCFSA's Microsoft 365 environment, including guidance on manual and automated migration methods, and document cleanup.
    6. Review BCFSA's records management program to ensure that appropriate policies, such as file plans, classifications, and retention disposition schedules, are appropriately implemented in BCFSA's Microsoft 365 environment.
    7. Develop a change management strategy and follow appropriate change management practices to help ensure that the new system is fully adopted at BCFSA and used across the organization, and that staff have a good user experience.
    8. Assess BCFSA's search strategy and provide recommendations to ensure content is findable, searchable, and discoverable by staff in BCFSA's Microsoft 365 environment.
    9. Assess existing security and governance models in BCFSA's in SharePoint and make recommendations to enhance manageability, performance, and compliance.
    10. Assist BCFSA in defining governance plans for site creation or deletion, information architecture maintenance, and data lifecycle management.
    11. Develop a department and team roadmap and implementation plan based on readiness, capacity, and complexity of the business information involved.
- Phase 3: Pilot Group Rollout, where the Contractor will lead all activities and cross-train BCFSA's resources via on-the-job shadowing with dedicated Q&A time provided after each stakeholder session.
- Phase 4: Organizational Rollout, including:
    - Supporting the implementation across remaining departments, including with site updates;
    - Providing operational knowledge transfer and handover to BCFSA technical and project resources, including Power User, Site Admin, and System Admin training.
- Phases 3 and 4 may be combined as needed, as described in Schedule A.

The Contractor is expected to follow an Agile project management methodology including:

- Focusing on working solutions over heavy documentation, process, and ceremony;
- Iterative development of the solution;

FOI Request 2024-30-CS - Part 2
Page 102 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

- Being flexible to meet with several stakeholders at a time where it makes sense, address stakeholders individually as required, or reschedule if needed;
- Soliciting feedback from end-users through iterations of the project; and
- Refining the solution as needed to ensure that end-users will be happy with the result.

Outcomes

Through the delivery of the Services the BCFSA wishes to realize the following outcomes and, without limiting the obligation of the Contractor to comply with other provisions of this Part, the Contractor must use commercially reasonable efforts to achieve them:

The Contractor's efforts will be expected to result in a successful implementation of the selected records management solution, primarily using Microsoft Purview, for all business units in BCFSA.

The parties acknowledge that the Contractor does not warrant that these outcomes will be achieved.

Reporting requirements

The Contractor must provide the following reports and documentation throughout the term of the Contract as shown in the table below:

Initial Deliverables	Weekly Deliverables
• Project kick-off deck • Project plan and objectives • Project schedule • Project RACI • Change management plan • Risk management plan • Success criteria • Payment schedule	• Project status reports (weekly/monthly) • Project management of scope • Project management of budget • Project management of schedule • Project communications and resourcing

Deliverables must be provided to the BCFSA Contract Manager at the direction of the BCFSA Contract Manager.

PART 3. RELATED DOCUMENTATION:

1. The Contractor must perform the Services in accordance with the obligations set out in this Schedule A including any engagement letter, Solicitation document excerpt, proposal excerpt or other documentation attached as an Appendix to, or specified as being incorporated by reference in, this Schedule.

2. The following are Appendices to this Schedule A:

   Appendix 1 – Statement of Work

PART 4. KEY PERSONNEL:

1. The Key Personnel of the Contractor are as follows:

   Key Resources

   (a) s.15, s.17

   (b)

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

(c) s.15, s.17

(d)

(e)

(f)

Supporting Resources

Resources that will augment the Contractor's team to help out during extra busy periods, to cover for vacation, sick time or when special skills are required.

(a) s.15, s.17

(b)

(c)

(d)

(e)

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Appendix 1 – Statement of Work

Statement of work here

GRAVITY UNION

BC Financial Services Authority — Records Management System Planning and Implementation

Microsoft Solutions Partner
Modern Work

Gold Certified
Collabware Partner
collabware

FOI Request 2024-30-CS - Part 2
Page 105 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Background

About BCFSA

BCFSA is a Vancouver-based independent regulatory Crown Agency of the British Columbia Government responsible for supervision and regulation of the financial service sector in British Columbia, including credit unions, trust and insurance companies, pension plans, mortgage brokers, real estate professionals, and the Credit Union Deposit Insurance Corporation. Its mandate is to protect the rights of British Columbians by promoting high standards of market conduct within the financial services sectors. As a modern, effective, and efficient regulator, BCFSA is committed to providing oversight that ensures fair, transparent processes that benefit the public. BCFSA provides the information and guidance necessary to enable industry participants to comply with legislative requirements and best practices.

Project Background

In 2021, BCFSA, Office of the Superintendent of Real Estate and the Real Estate Council of BC completed integration into a single entity. These organizations had different practices and different levels of maturity regarding records management. BCFSA started implementing a holistic approach to records management in accordance with the *Information Management Act* and the B.C. Government's records management practices.

As a part of these practices, BCFSA uses ARCS/ORCS for building the organization's information schedules. BCFSA has updated its Operational Records Classification System ("ORCS") and is developing a new set of ORCS for the real estate sector, which has yet to be approved by the B.C. Government. BCFSA has started training staff on the new ORCS.

BCFSA is also subject to the *Freedom of Information and Protection of Privacy Act* ("FOIPPA"), which provides a right of access to the public of BCFSA's information (i.e., FOI requests), with exceptions to that right, and requires us to limit and manage how it collects, uses, discloses, stores, and accesses personal information.

Currently, BCFSA's records management system is limited (for example, different practices or rules may be applied by different business units). The technology of the legacy records management system is obsolete.

Project Goals

The following are the high-level outcomes that BCFSA is looking for:

- Improve business efficiency;
- Maintain accountability of document owners; and
- Mitigate reputational risks.

Current Environment and Content

BCFSA currently manages electronic and paper documents located in a variety of data storages:

- s.15
-
-
-
-

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

- s.15
-
-
-
-
-
-

Key Project Outcomes

- Prepare results of the analysis of the current state of records management in BCFSA.
- Make recommendations to the staging approach to implement the selected records management solution.
- A detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.
- Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.
- Implementation of the selected records management technology for all business units in BCFSA.
- Email management solution for Legal department based on Collabmail.
- Detailed change management and communications plan.
- Training materials and user guides.

Scope and Effort

Targeted Scope by Year

The scope of Services organized by BCFSA's fiscal year is as follows:

Year 1: June 1, 2023 to March 31, 2024

- Planning and Preparation
- Strategy and Training
- Legal Department and other Pilot Group Rollouts (2 groups) – Year 1

Year 2: April 1, 2024 to March 31, 2025

- Organizational Rollout (9 groups)

Year 3: April 1, 2025 to March 31, 2026

- Organizational Rollout (4 groups)

FOI Request 2024-30-CS - Part 2
Page 107 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Year 1 Estimates

Based on the effort and assumptions listed, below is the estimated cost. All hours below are estimated hours.

Phase 1: Planning and Preparation

Phase 1 will initiate, kickoff, and set-up the project, as well as create a draft project plan and rollout schedule.

Target Objectives

- The Contractor must create a detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management solution and document management processes, using a staged approach with minimal interruption of business processes.

Phase 1	Activities	Deliverables	Effort
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 108 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Phase 1	Activities	Deliverables	Effort
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 109 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Phase 1	Activities	Deliverables	Effort
s.17, s.21			
Total			80 hours

Number of Weeks	s.17, s.21
Estimated Effort	
Deliverables	
Proponent Contributor	s.15, s.17

FOI Request 2024-30-CS - Part 2
Page 110 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Phase 1	Activities	Deliverables	Effort
BCFSA Contributors	s.15, s.17	Manager, Privacy & Business Information rogram Coordinator, Information Management nior Business Analyst Change Management Manager Other resources to be identified	
BCFSA Tasks	• Attend meetings • Provide required information needed for project setup and scheduling • Review and provide feedback on deliverables		

Phase 2: Strategy and Training

The purpose of this phase is to develop the strategy, review documentation, setup SharePoint Online and Purview, as well as review and develop recommendations for core components.

Target Outcomes:

- Prepared results of the analysis of the current state of records management in BCFSA
- Recommendations to the staging approach to implement the selected records management solution.
- Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management solution and document management processes.
- Detailed change management and communications plan.
- Training materials and user guides.

All hours below are estimated hours and may be subject to change.

Activities	Deliverables	Effort (hours)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 111 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (hours)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 112 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (hours)
s.17, s.21		
Total		320 hours

Number of Weeks	s.17, s.21
Estimated Effort	
Deliverables	
Proponent Contributor	s.15, s.17

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (hours)
	s.15, s.17	
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information rogram Coordinator, Information Management nior Business Analyst Change Management Manager Other resources to be identified	
BCFSA Tasks	• Attend meetings • Attend training • Provide required information needed for assessment • Review documents	

Phase 3 - Pilot groups

The purpose of these phases is to rollout Microsoft Purview's records management program across BCFSA, layered onto a document management solution built on SharePoint Online. This includes:

- Document management rollout of SharePoint Online and records management rollout of Microsoft Purview for Legal department pilot group. The Contractor will start with this group to test their approach and to work through any process refinements before moving onto subsequent groups.
- Document and records management rollout of 1 additional pilot group (Legal + additional pilot group @ 180 hours per group.

Target Outcomes

- Implementation of the selected records management technology for all business units in BCFSA.

The hours listed below are estimated hours subject to change.

The chart below includes estimated hours for Year 1 – Phase 3 (pilot groups) as well as for document and records management rollout of 1813 remaining BCFSA business groups @ 160 hours per group in Year 2 and Year 3.

Activities	Deliverables	Effort (per group)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 114 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (per group)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 115 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (per group)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 116 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (per group)
s.17, s.21		

FOI Request 2024-30-CS - Part 2
Page 117 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Activities	Deliverables	Effort (per group)
s.17, s.21		
Total Estimate for Phase 3	360 hours + 2,080 hours	**2,440 hours**

Number of Weeks	s.17, s.21
Deliverables	

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Estimated Effort	2,440 hours
Proponent Contributor	s.15, s.17
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information rogram Coordinator, Information Management nior Business Analyst Change Management Manager Other resources to be identified
BCFSA Tasks	• Attend meetings • Attend training • Provide required information needed for assessment • Review documents • Sign off on solution

Project Management

Project Management	**Activities**	**Deliverables**	**Effort (hours per week)**
Description	The purpose of this phase is to provide BCFSA with project management activities.		
Team Meetings **Kickoffs** **Stand-ups** **Syncs** **Status Reports**		Meeting notes Status reports Task Lists Meeting invites	2-3
Managing Project Constraints: **Budget** **Schedule** **Scope** **Quality** **Resources** **Risks**		Planner tool management Risks and Issues log Emails and communication	1-3
Updating Project Documentation: **Project Plan** **Raid log** **Status reports**		Project Plan Raid Log Status Reports	1-2

FOI Request 2024-30-CS - Part 2
Page 119 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Management	Activities	Deliverables	Effort (hours per week)
Progress tracking **Budget tracker**		Progress tracker Budget tracker	
Project Management Total (year 1) 36 weeks @ 4 hours per week (low end of estimate)*			144 hours
Project Management Total (year 2) 52 weeks @ 8 hours per week (high end of estimate)*			416 hours
Project Management Total (year 3) ~~26~~16 weeks @ 8 hours per week (lhigh end of estimate)*			~~208~~ 128 hours

Number of Weeks	**Year 1: June 1, 2023 – January 31, 2024 (36 weeks)** **Year 2: April 1, 2024 – March 31, 2025 (52 weeks)** **Year 3: April 1, 2025 – July 18, 2025 (16 weeks)** **Project management activities will be provided throughout the project, with weekly status reports and other deliverables.**
Deliverables	For each group, the following will be provided: • Meeting Notes • Status reports • Recorded demo sessions • Task Lists • Meeting invites • Planner tool management • Risks and Issues log • Emails and communication • Project Plan • Raid Log • Status Reports • Progress tracker • Budget tracker
Estimated Effort	**Year 1:** 144 hours (36 weeks x 4 hours) **Year 2:** 416 hours (52 weeks x 8 hours) **Year 3:** 128 hours (16 weeks x 8 hours)
Proponent Contributor	s.22 Relevant project team members
BCFSA Contributors	s.15, s.17 Manager, Privacy & Business Information

FOI Request 2024-30-CS - Part 2
Page 120 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

	s.15, s.17 Program Coordinator, Information Management enior Business Analyst
BCFSA Tasks	• Attend meetings • Communicate support requests to the Contractor • Provide access to necessary resources and people

Year 1 Total

The first two phases in year one are averaged out at $185 per hour to take into account senior resources for planning and preparation. The pilot groups and project management have been averaged out to $175 per hour.
Note that the first couple of groups are being estimated at 180 hours per group as usually the first couple of groups will take a little bit longer than usual, and the remaining groups will likely go a bit faster so the estimates include 160 hours for year 2 and year 3.

Phase	Effort	Cost (@185 per hour)
Planning and Preparation	80 hours (@$185 average per hour)	$14,800
Training and Strategy	320 hours (@$185 average per hour)	$59,200
Pilot Groups (2)	360 hours (@$175 average per hour)	$63,000
Project Management	144 hours (@$175 average per hour)	$25,200
Year 1	**Total**	**$162,200**

Year 2 Estimates

Group rollouts

Number of groups	Effort	Cost
9	**160 (hours per group)**	**$28,000 (per group)**
Total	**1,440**	**$252,000**

Project Management

Number of weeks	Effort	Cost
52	**8 (hours per week)**	**$1400 (per week)**
Total	**416**	**$72,800**

FOI Request 2024-30-CS - Part 2
Page 121 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Total Cost

Group rollout	**$252,000**
Project Management	**$72,800**
Total	**$324,800**

Year 3 Estimates

Group rollouts

Number of groups	Effort	Cost
4	**160 (hours per group)**	**$28,000 (per group)**
Total	**640**	**$112,000**

Project Management

Number of weeks	Effort	Cost
16	**8 (hours per week)**	**$1400 (per week)**
Total	**128**	**$22,400**

Total Cost

Group Rollout	**$112,000**
Project Management	**$22,400**
Total	**$134,400**

Total cost years 1-3

Year	Cost
Year 1	$162,200
Year 2	$324,800
Year 3	$134,400
Total	**$621,400**

Required Licenses

(including third-party products that are required to deliver the solution)

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Email Management Tool: Collabmail

Collabmail is a Microsoft Outlook add-in that integrates drag-n-drop functionality for fast filing and navigation of SharePoint and is required for the solutions to be developed for the Legal department.

Migration Tool: ShareGate

ShareGate is a migration tool for performing migrations from file shares as well as other instances of SharePoint and network drives. This tool can migrate content to other areas of M365 and has a very friendly user interface. The tool will enable inventory of content prior to the move, identify potential technical issues such as long URLs and special characters, configure mappings of content types and metadata including users, preserve system generate metadata, and flatten folder structure in preparation for the migration.

ShareGate also allows monitoring of the migration as it progresses and runs reports on errors once complete. This tool can also be used to copy sites across tenants which is useful when moving between development, test, or production environments.

BCFSA has access to ShareGate licenses and so there will be no additional charges resulting from its use.

License	Year 1	Year 2	Year 3	Year 4	Year 5
Collabmail* (Email Management Tool for Legal Department)	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**	100 user licenses (minimum)* x $48 per year = **$4,800**
ShareGate** (Migration Tool)	**N/A**	**N/A**	N/A	N/A	N/A

**Collabmail pricing is $48 per year per user with a minimum user requirement of 100 licenses.*

Roles and Responsibilities

The table of activities and deliverables per phase of the project are summarized in the following table. The table notes the phase of the project implementation lifecycle, the activity description, and the responsibility of the Contractor and the BCFSA in the completion of activities.

R = Responsible	The parties that perform the task, and/or are responsible for the action/implementation. R's can be shared and R is assigned to both Contractor and BCFSA if input and action is required from BCFSA.
A = Accountable	The parties that are ultimately accountable and responsible for acceptance. Has Yes/No power, as well as power of veto. Only one A can be assigned to an activity/deliverable.
C = Consulted	The parties to be consulted. C's can be shared.
I = Informed	The parties that are kept up-to-date on progress. Optional participation.

A more detailed RACI specifying individuals and groups within BCFSA will be created as part of the project as a deliverable.

FOI Request 2024-30-CS - Part 2
Page 123 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 124 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 125 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 126 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility
s.17, s.21			

FOI Request 2024-30-CS - Part 2
Page 127 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility	
s.17, s.21				
Project Management				
Project Management	Team meetings, managing project constraints, updating project documentation	Team meetings will be conducted as needed. Management of budget, schedule, scope, quality, resources, and risks.	A/R	R/C

FOI Request 2024-30-CS - Part 2
Page 128 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Project Item	Item Type	Definition	Responsibility	
			Contractor	BCFSA
		Updates to project plan, raid log, status reports, progress tracking, and budget tracker.		

Risk Mitigation

A summary of known key risks is as follows:

s.13, s.17	

FOI Request 2024-30-CS - Part 2
Page 129 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

s.13, s.17

Assumptions

The estimated fees are based on the following assumptions:

- s.15, s.17, s.21

Support

With resources across Canada, the Contractor's standard support is from 6:00am PT to 6:00 pm PT. The Contractor can perform work outside of these hours when scheduled in advance and can negotiate support agreements for organizations beyond the Contractor's regular hours on an as-needed basis.

Microsoft Solution Partner for Modern Work

As a Microsoft Solutions Partner for Modern Work, the Contractor has demonstrated customer success with the Microsoft 365 platform including Microsoft Viva, Microsoft Purview, SharePoint Online, and the underlying technology. In prior years, the Contractor achieved Microsoft Gold competencies in Cloud Productivity, Collaboration, and Content.
As a Microsoft Partner, the Contractor has access to resources and support directly from Microsoft to troubleshoot problems and issues and can escalate within Microsoft for support.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Change Orders

Proposed changes to the Services must be in writing and approved by both BCFSA and the Contractor before the commencement of work. Additional fees will be invoiced in the regular billing cycle described below.

FOI Request 2024-30-CS - Part 2
Page 131 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule B – Fees and Expenses

1. MAXIMUM AMOUNT PAYABLE:

Maximum Amount: Despite sections 2 and 3 of this Schedule, $621,400.00 is the maximum amount which the BCFSA is obliged to pay to the Contractor for fees and expenses under this Agreement (exclusive of any applicable taxes described in section 3.1(c) of this Agreement).

2. FEES:

Hourly Rate

The Contractor's standard rates range between $175 and $250 per hour. Please see table below for rates by role and experience.

Note for estimation purposes $185 is used when both senior and junior resources are working together and $175 for the majority of the work.

Resource / Role	Hourly Rate
Analysts/Consultants	
Jr. SharePoint/M365 Analyst	$150
SharePoint/M365 Analyst	$175
Lead Consultant	$250
Project Management	
Project Coordinator	$150
Project Manager	$175
Sr. Project Manager	$200
Technical	
Developer	$200
Sr. Developer	$250
Infrastructure Architect	$200
Sr. Infrastructure Architect	$250
Solution Architect	$200
Sr. Solution Architect	$250

3. EXPENSES:

None.

4. STATEMENTS OF ACCOUNT:

Statements of Account: In order to obtain payment of any fees and expenses under this Agreement for a period from and including the 1st day of a month to and including the last day of that month (each a "Billing Period"), the Contractor must deliver to the BCFSA on a date after the Billing Period (each a "Billing Date"), a written statement of account in a form satisfactory to the BCFSA containing:

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

(a) the Contractor's legal name and address;

(b) the date of the statement, and the Billing Period to which the statement pertains;

(c) the Contractor's calculation of all fees claimed for that Billing Period, including a declaration by the Contractor of all hours worked during the Billing Period, and a description of how the hours worked relates to the services provided and outcomes achieved for which the Contractor claims fees and a description of the applicable fee rates;

(d) the Contractor's calculation of any applicable taxes payable by the BCFSA in relation to the Services for the Billing Period;

(e) a description of this Agreement;

(f) a statement number for identification; and

(g) any other billing information reasonably requested by the BCFSA.

5. PAYMENTS DUE:

Payments Due: Within 30 days of the BCFSA's receipt of the Contractor's written statement of account delivered in accordance with this Schedule, the BCFSA must pay the Contractor the fees and expenses (plus all applicable taxes), claimed in the statement if they are in accordance with this Schedule. Statements of account or contract invoices offering an early payment discount may be paid by the BCFSA as required to obtain the discount.

FOI Request 2024-30-CS - Part 2
Page 133 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule C – Approved Subcontractor(s)

Not applicable.

FOI Request 2024-30-CS - Part 2
Page 134 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule D – Insurance

1. The Contractor must, without limiting the Contractor's obligation or liabilities and at the Contractor's own expense, purchase and maintain throughout the Term the following insurances with insurers licensed in Canada in forms and amounts acceptable to the BCFSA:

   (a) Commercial General Liability in an amount not less than $2,000,000 inclusive per occurrence against bodily injury, personal injury and property damage and including liability assumed under this Agreement and this insurance must:

      (i) include the BCFSA as an additional insured,

      (ii) be endorsed to provide the BCFSA with 30 days advance written notice of cancellation or material change, and

      (iii) include a cross liability clause; and

   (b) Professional Errors and Omissions Liability insuring the Contractor's liability resulting from errors or omissions in the performance of the Services in an amount per occurrence, and in the aggregate, calculated as follows:

      (i) not less than $1,000,000, if the "Maximum Amount" set out in Schedule B is less than $500,000; and

      (ii) not less than $2,000,000, if the "Maximum Amount" set out in Schedule B is $500,000 or greater.

2. All insurance described in section 1 of this Schedule must:

   (a) be primary; and

   (b) not require the sharing of any loss by any insurer of the BCFSA.

3. The Contractor must provide the BCFSA with evidence of all required insurance as follows:

   (a) within 10 Business Days of commencement of the Services, the Contractor must provide to the BCFSA evidence of all required insurance in the form of a completed Province of British Columbia Certificate of Insurance;

   (b) if any required insurance policy expires before the end of the Term, the Contractor must provide, within 10 Business Days of the policy's expiration, evidence of a new or renewal policy meeting the requirements of the expired insurance in the form of a completed Province of British Columbia Certificate of Insurance; and

   (c) despite paragraph (a) or (b) above, if requested by the BCFSA at any time, the Contractor must provide to the BCFSA certified copies of the required insurance policies.

4. Despite section 1(b) of this Schedule, if in the BCFSA's sole discretion, the BCFSA has approved in writing either a fronted self-insurance program or a duly licensed captive insurer as an alternative to the Professional Liability Insurance requirement set out in section 1(b), then the Contractor must maintain throughout the Term that alternative in accordance with the terms of the approval.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule E – Privacy Protection Schedule

Definitions

1. In this Schedule,

   (a) **"Act"** means the *Freedom of Information and Protection of Privacy Act* including any regulation made under it;

   (b) **"contact information"** means information to enable an individual at a place of business to be contacted and includes the name, position name or title, business telephone number, business address, business email or business fax number of the individual;

   (c) **"personal information"** means recorded information about an identifiable individual, other than contact information, collected or created by the Contractor as a result of the Agreement or any previous agreement between BCFSA and the Contractor dealing with the same subject matter as the Agreement;

   (d) **"privacy course"** means the Government of British Columbia's online privacy and information sharing training course or another course approved by BCFSA; and

   (e) **"public body"** means "public body" as defined in the Act;

   (f) **"service provider"** means a person retained under a contract to perform services for a public body; and

   (g) **"third party request for disclosure"** means a subpoena, warrant, order, demand or request from an authority inside or outside of Canada for the unauthorized disclosure of personal information to which the Act applies;

   (h) **"unauthorized disclosure of personal information"** means disclosure of, production of or the provision of access to personal information to which the Act applies, if that disclosure, production or access is not authorized by the Act.

Purpose

2. The purpose of this Schedule is to:

   (a) enable BCFSA to comply with BCFSA's statutory obligations under the Act with respect to personal information; and

   (b) ensure that, as a service provider, the Contractor is aware of and complies with the Contractor's statutory obligations under the Act with respect to personal information.

Acknowledgements

3. The Contractor acknowledges and agrees that

   (a) it is a service provider and, as such, the requirements and restrictions established by Part 3 of the Act apply to the Contractor in respect of personal information;

   (b) unless the Agreement otherwise specifies, all personal information in the custody of the Contractor is and remains under the control of BCFSA; and

   (c) unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor may only collect, use, disclose or store personal information that relates directly to and is necessary for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

FOI Request 2024-30-CS - Part 2
Page 136 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Collection of Personal Information

4. Unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor may only collect or create personal information that relates directly to and is necessary for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

5. The Contractor must collect personal information directly from the individual the information is about unless:

   (a) BCFSA provides personal information to the Contractor;

   (b) the Agreement otherwise specifies; or

   (c) BCFSA otherwise directs in writing.

6. Where the Contractor collects personal information directly from the individual the information is about, the Contractor must tell that individual:

   (a) the purpose for collecting it;

   (b) the legal authority for collecting it; and

   (c) the contact information of the individual designated by BCFSA to answer questions about the Contractor's collection of personal information.

Privacy Training

7. The Contractor must ensure that each individual who will provide services under the Agreement that involve the access, collection or creation of personal information will complete, at the Contractor's expense, the privacy course prior to that individual providing those services.

8. The requirement in section 7 will only apply to individuals who have not previously completed the privacy course.

Accuracy of Personal Information

9. The Contractor must make every reasonable effort to ensure the accuracy and completeness of any personal information to be used by the Contractor or BCFSA to make a decision that directly affects the individual the information is about.

Requests for Access to Information

10. If the Contractor receives a request for access to information from a person other than BCFSA, the Contractor must promptly advise the person to make the request to BCFSA unless the Agreement expressly requires the Contractor to provide such access. If BCFSA has advised the Contractor of the name or title and contact information of an official of BCFSA to whom such requests are to be made, the Contractor must also promptly provide that official's name or title and contact information to the person making the request.

Correction of Personal Information

11. Within 5 Business Days of receiving a written direction from BCFSA to correct or annotate any personal information, the Contractor must annotate or correct the information in accordance with the direction.

12. When issuing a written direction under section 11, BCFSA must advise the Contractor of the date the correction request was received by BCFSA in order that the Contractor may comply with section 13.

13. Within 5 Business Days of correcting or annotating any personal information under section 11, the Contractor must provide the corrected or annotated information to any party to whom, within one year prior to the date the correction request was received by BCFSA, the Contractor disclosed the information being corrected or annotated.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

14. If the Contractor receives a request for correction of personal information from a person other than BCFSA, the Contractor must promptly advise the person to make the request to BCFSA and, if BCFSA has advised the Contractor of the name or title and contact information of an official of BCFSA to whom such requests are to be made, the Contractor must also promptly provide that official's name or title and contact information to the person making the request.

Protection of Personal Information

15. Without limiting any other provision of the Agreement, the Contractor must protect personal information by making reasonable security arrangements against such risks as unauthorized access, collection, use, disclosure or disposal, including without limitation by ensuring that the integrity of the personal information is preserved. Without limiting the general nature of the foregoing sentence, the Contractor will ensure that all personal information is securely segregated from any information under the control of the Contractor or third parties to prevent unintended mixing of personal information with other information or access to personal information by unauthorized persons and to enable personal information to be identified and separated from the information of the Contractor or third parties.

Storage of and Access to Personal Information

16. The Contractor must comply with the requirements under the Act concerning storage of personal information outside of Canada, including, if required by BCFSA, by supporting BCFSA with completion of such assessments as may be required by law.

17. The Contractor must not change the location where personal information is stored without receiving prior authorization of BCFSA in writing.

18. Without limiting any other provision of the Agreement, the Contractor will implement and maintain an access log documenting all access to personal information, including a list of all persons that access any personal information. The Contractor will provide a copy of the access log to BCFSA upon request.

Retention of Personal Information

19. Unless the Agreement otherwise specifies, the Contractor must retain personal information until directed by BCFSA in writing to dispose of it or deliver it as specified in the direction.

Use of Personal Information

20. Unless BCFSA otherwise directs in writing, the Contractor may only use personal information if that use is for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement. For clarity, unless the Agreement otherwise specifies or BCFSA otherwise directs in writing, the Contractor must not anonymize, aggregate or otherwise alter or modify personal information, including by converting personal information into non-personal information, or analyze personal information (whether by manual or automated means) for any purpose, including for the purpose of developing insights, conclusions or other information from personal information.

Metadata

21. Where the Contractor has or generates metadata as a result of services provided to BCFSA, where that metadata is personal information, the Contractor will:

    (a) not use it or disclose it to any other party except where the Agreement otherwise specifies; and

    (b) remove or destroy individual identifiers, if practicable.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Disclosure of Personal Information

22. Unless BCFSA otherwise directs in writing, the Contractor may only disclose personal information to any person other than BCFSA if the disclosure is for the performance of the Contractor's obligations, or the exercise of the Contractor's rights, under the Agreement.

23. If in relation to personal information, the Contractor:

    (a) receives a third-party request for disclosure;

    (b) receives a request to disclose, produce or provide access that the Contractor knows or has reason to suspect is for the purpose of responding to a third-party request for disclosure; or

    (c) has reason to suspect that an unauthorized disclosure of personal information has occurred in response to a third-party request for disclosure,

    subject to section 24, the Contractor must immediately notify BCFSA.

24. If the Contractor receives a third-party request described in section 23(a) or (b) but is unable to notify BCFSA as required by section 23, the Contractor must instead:

    (a) use its best efforts to direct the party making the third-party request to BCFSA;

    (b) provide BCFSA with reasonable assistance to contest the third-party request; and

    (c) take reasonable steps to challenge the third party-request, including by presenting evidence with respect to:

        (i) the control of personal information by BCFSA as a public body under the Act;

        (ii) the application of the Act to the Contractor as a service provider to BCFSA;

        (iii) the conflict between the Act and the third-party request; and

        (iv) the potential for the Contractor to be liable for an offence under the Act as a result of complying with the third-party request.

Notice of Unauthorized Disclosure

25. In addition to any obligation the Contractor may have to provide the notification contemplated by section 30.5 of the Act, if the Contractor knows that there has been an unauthorized disclosure of personal information, the Contractor must immediately notify BCFSA.

Compliance with the Act and Directions

26. The Contractor must in relation to personal information comply with:

    (a) the requirements of the Act applicable to the Contractor as a service provider, including any regulation made under the Act and the terms of this Schedule; and

    (b) any direction given by BCFSA under this Schedule.

27. The Contractor acknowledges that it is familiar with the requirements of the Act governing personal information that are applicable to it as a service provider.

28. The Contractor will provide BCFSA with such information as may be reasonably requested by BCFSA to assist BCFSA in confirming the Contractor's compliance with this Schedule.

FOI Request 2024-30-CS - Part 2
Page 139 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Notice of Non-Compliance

29. If for any reason the Contractor does not comply, or anticipates that it will be unable to comply in any respect, with any provision in this Schedule, the Contractor must promptly notify BCFSA of the particulars of the non-compliance or anticipated non-compliance and what steps it proposes to take to address, or prevent recurrence of, the non-compliance or anticipated non-compliance.

Termination of Agreement

30. In addition to any other rights of termination which BCFSA may have under the Agreement or otherwise at law, BCFSA may, subject to any provisions in the Agreement establishing mandatory cure periods for defaults by the Contractor, terminate the Agreement by giving written notice of such termination to the Contractor, upon any failure of the Contractor to comply with this Schedule in a material respect.

Interpretation

31. In this Schedule, references to sections by number are to sections of this Schedule unless otherwise specified in this Schedule.

32. Any reference to “Contractor” in this Schedule includes any subcontractor or agent retained by the Contractor to perform obligations under the Agreement and the Contractor must ensure that any such subcontractors and agents comply with the requirements of the Act applicable to them.

33. The obligations of the Contractor in this Schedule will survive the termination of the Agreement.

34. If a provision of the Agreement (including any direction given by BCFSA under this Schedule) conflicts with a requirement of the Act, including any regulation made under the Act, the conflicting provision of the Agreement (or direction) will be inoperative to the extent of the conflict.

35. The Contractor must comply with the provisions of this Schedule despite any conflicting provision of the Agreement or the law of any jurisdiction outside Canada.

36. Nothing in this Schedule requires the Contractor to contravene the law of any jurisdiction outside Canada unless such contravention is required to comply with the Act.

FOI Request 2024-30-CS - Part 2
Page 140 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule F – Additional Terms

Not applicable.

FOI Request 2024-30-CS - Part 2
Page 141 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule G – Security Schedule

Definitions

1. In this Schedule:

   (a) "Device" means any device to manage, operate or provide the Services or to connect to any Systems or any BCFSA system or network, or that is capable of storing any Protected Information, and includes any workstation or handheld device the Contractor authorizes Personnel to use in relation to this Agreement;

   (b) "Facilities" means the physical locations (excluding those of the BCFSA) the Contractor uses to provide the Services, or to house Systems or records containing Protected Information;

   (c) "Least Privilege" means the principle requiring that each subject in a system be granted the most restrictive set of privileges (or lowest clearance) needed for the performance of authorized tasks so as to limit the damage that can result from accident, error or unauthorized use;

   (d) "Need-to-Know" means the principle where access is restricted to authorized individuals whose duties require such access and not merely because of status, rank or office;

   (e) "Personnel" means all individuals hired or used by the Contractor and Subcontractors to perform the Contractor's obligations under this Agreement, including unpaid volunteers and the Contractor or a Subcontractor if an individual;

   (f) "Policies" means the intentions and directions of an organization or part of it, as expressed in record form by its top management (including, for example, policies, directions, standards, practices, procedures and guidelines);

   (g) "Protected Information" means any and all:

      (i) "personal information" as defined in the Privacy Protection Schedule if attached;

      (ii) information and records of information the Contractor is required to treat as confidential under this Agreement; and

      (iii) records, the integrity or availability of which are to be preserved by the Contractor under this Agreement, which in the case of records not falling within (i) or (ii), are marked or instructed by the BCFSA to be so preserved or otherwise treated as "Protected Information" under this Agreement;

   (h) "Security Event Logs" means any logs (also known as audit records) of events, notifications or alerts that any component of any Device or other device (not limited to security device), or any Systems or other system or software is technically capable of producing in relation to its status, functions and activities that may be used for such purposes as security investigations, auditing, monitoring and determining security incidents (examples of components capable of producing such logs include firewalls, intrusion prevention systems, routers, switches, content filtering, network traffic flow logs, networks, authentication services, directory services, dynamic host configuration protocols, dynamic naming services, hardware platforms, virtualization platforms, servers, operating systems, web servers, databases, applications, application firewalls);

   (i) "Systems" means any systems, subsystems, equipment, infrastructure, networks, management networks, servers, hardware and software the Contractor uses in relation to this Agreement, including for managing, operating or providing the Services, but excluding any the BCFSA owns or makes available to the Contractor for the Contractor to use in relation to this Agreement;

   (j) "Tenancy" means those components of the Systems that:

FOI Request 2024-30-CS - Part 2
Page 142 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

(i) directly access and store Protected Information,

(ii) relate to Protected Information or the BCFSA's tenancy activities, or

(iii) are customer facing and managed by the BCFSA in its use of the Services; and

(k) "Tenancy Security Event Logs" means Security Event Logs that relate to Tenancy, including:

(i) log-on/log-off information about BCFSA user activities, and

(ii) application logs, web server log, file server logs, database logs of applications, web servers, file servers or database servers or any other logs that directly store, access or contain Protected Information.

Additional obligations

2. The Contractor must comply with Appendix G1 if attached.

PERSONNEL

Confidentiality agreements

3. The Contractor must not permit any person the Contractor hires or uses to access or obtain any Protected Information unless that person is contractually bound to the Contractor in writing to keep Protected Information confidential on terms no less protective than the terms applicable to the Contractor under this Agreement.

Personnel security screening

4. The Contractor may only permit individual Personnel to have access to any Protected Information or other asset of the BCFSA (including to any system, network or device the BCFSA makes available to the Contractor) in relation to this Agreement, if, after:

(a) verifying their identity and relevant education, professional qualifications and employment history;

(b) completing a criminal record check that is updated at least every five years;

(c) requiring Personnel to proactively disclose criminal offences to the Contractor unless prohibited by applicable law;

(d) performing any additional screening this Agreement or applicable law may require; and

(e) performing any additional background checks the Contractor considers appropriate,

the Contractor is satisfied that the individual does not constitute an unreasonable security risk.

5. If any criminal record check or proactive disclosure reveals a prior criminal offence or pending criminal matter, the Contractor must make a reasonable determination of whether the applicable person constitutes an unreasonable security risk, taking into consideration the duties of the individual and the type and sensitivity of information to which the individual may be exposed.

6. If the Contractor is an individual, the BCFSA may subject the Contractor to the screening requirements in this Schedule.

Personnel information security training

7. Unless otherwise specified in this Agreement, the Contractor must ensure all Personnel complete any relevant information security training, at the Contractor's expense, before they provide any Services, or receive or are given access to any Protected Information or any system, device or secure facility of the BCFSA, and thereafter at least annually.

FOI Request 2024-30-CS - Part 2
Page 143 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Security contact

8. If not set out elsewhere in this Agreement, the Contractor (but not a Subcontractor) must provide in writing to the BCFSA the contact information for the individual who will coordinate compliance by the Contractor and all Subcontractors and act as a direct contact for the BCFSA on matters relating to this Schedule.

Supply chain

9. The Contractor must ensure that the security requirements of those in its upstream and downstream supply chain are documented, followed, reviewed, and updated on an ongoing basis as applicable to this Agreement.

GENERAL POLICIES AND PRACTICES

Information security policy

10. The Contractor must have an information security Policy that is:

    (a) based on recognized industry standards; and

    (b) reviewed and updated at least every three years.

Compliance and Standard for Security Controls

11. Unless this Agreement otherwise specifies, the Contractor must apply controls and security management practices to manage or operate Protected Information and Systems, Devices, and Facilities that are compliant with or equivalent to the following Province's Policies accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures:

    (a) "Information Security Policy";

    (b) government wide IM/IT Standards; and

    (c) sector or ministry specific IM/IT Standards, if any applicable to the Province ministry, agency or other representative receiving the Services.

Contractor security risk assessments

12. The Contractor must undertake a security threat and risk assessment against an industry security standard before placing any new or materially changed Systems or services into production.

Change control and management

13. The Contractor must:

    (a) implement and maintain change control processes for Facilities, Systems and Devices in line with applicable security best practices to reduce security-related risks with respect to implemented significant changes; and

    (b) ensure that adequate testing of any change is completed before the change is put into production.

Backups and restores

14. The Contractor must ensure that:

    (a) it has a backup Policy that is followed and is reviewed, updated and tested at least annually;

    (b) backups are taken and tested in accordance with the Contractor's backup Policy, but in any event at least annually; and

    (c) frequency and completeness of backups is based on reasonable industry practice.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Business continuity plan and disaster recovery plan

15. The Contractor must ensure that it has a documented business continuity plan and a disaster recovery plan that is reviewed at least annually.

16. The Contractor must ensure that Facilities and Systems are protected from loss, damage or other occurrence, including fire and environmental hazards and power interruptions, that may result in any of those Facilities and Systems being unavailable when required to provide the Services.

Security Incident Response and Management

17. The Contractor must ensure that it has a security incident management Policy and response plan that is reviewed at least annually.

PROTECTED INFORMATION AND DATA SECURITY

Encryption

18. The Contractor must ensure that:

    (a) encryption of data at rest is implemented and is maintained in effect, uninterrupted, and active at all times, even in the case of equipment or technology failure, for all Protected Information stored on Systems and Devices; and

    (b) encryption end-to-end is implemented for all Protected Information in transit.

No storage on unencrypted portable media

19. The Contractor must ensure that no Protected Information is stored on portable media for transport outside of the Facilities or Systems without both the prior written approval of the BCFSA and ensuring that the portable media and the Protected Information are encrypted.

Encryption standard

20. For sections 18 and 19, encryption must comply with the Province's "Cryptographic Standards for Information Protection" accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures.

Isolation controls and logical isolation of data

21. The Contractor must implement and maintain the logical isolation of Protected Information, in effect, uninterrupted, and active at all times, even in the case of equipment or technology failure.

ACCESS AND AUTHENTICATION

User Identifiers

22. The Contractor must assign and ensure that user identifiers are unique and personal for log in to Systems and Devices.

Access

23. The Contractor must implement, follow, and regularly review and update, access control Policies that address, without limitation, onboarding, off-boarding, transition between roles, regular access reviews, limit and control use of administrator privileges and inactivity timeouts for Facilities, Systems and Devices within the Contractor's control.

24. The Contactor must ensure that all access to Protected Information and to Facilities, Systems and Devices is based Least Privilege and Need-to-Know" based on role and responsibilities. The Contractor must identify and segregate conflicting duties and areas of responsibility to reduce incidents of fraud and other abuse.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

25. The Contractor must verify an individual's identity before assigning the individual a unique identifier that would give them access to Facilities, Systems or Devices.
26. The Contractor must implement a formal user registration process for Personnel that includes:
    (a) verification of access levels;
    (b) creating and maintaining records of access privileges;
    (c) audit processes; and
    (d) actions to ensure access is not given before approval is granted by the Contractor.
27. The Contractor must maintain a current and accurate inventory of computer accounts and review the inventory on a regular basis to identify dormant, fictitious or unused accounts.
28. The Contractor must implement a monitoring process to oversee, manage and review Personnel access rights and roles at regular intervals.
29. The Contractor must ensure that all Systems and Devices:
    (a) are configured in alignment with industry standards;
    (b) enforce a limit of consecutive invalid logon attempts by a user during a predetermined time period;
    (c) automatically lock the applicable account and Systems after failed logon failures;
    (d) limit the number of concurrent sessions;
    (e) prevent further access to Systems by initiating a session lock; and
    (f) provide the capability of disconnecting or disabling remote access to the Systems.

Authentication

30. The Contractor must use or require complex passwords or personal identification numbers (PINs) that are not shared, default or blank and that are encrypted (not displayed) when entered, biometric accesses, keys, smart cards, other logical or access controls, or combinations of them, to control access to Protected Information and to Systems and Devices.
31. The Contractor must ensure that Systems for password-based authentication:
    (a) enforce minimum password complexity, including requiring passwords to be case sensitive, contain a minimum of eight characters and a combination of upper-case letters, lower-case letters, numbers, and/or special characters;
    (b) change authentication passwords regularly at predetermined intervals, but at a minimum semi-annually;
    (c) store and transmit only encrypted representations of passwords;
    (d) enforce password minimum and maximum lifetime restrictions;
    (e) prohibit password reuse;
    (f) prevent reuse of identifiers; and
    (g) disable the identifier after ninety days of inactivity.

FOI Request 2024-30-CS - Part 2
Page 146 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Highly sensitive Protected Information

32. If this Agreement or the BCFSA under this Agreement indicates that any Protected Information is highly sensitive, the Contractor must also ensure that Systems enforce with respect to that Protected Information:

    (a) two-factor authentication for access;

    (b) enhanced logging that logs all accesses;

    (c) request based access; and

    (d) no standing access rights.

SECURITY EVENT LOGS

Log generation, log retention and monitoring

33. The Contractor must ensure that logging of Security Event Logs is enabled on all applicable Systems components

34. The Contractor must retain Security Event Logs for the Systems online for a minimum of 90 days and either online or off-line for an additional period of time adequate to enable the Contractor to conduct effective security investigations into suspected or actual security incidents.

35. The Contractor must retain Tenancy Security Event Logs online for a minimum of 90 days and either:

    (a) such additional period of time as the BCFSA may instruct; or

    (b) ensure that the Tenancy offers the technical capability for the BCFSA to retain the Tenancy Security Event Logs,

    to enable the BCFSA to comply with an information schedule approved under the *Information Management Act* or other retention period required by law.

36. Upon the BCFSA's request, the Contractor must ensure that the Tenancy offers the technical capability for the BCFSA to enable or configure the forwarding, extraction, backup of Tenancy Security Event Logs from the Tenancy to the BCFSA's security information and event management system or to an external log storage and retention system.

37. The Contractor must review Security Event Logs regularly to detect potential security incidents, using automated tools or equivalent processes for the monitoring, review, correlating and alerting of Security Event Logs.

BCFSA PROPERTY

Access to BCFSA facilities, systems or networks

38. If the BCFSA makes available any facilities, systems, networks or devices for use of the Contractor in relation to this Agreement, the Contractor must comply with, and permit access on its behalf only by those authorized Personnel who have been instructed to comply with, the Province's Policies then applicable to their acceptable use, access and protection accessible at https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures, including:

    (a) "Appropriate Use Policy" (as also referenced in chapter 12 of the Province's "Core Policy and Procedures Manual");

    (b) "Information Security Policy";

    (c) government wide IM/IT Standards; and

    (d) sector or ministry specific IM/IT Standards, if any applicable to the Province ministry, agency or other representative receiving the Services.

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

39. The BCFSA has the rights to:

    (a) not make any particular BCFSA facility, system, network or device available before the Contractor or individual Personnel or both agree to a form of agreement acceptable to the BCFSA on acceptable use, protection of, and access to, such facility, system, network or device, or at all;

    (b) not permit connection to any particular BCFSA system or network until satisfied with the controls applied and the security status of the Device to be connected;

    (c) keep facilities access logs and Security Event Logs, and to otherwise monitor and analyze use of BCFSA facilities, systems and networks to verify compliance, investigate suspected or actual breaches or information incidents and protect the BCFSA's assets, including records, in compliance with applicable laws, including the *Freedom of Information and Protection of Privacy Act* and Information Management Act, and the Province's Policies; and

    (d) limit or revoke access to any BCFSA systems, facility or device at its discretion.

Application development

40. If the Services include software development, the Contractor must ensure that the applications and programming interfaces are developed according to industry standards and Province's Policies applicable to application development standards. The Contractor must use secure application development practices for the development of the software.

FACILITIES, SYSTEMS, DATABASE AND DEVICE SECURITY

Physical security

41. The Contractor must ensure that adequate physical controls and processes are implemented to ensure that only authorized persons have physical access to the Facilities and Systems.

42. The Contractor must develop, document, and disseminate a physical and environmental protection Policy that it reviews at least annually.

43. The Contractor must review physical access logs at least once monthly.

44. The Contractor must ensure that physical security of any Systems or Facilities being used or capable of being used to house Protected Information meets a standard as would be reasonably expected to provide adequate protection based on the value of the data being protected and the environment in which the Systems or Facilities are located. At a minimum, this should include:

    (a) hardening of the perimeter of the Facilities;

    (b) physical separation of public and restricted spaces;

    (c) Intrusion Alarm System (IAS) partitioned to ensure areas containing Protected Information are protected at all times;

    (d) Access Control Systems (ACS) and/or Key Management processes; and

    (e) visitor and identity management processes – including access logs and identification badges.

Separation of production from test environments

45. The Contractor must not use any production data in any development, test or training environments used for the Services without the BCFSA's prior written consent. If the BCFSA gives such consent, the production data must, at minimum, be obfuscated (for example, by using data masking functionality).

FOI Request 2024-30-CS - Part 2
Page 148 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

46. The Contractor must keep its development, test and training environments separate from its production environments used for the Services at all times, even in case of failure.

Systems (including servers) hardening

47. The Contractor must:

    (a) harden all Systems against attack and misuse, using appropriate security best practices for the hardening of the specific deployed platform, before placing those Systems into production;

    (b) ensure that all unsecured and unneeded ports, services, applications, protocols and network communicating applications are uninstalled or disabled on all Systems;

    (c) applying Least Privilege, ensure that the Contractor only configures and makes operational ports, services, applications, protocols and network communicating applications based on the functional requirements of the respective Systems;

    (d) ensure that default passwords and shared accounts are not used for any Systems; and

    (e) in relation to Systems, implement server hardening using configuration security best practices (for example, Center for Internet Security, Inc. (CIS) Benchmarks or equivalent) for any server operating systems, server virtualization, server middleware (for example, web servers and database servers) and application servers.

Perimeter controls (firewall and intrusion prevention system) and network security

48. The Contractor must:

    (a) implement stateful packet inspection firewalls to control traffic flow to and from Systems and Tenancy at all times, and configure the stateful packet inspection firewalls applying security best practices and Least Privilege;

    (b) implement an intrusion prevention System to control and filter traffic flow leaving and entering Systems and Tenancy at all times, and configure the intrusion prevention System applying security best practices; and

    (c) implement a secure network perimeter and network segmentation for Systems, with ingress and egress points that are known and controlled.

Application firewall

49. The Contractor must implement application layer firewalls on Systems:

    (a) at such level of protection as the BCFSA may instruct ; and

    (b) to detect and mitigate application attacks (for example, brute force, OWASP Top 10, SQL injection, cross site scripting).

Management network

50. The Contractor must ensure that for any Systems:

    (a) the management network remains logically separated from any other zone and is not directly accessible from the Internet;

    (b) the management network is internally segmented, with each server's dedicated network interface on its own segmented network and that interfaces on the management network do not have visibility to each other; and

    (c) all access to the management network is strictly controlled and exclusively enforced though a secure access gateway, bastion host or equivalent.

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Remote management and secure access gateway

51. The Contractor must perform any remote management of Systems or Devices in a secure manner, using encrypted communication channels and adequate access controls.

Database security

52. The Contractor must ensure that for any Systems:

    (a) database maintenance utilities that bypass controls are restricted and monitored;

    (b) there is a formal approval process in place for handling requests for disclosure of database contents or for database access, including steps to evaluate privacy impacts and security risks of such requests; and

    (c) methods to check and maintain the integrity of the data are implemented (for example, consistency checks and checksums).

53. For database security, the Contractor must implement logical isolation and encryption of Protected Information.

Device security and antivirus scanning

54. The Contractor must ensure all Devices:

    (a) have antivirus and malware protection as appropriate for the particular Device active at all times;

    (b) are configured to perform antivirus scans at least once per week;

    (c) have host-based firewall configured, enabled and active at all times; and

    (d) have all patches and appropriate security updates installed for the operating system and all installed software.

VULNERABILITY PREVENTION, SCANNING AND MANAGEMENT

Proactive management

55. The Contractor must:

    (a) obtain information in a timely basis about technical vulnerabilities relating to Systems and Devices; and

    (b) implement processes to stay current with security threats.

Patching

56. The Contractor must patch all Systems regularly in line with security best practices and ensure that current software, operating systems and application patching levels are maintained.

57. The Contractor must ensure that all Systems have all patches installed on a regular schedule, within the time frame recommended by the manufacturer unless the BCFSA otherwise consents in writing.

58. The Contractor must ensure that vulnerabilities are remedied and patches installed on an accelerated basis for zero-day, critical and high vulnerabilities. For zero-day vulnerabilities, the Contractor must implement appropriate mitigation measures promptly on notification of the zero-day vulnerability. The Contractor must remediate zero-day, high and critical vulnerabilities through patching, decommission, or compensating controls.

59. The Contractor must patch high vulnerabilities within 30 days or less of discovery and patch medium vulnerabilities within 90 days or less of discovery.

Vulnerability Scanning

60. The Contractor must ensure that a vulnerability scan is completed on components of all Systems:

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(a) with any identified vulnerabilities remedied, before being placed into production; and

(b) on a regular schedule, set at a minimum of one scan per quarter, unless the BCFSA otherwise consents in writing.

Web application vulnerability scanning

61. The Contractor must ensure that a vulnerability scan is completed on any web applications used for Tenancy or in any other Systems:

(a) and on any major changes to such web applications, with any identified vulnerabilities remedied, before being placed into production; and

(b) on a regular schedule, set at a minimum of one scan per quarter, unless the BCFSA otherwise consents in writing.

Antivirus and malware scanning

62. The Contractor must ensure that all Systems servers:

(a) have antivirus and malware protection configured, active and enabled at all times;

(b) have antivirus and malware definitions updated at least once a day; and

(c) are configured to undergo a full anti-virus scan for latent infections (to detect infections missed by the real-time agent) at least once a week.

DISPOSALS

Asset disposal

63. The Contractor must ensure that all disposals of assets used in providing or relating to the Services are done in a secure manner that ensures that Protected Information cannot be recovered.

Asset management

64. The Contractor must have asset management and disposal Policies that are followed and reviewed and updated regularly in line with security best practices, and that address hardware, software and other critical business assets.

65. The Contractor must keep an asset management inventory that includes the name of the System, location, purpose, owner, and criticality, with assets added to inventory on commission and removed on decommission.

Information destruction and disposal

66. Unless this Agreement otherwise specifies, the Contractor must retain all records containing Protected Information in the Contractor's possession until instructed by the BCFSA in writing to dispose or deliver them as instructed.

67. The Contractor must securely erase:

(a) records that contain Protected Information and Tenancy Security Event Logs when instructed in writing by the BCFSA; and

(b) any backup, transitory and extra copies of records that contain Protected Information or Tenancy Security Event Logs when no longer needed in relation to this Agreement.

68. The Contractor must ensure that Protected Information and Tenancy Security Event Logs on magnetic media are securely wiped by overwriting using procedures and adequate media wiping solutions, degaussing, or other method in line with security best practices for disposal of media.

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NOTICES, INCIDENTS AND INVESTIGATIONS

Notice of demands for disclosure

69. In addition to any obligation the Contractor may have to notify or assist the BCFSA under applicable law or this Agreement, including the Privacy Protection Schedule if attached, if the Contractor is required (including under an enactment or a subpoena, warrant, order, demand or other request from a court, government agency or other legal authority) to produce, provide access to or otherwise disclose any Protected Information, the Contractor must, unless prohibited by applicable law, immediately notify and provide reasonable assistance to the BCFSA so the BCFSA may seek a protective order or other remedy to prevent or limit the disclosure.

E-discovery and legal holds

70. The Contractor must fully co-operate with the BCFSA to enable the BCFSA to comply with e-discovery and legal hold obligations.

Incidents

71. In addition to any obligation the Contractor may have under applicable law, including the *Freedom of Information and Protection of Privacy Act*, or this Agreement, if, during or after the Term, the Contractor discovers a suspected or actual unwanted or unexpected event or series of events that threaten the privacy or security of Protected Information (including its unauthorized access, collection, use, disclosure, alteration, storage or disposal) or Tenancy, whether accidental or deliberate, the Contractor must:

    (a) immediately report the particulars of such incident to, and follow the instructions of, the BCFSA, confirming any oral report with a notice in writing to the BCFSA as soon as reasonably practicable (if unable to contact the BCFSA Contract Manager or other designated contact for this Agreement, the Contractor must follow the procedure for reporting and managing information incidents on the Province's website at https://www2.gov.bc.ca/gov/content/governments/services-for-government/information-management-technology/information-security/information-incidents; and

    (b) make every reasonable effort to recover the records containing Protected Information and contain and remediate such incident, following such reasonable instructions as the BCFSA may give.

Investigations support and security investigations

72. The Contractor must:

    (a) conduct security investigations in the case of incidents (including any security breach or compromise) affecting Devices, Facilities, Systems, Tenancy or Protected Information, collecting evidence, undertaking forensic activities and taking such other actions as needed;

    (b) provide the BCFSA with any related investigation reports, which the Contractor may sanitize first;

    (c) upon the BCFSA's request, provide the BCFSA with any logs relating to such investigation reports as validation/confirmation of such investigation, which the Contractor may sanitize first; and

    (d) maintain a chain of custody in all such security investigations it undertakes.

73. Upon the BCFSA's request, the Contractor must:

    (a) provide investigative support to the BCFSA to enable the BCFSA to conduct its own security investigations into incidents (including security breaches or compromises) affecting the Tenancy or Protected Information;

    (b) provide the BCFSA with timely access via an on-line, real-time GUI (Graphic User Interface) facility to any Tenancy Security Event Logs and to other Security Event Logs for Systems (the latter of which the Contractor

FOI Request 2024-30-CS - Part 2
Page 152 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

may sanitize first to mask or remove, for example, data pertaining to the Contractor's customers) to assist the BCFSA in conducting the BCFSA's security investigations, or in case of technical limitations, other method acceptable to the BCFSA (for example, on-site visits to enable direct access to those Security Event Logs).

74. The Contractor must work with and support the BCFSA if the BCFSA needs assistance in legal proceedings in relation to security investigations related to Protected Information or Tenancy.

BCFSA Security Threat and Risk Assessment ("STRA") support

75. The Contractor must, via its technical and security resources, support the BCFSA in completing a STRA for the Services and to otherwise assess the risks associated with the Services, including by providing all information and documentation (for example, architecture diagrams, service architecture, controls architecture and technical information), which the Contractor may sanitize first and that the BCFSA may reasonably require for such purpose.

Notification of changes

76. The Contractor must notify the BCFSA of any changes to its security Policies, management practices and security controls described in this Agreement that may potentially negatively impact the security of Tenancy, Protected Information, or those Systems providing the Services.

Compliance verification

77. Upon the BCFSA's request, the Contractor must provide, at no additional cost, the following security reports to the BCFSA at least every six months during the Term:

    (a) vulnerability scan reports of those Systems providing the Services; and

    (b) patch status reports for those Systems providing the Services.

78. In addition to any other rights of inspection the BCFSA may have under this Agreement or under statute, the BCFSA has the rights, at any reasonable time and on reasonable notice to the Contractor, to:

    (a) request the Contractor to verify compliance with this Schedule and to keep security controls documentation or records to support compliance; and

    (b) enter on the Contractor premises and Facilities to inspect and to validate the Contractor's compliance with the security obligations under this Agreement

79. The Contractor must permit, and provide reasonable assistance to, the exercise by the BCFSA of the BCFSA's rights under this section. If any non-compliance or deficiency is found, the BCFSA may (in addition to any other rights it may have) require the Contractor, at the Contractor's expense, to develop and implement a corrective action plan within a reasonable time.

Notice of non-compliance

80. If for any reason the Contractor does not comply, or anticipates that it will be unable to comply, with a provision in this Schedule in any respect, the Contractor must promptly notify the BCFSA of the particulars of the non-compliance or anticipated non-compliance and what steps it proposes to take to address, or prevent recurrence of, the non-compliance or anticipated non-compliance.

MISCELLANEOUS

Interpretation

81. In this Schedule, unless otherwise specified, references to sections by number are to sections of this Schedule.

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82. Any reference to the "Contractor" in this Schedule includes any subcontractor or agent retained by the Contractor to perform obligations under this Agreement and the Contractor must ensure that any such subcontractors and agents comply with this Schedule.

83. Any reference to a specified Policy refers to it as may be revised or replaced from time to time.

84. If a provision of this Schedule conflicts with a documented process required by this Schedule to be created or maintained by the Contractor, the provision of the Schedule will prevail to the extent of the conflict.

Referenced documents

85. Policies and other documents of the BCFSA referenced in this Schedule may be updated or replaced by the BCFSA from time to time without notice, and if not found at the hyperlink or URL provided or via the Province's main website at http://www.gov.bc.ca, be obtained from the BCFSA's contact for this Agreement.

Survival

86. Sections 63, 66, 67, 68, 69, 70, and 71 and other obligations of the Contractor in this Schedule which, by their terms or nature, are intended to survive the completion of the Services or the termination of this Agreement, will continue in force indefinitely subject to any applicable limitation period prescribed by law, even after this Agreement ends.

FOI Request 2024-30-CS - Part 2
Page 154 of 156

DocuSign Envelope ID: 113D2115-C8AC-4F16-AB0A-CE2961F5DE03

Schedule H – Tax Verification Schedule

Intentionally omitted.

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BCFSA BC Financial Services Authority

600-750 West Pender Street
Vancouver, B.C. V6C 2T7

604 660 3555
Toll free 866 206 3030
info@bcfsa.ca

Request for Proposals

ON-0002049 – Records Management System Planning & Implementation

BCFSA

Request for Proposals

Records Management System Planning & Implementation

BC Financial Services Authority RFP Number: ON-0002049 Issue date: September 15, 2022

Closing Time: Proposals must be received **before** 2:00 PM Pacific Time on: **October 14, 2022**

DELIVERY OF PROPOSALS: Proposals must be in English and must be submitted using the submission method below, and must include a copy of this cover page that is signed by an authorized representative of the Proponent confirming the Proponent's intent to be bound

BC Bid Electronic Submission: Proponents must submit an electronic proposal using BC Bid. Proposals must be submitted in accordance with the BC Bid requirements and e-bidding key requirements (found at www.bcbid.ca). Only pre-authorized electronic bidders registered on the BC Bid system can submit an electronic proposal using the BC Bid system.

Regardless of submission method, proposals must be received before Closing Time to be considered.

A proposal is deemed to incorporate the Confirmation of Proponent's Intent to Be Bound below, without alteration.

CONFIRMATION OF PROPONENT'S INTENT TO BE BOUND:

The enclosed proposal is submitted in response to the referenced Request for Proposals, including any Addenda. By submitting a proposal, the Proponent agrees to all of the terms and conditions of the RFP including the following:

a) The Proponent has carefully read and examined the entire Request for Proposals;
b) The Proponent has conducted such other investigations as were prudent and reasonable in preparing the proposal; and
c) The Proponent agrees to be bound by the statements and representations made in its proposal.

PROPONENT NAME (please print): _____

NAME OF AUTHORIZED REPRESENTATIVE (please print):_____

SIGNATURE OF AUTHORIZED REPRESENTATIVE: _____

DATE: _____

BCFSA CONTACT: Enquiries related to this RFP, including any requests for information or clarification may only be directed in writing to the following person who will respond if time permits before the Closing Time. Information obtained from any other source is not official and should not be relied upon. Enquiries and any responses providing new information will be recorded and posted to BC Bid or otherwise distributed to prospective Proponents.

Peter Mountstevens
Manager, Procurement
600-750 West Pender Street
Vancouver, B.C., V6C 2T8
peter.mountstevens@BCFSA.ca

The cut-off for submitting any questions related to this RFP to the BCFSA Contact will be 48 hours before the Closing Time. Questions received after this time may not be answered.

PROPONENTS' MEETING:

A Proponents' meeting **will not** be held.

ENVIRONMENTAL CONSIDERATIONS FOR PROPOSAL DELIVERY:

- The BCFSA requires only electronic submissions.

TABLE OF CONTENTS

1 SUMMARY OF THE OPPORTUNITY 1

2 RFP PROCESS RULES 2

3 SITUATION/OVERVIEW 7

3.1 BCFSA Responsibility 7
3.2 Background 7
3.2.1 Business Users 8
3.2.2 Current Environment 8
3.3 Scope 8

4 CONTRACT 9

4.1 Contract Terms and Conditions 9
4.2 Service Requirements 9
4.3 Expected Outcomes 10
4.4 Expected Outputs 10

5 REQUIREMENTS 10

5.1 Experience and Capabilities 11
5.1.1 Relevant Experience 11
5.1.2 Relevant Capabilities 11
5.1.3 References 11
5.2 Approach 12
5.2.1 Proposed Strategy 12
5.2.2 Proposed Timeline 12
5.3 Solution's Ability to Meet Requirements 13
5.4 Price 13

6 PROPOSAL FORMAT 14

7 EVALUATION 14

7.1 Mandatory Criteria 15
7.2 Weighted Criteria 15
7.3 Stage 1 – Written Proposals 16
7.4 Stage 2 – Price Evaluation 16
7.5 Stage 3 - Presentation and Demonstration 16
7.6 Final Evaluation 17

Appendix A - Contract Form 18

1 SUMMARY OF THE OPPORTUNITY

BCFSA is a Vancouver-based independent regulatory Crown Agency of the British Columbia Government responsible for supervision and regulation of the financial service sector in British Columbia, including credit unions, trust and insurance companies, pension plans, mortgage brokers, real estate professionals, and the Credit Union Deposit Insurance Corporation. Its mandate is to protect the rights of British Columbians by promoting high standards of market conduct within the financial services sectors. As a modern, effective, and efficient regulator, BCFSA is committed to providing oversight that ensures fair, transparent processes that benefit the public. BCFSA provides the information and guidance necessary to enable industry participants to comply with legislative requirements and best practices.

BCFSA is seeking Proposals from qualified vendors to recommend and implement an effective and efficient records management system for approximately 360 users. The system should be compatible with the BCFSA's records management and document management practices as well as compliant with British Columbia laws and regulations.

The successful Proponent will conduct detailed analysis of the BCFSA's documents and records and provide guidance to plan the implementation of the recommended records management system. The successful Proponent will also provide guidance to migrate information from the existing legacy records management application.

Further details as to the scope of this opportunity and the requirements can be found within this RFP.

2 RFP PROCESS RULES

2.1 Definitions

Throughout this Request for Proposals, the following definitions apply:

"**Addenda**" means all additional information regarding this RFP including amendments to the RFP;

"**ARCS**" means Administrative Records Classification System

"**BCFSA**" means the BC Financial Services Authority issuing this RFP;

"**BCFSA Contact**" means the individual named as the contact person for the BCFSA in the RFP;

"**BCFSA Electronic Mail System**" or "**GEMS**" means the electronic mail system of the BCFSA;

"**BC Bid**" means the BC Bid website located at www.bcbid.ca;

"**Closing Location**" includes the location or email address for submissions indicated on the cover page of this RFP, or BC Bid, as applicable;

"**Closing Time**" means the closing time and date for this RFP as set out on the cover page of this RFP;

"**Contract**" means the written agreement resulting from the RFP executed by the BCFSA and the successful Proponent;

"**Contractor**" means the successful Proponent to the RFP who enters into a Contract with the BCFSA;

"**must**", or "**mandatory**" means a requirement that must be met in order for a proposal to receive consideration;

"**ORCS**" means Operational Records Classification System

"**Proponent**" means a person or entity (excluding its parent, subsidiaries or other affiliates) with the legal capacity to contract, that submits a proposal in response to the RFP;

"**proposal**" means a written response to the RFP that is submitted by a Proponent;

"**Province**" means Her Majesty the Queen in Right of the Province of British Columbia and includes the BCFSA;

"**Request for Proposals**" or "**RFP**" means the solicitation described in this document, including any attached or referenced appendices, schedules or exhibits and as may be modified in writing from time to time by the BCFSA by Addenda;

"**should**", "**may**" or "**weighted**" means a requirement having a significant degree of importance to the objectives of the Request for Proposals; and

2.2 Acceptance of Terms and Conditions

Submitting a proposal indicates acceptance of all the terms and conditions set out in the RFP, including those that follow and that are included in all appendices and any Addenda.

A proposal must be signed by a person authorized to sign on behalf of the Proponent with the intent to bind the Proponent to the RFP and to the statements and representations in the Proponent's proposal. A scanned copy of the signed cover page of this RFP is acceptable as is a cover letter identifying the Proponent, identifying the RFP and including a signature of an authorized representative of the Proponent that confirms the Proponent's intent to be bound. For proposals submitted via BC Bid attachment of the e-bidding key to an electronic proposal constitutes the signature of an authorized representative of the Proponent and is acceptable without additional signature.

2.3 Submission of Proposals

a) Proposals must be submitted before Closing Time to the Closing Location using one of the submission methods set out on the cover page of this RFP. Proposals must not be sent by fax, except in the circumstances set out below. The Proponent is solely responsible for ensuring that, regardless of submission method selected, the BCFSA receives a complete Proposal, including all attachments or enclosures, before the Closing Time.

b) For electronic submissions (BC Bid), the following applies:

   (i) The Proponent is solely responsible for ensuring that the complete electronic Proposal, including all attachments, is received before Closing Time;

   (ii) The maximum size of each attachment must be 20 MB or less;

   (iii) If the file size of an electronic submission exceeds the applicable maximum size, the Proponent may make multiple submissions (BC Bid upload) to reduce attachment file size to be within the maximum applicable size;

(iv) Attachments must not be compressed, must not contain a virus or malware, must not be corrupted and must be able to be opened. Proponents submitting by electronic submission are solely responsible for ensuring that any attachments are not corrupted. The BCFSA may reject proposals that are compressed, cannot be opened or that contain viruses or malware or corrupted attachments.

c) Only pre-authorized e-bidders registered on BC Bid can submit electronic bids on BC Bid. BC Bid is a subscription service and the registration process may take several days to complete. If using this submission method, Proponents should refer to the BC Bid website or contact BC Bid Helpdesk at 250-387-7301 for more information. An electronic proposal submitted on BC Bid must be submitted using the e-bidding key of an authorized representative of the Proponent. Using the e-bidding key of a subcontractor is not acceptable.

d) The BCFSA strongly encourages Proponents using electronic submissions to submit proposals with sufficient time to complete the upload and transmission of the complete proposal and any attachments before Closing Time.

e) The Proponent bears all risk associated with delivering its Proposal by electronic submission, including but not limited to delays in transmission between the Proponent's computer and BC Bid.

f) An alternate submission method may be made available, at the BCFSA's discretion, commencing one half hour before the Closing Time, and it is the Proponent's sole responsibility for ensuring that a complete proposal (and all attachments) submitted using an approved alternate submission method is received by the BCFSA before the Closing Time. The BCFSA makes no guarantee that an alternative submission method will be available or that the method available will ensure that a Proponent's proposal is received before Closing Time.

2.4 Additional Information

All Addenda will be posted on BC Bid. It is the sole responsibility of the Proponent to check for Addenda on BC Bid. Proponents are strongly encouraged to subscribe to BC Bid's email notification service to receive notices of Addenda.

2.5 Late Proposals

Proposals will be marked with their receipt time at the Closing Location. Only complete proposals received and marked before the Closing Time will be considered to have been received on time. Proposals received late will be marked late and not considered or evaluated. In case of a dispute, the proposal receipt time as recorded by the BCFSA at the Closing Location will prevail whether accurate or not.

2.6 Proposal Validity

Proposals will be open for acceptance for at least 120 days after the Closing Time.

2.7 Firm Pricing

Prices will be firm for the entire Contract period unless the RFP specifically states otherwise.

2.8 Completeness of Proposal

By submitting a proposal the Proponent warrants that, if the RFP is to design, create or provide a system or manage a program, all components required to run the system or manage the program have been identified in the proposal or will be provided by the Contractor at no additional charge.

2.9 Changes to Proposals

By submitting a clear and detailed written notice, the Proponent may amend or withdraw its proposal before the Closing Time. Unless the RFP otherwise provides, Proponents should use a consistent submission method for submitting proposals and any amendments or withdrawals. Upon Closing Time, all proposals become irrevocable. The Proponent will not change any part of its proposal after the Closing Time unless requested by the BCFSA for purposes of clarification.

2.10 Conflict of Interest/No Lobbying

a) A Proponent may be disqualified if the Proponent's current or past corporate or other interests, or those of a proposed subcontractor, may, in the BCFSA's opinion, give rise to an actual or potential conflict of interest in connection with the services described in the RFP. This includes, but is not limited to, involvement by a Proponent in the preparation of the RFP or a relationship with any employee, contractor or representative of the BCFSA involved in preparation of the RFP, participating on the evaluation committee or in the administration of the Contract. If a Proponent is in doubt as to whether there might be a conflict of interest, the Proponent should consult with the BCFSA Contact prior to submitting a proposal. By submitting a proposal, the Proponent represents

that it is not aware of any circumstances that would give rise to a conflict of interest that is actual or potential, in respect of the RFP.

b) A Proponent must not attempt to influence the outcome of the RFP process by engaging in lobbying activities. Any attempt by the Proponent to communicate for this purpose directly or indirectly with any employee, contractor or representative of the BCFSA, including members of the evaluation committee and any elected officials of the BCFSA, or with the media, may result in disqualification of the Proponent.

2.11 Subcontractors

a) Unless the RFP states otherwise, the BCFSA will accept proposals where more than one organization or individual is proposed to deliver the services described in the RFP, so long as the proposal identifies the lead entity that will be the Proponent and that will have sole responsibility to deliver the services under the Contract. The BCFSA will enter into a Contract with the Proponent only. The evaluation of the Proponent will include evaluation of the resources and experience of proposed sub-contractors, if applicable.

b) All subcontractors, including affiliates of the Proponent, should be clearly identified in the proposal.

c) A Proponent may not subcontract to a firm or individual whose current or past corporate or other interests, may, in the BCFSA's opinion, give rise to an actual or potential conflict of interest in connection with the services described in the RFP. This includes, but is not limited to, involvement by the firm or individual in the preparation of the RFP or a relationship with any employee, contractor or representative of the BCFSA involved in preparation of the RFP, participating on the evaluation committee or in the administration of the Contract. If a Proponent is in doubt as to whether a proposed subcontractor might be in a conflict of interest, the Proponent should consult with the BCFSA Contact prior to submitting a proposal. By submitting a proposal, the Proponent represents that it is not aware of any circumstances that would give rise to a conflict of interest that is actual or potential, in respect of the RFP.

d) Where applicable, the names of approved subcontractors listed in the proposal will be included in the Contract. No additional subcontractors will be added nor other changes made to this list in the Contract without the written consent of the BCFSA.

2.12 Evaluation

a) Proposals will be assessed in accordance with the evaluation criteria. The BCFSA will be under no obligation to receive further information, whether written or oral, from any Proponent. The BCFSA is under no obligation to perform any investigations or to otherwise verify any statements or representations made in a proposal.

b) Proposals from not-for-profit agencies will be evaluated against the same criteria as those received from any other Proponents.

c) The BCFSA may consider and evaluate any proposals from other jurisdictions on the same basis that the government purchasing authorities in those jurisdictions would treat a similar proposal from a British Columbia supplier.

2.13 Contract

a) By submitting a proposal, the Proponent agrees that should its proposal be successful the Proponent will enter into a Contract with the BCFSA on substantially the same terms and conditions set out in Appendix A and such other terms and conditions to be finalized to the satisfaction of the BCFSA, if applicable.

b) Written notice to a Proponent that it has been identified as the successful Proponent and the subsequent full execution of a written Contract will constitute a Contract for the goods or services, and no Proponent will acquire any legal or equitable rights or privileges relative to the goods or services until the occurrence of both such events.

2.14 Contract Finalization Delay

If a written Contract cannot be finalized with provisions satisfactory to the BCFSA within thirty days of notification of the successful Proponent, the BCFSA may, at its sole discretion at any time thereafter, terminate discussions with that Proponent and either commence finalization of a Contract with the next qualified Proponent or choose to terminate the RFP process and not enter into a Contract with any of the Proponents.

2.15 Debriefing

At the conclusion of the RFP process, all Proponents will be notified. Proponents may request a debriefing meeting with the BCFSA.

2.16 Proponents' Expenses

Proponents are solely responsible for their own expenses in participating in the RFP process, including costs in preparing a proposal and for subsequent finalizations with the BCFSA, if any. The BCFSA will not be liable to any Proponent for any claims, whether for costs, expenses, damages or losses incurred by the Proponent in preparing its proposal, loss of anticipated profit in connection with any final Contract, or any other matter whatsoever.

2.17 Limitation of Damages

By submitting a proposal, the Proponent agrees that it will not claim damages, for whatever reason, relating to the Contract or in respect of the competitive process, in excess of an amount equivalent to the reasonable costs incurred by the Proponent in preparing its proposal and the Proponent, by submitting a proposal, waives any claim for loss of profits if no Contract is made with the Proponent.

2.18 Liability for Errors

While the BCFSA has used considerable efforts to ensure information in the RFP is accurate, the information contained in the RFP is supplied solely as a guideline for Proponents. The information is not guaranteed or warranted to be accurate by the BCFSA, nor is it necessarily comprehensive or exhaustive. Nothing in the RFP is intended to relieve Proponents from forming their own opinions and conclusions with respect to the matters addressed in the RFP.

2.19 No Commitment to Award

The RFP should not be construed as an agreement to purchase goods or services. The lowest priced or any proposal will not necessarily be accepted. The RFP does not commit the BCFSA in any way to award a Contract.

2.20 No Implied Approvals

Neither acceptance of a proposal nor execution of a Contract will constitute approval of any activity or development contemplated in any proposal that requires any approval, permit or license pursuant to any federal, provincial, regional district or municipal statute, regulation or by-law.

2.21 Legal Entities

The BCFSA reserves the right in its sole discretion to:

a) disqualify a proposal if the BCFSA is not satisfied that the Proponent is clearly identified;

b) prior to entering into a Contract with a Proponent, request that the Proponent provide confirmation of the Proponent's legal status (or in the case of a sole proprietorship, the Proponent's legal name and identification) and certification in a form satisfactory to the BCFSA that the Proponent has the power and capacity to enter into the Contract;

c) not to enter into a Contract with a Proponent if the Proponent cannot satisfy the BCFSA that it is the same legal entity that submitted the Proponent's proposal; and

d) require security screenings for a Proponent who is a natural person, subcontractors and key personnel before entering into a Contract and decline to enter into a Contract with a Proponent or to approve a subcontractor or key personnel that fail to pass the security screenings to the BCFSA's satisfaction.

2.22 Reservation of Rights

In addition to any other reservation of rights set out in the RFP, the BCFSA reserves the right, in its sole discretion:

a) to modify the terms of the RFP at any time prior to the Closing Time, including the right to cancel the RFP at any time prior to entering into a Contract with a Proponent;

b) in accordance with the terms of the RFP, to accept the proposal or proposals that it deems most advantageous to itself;

c) to waive any non-material irregularity, defect or deficiency in a proposal;

d) to request clarifications from a Proponent with respect to its proposal, including clarifications as to provisions in its proposal that are conditional or that may be inconsistent with the terms and conditions of the RFP, without any obligation to make such a request to all Proponents, and consider such clarifications in evaluating the proposal;

e) to reject any proposal due to unsatisfactory references or unsatisfactory past performance under contracts with the BCFSA, or any material error, omission or misrepresentation in the proposal;

f) at any time, to reject any or all proposals; and

g) at any time, to terminate the competition without award and obtain the goods and services described in the RFP by other means or do nothing.

2.23 Ownership of Proposals

All proposals and other records submitted to the BCFSA in relation to the RFP become the property of the BCFSA and, subject to the provisions of the *Freedom of Information and Protection of Privacy Act* and the RFP, will be held in confidence. For more information on the application of the Act, go to http://www.cio.gov.bc.ca/cio/priv_leg/index.page.

2.24 Copyright

This document is subject to copyright and may be used, reproduced, modified and distributed to the extent necessary for the Proponent to prepare and submit a proposal.

2.25 Confidentiality Agreement

The Proponent acknowledges that prior to the Closing Time it may be required to enter into a confidentiality agreement with the BCFSA in order to obtain access to confidential materials relevant to preparing a proposal.

2.26 Alternative Solutions

If more than one approach to deliver the services described in the RFP are offered, Proponents should submit the alternative approach in a separate proposal.

2.27 Collection and Use of Personal Information

Proponents are solely responsible for familiarizing themselves, and ensuring that they comply, with the laws applicable to the collection and dissemination of information, including resumes and other personal information concerning employees and employees of any subcontractors. If the RFP requires Proponents to provide the BCFSA with personal information of employees who have been included as resources in response to the RFP, Proponents will ensure that they have obtained written consent from each of those employees before forwarding such personal information to the BCFSA. Such written consents should specify that the personal information may be forwarded to the BCFSA for the purposes of responding to the RFP and used by the BCFSA for the purposes set out in the RFP. The BCFSA may, at any time, request the original consents or copies of the original consents from Proponents, and upon such request being made, Proponents will immediately supply such originals or copies to the BCFSA.

2.28 Trade Agreements

This RFP is covered by the following trade agreements:

a) Trade, Investment and Labour Mobility Agreement;

b) New West Partnership Trade Agreement;

c) Canadian Free Trade Agreement;

For more information, Proponents may contact the BCFSA Contact.

3 SITUATION/OVERVIEW

3.1 BCFSA Responsibility

The Ministry of Finance plays a key role in managing government's fiscal, financial and taxation policies. The Ministry also manages policy development and regulation for specific sectors including gaming, financial services, real estate and records management. Policy advice is also provided by the Ministry with respect to federal-provincial arrangements and the stewardship of the Canada Pension Plan. The Ministry has oversight for financial, procurement and administrative governance as well as banking, accounting, and risk and debt management services for the broader public service. The Minister of Finance is accountable for the B.C. Public Service Agency, Public Sector Employers' Council, B.C. Securities Commission, B.C. Lottery Corporation, Partnerships B.C., and BCFSA.

BCFSA is a Vancouver-based Independent regulatory Crown Agency of the B.C. Government. BCFSA's five pillars of responsibility are pension plans, mortgage brokers, financial institutions (including credit unions, insurance and trust companies), real estate services, and the Credit Union Deposit Insurance Corporation.

BCFSA takes a risk-based approach to financial services supervision fitted to the dynamic nature of the sectors that it oversees. BCFSA's primary focus has remained consistent as it has evolved over the last 25 years - to safeguard the interests of depositors, policyholders, beneficiaries, pension plan members, and real estate consumers.

3.2 Background

In 2021, BC Financial Services Authority ("BCFSA"), Office of the Superintendent of Real Estate ("OSRE") and the Real Estate Council of BC ("RECBC") completed integration into a single entity. These organizations had different practices and different levels of maturity regarding records management. BCFSA started implementing a holistic approach to records management in accordance with the *Information Management Act* ("IMA") and the B.C. Government's records management practices.

As a part of these practices, BCFSA uses ARCS/ORCS for building the organization's information schedules. BCFSA has updated its Operational Records Classification System ("ORCS") and is developing a new set of ORCS for the real estate sector, which has yet to be approved by the B.C. Government. BCFSA has started training staff on the new ORCS.

BCFSA is also subject to the *Freedom of Information and Protection of Privacy Act* ("FOIPPA"), which provides a right of access to the public of BCFSA's information (i.e., FOI requests), with exceptions to that right, and requires us to limit and manage how it collects, uses, discloses, stores, and accesses personal information.

Currently, BCFSA's records management system is limited (for example, different practices or rules may be applied by different business units). The technology of the legacy records management system is obsolete.

The new records management technology sought in this RFP is expected to create a foundation that would support best practices and deliver the following benefits:

- Improve business efficiency;
- Maintain accountability of document owners; and
- Mitigate reputational risks.

3.2.1 BUSINESS USERS

The implementation of the new records management system is expected to be staged and gradually implemented for all BCFSA departments over the period of the project. The order of the departments (or more granularly, the order of business units) participating in the implementation of the system should be determined during the initial analysis and planning. The adoption of records and document management practices currently varies within BCFSA.

Records management services in BCFSA are performed by the Business Information & Reporting team, a part of the Corporate Services & Transformation department.

3.2.2 CURRENT ENVIRONMENT

BCFSA currently manages electronic and paper documents located in a variety of data storages:

- s.15
-
-
-
-
-
-
-

The amount of all BCFSA's electronic documents exceeded s.15 as of January 2022. Some of the electronic documents s.15 have been migrated to SharePoint. The expectation is that BCFSA's business users will perform additional cleanup of the electronic documents during the records management implementation project.

The legacy Records Management system manages only records of paper documents stored in offsite storage facilities. The application is developed in .NET with SQL Server backend. Microsoft SharePoint Online is BCFSA's primary document management system.

3.3 Scope

The selected vendor must:

- Propose a modern, effective, and efficient solution for records management in BCFSA, which is compliant with the *Information Management Act* and BCFSA's IM/IT Policy.
- Implement a records management solution that is compatible with Microsoft SharePoint Online as the ultimate BCFSA's records management system, supporting all standard document types (including, but not limited to, MS Office documents, and Adobe PDF documents) and meet the following criteria:
    - The technology must support records management of electronic documents located on MS SharePoint Online, network shares, and in emails (MS Outlook).
    - The technology must support records management of paper documents located in BCFSA's offices as well as outside of BCFSA premises (i.e., off-site storage facilities) as well as other information assets (e.g., video files).
    - The technology must support BCFSA's processes of responding to FOI requests and other requests for document discovery.

    - The technology must support optical character recognition, search capabilities of the records' contents, and data usage and extraction in accordance with BCFSA's data governance framework.
- Plan and implement a records management solution for all BCFSA's business units with minimal interruption of business processes, including the following steps:
    - Perform analysis of documents in BCFSA and deliver a staged implementation plan.
    - Provide guidance to BCFSA's business units to perform cleanup and tagging of the documents.
    - Perform migration of records from BCFSA's legacy records management system.
    - Provide guidance to BCFSA in building records management procedures to be applied when creating, updating, disposing, and archiving of the records.
    - Provide guidance to BCFSA in planning change management regarding adoption of records management best practices.
- If necessary, assist BCFSA with recommending and/or procuring licenses for required records management technology products.
- Develop document management functions as follows:
    - Support proper email and content management by providing advice, guidance, and a solution to tag documents and emails, automate populating templates and saving of documents and emails to content repositories, automate populating metadata, and sort and categorize of documents.
    - Develop a bring-forward system where business units can build follow up reminders, track stages and a file's lifespan, and build in service timelines.
    - Allow for the automatic creation of folders and sub-folders in certain repositories, allow business units to hide inactive files or folders, and automatically generate file lists.
    - Assist teams in grouping and filtering documents, generating automatic lists of documents saved into particular folders and that which links to those documents.
    - Generate a combined list of documents, which lists the contents of a particular folder, automatically applies the same categories or tags to those documents, adds hyperlinks to those documents, and can generate a closed file list.
    - Manage templates by auto-populating information and storing templates within the system.

4 CONTRACT

4.1 Contract Terms and Conditions

Proponents should carefully review the terms and conditions set out in Appendix A (sample contract), including the Schedules.

Travel and relocation costs will not be covered under the contract.

4.2 Service Requirements

The Contractor's responsibilities will include the following:

a) Under the direction of the Manager, Privacy & Business Information, the Contractor will be responsible for planning and implementing the selected records management system.

b) Working collaboratively with BCFSA's Business Information and Reporting unit and with BCFSA's Technology and Digital Security unit, the Contractor's services will specifically include, but not be limited to, the following:

i. Collaborate with BCFSA teams to analyze the current state of document management and records management in the organization;

ii. Collaborate with BCFSA teams to plan the staged implementation of the records management system;

iii. Guide BCFSA teams during document preparation and system implementation;

iv. Develop document management features as outlined in section 3.3 of this RFP and in accordance with business needs;

v. Assist BCFSA in completing a privacy impact assessment and a security threat and risk assessment for the solution;

vi. Execute the implementation plan in collaboration with BCFSA technical and business stakeholders;

vii. Support BCFSA through any technical issues and provide support to BCFSA's information management and technology resources; and

viii. Provide train the trainer services to BCFSA.

4.3 Expected Outcomes

The Contractor's efforts will be expected to result in a successful implementation of the selected records management system.

4.4 Expected Outputs

The Contractor's efforts will be expected to produce:

- Results of the analysis of the current state of records management in BCFSA and recommendations to the staging approach to implement the selected records management system.
- Detailed implementation plan, outlining costs, resources, effort, and duration of implementing the records management system and document management processes, using a staged approach with minimal interruption of business processes.
- Workshops delivered to BCFSA teams to perform document cleanup, tagging, and other steps necessary for the successful implementation of the records management system and document management processes.
- Implementation of the selected records management technology for all business units in BCFSA.
- Detailed change management and communications plan.
- Training materials and user guides.

5 REQUIREMENTS

In order for a proposal to be considered, a Proponent must clearly demonstrate that they meet the mandatory requirements set out in Section 7.1 (Mandatory Criteria) of the RFP.

This section includes "Response Guidelines" which are intended to assist Proponents in the development of their proposals in respect of the weighted criteria set out in Section 7.2 of the RFP. The Response Guidelines are

not intended to be comprehensive. Proponents should use their own judgement in determining what information to provide to demonstrate that the Proponent meets or exceeds the BCFSA's expectations.

Please address each of the following items in your proposal in the order presented. Proponents may find it helpful to use the individual Response Guidelines as headings for proposal responses.

5.1 Experience and Capabilities

5.1.1 RELEVANT EXPERIENCE

- The Proponent and any subcontractor for the Proponent must have a minimum of 5 years within the past 10 years providing services of a similar scope and complexity, defined as
    - For organizations with 300+ users;
    - For documents, distributed in a variety of Cloud (Microsoft Azure) as well as on-premises data sources: network shares, M365 including MS SharePoint, emails, or databases; and/or
    - For systems with over 2 million records.
- The Proponent must have at least 3 records management solutions delivered to organizations in the Canadian public sector.
- The Proponent must have at least 3 records management solution utilizing the B.C. Government's Administrative Records Classification System and Operational Records Classification System ("ARCS/ORCS") or a similar classification system.
- The Proponent must have at least 3 records management solutions implemented in conjunction with M365 Platform and its components (e.g., SharePoint Online, Power Automate, Power Apps, etc.).
- The Proponent must be a Microsoft Certified Partner.

5.1.2 RELEVANT CAPABILITIES

- The Proponent must have proven experience with planning and successfully implementing records management systems using a staged approach for organizations of similar size and scope.

5.1.3 REFERENCES

Proponents must provide a minimum of 3 references (i.e., names and contact information) of organizations who can verify the quality of work provided specific to the relevant experience of the Proponent and of any subcontractors named in the proposal. References from the Proponent's own organization or from named subcontractors are not acceptable.

The BCFSA may in its sole discretion, but is under no obligation to, check Proponent and subcontractor references without first notifying the Proponent or its subcontractors. The BCFSA reserves the right to seek additional references independent of those supplied by the Proponent, including internal references in relation to the Proponent's and any subcontractor's performance under any past or current contracts with the BCFSA or other verifications as are deemed necessary by it to verify the information contained in the proposal and to confirm the suitability of the Proponent.

Further to the BCFSA's reservation of rights under Section 2.22, if the Proponent is deemed unsuitable by the BCFSA in its sole discretion due to unsatisfactory references, or if the proposal is found to contain material errors, omissions or misrepresentations, the Proponent's proposal may be rejected.

Response Guidelines

1. Name a contact person for the Proponent, and include this person's address, phone and fax numbers, and email address. This information will not be evaluated but will be used to contact the Proponent as required.
2. Provide a detailed summary that clearly describes the number of years the Proponent has been providing the listed services for similar size and type of organizations and any other key information about their experience and capabilities they wish to highlight.
3. Provide a detailed summary on applicable work experience and capabilities based on 5.1.1 and 5.1.2.
4. Provide a minimum of 3 references specific to the experience cited, each of which includes a contact name, phone number and email address.
5. Provide detailed resumes of the Key Personnel's experience and knowledge.

5.2 Approach

The Proponent should provide a clear and relevant description of how the Proponent would approach an implementation of their solution. They should be able to describe, at minimum, their proposed strategy and timeline. Areas of strategy and timeline in addition to the list below can be included for consideration by the evaluation team.

5.2.1 PROPOSED STRATEGY

1. The Proponent must include an architectural diagram of the solution with clear identification of all components, their relationships, and major technologies used in the solution.
2. The Proponent must include a detailed description of how the Proponent will phase the implementation to minimize impact to end users.
3. The Proponent must include a detailed description of recommended methods to perform document cleanup as a pre-requisite to records management system implementation.
4. The Proponent must include steps to tag documents (including security classification and the usage of ARCS/ORCS) and recommended methods to implement these tags in the records management system.
5. The Proponent must provide a detailed description of recommended methods to migrate documents from legacy systems.
6. The Proponent must describe how seamless integration to all document sources (including, but not limited to network shares and email) and MS SharePoint Online (as the ultimate document management system) will be achieved.
7. The Proponent must describe how they will support BCFSA's document management requirements, including correspondence management, bring-forward systems, automatic creation of folder structures and templates, and generating lists of documents.
8. The Proponent must provide information about their requirements (e.g., BCFSA's resources) to support the proposed solution.

5.2.2 PROPOSED TIMELINE

1. The proponent must include a workplan including high level milestones and timelines for each phase.

Response Guidelines for Approach

1. Provide your general strategies and methodology employed;

2. Provide a work plan with project timelines, milestones, and deliverables;
3. Provide a description of Quality Assurance controls and processes to ensure that the deliverables will meet BCFSA's expectation and standards; and,
4. Provide any additional comments about any overall general requirements (inclusions and exclusions), which you feel would be informative.

5.3 Solution's Ability to Meet Requirements

In addition to specific information on suitability of the overall solution for the context described, the Proponent must also demonstrate the solution's ability to meet stated functional and non-functional requirements.

Response Guidelines

a) The Proponent must complete the **Requirements Table** (must be completed in full in its native Excel format) as provided in **Appendix B**. Comments may be provided to clarify responses.

b) The Proponent must provide a high-level description of their physical and technical security measures, including how and where information will be accessed and stored, audit trails to document access to BCFSA information, how the Proponent prevents unauthorized access to information, and ensure that no information belonging to BCFSA is stored outside Canada. For greater certainty, the Proponent's solution must integrate with BCFSA's Microsoft 365 environment.

5.4 Price

Prices quoted will be deemed to be:

a) in Canadian dollars;

b) inclusive of duty, FOB destination, and delivery charges where applicable; and

c) exclusive of any applicable taxes.

Response Guidelines for Price

1. Provide Team Rates, including names and schedule of rates.
2. Provide estimated expenses.
3. Include costs for each milestone.
4. Proponents must submit the price for
   - Implementation services (as described in 4.2); and
   - All required licenses (including third-party products that are required to deliver the solution) and support in the following format:

	Year 1	Year 2	Year 3	Year 4	Year 5
License 1					
License 2					
License …					
Support					

5. Proponents must list all their assumptions used in price calculations, which may include (but not be limited to):
    - Annual volume of data;
    - Average number of transactions;
    - Number of business users; and
    - Hosting services.
6. Proponents must provide the total budget including all fees, required licenses and estimated expenses (fees and expenses must be quantified) and any other associated costs that maybe incurred in order to be compliant with the response requirement for Price.

NOTE:

1. All Expenses and any other costs associated (i.e., out-of-pocket expenses, etc.) associated in the delivery of services must be included as part of the quote in the Proposal.
2. Proponents not submitting their budget in the specified format above will be deemed to be non-compliant and be disqualified.

6 PROPOSAL FORMAT

Proponents should ensure that they fully respond to all requirements in the RFP in order to receive full consideration during evaluation.

The following format, sequence, and instructions should be followed in order to provide consistency in Proponent response and ensure each proposal receives full consideration. All pages should be consecutively numbered.

a) Signed cover page (see section 7.1 Mandatory Criteria).

b) Table of contents including page numbers.

c) A short (one or two page) summary of the key features of the proposal.

d) The body of the proposal, including pricing, i.e., the “Proponent Response” and Appendix B Requirements Table.

e) Appendices, appropriately tabbed and referenced.

f) Identification of Proponent (legal name)

g) Identification of Proponent contact (if different from the authorized representative) and contact information.

7 EVALUATION

Evaluation of proposals will be by a committee formed by the BCFSA and may include employees and contractors of the BCFSA and other appropriate participants.

The BCFSA’s intent is to enter into a Contract with the Proponent who has met all mandatory criteria and minimum scores (if any) and who has the highest overall ranking.

Proposals will be assessed in accordance with the entire requirement of the RFP, including mandatory and weighted criteria.

7.1 Mandatory Criteria

Proposals not clearly demonstrating that they meet the following mandatory criteria will be excluded from further consideration during the evaluation process.

Mandatory Criteria
The proposal must be received at the Closing Location before the Closing Time.
The proposal must be in English.
The proposal must be submitted using the submission method set out on the cover page of the RFP and in accordance with Section 2.3.
The Proposal must include Experience and Capabilities as stated in Sections 5.1.1 – 5.1.2
The Proposal must include References as stated in Section 5.1.3
The Proposal must include Strategy and Timeline as stated in Sections 5.2.1 – 5.2.2
The Proposal must include a completed Appendix B Requirement Table in native Excel format, as described in section 5.3
The Proposal must include Pricing as stated in Section 5.4

7.2 Weighted Criteria

Proposals meeting all of the mandatory criteria will be further assessed against the following weighted criteria.

Weighted Criteria	**Weight**
Experience and Capabilities (section 5.1)	15%
Approach (section 5.2)	15%
Ability to Meet Requirements (section 5.3)	20%
Presentation and Demonstration	30%
Price (section 5.4)	20%
TOTAL	**100**

7.3 Stage 1 – Written Proposals

Proposals meeting all the mandatory criteria will be further assessed against the following criteria.

Criteria	Available Points	Minimum Score
Experience and Capabilities (section 5.1)	100	80
Approach (section 5.2)	100	80
Ability to Meet Requirements (section 5.3)	100	80

Proponents that do not meet a minimum score within a criterion will not be evaluated further.
Shortlisted Proponents based on mandatory and weighted criteria will be invited to advance to the presentation and demonstration stage.

7.4 Stage 2 – Price Evaluation

Proponents passing all the requirements of Stage 1 will be further assessed for price (section 5.4).

The price evaluation will be based on the cost of each proposal over a 5-year period. Pricing will be evaluated using the total budget provided in section 5.4 bullet point 6 using the following formula:

- The lowest price proposed will receive all the points allocated to price; and
- All other proposals will be scored using the following formula:

$$\frac{\text{Lowest Priced Proposal X Points Available (100 points)}}{\text{This Proposal's Price}}$$

BCFSA anticipates short listing a minimum of three (3) Proponents, based on priced scores, to proceed to Stage 3 – Presentation and Demonstration.

7.5 Stage 3 - Presentation and Demonstration

Short listed Proponents will be requested to provide a presentation and demonstration that addresses the requirements of the RFP. Equal time will be provided to each Proponent to provide their presentation and demonstration. Guidelines for the presentation and demonstration will be sent to the short-listed candidates prior to the stage. BCFSA has the expectation to conduct the presentations between November to December 2022. This stage may be subject to change at the discretion of BCFSA.

During this Stage the Proponents may also be asked to answer questions or provide evidence to support their response to any part of the RFP response. In addition, references may be contacted to verify any information provided.

Criteria	Available Points	Minimum Score
Presentation and Demonstration	100	80

7.6 Final Evaluation

A successful proponent will be selected based on the highest score at the conclusion of Stage 2. In the event of equal scores price will be the deciding factor. Results of past work performance/reference checks can also impact the selection.

FOI Request 2024-35-CS
Page 21 of 80

Appendix A - Contract Form

By submitting a proposal, the Proponent agrees that should its proposal be successful, the Proponent will enter into a Contract with the BCFSA on substantially the same terms and conditions of the following, and such other terms and conditions to be finalized to the satisfaction of the BCFSA:

- Information Technology and Management Consulting Professional Services Agreement at https://www2.gov.bc.ca/assets/download/B5E51EA875334709B24D7136FE8FF918

The following schedules will be included in the Contract:

- Schedule A (Services)
- Schedule B (Fees)
- Schedule C (Subcontractors, if applicable)
- Schedule D (Insurance)
- Schedule E (Privacy)
- Schedule F (Additional Terms)
- Schedule G (Security)

MARCH 2023

BC Financial Services Authority Printing and Handling Paper Files Procedure

BCFSA

Contents

1. Purpose and Scope 1
2. Printing and Handling Paper Files 1
3. Information Incidents (Privacy Breaches) 1
4. Alternatives to Printing 2
5. Specific Procedures for Home Documents 2
6. Support Contacts 3

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1. Purpose and Scope

This procedure applies to all persons employed by the BC Financial Services Authority ("BCFSA") and supports the requirement we make "reasonable security arrangements" to protect information as required by section 30 of the *Freedom of Information and Protection of Privacy Act* ("FOIPPA").

How we protect information in our custody and control must instill confidence and trust and not bring BCFSA into disrepute. The reputation of BCFSA depends on our ability to protect information we receive in confidence, regardless of whether it is business-confidential information or personal information.[1] If we are not seen to be adequately protecting information, especially information submitted to us in confidence by a regulated entity or individual, public confidence in our abilities as a regulator could be severely diminished.

All Team Members are expected to be familiar with and adhere to this procedure. Team Members are responsible for seeking assistance or clarification from their People Leader or from the Privacy Manager if there are any aspects of this Procedure that are unclear to them.

If you have a disability, visual or physical impairment, or other medical reason that you must print documents or view paper documents only, consult with your People Leader and the Human Resources team to determine next steps.

2. Printing and Handling Paper Files

Generally speaking, Team Members should not print documents at home or take paper files outside the office. As BCFSA moves to improve its information management maturity, and as we embark on upgrading our technology and processes, relying on paper copies of records puts us at odds with the goal of moving away from a paper-based filing system.

s.15

3. Information Incidents (Privacy Breaches)

An information incident is any event that threatens the privacy or security of information. A privacy breach is a type of information incident: a collection, use, disclosure, disposal, storage of, or access to personal information, whether accidental or deliberate, that is not authorized by FOIPPA.

[1] Personal information is defined by FOIPPA as "recorded information about an identifiable individual other than contact information". Contact information is information used to enable an individual to be contacted at a place of business, and includes the name, position name or title, business telephone number, business address, business email, and/or business fax number of the individual.

A failure to adequately protect information through reasonable security arrangements constitutes an information incident. Examples include:

- Mailing, emailing, or faxing information to the wrong addressee;
- Lax or inadequate security practices (e.g., no Wi-Fi password, weak password strength, etc.);
- Unsecured media drives, such as CDs, USB sticks, or portable drives;
- Paper files left on home office desks where your family and friends can access the information; or
- Inadequate disposal of records (i.e., recycling instead of shredding).

BCFSA's Privacy Breach Response Procedure can be found here. Follow this Procedure if you believe a privacy breach has occurred.

4. Alternatives to Printing

If not being able to print poses a challenge to your ability to perform your job duties or functions, consider whether there might be a technological solution or some equipment that would meet your needs while continuing to protect information. Please reach out to your People Leader or Helpdesk for advice.

5. Specific Procedures for Home Documents

Below are the specific procedures that apply to the handling of BCFSA information, including when that information is located outside the office (for example, at a home office):

Activity	Requirement
Asset disposal	Any devices, including equipment, smart phones, or portable storage devices, containing BCFSA information must be sent to Helpdesk for disposal when they are no longer useful or required.
Destruction	The destruction process for documents containing BCFSA information must: • Be applied only to only transitory records or records eligible for destruction in accordance with approved records schedules (e.g., ARCS/ORCS); • Be fully secure throughout (i.e., only accessible to authorized team members); • Ensure that the information contained in the records is completely obliterated and cannot be reconstituted; and • Be cost-effective and environmentally friendly.
Digital (electronic) information	All BCFSA information must only be stored or accessed within the secure government network, including your email and network drives. BCFSA information must not be stored locally on your laptop or stored in your personal cloud drive (e.g., iCloud).
Email	Do not communicate BCFSA information through personal email accounts. Use your BCFSA email address, which can be accessed through Outlook.

Activity	Requirement
Securing files	Any paper files must be secured in a locked drawer or cabinet, and you must keep your People Leader informed as to what BCFSA information you have stored at home. Do not leave paper files out for others to see when you are not using them.
Shredding	Shred paper records using a cross-cut shredder with one cut shredded to a width of 1 cm (⅜") or less and any length, and the other cut at 15 mm (⅝") or less, to ensure that the BCFSA information on the document is obliterated. Smaller shred sizes are recommended, and larger shred sizes are unacceptable. Consider the risk of records being reconstituted when the volume of shredded material is low. After shredding, the resulting material may be recycled or pulped.

6. Support Contacts

If you need guidance or assistance on working with paper documents, or have any questions regarding this Procedure, please reach out to the Information Management & Technology team at FOI@bcfsa.ca or Helpdesk@bcfsa.ca.

For support on whether a record is transitory or eligible for destruction, please contact the Records Team at records@bcfsa.ca.

BC Financial Services Authority

600-750 West Pender Street
Vancouver, B.C. V6C 2T8

604 660 3555
Toll free 866 206 3030
info@bcfsa.ca

Freedom of Information Requests

Job Description and Instructions

Last Revised: August 12, 2024

Contents

Legislation 2
Office of the Information and Privacy Commissioner 2
General Tips and Reminders 3
FOI Process 3
Appendix A – List of Contacts 11

Legislation

The *Freedom of Information and Protection of Privacy Act* ("FOIPPA") sets out the access and privacy rights of individuals as they relate to public bodies. BCFSA is a public body and is therefore subject to FOIPPA.

FOIPPA establishes an individual's right to access records, including access to a person's own personal information as well as records in the custody or control of a public body. FOIPPA defines personal information as "recorded information about an identifiable individual other than contact information." The right of access is subject to application fees and fees for locating, retrieving, and copying large volumes of files in accordance with section 75.

There are certain exceptions to accessing records – for example, a public body cannot disclose information that would be harmful to law enforcement, personal privacy, or public safety. Policy advice and legal advice are also excluded. These exceptions are explained in sections 12 to 22.1.

In addition to establishing an individual's right to access records, FOIPPA also sets out the terms under which a public body can collect, use, and disclose personal information of individuals. Public bodies are accountable for their information practices; FOIPPA requires that they take reasonable steps to protect the privacy of personal information they hold.

Office of the Information and Privacy Commissioner

Established in 1993, the Office of the Information and Privacy Commissioner ("OIPC") provides independent oversight and enforcement of BC's access and privacy laws. The Commissioner oversees the information and privacy practices of public bodies and private organizations that collect, use, or disclose "personal information." B.C.'s Information and Privacy Commissioner is Michael McEvoy.

The Commissioner has the power to:

- investigate, mediate, and resolve appeals concerning access to information disputes, including issuing binding orders;
- investigate and resolve privacy complaints;
- initiate Commissioner-led investigations and audits of public bodies or organizations, if there are reasonable grounds of non-compliance or if it is in the public interest;

- comment on the access and privacy implications of proposed legislation, programs, or policies;
- comment on the privacy implications of new technologies and/or data matching schemes;
- conduct research into anything affecting access and privacy rights; and,
- educate and inform the public about their access and privacy rights and the relevant laws.

General Tips and Reminders

BCFSA has established a policy to internally manage its own FOI requests. However, there are other resources available to assist in the performance of that duty.

- There is a FOIPPA Policy and Procedures Manual on the Government webpage. It's helpful when it comes to interpreting the various sections of the legislation, though some sections may be slightly out of date: https://www2.gov.bc.ca/gov/content/governments/services-for-government/policies-procedures/foippa-manual.
- Case law, as set out by the OIPC, can also be useful in interpreting FOIPPA. A sectional index can be found here: https://www.oipc.bc.ca/rulings/sectional-index/.

If you have FOI or privacy-related questions, you can also contact the following bodies for assistance:

- BC Privacy and Access Helpline
  - 250-356-1851
  - Privacy.Helpline@gov.bc.ca
- Office of the Information and Privacy Commissioner
  - 250-387-5629
  - info@oipc.bc.ca
  - https://www.oipc.bc.ca/about/about-us/

FOI Process

The indicated steps will not always occur in a specific order. There may be a need to, depending on the circumstances, perform some steps in a different order than indicated, or to visit them at different times of the process.

Where templates are available, they will be bolded to indicate their location in the SharePoint library. The templates should provide a useful starting point but should be modified to fit individual circumstances.

It is recommended to look back at previous requests to research the process and prepare your next steps and response based on what was done previously.

SharePoint provides an index or previous requests over the last several years. All previous requests have been destroyed as the retention period has been reached. Requests that were reviewed by OIPC or through the judicial process have to be saved indefinitely and can be found in a separate folder (files to be archived).

These are the steps taken when processing a request for information:

1. Receive the request: A request can be received by email, by letter or fax, or to another department.

2. Assess whether the request constitutes an FOI request under FOIPPA:
   a. Does not need to be written on the template provided on the website.
   b. Must be in writing [e.g., letter or note] (s. 5).
   c. Must provide sufficient detail to enable an experienced employee of the public body, with a reasonable effort, to identify the records sought (s. 5).
   d. Must provide written proof of the authority if they are acting for someone else (s. 5).
   e. Must be submitted to the public body that the applicant believes has custody or control of the record (s. 5).
   f. The records sought must not be outside the scope of FOIPPA (s. 3).

3. If the request does not constitute a valid FOI request, then:
   a. Send a response letter to applicant (**02 – Not FOI Request**), and
   b. Put the request under the Issues and Concerns library.

4. Open file:
   a. Create a folder under the UNIT - Business Information & Reporting - FOI Requests - All Documents (sharepoint.com) library.
   b. Name the folder according to the sector/team:
      i. 2024-01-CS: Corporate Services & Transformation
      ii. 2024-01-CUD: CUDIC
      iii. 2024-01-FI: Financial Institutions
      iv. 2024-01-MB: Mortgage Brokers
      v. 2024-01-MSB: Money Services Business
      vi. 2024-01-PEN: Pensions
      vii. 2024-01-RE: Real Estate
      viii. 2024-01-FSA: CEO's Office / Board / Across Multiple Areas
   c. Create subfolders for Emails and Records.
   d. Make a new entry into the FOI Database in SharePoint by clicking the Add FOI Request button here: UNIT - Business Information & Reporting - Home (sharepoint.com).

5. If it is a valid FOI request, send a letter to the applicant acknowledging the request (**01 – Request Acknowledgement**). Ensure delivery receipts are enabled when emailing applicants.

6. Unless the request is for the applicant's own personal information, they are required to pay a $10.00 application fee before we proceed with the request. The acknowledgement letter

states this; once the payment is received, respond with the acknowledgement letter (**01a – Application Fee Received**).

In the cover email, include the following language (if the fee applies): "*Please find attached a letter acknowledging your recent information request, which includes instructions on paying the application fee. Your request is on hold until the fee is paid.*"

7. Determine whether the file should be transferred (s. 11) because either:
    i. the record was produced by or for another public body,
    ii. the other public body was the first to obtain the record, or
    iii. the record is in the custody or under the control of the other public body.

    If the request should be fully or partially transferred, proceed to Step 13.

8. If the request is a valid FOI request and is not going to be transferred, consider whether the request:
    a. Needs to be clarified, or, in consultation with the applicant (and if appropriate, the business unit), consider whether the scope of the request can be narrowed. The goal is to provide the applicant with what they are after without causing undue work or costing money.
    b. If more than one request is submitted, determine whether the request should be combined into a single request. Ask yourself: are they closely related in their subject, in their location, and retrieval tasks necessary to process them?
    c. If a complicated request is submitted, consider whether the request should be divided into smaller requests. Ask yourself: are they closely related in their subject, in their location, and retrieval tasks necessary to process them?
    d. Determine, in consultation with the program area, whether the records are such that they can be released as a routine release rather than using the formal FOI process.
    e. If FOI requests are combined, and a fee estimate is issued, an exemption for the first three hours must be applied for each original request received.

9. Time/Volume Estimate / Call for Records
    a. Send an email to program areas which you believe may have responsive records.
        i. <u>Do not disclose the name of the applicant unless it is necessary for the purposes of searching, locating, and retrieving records.</u>
        ii. Ask program area staff to advise if they have records, estimate the amount of time (in hours) they will take to locate and retrieve the records, the total number of pages likely to be retrieved, and whether another team or public body will have records. Emphasize that no records are to be collected at this stage.
    b. Unless there is a need-to-know the applicant's identity, to enable the business unit to properly identify and prepare records, do not provide the applicant's name.
        i. Instead, provide one of the applicant types: Business, Interest Group, Individual, Law Firm, Media, Other Government, or Political Party.

c. If this is a request for personal information about the applicant, or someone requesting personal information on behalf of the applicant, or a simple request, proceed directly to step 12, contacting the appropriate individuals listed below.

d. Current staff contacts for each program area are listed in Appendix A.

e. Create a deadline for receipt of estimate depending on the size of the request. Be fairly aggressive with that timeline.

f. Enter in electronic database "February 15, 2024: Call for records sent to <<business unit>>."

g. Save Fee Estimate email in Emails folder.

10. Upon receipt of the fee estimate information from program area:

    a. If no responsive records are held by the public body, respond with a no records response letter (**04 – No Records Response**).

    b. Issue Fee Estimate (if needed):

        i. Calculate fee amount.

        ii. Enter details into SharePoint and update the date sent calculation.

        iii. Due date to be 30 calendar days (auto calculates for letter).

        iv. Prepare and send fee letter (**03 – Fee Estimate**). Ensure delivery receipts are enabled when emailing applicants.

    c. If the fee is not received by the due date:

        i. Close physical file.

        ii. Update SharePoint with “Deposit not received. File closed ‘date’”.

        iii. Close file in SharePoint but leave the “Hold” flag on.

    d. If the fee is received:

        i. Enter received date in calculation section of SharePoint and record the updated due date.

        ii. Update SharePoint with "Deposit/Fee paid ‘date’ New due date ‘date’".

    e. If the fee is received late, re-open the file.

    f. The clock stops between the period of the fee estimate being sent and the date the fee is received.

11. If a fee waiver is requested, then:

    a. Issue a confirmation of receipt letter to the applicant (**06a - Fee Waiver Request Received**). Ensure delivery receipts are enabled when emailing applicants.

    b. Assess fee waiver request.

    c. Complete fee waiver checklist (**06b – Determination of Fee Waiver**) for review and approval by the appropriate Vice President / Senior Vice President.

    d. Prepare decision letter and send to applicant. Ensure delivery receipts are enabled when emailing applicants.

12. Once the fee is received, the fee waiver is accepted, or no fees apply, ask program area staff to provide you with the records:
    a. Receive records (preferably by electronic means).
    b. Scan non-electronic records into digital format (PDF) for processing, storage, and retention.
    c. Convert to digital format (PDF) if electronic records are in a different format.
    d. Save all records in the Records subfolder created in Step 4.d.
    e. Consider creating Original and PDF subfolders.
    f. Enter in SharePoint: " 'Date:' "Records received from 'team'. Reviewing records."

13. If the request should be transferred in full or in part to another public body:
    a. Contact the other public body, provide them with the request description without identifying the applicant, and ask if they have responsive records.
    b. If the original request contains personal or sensitive information, do not forward it unless the other public body asks for it or accepts the transfer.
    c. If they decline the transfer, no further action is required.
    d. If they accept a transfer, forward the original request to them, and notify the applicant that the request has been partially or fully transferred to the other public body (**05 – Request Transfer**). Ensure delivery receipts are enabled when emailing applicants.
    e. If the request has been fully transferred to another public body, modify the letter (**05 – Request Transfer**) to advise that the file has been closed, and close the file in accordance with Step 19. Ensure delivery receipts are enabled when emailing applicants.

14. Review the records:
    a. Review records for scope and responsiveness.
    b. Review program area disclosure recommendations and harms assessments.
    c. Consult with program areas as required. Records must be sent through secure SharePoint links – do not email responsive records.
    d. Identify records requiring consultation with other public bodies, organizations, or third parties:
        i. Issue and process 3rd party consultation letters (set a fairly aggressive timeline for responses).
        ii. For third-party business harms, where s. 21 could be applied, send notice to third party (**08 – Third Party Consultation (s23)**) and applicant (**10 – Notice of Consultation to Applicant (s23)**).
            a. Do not identify the third party or the applicant to anyone but themselves.
            b. Ensure delivery receipts are enabled when emailing applicants and third parties.
        iii. For third-party business harms, where s. 21 could be applied, if the third party has responded or not, send notice to third party after 21 business days of

sending the original consultation emails (**11 – Section 24 Letter to Third Party**) and applicant (**11 – Section 24 Letter to Applicant**).

a. Do not identify the third party or the applicant to anyone but themselves.

b. Ensure delivery receipts are enabled when emailing applicants and third parties.

c. Section 24 letters must be sent 21-30 business days after the section 23 letters.

iv. For all other consultations, send only to the third party (**09 - Third Party Consultation Letter (not s23)**) and not the applicant.

a. Do not identify the applicant.

b. Ensure delivery receipts are enabled when emailing third parties.

v. Take Section 10 extension for consultation if warranted (**07 – Extension Letter**).

vi. Enter in SharePoint "3rd party consultation issued. Response due 'date'"

e. Reviewing records:

i. Review precedents (including at OIPC site): https://www.oipc.bc.ca/rulings/sectional-index/.

ii. Apply mandatory exceptions, as outlined in the following sections of FOIPPA:

- Section 3 (Scope of FOIPPA),
- Section 12 (Cabinet or local public body confidences) – consultation may be required with the Ministry of Finance if this section is used,
- Section 18.1 (Disclosure harmful to an Indigenous people),
- Section 21 (Disclosure harmful to business interests of a third party),
- Section 22 (Disclosure harmful to personal privacy), and/or
- Section 22.1 (Disclosure of information relating to abortion services).

iii. Prepare severing recommendations for discretionary exceptions, in accordance with the following sections of FOIPPA:

- Section 13 (Policy advice or recommendations),
- Section 14 (Legal advice) – also includes information subject to solicitor-client privilege and litigation privilege,
- Section 15 (Disclosure harmful to law enforcement) – also includes harm to the security of any property or system,
- Section 16 (Disclosure harmful to intergovernmental relations or negotiations),
- Section 17 (Disclosure harmful to the financial or economic interests of a public body) – also includes our ability to manage the economy,
- Section 18 (Disclosure harmful to the conservation of heritage sites, etc.),
- Section 19 (Disclosure harmful to individual or public safety), and/or
- Section 20 (Information that will be published or released within 60 days).

iv. Save redline record in Records subfolder.

15. Prepare disclosure recommendations:
    a. Prepare electronic redacted record for review to the positions listed in the table below. Records must be sent through secure SharePoint links – do not email responsive records.
    b. For legal counsel, indicate the level of review needed. Advise if there is information that is subject to solicitor-client privilege, whether there are any complex or sensitive legal questions, or whether only a high-level review is required.
    c. Once reviewed by legal counsel, subject matter experts, and any Directors, send to the appropriate Vice President(s) / Senior Vice President(s) for approval as shown in the table below:

Request Type	Reviewers	Approvers	FYIs
Routine/non-sensitive requests	• Business owners of information	ET/SET Member(s) responsible for the business functions documented in the records	• Legal counsel
Requests for an employee file by the employee or authorized third-party	• Human Resources • People Leader (if the records involve the PL)	Chief Human Resources Officer	• SVP, Corporate Services & Transformation • Legal counsel (if severing required) • People Leader (unless the records involve the PL)
Sensitive requests, including investigation or compliance files, or items attracting possible media attention	• Business owners of information • Legal counsel	ET/SET Member(s) responsible for the business functions documented in the records	• CEO, if Compliance & Enforcement determines the file warrants CEO attention • Communications, if the request comes from a political party or media applicant, or Compliance & Enforcement flags that the request might be of interest to the media
Routine/non-sensitive requests by a political party, media applicant, or repeat applicant	• Business owners of information	ET/SET Member(s) responsible for the business functions documented in the records	• CEO • Legal counsel • Communications, if the request comes from a political party or media applicant
Requests for a licensee file	• Licensing Manager or Director	VP, Education & Licensing	• Legal counsel (if severing required)
Rental disclosure statements formerly available for purchase under the *Strata Property Act*	• None	Manager, Real Estate Development	• Director, Real Estate Development and Mortgage Services

16. Fee balance:
    a. Before releasing the record and letter, request the balance (**13 – Fee Balance Letter**).
    b. The clock stops between the fee final request and the date the balance is received.

17. Release records:
    a. If sign-off is not approved, review the reasons. Adjust the redlining as required or explain legal reasons or precedence to ensure approval is received.
    b. If sign-off is received, prepare hard-copy or electronic release packages: mail or courier hardcopy records or discs, and email electronic records. Ensure delivery receipts are enabled when emailing applicants.
    c. The response letter (**14 – Response Letter**) must be included in the cover email and included in the folder if sharing records via SharePoint link.
    d. If the information is in electronic form and is sensitive (i.e., personal information about the applicant), or where the volume of the records is large, send to the applicant via SharePoint link by creating a new folder in the FOI library (separate from the FOI Requests library). Include the link in the cover email, including instructions on accessing the link. Ensure delivery receipts are enabled when emailing applicants.
    e. The cover email should state the following, along with the response letter and link to the documents: "*Please be aware that the link will expire in 30 days and the files will be deleted from that location. We recommend that you download or save a copy to a location that is convenient for you. If you have any issues accessing the files, please let us know.*"

18. If we are refusing to confirm or deny the existence of records in accordance with section 8(2) of FOIPPA, prepare the appropriate response letter (**14a – Response Letter – Refuse to Confirm or Deny**).

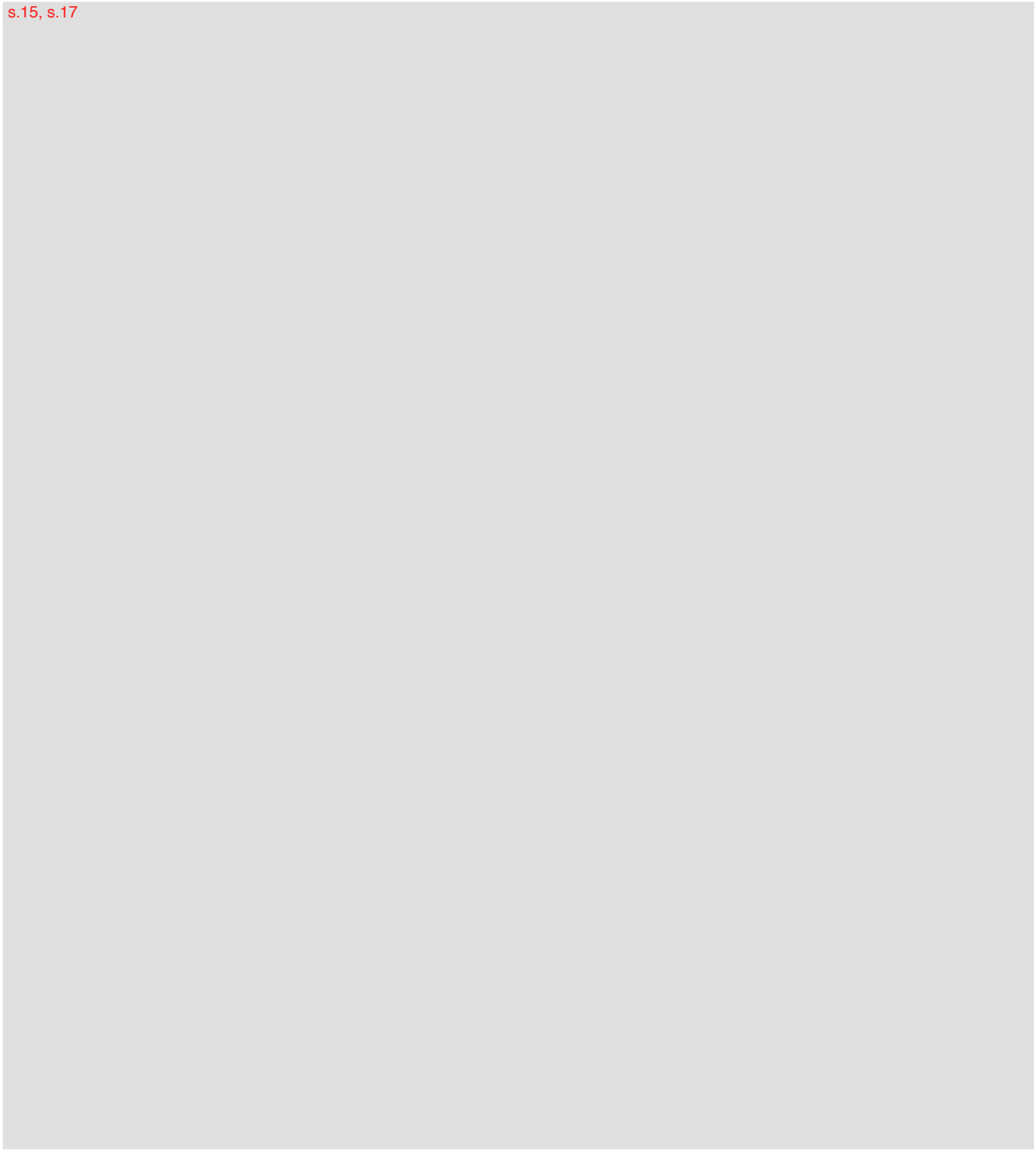
19. If the request cannot be completed within the usual time specified in FOIPPA, either take or apply for an extension as warranted:
    a. By BCFSA (for the first 30-day extension):
        i. Prepare the extension letter (**07 – Extension Letter**). Indicate which applies: more details are needed, a large volume of records is requested or must be searched, or more time is needed to consult with third parties.
        ii. If the applicant clearly consents, unambiguously in writing, specifying the extension date they consent to, note that as the reason for extension.
        iii. Enter in SharePoint "Extension taken 'date' for detail/volume/consultation or by consent. New due date 'date'".
    b. By application to and approval of OIPC (for any second or subsequent extensions):
        i. Prepare application.
        ii. Obtain from program area information, if needed, to justify extension.
        iii. Enter in SharePoint "OIPC extension taken 'date' for detail, volume/ consultation. New due date 'date'".

20. Close the file:
    a. Enter response date in SharePoint to close the files, indicate that the response letter and response records, if any, were sent to applicant. Write "file closed" after the close date.
    b. The applicant may also choose at any time to withdraw their request. If they withdraw their request in writing, issue a withdrawal confirmation letter (**15 – Request**

Withdrawal) and close the file. Ensure delivery receipts are enabled when emailing applicants and update SharePoint accordingly.

c. If the applicant does not pay an application or processing fee within 30 business days, issue a request closure letter (**16 – Request Closure**) and close the file. Ensure delivery receipts are enabled when emailing applicants and update SharePoint accordingly.

s.15, s.17



FREEDOM OF INFORMATION REQUEST
Request for Access to Records

INSTRUCTIONS

1. You may make a request for access to records without using this form, provided you do so in writing.
2. All applicable information must be provided.
3. This information must be typewritten or printed.
4. Upon completion, please forward this form and all attachments to:

   BC Financial Services Authority
   600-750 West Pender Street
   Vancouver, B.C. V6C 2T8
   FOI@bcfsa.ca

Freedom of Information and Protection of Privacy Act ("FOIPPA")
The information requested on this form is collected under the authority of section 26(c) of the *Freedom of Information and Protection of Privacy Act*. The information is collected for the purpose of processing your request for information. If you have any questions about the collection or use of this information, please contact the Privacy Officer at 604-660-3555, 600-750 West Pender Street, Vancouver, B.C., V6C 2T8 or at FOI@bcfsa.ca.

PART A – YOUR NAME

LAST NAME	FIRST AND MIDDLE NAMES	SALUTATION/TITLE (OPTIONAL)

PART B – YOUR ADDRESS (OPTIONAL)

STREET, APARTMENT NO. P.O. BOX, R.R. NO., CITY/TOWN, PROVINCE, POSTAL CODE

PART C – YOUR CONTACT INFORMATION

DAY PHONE NUMBER	ALTERNATE PHONE NUMBER	EMAIL ADDRESS

PART D – DETAILS OF REQUESTED INFORMATION

☐ Check this box if you are requesting access to another individual's personal information.
If so, please attach that person's signed consent for disclosure, or proof of authority to act on that person's behalf.

Information requested (please describe the records you are requesting).
Be as specific as possible, as this will assist the request process. Attach a separate sheet if the space below is not sufficient.

YOUR SIGNATURE	DATE SIGNED (YYYY-MM-DD)

INFORMATION ON APPLICATION FEES

Application fees apply to all FOI requests, except for requests for your own personal information.

Please note that your request is on hold until we receive the prescribed application fee. There is a one-time application fee of $10.00 in accordance with section 75 of FOIPPA. Once we receive payment, we will begin processing your request and advise you when you can expect a response from us.

You can make the money order or cheque payable to BC Financial Services Authority and send it to the attention of the Privacy Officer. Alternatively, you can complete this credit card form and submit it via fax to 604-660-3203 or by calling in to our main reception line at 604-660-3555 during regular business hours on Thursdays and Fridays from 8:30am to 4:30pm. Please note that we cannot accept credit card payments by email.

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

This letter is in response to your request for records to BC Financial Services Authority under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") received on MMMM DD, YYYY. We are required to respond to your request by MMMM DD, YYYY.

Your request is for the following:

Italic and Indented.

Please note that your request is on hold until we receive the prescribed application fee. There is a one-time application fee of $10.00 in accordance with section 75(1)(a) of FOIPPA.

You can make a money order or cheque payable to BC Financial Services Authority and send it to the attention of the Privacy Officer.

Alternatively, you can complete this credit card form and submit it via fax to 604-660-3203 or by calling in to our main reception line during regular business hours on Thursdays and Fridays from 8:30am to 4:30pm. Please note that we cannot accept credit card payments by email.

You may also instead choose to submit payment via electronic funds transfer. We can provide instructions to you upon request. When submitting your payment, please quote "2024-xx-xx" in your request. Once the payment is made, please let me know as soon as possible to avoid processing delays.

Once we receive payment, we will begin processing your request and advise you when you can expect a response from us.

If you choose not to provide payment by [30 business days], we will consider your request abandoned and close the file.

Commented [ML1]: The day the request is received is the received date, or the next business day if it was received on a weekend or holiday, or after 4:30PM.

Commented [ML2]: Include this section only if this is a request for personal information (no fees apply to such requests). Calculate 30 business days from the business day it was received. The business day the request was received (see above) is day 0.

Please be aware that any records, before being released, may be fully or partially redacted pursuant to FOIPPA.

FOIPPA also allows us to charge additional fees for certain costs of providing you with the requested information (e.g., locating, retrieving, and copying a large volume of records). Should we intend to charge additional fees for locating, retrieving, and copying records responsive to your request, we will provide you with a fee estimate.

Commented [ML3]: Remove this section if it is a request for access to the applicant's own personal information. We do not charge fees for such requests.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number:	250-387-5629
Fax number:	250-387-1696
Email:	info@oipc.bc.ca
Website:	www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We have received your payment for $10.00 on MMMM DD, YYYY. Accordingly, we will begin processing your request for records. We are required to respond to your request by MMMM DD, YYYY, unless the response time is extended in accordance with section 10(1) of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**").

Commented [ML1]: Calculate 30 business days from the business day the payment was received. The business day the payment was received (see above) is day 0.

Under FOIPPA, you may ask the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40/320-30
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

This letter is regarding your request for records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") received on MMMM DD, YYYY.

Having looked at the available information and considered the best way to respond to your questions, this is not a request for records and therefore not subject to the freedom of information process. I suggest it would be better if it were dealt with as an inquiry; accordingly, I have forwarded your contact details and questions to the <<insert team here>> who will respond to you shortly.

This request is now closed.

Under FOIPPA, within 30 days, you may ask the Office of the Information and Privacy Commissioner (**"the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request, by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696
Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letters; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We are providing a fee estimate for your request, pursuant to section 75(4) of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**"). The fee estimate of $0.00 is based on the following projected costs:

Time to locate and retrieve records: 0 hours x $30/hour (the first 3 hours are at no cost)	$0.00
Scanned copies of paper files: 0 pages x $0.10/page	$0.00
Time to prepare records for release: 0 hours x $30/hour	$0.00
Shipping costs: ($0 based on sending by email)	$0.00
TOTAL	$0.00

Please provide a deposit in the amount of $0.00 to our office. You can make a money order or cheque payable to BC Financial Services Authority and send it to the attention of the Privacy Officer.

Alternatively, you can complete this credit card form and submit it via fax to 604-660-3203 or by calling in to our main reception line during regular business hours on Thursdays and Fridays from 8:30am to 4:30pm. Please note that we cannot accept credit card payments by email.

You may also instead choose to submit payment via electronic funds transfer. We can provide instructions to you upon request. When submitting your payment, please quote "2024-xx-xx" in your request. Once the payment is made, please let me know as soon as possible to avoid processing delays.

Reasonable efforts have been made to generate an accurate estimate. However, if it appears that the final cost of processing the request will be higher than the original fee estimate, we may issue a revised estimate. This is necessary as applicants are required to pay the actual permitted costs. If the final cost of processing the request is less than the fee estimate, you will be charged the actual, not the original estimated cost.

Please be aware that any records, before being released, may be fully or partially redacted pursuant to FOIPPA.

An applicant may be excused from paying all or part of the fee if the records requested relate to a matter of public interest or if, in BCFSA's opinion, either the applicant cannot afford to pay the fee or there are other reasons that justify excusing the fee.

If you believe any of these criteria apply, you may submit a fee waiver request in writing, outlining why you believe payment should be excused. You may find the Information and Privacy Commissioner's Order # 332-1999 helpful in preparing any request for us to consider waiving fees. The order can be found at https://www.oipc.bc.ca/orders/1195.

If you choose to proceed with your request, please provide your payment to our office. If, by MMMM DD, YYYY, we are in receipt of neither your payment nor your application to have fees waived, we will understand that you are choosing to not proceed with this part of your request, and will close the file.

Commented [ML1]: Calculate 30 business days from the date this letter is sent.

Until we hear back from you, this request is now on hold.

Under FOIPPA, you may ask the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number:	250-387-5629
Fax number:	250-387-1696
Email:	info@oipc.bc.ca
Website:	www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and

- A copy of your request for information.

If you have any questions, wish to narrow the scope of your request, or wish to discuss your request further, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.
Regards,

Name
Position Title
BC Financial Services Authority

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

This letter is in response to your request for records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") received on MMMM DD, YYYY. You submitted a request for the following records:

Italic and Indented.

Explain why there are no records.

Commented [ML1]: Provide an explanation of why there are no records. Change font to black and not bold.

Your file is now closed.

Under section 53 of FOIPPA, within 30 days, you may ask the Office of the Information and Privacy Commissioner (**"the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request, by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696
Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);

- A copy of our letters; and
- A copy of your request for information.

If you feel your request has not been answered completely or that you require further clarification, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

In accordance with section 11 of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**"), I have forwarded your request for access to records to the following public body:

Public Body
Address
Telephone Number

***[Option 1:** Use when the public body receiving the request has neither custody nor control of the records:]* I have transferred your request because BC Financial Services Authority does not have the records you are seeking, and I have confirmed that the [name of the public body to which the request is being transferred] is responsible for the records you are requesting.

***[Option 2:** Use when the public body receiving the request has custody but not control of the records:]* I have transferred your request because [name of public body to which the request is being transferred] produced the records / was the first to obtain the records / has control of the records.

***[Option 3:** Use when the request is being partially transferred; both BCFSA and other the public body will respond:]* I have partially transferred your request because [name of public body to which the request is being transferred] is responsible for some of the records / produced some of the records / has control of some of the records.

The head of [name of public body to which the request is being transferred] must respond to you within 30 business days after receiving your transferred request unless that public body extends the time limit for responding to you. The [name of public body to which the request is being transferred] will contact you shortly to confirm its receipt of your request.

Commented [ML1]: Choose the appropriate option, remove the bold option number and italicized words, replace the red text with the appropriate government body, and change the font colour to black.

[*If partial transfer, also include this language*:] To clarify, we will continue to process the request on our end, and respond to you by MMMM DD, YYYY.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We have received your payment for $0.00 on MMMM DD, YYYY. Accordingly, we will continue to process your request for records. The revised due date for your request is MMMM DD, YYYY, which may be extended pursuant to section 10(1) of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**").

Under FOIPPA, you may ask the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We have received your request to waive the fees our office has estimated for your request for records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**"). Pursuant to section 75 of FOIPPA, we are required to respond to your fee waiver request by MMMM DD, YYYY.

Commented [ML1]: Calculate 20 business days from the date of receiving the fee waiver request (that day being day 0).

Under FOIPPA, you may ask the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

INTRODUCTION:

Section 75 of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") permits the head of a public body to charge fees for specific services associated with requests for information made under section 5. These fees do not apply to requests for personal information.

Section 75(5) states:

If the head of a public body receives an applicant's written request to excuse payment of all or part of the fees required under subsection (1)(b), the head of the public body may excuse payment, if, in the head of the public body's opinion,

a) the applicant cannot afford the payment or for any other reason it is fair to excuse payment, or

b) *the record relates to a matter of public interest, including the environment or public health or safety.*

We are required to consider the request, evaluate it, and then respond to the applicant within 20 business days.

PART 1: BACKGROUND

Request Description:

Describe the request here.

Applicant Type: Choose one: Business, Individual, Interest Group, Law Firm, Political Party, Other Government Body. Do not identify the applicant.

Key Points:

- Summarize the key points in this section.

PART 2: SUMMARY OF APPLICANT'S REASON(S) FOR REQUESTING A FEE WAIVER

The following is from the perspective, submissions, and mostly the words of the applicant:

- The applicant states that:
  Insert applicant's words here.

- The request is of public interest because:
  Insert applicant's words here as they relate to the public interest argument.

PART 3: CONSIDERATION OF SECTION 75(5)(a)

Has the applicant provided evidence that he or she cannot afford the fee estimate?

Insert applicant's words here if they provide evidence they cannot afford to pay.

PART 4: ARE THE RECORDS RELATED TO AN ISSUE OF PUBLIC INTEREST?

Determining Public Interest:

Public interest, for the purpose of determining a fee waiver, may be described as an issue that the public desires to understand, forms opinions about, debates, and proposes resolutions of. This response is present if the public is aware of the issue or there is a reasonable expectation that this would be the public's response if the issue were to become public knowledge.

FACTORS TO CONSIDER	YES	NO	COMMENTS
Is it reasonable to conclude that the records are related to an issue of recent public interest?			
Has the applicant indicated that the request was initiated because of a particular issue of public interest?			
Is this related to a public health or safety issue?			
Is this related to an environmental concern?			
Is the issue related to an important policy, law, program, or service?			
Will dissemination of the information in the responsive records encourage public debate or understanding of the issue?			
Will the records show how BCFSA is allocating financial or other resources?			
Will the information, or similar information also capable of encouraging public debate or understanding of the issue, be provided to the public in a useful, timely manner?			
Does the applicant have the ability to disseminate the records to the public?			
Does the applicant intend to disseminate the records in a manner capable of encouraging public debate or providing public understanding of the issue?			

After reviewing the above factors, is it more likely the records will serve a public or a private interest?

Provide rationale in support of a decision whether or not the records will serve the public interest.

PART 5: EXERCISE OF DISCRETION

What is the approximate difference between the projected real cost of providing records and the assessed fee for providing records?

The estimated fee is $XXX. However, the real cost of locating, retrieving, and preparing the records is considerably greater/greater/similar/smaller (choose one).

OTHER CONSIDERATIONS	YES	NO	COMMENTS
Is the fee estimate large?			
Will processing the request unreasonably interfere with the operations of BCFSA?			
Does the applicant have a funding source to help pay the fee?			
Were the legislated time frames for processing the request met by BCFSA?			
Have the records been determined to be related to an issue of public interest?			
Is it reasonable to believe that dissemination of the records will provide a public benefit?			

PART 6: DECISION TO WAIVE THE FEE IN FULL, IN PART, OR NOT AT ALL

Recommendation: Waive the fee in full.
Waive the fee in part.
Do not waive the fee.

Rationale:

Choose the recommendation and provide an argument in support of that recommendation.

Prepared by: **Date:**

Recommended by: **Date:**

Approved by: **Date:**

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We have reviewed your request to waive the fees our office has estimated for your request for records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**"). Pursuant to section 75 of FOIPPA, we have decided to **waive fees / not waive fees for the following reasons: public interest, your ability to pay**.

We are now required to respond to your request by MMMM DD, YYYY.

Commented [ML1]: Choose the appropriate option, provide a brief explanation as needed, and change the font to black and not bold.

Commented [ML2]: Only include if the fees have been waived.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696
Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);

- A copy of our letter; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We are normally required to respond to a request for information within 30 business days after receiving it. In limited circumstances, the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") provides that we may extend this time limit.

In this case, a large volume of records is being requested or must be searched / more time is needed to consult with third parties before we can decide whether to give you access to certain requested records.

Pursuant to section 10 of FOIPPA, we have extended the time for responding by an additional 30 business days. We expect to respond to you by MMMM DD, YYYY, though we will make all reasonable efforts to respond sooner.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

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PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696
Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

Commented [ML1]: Choose the appropriate option and change the font to black and not bold.

Commented [ML2]: Calculate the next 30 business days past the original 30 days. The original legislated due date is day 0.

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

BC Financial Services Authority ("**BCFSA**") has received a request under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") to disclose information as follows:

Italic and indented.

A copy of the information that pertains to you / your organization is attached. We would appreciate receiving your views regarding disclosure of this information. As section 21 of FOIPPA indicates, BCFSA must disclose the information to the applicant unless it can be shown that:

1. The information would reveal your trade secrets or commercial, financial, labour relations, scientific, or technical information of or about your organization; **and**,
2. The information was supplied in confidence; **and**,
3. The disclosure of the information could reasonably be expected to:
    a. Significantly harm your competitive position or interfere significantly with your negotiating position; **or**,
    b. Result in similar information no longer being supplied to us when it is in the public interest that similar information continues to be supplied; **or**,
    c. Result in undue financial loss or gain to any person or organization; **or**,
    d. Reveal information supplied to, or the report of, an arbitrator, mediator, labour relations officer or other person or body appointed to resolve or inquire into a labour relations dispute.

Commented [ML1]: Do not provide the full request description if it could identify the applicant or harm an individual's personal privacy. Instead, replace the phrase "to disclose information as follows" with "to disclose information about your organization".

Commented [ML2]: Choose as appropriate, then change font colour to black.

Classification: Choose classification
600-750 West Pender Street
Vancouver, B.C. V6C 2T8
T 866 206 3030
F 866 660 3365
You're Protected
bcfsa.ca

After reviewing the attached material, please provide your views on the disclosure of the records in writing to me by **MMMM DD, YYYY**. You may respond with one of the following options:

1. Consent to the disclosure of the information,
2. Request that we remove some of the information, while disclosing the remainder, providing written representations as to why the information should be withheld, or
3. Make written representations explaining why you feel all the information should not be disclosed.

If you wish to have any of the information pertaining to your business withheld, it is important that you provide clear and specific reasons. In your submission, please focus on the type of harm directly related to section 21 of FOIPPA. To assist in highlighting the relevant pages of information, please refer to the page number in the footer of the file being provided to you.

Your input will be considered, along with other relevant factors, in deciding whether to disclose the requested information.

Please note that if we do not receive a response by the due date provided, we are required under FOIPPA to make a decision based on the information that we have available.

I will write to you by **MMMM DD, YYYY** to inform you of our office's decision on the release of this information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

Enclosure: Third Party Consultation Records

Commented [ML3]: Calculate 20 business days, not 30. When calculating, the day you send this letter is day 0.

Commented [ML4]: Calculate 30 business days. When calculating, the day you send this letter is day 0.

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

BC Financial Services Authority ("**BCFSA**") has received a request under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") to disclose information as follows:

Italic and indented.

A copy of the information that pertains to you / your organization is attached. We would appreciate receiving your views regarding disclosure of this information.

After reviewing the attached material, please provide your views on the disclosure of the records in writing to me by **MMMM DD, YYYY**. You may respond with one of the following options:

1. Consent to the disclosure of the information,
2. Request that we remove some of the information, while disclosing the remainder, providing written representations as to why the information should be withheld, or
3. Make written representations explaining why you feel all the information should not be disclosed.

If you wish to have any of the information pertaining to your business withheld, it is important that you provide clear and specific reasons. In your submission, please focus on the type of harm that would be caused if this information were to be released. To assist in highlighting the relevant pages of information, please refer to the page number in the footer of the file being provided to you.

Your input will be considered, along with other relevant factors, in deciding whether to disclose the requested information.

Please note that if we do not receive a response by the due date provided, we are required under FOIPPA to make a decision based on the information that we have available.

Commented [ML1]: Do not provide the full request description if it could identify the applicant or harm an individual's personal privacy. Instead, replace the phrase "to disclose information as follows" with "to disclose information about your organization".

Commented [ML2]: Choose as appropriate, then change font colour to black.

Commented [ML3]: Calculate 20 business days, not 30. When calculating, the day you send this letter is day 0.

Classification: Choose classification
600-750 West Pender Street
Vancouver, B.C. V6C 2T8
T 866 206 3030
F 866 660 3365
You're Protected
bcfsa.ca

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

Enclosure: Third Party Consultation Records

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BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We are normally required to respond to a request for information within 30 business days after receiving it. In limited circumstances, the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") provides that we may extend this time limit.

In this case, more time is needed to consult with third parties before we can decide whether or not to give you access to certain requested records.

The requested records contain information that may affect the interests of a third party and may be withheld pursuant to section 21 of FOIPPA. Pursuant to section 23 of FOIPPA, we are giving the third party an opportunity to make representations concerning disclosure, which will assist us in determining whether we may disclose this information. We will notify you of the decision on whether we will disclose the records by MMMM DD, YYYY.

Commented [ML1]: Calculate 30 business days from the day you send this letter (which is day 0).

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696

BCFSA

Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

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bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

Thank you for submitting your response to us on MMMM DD, YYYY regarding this information request under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**").

You have provided your consent to disclose these records in response to this request for information / confirmed that these records would cause harm to your business and should be severed. Therefore, I am writing to confirm that we will / will not be severing any/all information pursuant to section 21 of FOIPPA.

Under section 53 of FOIPPA, you may ask the OIPC to review our decision to release information. FOIPPA allows you 20 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
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Victoria, B.C. V8W 9A4

Telephone number:	250-387-5629
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Website:	www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- The request number (the "FOI Request No." at the top of this letter);
- A copy of our letters; and
- A copy of your response.

Commented [ML1]: Choose the appropriate options, then change the font colour to black.

Commented [ML2]: Include only if we are disclosing some or all of the records. If we are withholding in full, remove this section.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

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BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
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Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

I am following up on our letter dated MMMM DD, YYYY, confirming that our office has sent some of the requested records to a third party for consultation, as those records contain information that may affect the interests of that third party.

Section 24 of the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") requires us to notify the applicant and the third party when a decision has been made as to whether to release the specified records or sever them pursuant to section 21 of FOIPPA.

In this case, the third party has consented / not consented to the disclosure of all / some of the information. Therefore, we will / will not be severing those all / some of the records pursuant to section 21 of FOIPPA.

Commented [ML1]: Choose the appropriate options, then change the font colour to black.

To confirm, we are required to respond to your request for records by MMMM DD, YYYY.

Section 24 of FOIPPA also provides that the third party may appeal our decision to the Office of the Information and Privacy Commissioner ("**the OIPC**") within 20 business days. If the third party does not appeal our decision, we will respond to you on MMMM DD, YYYY.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia

BCFSA

PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
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If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and
- A copy of your request for information.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

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bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We are now in a position to respond to your request for records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**").

The balance owing on the fee for providing our response has been determined to be $0.00. We have calculated this amount as follows:

Time to locate and retrieve records: 0 hours x $30/hour (the first 3 hours are at no cost)	$0.00
Scanned copies of paper files: 0 pages x $0.10/page	$0.00
Time to prepare records for release: 0 hours x $30/hour	$0.00
Shipping costs: ($0 based on sending by email)	$0.00
SUBTOTAL:	$0.00
Deposit (already paid):	$0.00
BALANCE OWING:	$0.00

Please provide your payment in the amount of $0.00 to our office. You can make a money order or cheque payable to BC Financial Services Authority and send it to the attention of the Privacy Officer.

Alternatively, you can complete this credit card form and submit it via fax to 604-660-3203 or by calling in to our main reception line during regular business hours on Thursdays and Fridays from 8:30am to 4:30pm. Please note that we cannot accept credit card payments by email.

You may also instead choose to submit payment via electronic funds transfer. We can provide instructions to you upon request. When submitting your payment, please quote "2024-xx-xx" in your request. Once the payment is made, please let me know as soon as possible to avoid processing delays.

Upon receipt of your final payment, we will release the records to you. If you do not respond to this letter by MMMM DD, YYYY, we will consider your request abandoned and close the file, and your deposit will be used to offset the costs to date of processing your request.

Commented [ML1]: Calculate 30 business days from the date this letter is sent.

Under FOIPPA, you may ask the Office of the Information and Privacy Commissioner ("**the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request. You may also ask the OIPC to investigate matters subject to a complaint under FOIPPA. If you have a concern, we ask that you contact us before contacting the OIPC.

FOIPPA allows you 30 days from the day you receive this notice to request a review by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number:	250-387-5629
Fax number:	250-387-1696
Email:	info@oipc.bc.ca
Website:	www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letter; and
- A copy of your request for information.

If you have any questions, wish to narrow the scope of your request, or wish to discuss your request further, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We write in response to your request for access to records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**") as follows:

Italic and Indented.

Response Option #1:

Enclosed are the records responsive to your request, with some information withheld pursuant to the following sections of FOIPPA: section 3(3)(a) (court records), section 3(3)(f) (records created by or for an office of the Legislature), section 3(5)(a) (records available for purchase), section 13 (policy advice or recommendations), section 14 (legal advice / solicitor client privilege), section 15 (harm to law enforcement, investigations, or the safety or security of a property or system), section 16 (harm to intergovernmental relations or negotiations), section 17 (harm to the financial or economic interests of the public body), section 18 (harm to conversation of heritage sites), section 18.1 (harm to Indigenous peoples or culture), section 19 (harm to individual or public safety), section 21 (harm to the business interests of a third party), and section 22 (harm to a third party's personal privacy).

Response Option #2:

There are XX pages of records responsive to your request, with all records being released in full. These records are enclosed.

We have provided you with the best available copy, although you may find that some pages are in poor condition.

Below is a table showing the records that are available for purchase, and where you can obtain copies:

Commented [ML1]: Choose the appropriate options. Remove the bold underlined text, change the font colour to black, and if using Option #1, keep only the sections that apply.

Commented [ML2]: Include if we are withholding records under section 3(5)(a).

Pages	Record Description	Where to Purchase

A copy of FOIPPA can be found at https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/96165_00.

Your file is now closed.

Under section 53 of FOIPPA, within 30 days, you may ask the Office of the Information and Privacy Commissioner (**"the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request, by writing to:

Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038 Stn. Prov. Govt
Victoria, B.C. V8W 9A4

Telephone number: 250-387-5629
Fax number: 250-387-1696
Email: info@oipc.bc.ca
Website: www.oipc.bc.ca

If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letters; and
- A copy of your request for information.

If you feel your request has not been answered completely or that you require further clarification, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name,
Position Title
BC Financial Services Authority

Enclosure: Response Records

You're Protected
bcfsa.ca

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

We write in response to your request for access to records under the *Freedom of Information and Protection of Privacy Act* ("**FOIPPA**").

In accordance with section 8(2) of FOIPPA, we are unable to confirm or deny the existence of the records you have requested.

A copy of FOIPPA can be found at https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/96165_00.

Your file is now closed.

Under section 53 of FOIPPA, within 30 days, you may ask the Office of the Information and Privacy Commissioner (**"the OIPC**") to review a decision of ours, an act of ours, or a failure to act on our part, as it relates to this request, by writing to:

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If you wish to request a review, please provide the OIPC with:

- Your request number (the "FOI Request No." at the top of this letter);
- A copy of our letters; and
- A copy of your request for information.

If you feel your request has not been answered completely or that you require further clarification, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name,
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

This letter is to confirm that we have received your email dated MMMM DD, YYYY, and in accordance with your instructions, we have closed the above-noted request.

Your file is now closed.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

Name
Position Title
BC Financial Services Authority

BC Financial Services Authority

Salutation Name Surname
Title
Organization
Address
City, Province
Postal Code
Via email:

ARCS No.: 292-30/292-40
FOI Request No.: XXXX

August 29, 2024

Dear Salutation Surname,

RE: Freedom of Information and Protection of Privacy Act – Request for Information – Records Relating to XXXXXXXXX

This letter is to follow up on our correspondence dated MMMM DD, YYYY.

As we have not received your payment regarding your request for information under the *Freedom of Information and Protection of Privacy Act*, we have closed your file.

You are free to re-submit your request at any time by contacting me at FOI@bcfsa.ca or by writing to me at the address below.

If you have any questions, please contact me by letter, by telephone at 604-xxx-xxxx, or by email at FOI@bcfsa.ca.

Regards,

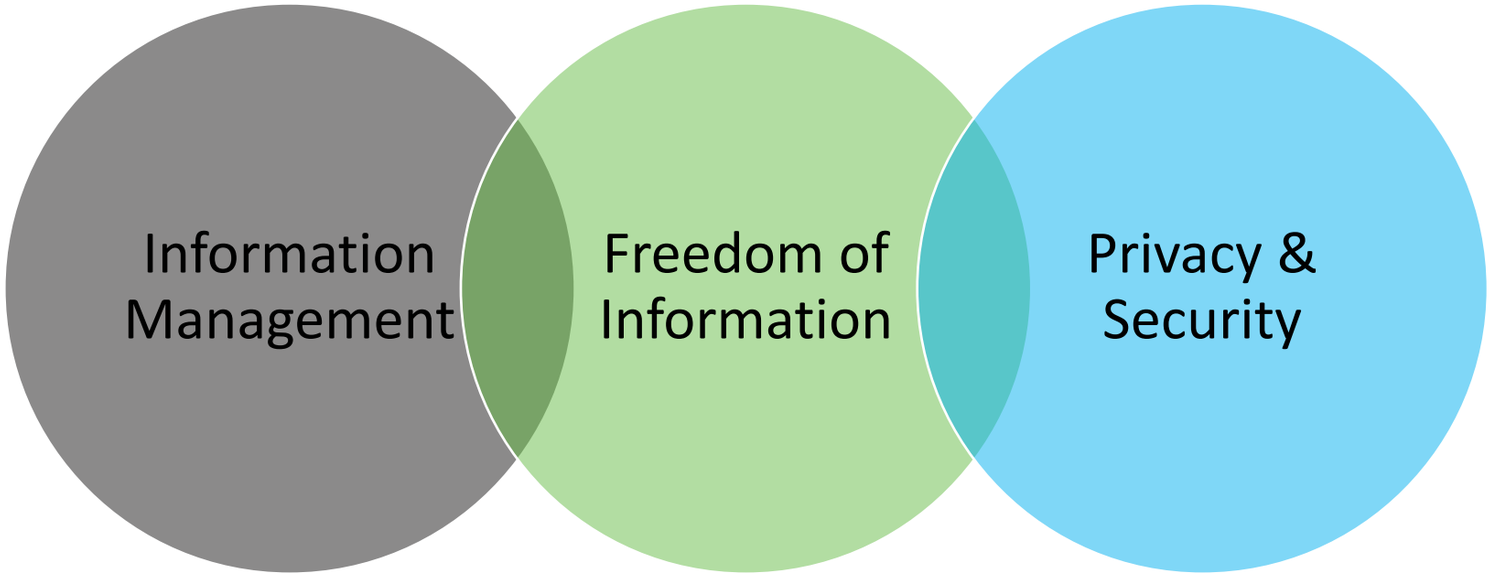
Name
Position Title
BC Financial Services Authority

INFORMATION AND PRIVACY TRAINING

Updated January 2021

BC FINANCIAL SERVICES AUTHORITY

AGENDA



FOI Request 2024-36-CS
Page 2 of 302

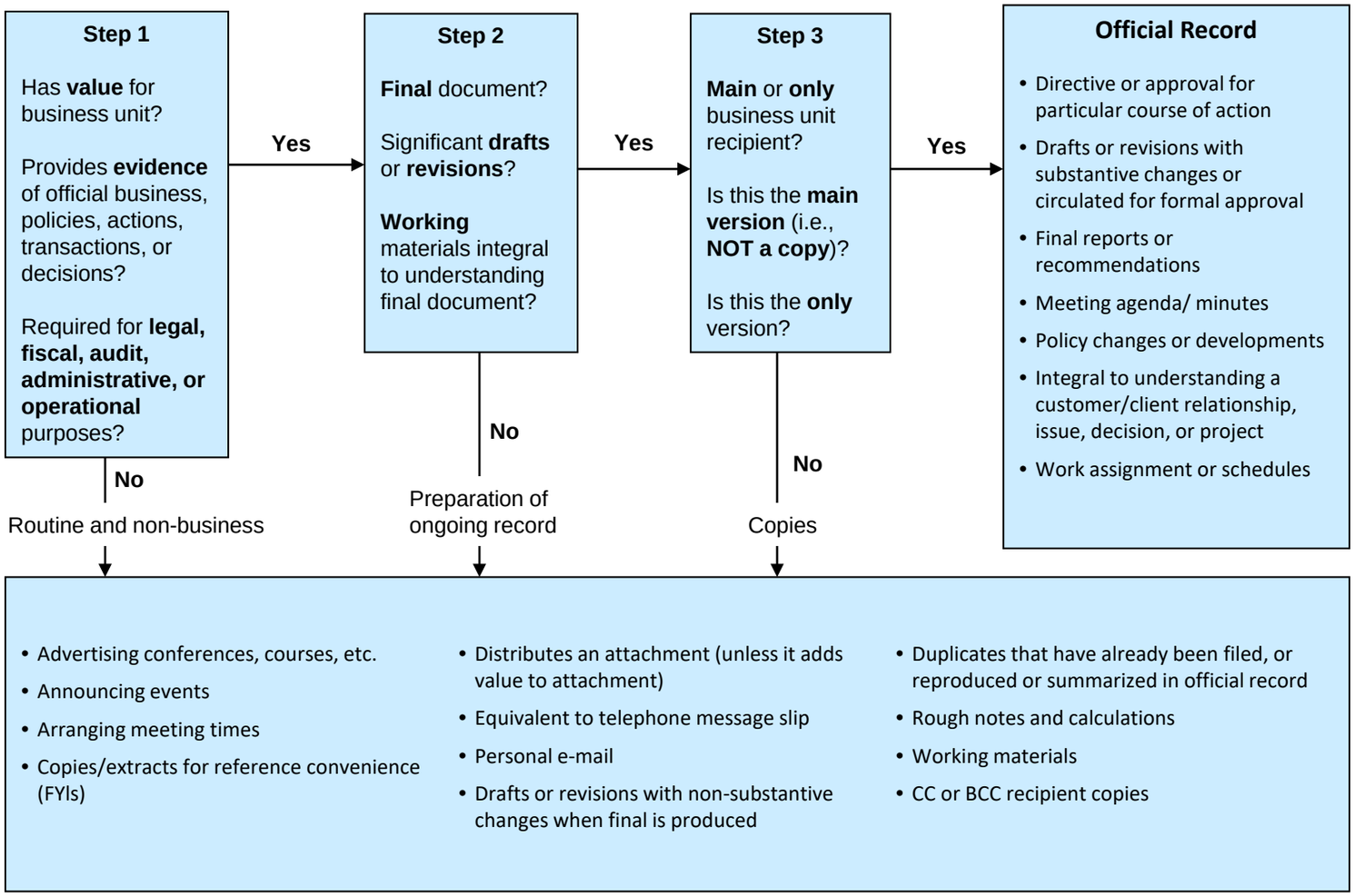
INFORMATION MANAGEMENT

KEY POINTS

- What is a “**record**”?
- All records/information generated by us as team members are the property of **BCFSA**
- Must create and keep complete and accurate records (“**adequate records of decisions**”) – required under the *Information Management Act*
- Records with “significant evidentiary value” must be filed in your team’s recordkeeping system
- Records with little to no value are **transitory records** and should be deleted/destroyed when no longer required

FOI Request 2024-36-CS
Page 4 of 302

TRANSITORY RECORDS



FOI Request 2024-36-CS
Page 5 of 302

HOW ARE RECORDS ORGANIZED?

ARCS (ADMINISTRATIVE)	ORCS (OPERATIONAL)	SPECIAL SCHEDULES
• Approved cross-government records schedule under the *Information Management Act* • Covers agreements, briefing notes, finance, IT, projects, etc.	• Draft schedule based on operational functions • Covers regulation of financial institutions, mortgage brokers, and pension plans • Under development and not yet approved	• Executive Records Schedule • *Human Resources ARCS Supplement* covers HR/employee files • Transitory Records Schedule

FOI Request 2024-36-CS
Page 6 of 302

INFORMATION SCHEDULES AT BCFSA

- Information schedules:
  - Describe and classify BCFSA information
  - Specify how long information must be kept
  - Are approved under the *Information Management Act* and set out the final disposition of a record
- ARCS/ORCS organized by:
  - **Primary**: function of the records
  - **Secondary**: specific record series or groupings
  - Example: ARCS **280**-**20** – Executive files – Briefing notes
- Not everyone needs to keep everything – “Office of Primary Responsibility”
  - Keeps the master copy to satisfy legal, audit, operational requirements
  - All other offices are “non-OPR” and can treat their copies as transitory

FOI Request 2024-36-CS
Page 7 of 302

CREATING AND MANAGING EMAIL

DO	DO NOT
• Regularly file emails with value in your team's recordkeeping system • Use separate email threads for different subjects • Use "CC" if copying recipients; use "To" if recipients should take action or make decisions • Use meaningful and concise subject lines, and indicate actions or due dates • Be professional and concise • Express opinions of others thoughtfully • Regularly dispose of transitory emails and empty your Deleted Items folder	• Create unnecessary email and email attachments – send links instead where possible • File transitory emails • "Reply All" unless everyone in the conversation needs to know • Use humour and sarcasm where someone could take it differently than you intended • Respond to emails when angry or frustrated • Mix personal and business content • Use personal email for BCFSA business • Triple-delete emails

FOI Request 2024-36-CS
Page 8 of 302

FREEDOM OF INFORMATION

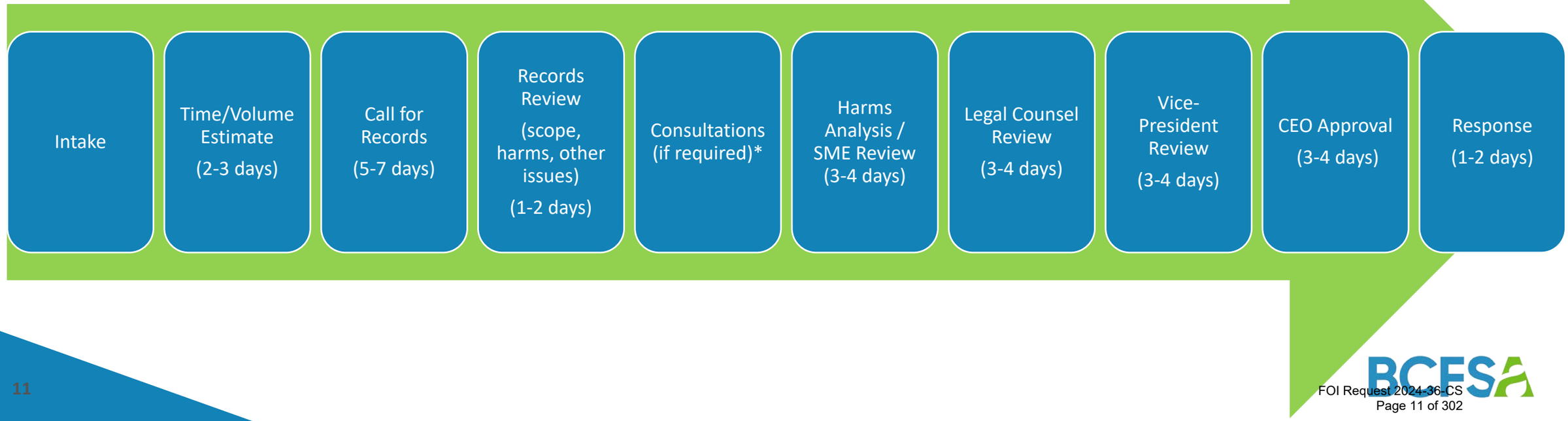
WHAT IS FOIPPA?

- *Freedom of Information and Protection of Privacy Act*
- Public sector access and privacy legislation - applies to “public bodies” in BC:
  - ✓ Ministries, Crown Corporations, schools, local governments, health authorities, selected governing bodies of professions or occupations, etc.
  - x Does not apply to the federal government or indigenous governments
  - x Does not apply to private sector organizations
- Two purposes: Accountability and privacy protection
- Provides for independent reviews (Office of the Information and Privacy Commissioner)

FOI Request 2024-36-CS
Page 10 of 302

FOI REQUESTS

- A member of the public can request and obtain copies of records held by public bodies
- We have 30 business days to respond, but can extend in limited circumstances
- All records in BCFSA's "custody or control" are subject to FOI
  - Custody: we have it
  - Control: we can get it



FOI Request 2024-36-CS
Page 11 of 302

HANDLING FOI REQUESTS

- Employees have a "**duty to assist**":
  - "Must make every **reasonable effort** to **assist applicants** and to respond **without delay** to each applicant **openly, accurately and completely**."
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
- The identity of applicants is confidential UNLESS we need it to do a proper search
- We cannot ask "why" they want the records or what they will be used for
- If we don't have the specific record, we may be asked to create one
- May refuse to confirm or deny existence of records in very limited circumstances (active investigation or privacy harm)
- Can charge fees in limited circumstances

FOI Request 2024-36-CS
Page 12 of 302

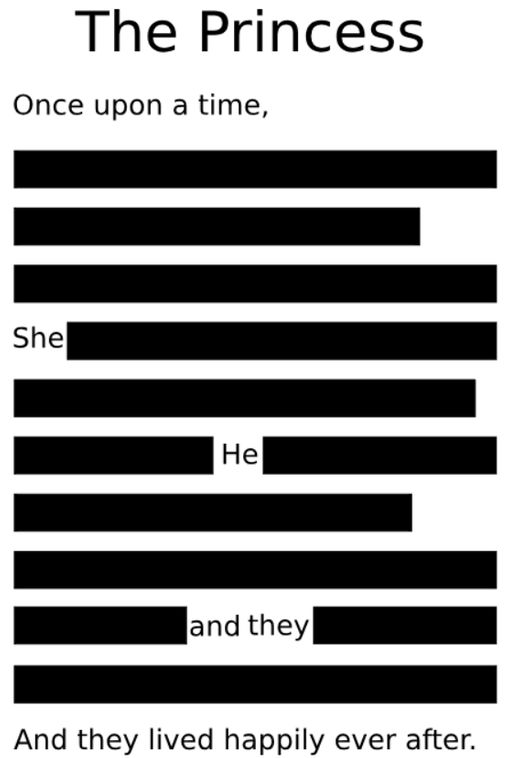
SEARCHING FOR RECORDS

DO	DO NOT
• Search everywhere within BCFSA you believe may have responsive records • Search Executive records, “personal” files, “confidential” records, and all areas where responsive records may be found • Inform the Privacy Manager if another team or government body may have records • Search emails in Outlook, including archived folders, PST files, and the Deleted Items folder • Use broad search terms, including acronyms, to help you find the records	• Search outside BCFSA (e.g., legal counsel in AG, other ministries or agencies, RECBC, etc.) • Search for records available for purchase • Search the Recover Deleted email • Search contractors’ records unrelated to BCFSA business • Search in locked shredding bins • Delete or destroy records related to the request

FOI Request 2024-36-CS
Page 13 of 302

WITHHOLDING INFORMATION

- All records in our custody or control that are responsive to the request must be processed
- However, not all information can or should be released
  - “Harms analysis”
  - Starting point: full release of information, withholding is the exception
  - We need to articulate the harm to explain what should be withheld and why



FOI Request 2024-36-CS
Page 14 of 302

WHAT CAN'T WE WITHHOLD?

- Contracts, unit prices, contractual terms (unless it's patent/proprietary information)
- Embarrassing information
- Part of a responsive record or email attachment because it's "out of scope"
- Business contact information (name, title, work address, work phone number, work email)
- Public servants' names, functions, remuneration (over $75,000)
- Briefing notes or facts, unless parts are covered under an exception

FOI Request 2024-36-CS
Page 15 of 302

EXCEPTIONS TO DISCLOSURE

MANDATORY	DISCRETIONARY
• Court records • Records available for purchase • Cabinet confidence • Harm to personal privacy • Harm to the business interests of a third party	• Policy advice or recommendations • Legal advice / solicitor-client privilege • Harm to law enforcement or investigations • Harm to safety or security of a property or system • Harm to intergovernmental relations • Harm to our economic or financial interests, or our ability to manage the economy • Harm to individual or public safety • Information to be published within 60 days

FOI Request 2024-36-CS
Page 16 of 302

PRIVACY & SECURITY

PRIVACY AND PERSONAL INFORMATION

- The notion of privacy is based on how we protect, collect, use, and disclose *personal information* under FOIPPA
- What is **Personal Information**?
  - **“recorded information about an identifiable individual other than contact information”**
  - Includes age, weight, height, home address, phone number, income, marital status, religion, race, ethnic origin, sexual orientation, medical information, education, ID numbers, etc.
  - Does not necessarily include name, job title, or business contact information
  - Be aware of the “mosaic effect” that could identify someone

FOI Request 2024-36-CS
Page 18 of 302

COLLECTION OF PERSONAL INFORMATION

Authorities include:

- Authorized by law
- For law enforcement purposes
- Related directly to and necessary for a BCFSA program or activity
- With the individual's consent
- Necessary for planning or evaluating a program or activity of BCFSA
- By observation at a public and voluntarily attended event

FOI Request 2024-36-CS
Page 19 of 302

HOW TO COLLECT PERSONAL INFORMATION

- Information must be collected directly from the individual except in limited circumstances including:
  - Authorized by the individual or by law
  - Law enforcement purposes
  - Information sharing between public bodies

- If you collect it directly from the individual, you must notify them of the purpose, the legal authority, and who to contact with questions

> The information is being collected under the authority of section 26(c) of the *Freedom of Information and Protection of Privacy Act* [RSBC 1996, c.165]. The information is being collected for the purpose(s) of <<insert reason(s)>>.
>
> If you have any questions about the collection or use of this information, please contact the <<insert title here>> at 604-660-3555, 2800 - 555 West Hastings Street, Vancouver BC, V6B 4N6.

FOI Request 2024-36-CS
Page 20 of 302

WHEN INFORMATION IS NOT COLLECTED

- Personal information is considered “not collected” when we do nothing other than read it and
  - Delete,
  - Destroy,
  - Return, or
  - Transfer the information
- Example: Unsolicited emails received containing personal information

FOI Request 2024-36-CS
Page 21 of 302

USE AND DISCLOSURE

Use authorities include:

- For the purpose for which it was collected
- For a “consistent purpose”
- With the individual’s consent
- For the purpose it was disclosed to BCFSA under FOIPPA (see disclosure authorities)

We can disclose personal information:

- Specific purposes as outlined in FOIPPA
- Different rules for inside vs. outside Canada
- General rule: need-to-know basis, **limit distribution, and limit content**!

FOI Request 2024-36-CS
Page 22 of 302

DISCLOSURE – INSIDE/OUTSIDE CANADA

INSIDE CANADA ONLY	INSIDE OR OUTSIDE CANADA
• For the purpose it was obtained or compiled, or for a consistent purpose • To a BCFSA employee, if the information is necessary to perform their duties • To the auditor general or Ministry of Finance auditors • To a public body or law enforcement agency to assist in a specific law enforcement investigation • To an employee if the information is necessary for planning or evaluating a government program	• Authorized under the FOI process • With the individual's consent • Authorized or required by provincial/federal law • To legal counsel to get legal advice • Administering, verifying, and/or resolving payment issues to/from BCFSA • Licensing, registration, and investigation of regulated individuals by their governing bodies • Back to the individual if they initiate contact with us about a matter responding to that contact, using the same method or an approved method • To comply with a warrant, subpoena, or judicial order made by a Canadian court • Specified information about an individual's license, permit, degree, diploma, or certificate

FOI Request 2024-36-CS
Page 23 of 302

PERSONAL INFORMATION RIGHTS

Accuracy	Make every reasonable effort to ensure personal information is accurate and complete if we use it to make a decision about the individual
Correction	Individual has right to request correction of personal information • Must annotate reasons if we don't correct it • Applies to factual errors or omissions, not expressions of judgment
Retention	Must retain personal information for at least 1 year after it is used to make a decision that directly affects the individual • Minimum standard: records must still be filed under ARCS/ORCS • Why? So the individual has a reasonable time to request access to it

FOI Request 2024-36-CS
Page 24 of 302

PROTECTING PERSONAL INFORMATION

- “Reasonable security arrangements”
  - Appropriate and proportional to the information’s sensitivity
- Storage and access must be in Canada
- Safeguards should include physical and technological measures
- Each team should have practices for securing files
- Protect personal information throughout its lifecycle
  - “Clean Desk” policy
  - Properly store inactive records
  - Properly dispose of records and equipment

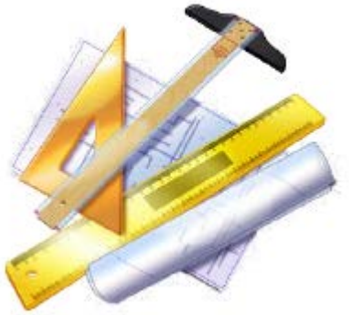
WORKING OUTSIDE THE WORKPLACE

- Don’t leave your files inaccessible in your email folders or personal drive
- Use the government network to store and access work information
- Can use the web email client at summer.gov.bc.ca to access government email
  - Do not use personal email accounts for government business
- Do not store records locally on a non-government device
- Follow the **Printing and Handling of Paper Files** procedure

BCFSA

PRIVACY PROTECTION TOOLS

Privacy Impact Assessment



- Legislated requirement; ensures privacy issues are identified and satisfied in a timely and cost-efficient manner
- Done during development or before implementing a significant change to a program, project, system, or initiative
- Must be done whether personal information is involved or not

Information Sharing Agreement

- Documents the terms and conditions of exchanging personal information in compliance with FOIPPA and other applicable legislation
- Sections of law that authorize the collection, use, and disclosure of specific information should be listed in the agreement

FOI Request 2024-36-CS
Page 27 of 302

INFORMATION SECURITY CLASSIFICATION

- **Information Security Classification Procedure**
- Four levels are: **Public**, **Protected - A**, **Protected - B**, or **Protected - C**
  - The default is **Protected - A**
  - Not sure? Use the higher level or check with your People Leader
- Emails may be classified at your discretion or as appropriate
- Other exceptions
- Can still share with legal counsel, through agreements, etc.
- Must still respond to an FOI request

FOI Request 2024-36-CS
Page 28 of 302

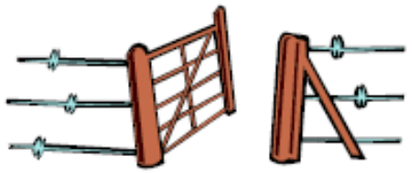
INFORMATION SECURITY CLASSIFICATIONS

	Public	Protected - A	Protected - B	Protected - C
Definitions:	• Information published to BCFSA's website or proactively disclosed • No risk or harm to a regulated entity, an individual, or BCFSA • Information available for purchase	• **Default classification** • Information that, if disclosed, represents a risk (reputational, relationship, etc.) or could cause harm to a regulated entity or to BCFSA	• Information specifically listed as "privileged" under sections 218.1 and 218.2 of the *Financial Institutions Act* (FIA), which may relate to a financial institution (FI)	• Information that, if disclosed, represents a legal risk or could cause serious personal, operational, or financial harm to an individual, regulated entity, or to BCFSA
Security level:	**LOW** May share with internal or external parties as requested.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**HIGH** May be shared to specific team members on a need-to-know basis as it relates to their job duties or functions.
Examples:	• List of authorized financial institutions, mortgage brokers, or pension plans • Published annual reports, service plans, or mandate letters • Approved guidance documents • Fees • Business contact information of BCFSA team members • Job postings • BCFSA's core business areas, mandate, and responsibilities • Hearings under the *Mortgage Brokers Act* or section 239(1) of the *Financial Institutions Act* • Real estate disclosure statements	• Financial data or records • Prescribed filings (e.g. pension information returns, membership) • Board reports • Draft business plans, service plans, operational plans, or mandate letters • Draft presentations or briefing notes • Draft agreements or policy discussions with another government regulator • Information submitted in confidence from another government regulator • Draft procurement files and responses to procurement opportunities • Contracts and proposals containing third-party proprietary information	• Ratings of an FI's financial condition • Intervention stages • Capital and liquidity adequacy levels • In-camera hearings under 239(2) of FIA • If a central credit union is non-compliant with an order of BCFSA • If a credit union is subject to BCFSA supervision • Confidential undertakings/agreements • Special examinations of FIs • Reports, recommendations, or discussions resulting from exam/audit/inspection/investigation • Self-evaluative compliance audits	• Legal advice or information subject to solicitor-client or litigation privilege • Evidence for an investigation • Cabinet-related records • Technical/physical security measures • Personal Information Returns • Case file records or investigations referencing individual subjects • Complaints against an individual • Data calls from credit unions containing information about individual customers • Employee files, including performance evaluations, compensation/benefits, employment history, or medical details

FOI Request 2024-36-CS
Page 29 of 302

INFORMATION INCIDENTS / PRIVACY BREACHES

- **Information Incidents:** ALL unauthorized event(s) that threaten the privacy or security of information
- **Privacy Breaches:** Collection, use, disclosure, disposal, storage, or access to personal information, whether **accidental** or **deliberate**, not authorized by FOIPPA
- How do they occur?
  - Mis-labelled envelope or incorrect email address
  - “CC” vs “BCC”
  - Hacking, phishing, ransomware
  - Insecure disposal
  - Deliberate employee misconduct



FOI Request 2024-36-CS
Page 30 of 302

HOW DO WE MANAGE PRIVACY BREACHES?

Step 1: **Report**

- Notify people leader, CIO, Privacy Manager
- Report to the OCIO by calling 1-250-387-7000 and selecting option 3
- The OCIO will assign an investigator to follow up ASAP

Step 2: **Recover**

- Recover the information or assets (if possible)
- Contain the incident
- Isolate activity or process

Step 3: **Remediate**

- Determine the specifics of the incident and remedial actions
- Notification if an individual is at risk of harm
- Other considerations: legal, contractual

Step 4: **Prevent re-occurrence**

- Education and awareness (training)
- Changes to business processes, policies, procedures, etc.

BCFSA

PRIVACY PROTECTION – SERVICE PROVIDERS

- Privacy Protection Schedule in the contract
- Contractor Expectations Agreement on the use of IM/IT Resources
- Mandatory privacy and information sharing course if they handle personal information

FOI Request 2024-36-CS
Page 32 of 302

FOREIGN DEMANDS FOR DISCLOSURE

- Subpoenas, warrants, orders, demands, or requests from a foreign court or authority outside Canada to disclose, produce, or access personal information not authorized by FOIPPA

If we receive a demand:

- Immediately notify the EIM Team
- Send a notice to Privacy.Helpline@gov.bc.ca with the following information:
  - The nature of the demand
  - Who demanded it
  - When it was received
  - What information was sought by or disclosed in response

KEY TAKE-AWAYS

INFORMATION MANAGEMENT	FREEDOM OF INFORMATION	PRIVACY AND SECURITY
• Delete transitory records as soon as soon as no longer required	• Cannot withhold information because it's "out of scope"	• Must protect personal information and store/access it in Canada only
• One subject per email and check recipient list	• We have a duty to assist applicants	• Privacy impact assessment required for new/changing programs/projects/activities
• Check with your PL or the Records Team if you have any filing or ARCS/ORCS questions	• We can only redact information if it falls within an "exception to disclosure"	• Check with the Privacy Manager if you have a privacy concern

FOI Request 2024-36-CS
Page 34 of 302

THANK YOU!

BC FINANCIAL SERVICES AUTHORITY

EIM Project

Matthew Lebrun, Manager, Privacy & Information Management

February 2021

BC FINANCIAL SERVICES AUTHORITY

Classification: Protected A

Introduction to ORCS

Pensions Team

Objectives

- Gain a high-level understanding of the new ORCS
- Be able to support classification of documents as part of DDM
- Have awareness on how the new ORCS will impact existing filing practices
- What do you hope to learn?

FOI Request 2024-36-CS
Page 38 of 302

Overview

- Introduction to ARCS/ORCS
- Why are we changing?
- Explanation of changes
- How to classify information

FOI Request 2024-36-CS
Page 39 of 302

But first – a question!

- What is your comfort level on records management / ARCS-ORCS?

FOI Request 2024-36-CS
Page 40 of 302

Introduction to ARCS/ORCS

- Information classification and scheduling systems
- They tell us how to organize records and how long to keep them
- **ARCS – Administrative Records Classification System**
  - For **administrative** records (e.g., finance, IT, property, etc.)
- **ORCS – Operational Records Classification System**
  - Specific to **operational** records (e.g., regulation of pension plans)
- Other schedules (“special schedules”) for HR and Executive records

FOI Request 2024-36-CS
Page 41 of 302

How ARCS/ORCS works

- Organized by function and activity (i.e., purpose)
- The **Primary** describes the overall function of the records
- The **Secondary** describes the specific series of records
- Together, the two numbers are separated by a dash
- Example: ARCS **280**-**20** covers **Executive Files** – **Briefing Notes**
- This number corresponds to a specific retention period

FOI Request 2024-36-CS
Page 42 of 302

What ARCS/ORCS also tells us

- Who “owns” the record
- Explanation of what the records series covers
- How long to keep the record for
  - **OPR:** the team responsible for the functions documented in the records
  - **Non-OPR:** any other office that has copies of the records
  - **A:** active/on-site period
  - **SA:** inactive/off-site period
  - **FD:** what to do after the retention period elapses

The ministry or agency **OPR** is the **designated non-executive offices** unless otherwise specified below.

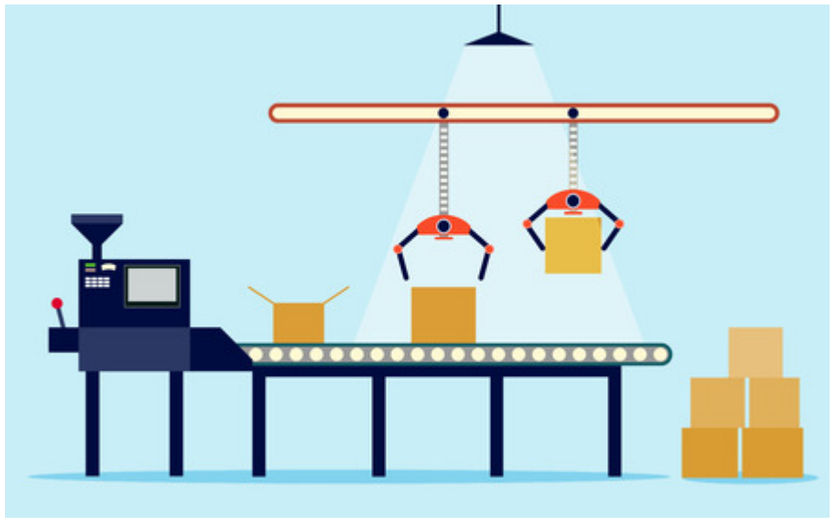
non-OPR NOTE: Offices will retain non-OPR copies of records for SO nil DE

Primary-Secondary	Records Series	OPR		
		A	*SA*	*FD*
280-00	Policy and procedures	SO	nil	DE
280-01	General	CY+2y	nil	DE
280-20	Executive briefing notes (also known as requests for decision)	CY+1y	9y	SR
280-30	Executive correspondence referral replies (also known as minister’s letters) (includes letters to the executive and reply letters) NOTE: Classify the “official file copy” of briefing notes and minister’s letters under secondaries -20 and -30 respectively. Copies may be classified on the relevant *ARCS* or *ORCS* secondary if they add to the accuracy, integrity, and completeness of that other file.	CY+1y	9y	SR
280-40	Executive issues records	SO+1y	9y	SR
OPR =	Designated non-executive offices are the OPR for the records classified under this primary. Executive offices must apply the Special Schedule for Executive Records (102906) to these records. All other offices must apply the non-OPR retention period and final disposition to these records.			
10y =	The retention period is consistent with the retention period in the Special Schedule for Executive Records (102906).			

FOI Request 2024-36-CS
Page 43 of 302

Why are we changing?

- Updated based on functional and simplified approach
- Compliance with the *Information Management Act*
- To properly document how to classify, what each records series covers, and what the criteria is for retention
- To support new information management initiatives, such as Enterprise Information Management
- To help better organize files

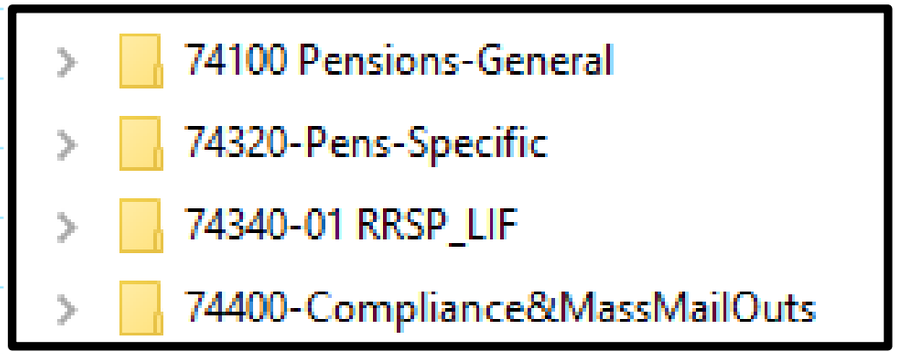


FOI Request 2024-36-CS
Page 44 of 302

Current state – BCFSA ORCS

- Current draft ORCS uses 70000-series numbers
- Pensions uses 74000-series to organize files
- Currently used in paper files and P-drive

▸ 74100 - PENSIONS - GENERAL					
▾ 74320 - PENSIONS - SPECIFIC					
00	PENSIONS - SPECIFIC Policy and Procedures				
01	PENSIONS - SPECIFIC General				
02	PENSIONS - SPECIFIC Supervisory Framework				
03	PENSIONS - SPECIFIC Plan Inquiries and Complaints				
04	PENSIONS - SPECIFIC Monitoring				
20	PENSIONS - SPECIFIC Annual Information Returns & Registration Applications	SO	nil	DE	PIB
30	PENSIONS - SPECIFIC Actuarial Valuations	SO	nil	DE	PIB
40	PENSIONS - SPECIFIC BC Plans and Amendments	SO	nil	DE	
50	PENSIONS - SPECIFIC Plan Terminations	SO	nil	DE	
60	PENSIONS - SPECIFIC Plans Registered in Other Jurisdictions	SO	nil	DE	
70	PENSIONS - SPECIFIC Plan Merges	SO	nil	DE	
▸ 74340 - PENSIONS - RRSP + LIF					



FOI Request 2024-36-CS
Page 45 of 302

What's new in ORCS?

- Updated numbers series: **20000** through **23000**
- Reduced number of primaries from 22 to 11 across BCFSA
- Number of secondaries Pensions uses from 26 to 18
- Only three primaries for Pensions:
  - Common Functions
  - Policy
  - Pension Plan Regulation
- Secondaries will also include explanation, what it covers, etc.
- No changes to ARCS

FOI Request 2024-36-CS
Page 46 of 302

Overview of new ORCS (for Pensions)

Primary / Secondary #	Primary Title	Secondary Title
20100-01	Common Functions	General
20100-02	Common Functions	Board of Directors records
20100-05	Common Functions	Notices and orders
20100-10	Common Functions	Regulatory Cooperation and Liaison
20100-12	Common Functions	Routine reporting
20100-20	Common Functions	Enquiries and complaints - no investigation
20200-00	Policy Functions	Regulatory policy - final
20200-01	Policy Functions	General
20200-02	Policy Functions	Information Bulletins, Guidelines and Advisories
20200-07	Policy Functions	Routine procedures and job aids
20200-20	Policy Functions	Policy and program development
23000-01	Pension Plan Regulation	General
23000-02	Pension Plan Regulation	Contribution variance reports
23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals
23000-09	Pension Plan Regulation	Pension plan monitoring and compliance administration
23000-10	Pension Plan Regulation	Pension plan registration and filings administration
23000-20	Pension Plan Regulation	BC pension plan files
23000-30	Pension Plan Regulation	Non-BC pension plan files

FOI Request 2024-36-CS
Page 47 of 302

Comparison – Pensions: General

Old Primary / Secondary #	Old Primary Title	Old Secondary Title	New Primary / Secondary #	New Primary Title	New Secondary Title (Likely)
74100-00	Pensions - General	Policy and procedures	20200-20	Policy Functions	Policy and program development
74100-01	Pensions - General	General	23000-01	Pension Plan Regulation	General
74100-05	Pensions - General	The Act - Sections 1-81	*contents of this secondary need to be examined further*		
74100-06	Pensions - General	The Regulation - Sections 1-46	*contents of this secondary need to be examined further*		

FOI Request 2024-36-CS
Page 48 of 302

Comparison – Pensions: Specific

Old Primary / Secondary #	Old Primary Title	Old Secondary Title	New Primary / Secondary #	New Primary Title	New Secondary Title (Likely)
74320-00	Pensions - Specific	Policy and procedures	20200-20	Policy Functions	Policy and program development
74320-01	Pensions - Specific	General	23000-01	Pension Plan Regulation	General
74320-02	Pensions - Specific	Supervisory framework	20200-20	Policy Functions	Policy and program development
74320-03	Pensions - Specific	Plan inquiries and complaints	20100-20	Common Functions	Enquiries and complaints - no investigation
74320-04	Pensions - Specific	Monitoring	23000-09	Pension Plan Regulation	Pension plan monitoring and compliance administration
74320-20	Pensions - Specific	Annual Information Return & Registration Applications	23000-20	Pension Plan Regulation	BC pension plan files
74320-40	Pensions - Specific	BC plans and amendments	23000-20	Pension Plan Regulation	BC pension plan files
74320-50	Pensions - Specific	Plan terminations	23000-20	Pension Plan Regulation	BC pension plan files
74320-60	Pensions - Specific	Plans registered in other jurisdictions	23000-30	Pension Plan Regulation	Non-BC pension plan files
74320-70	Pensions - Specific	Plan merges	23000-20	Pension Plan Regulation	BC pension plan files

FOI Request 2024-31102
Page 49 of 302

Comparison – Pensions: RRSP & LIF

Old Primary / Secondary #	Old Primary Title	Old Secondary Title	New Primary / Secondary #	New Primary Title	New Secondary Title (Likely)
74340-00	Pensions - RRSP + LIF	Policy and procedures	20200-20	Policy Functions	Policy and program development
74340-01	Pensions - RRSP + LIF	General	23000-01	Pension Plan Regulation	General
74340-02	Pensions - RRSP + LIF	RRSP and LIF addendums	23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals
74340-03	Pensions - RRSP + LIF	Approved RRSP List	23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals
74340-04	Pensions - RRSP + LIF	Approved LIF List	23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals
74340-20	Pensions - RRSP + LIF	RRSP case files	23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals
74340-30	Pensions - RRSP + LIF	LIF case files	23000-05	Pension Plan Regulation	Locked-in retirement account and life income fund approvals

FOI Request 2024-36-CS
Page 50 of 302

How to classify information

Ask yourself the following questions:

- What is the function of these records?
- What value do these records have?
- How can I classify them in a way my Team can find them?

FOI Request 2024-36-CS
Page 51 of 302

Primary 20000 – Common Functions

Primary / Secondary #	Secondary Title	Description of Records
20100-01	General	
20100-02	Board of Directors records	
20100-05	Notices and orders	
20100-10	Regulatory Cooperation and Liaison	• Covers cooperation and liaison with regulators in other jurisdictions, regulatory federal-provincial-territorial committees, international regulatory bodies, professional and representative associations, and similar organizations
20100-12	Routine reporting	• Covers reports created on a routine or ad hoc basis for general regulatory reference and case tracking purposes
20100-20	Enquiries and complaints - no investigation	• Covers enquiries, quick calls and complaints that do not result in an investigation, whether of external or internal origin

FOI Request 2024-36-CS
Page 52 of 302

Primary 20200 – Policy Functions

Primary / Secondary #	Secondary Title	Description of Records
20200-00	Regulatory policy - final	• Includes operational policies, rules, directives, frameworks, standards, guidelines, practices, procedures and similar policy statements • Covers final/approved BCFSA operational policy that establish requirements/expectations of regulated entities and individuals as well as of staff carrying out regulatory functions
20200-01	General	
20200-02	Information Bulletins, Guidelines and Advisories	• Includes information bulletins, guidelines, supervisory practice letters, industry correspondence and similar documents • Covers communications of policy and other regulatory requirements, as well as guidance, to provincially-regulated financial service providers and/or the public
20200-07	Routine procedures and job aids	• Includes routine procedures, job aids, checklists, user guides and related tools • Covers routine internal operational procedures that support employee training and efficiency and but do not define or communicate requirements of regulated entities or how they are to be interpreted and administered by regulatory staff
20200-20	Policy and program development	• Includes research/reference info, briefing notes, correspondence, drafts, working materials • Covers information related to new or amended regulatory policies, as well as projects and other initiatives to improve regulatory program delivery

FOI Request 2024-36-CS
Page 53 of 302

Primary 23000 – Pension Plan Regulation

Primary / Secondary #	Secondary Title	Description of Records
23000-01	General	
23000-02	Contribution variance reports	• Includes contribution variance reports, non-remit reports, no contribution reports, similar reports and spreadsheets and related correspondence • Covers information relating to reports by pension administrators listing employers that have not provided required contributions
23000-05	Locked-in retirement account and life income fund approvals	• Includes lists of approved savings institutions and insurance companies, approved specimen contracts, briefing notes, correspondence and related information • Covers information relating to the administration of the approval of contracts for registered retirement savings plans, lifetime income funds, and similar arrangements, to allow for the transfer of pension funds into them
23000-09	Pension plan monitoring and compliance administration	• Includes reports, plans, briefing materials, and correspondence • Covers information relating to the administration of pension plan monitoring and compliance generally

FOI Request 2024-36-CS
Page 54 of 302

Primary 23000 – Continued

Primary / Secondary #	Secondary Title	Description of Records
23000-10	Pension plan registration and filings administration	• Includes spreadsheets, reports, briefing notes, correspondence • Covers information relating to the administration of pension plan registration, approvals and filings generally
23000-20	BC pension plan files	• Includes actuarial information summaries, actuarial valuation reports, administrative penalties, administrator statements of compliance, annual pension reports, applications for registration of a pension plan, application for solvency moratorium, articles of incorporation, audited financial statements, CRA schedule 1's, complaints, examination documents, financial information reports, interrogations, investigation documents, investment corporation undertakings, plan termination documents, plan text documents, plan text amendments, reviews, risk assessments, schedules of expected contributions, statements of investment policies and procedures, termination documentation, correspondence, notes and plan-specific data in BCFSA databases
23000-30	Non-BC pension plan files	• Includes correspondence, pension plan text documents, and notes • Covers information relating to pension plans subject to another primary regulator, either provincial, territorial or federal

FOI Request 2024-36-CS
Page 55 of 302

Activity – Analysis for DDM

Group	Acronym	Document Type
Policy and Procedures	BFP	Benefits / Funding Policy
Policy and Procedures	GVN	Governance Document
Policy and Procedures	SIP	Statement of Investment Policy Procedures
Policy and Procedures	PAS	Plan Assessment Report

- What do these records relate to? What is their purpose?
- Do these relate to a specific pension plan?
- Do these relate to a regulatory or policy function?

Activity – Analysis for DDM

- What do these records relate to? What is their purpose?
- Do these relate to a specific pension plan?
- Do these relate to an enquiry or complaint?

Group	Acronym	Document Type
General Correspondence	PCE	Plan Correspondence
General Correspondence	LOC	Letter of Credit
General Correspondence	DNO	Discussion Notes
General Correspondence	CNT	Contributions
General Correspondence	ALT	Amendments (Approval / Rejecting)
General Correspondence	EXT	Request for Extension (Approval / Rejecting)
General Correspondence	MCO	Members Communications
General Correspondence	FEL	Filings and Fee Letters

Activity – Analysis for DDM

Group	Acronym	Document Type
APR and Applications	APR	Annual Pension Report
APR and Applications	AFS	Audited Financial Statement
APR and Applications	OFS	Other Financial Statements
AIS and Valuation	AIS	Actual Information Summary Report
AIS and Valuation	AVR	Actuarial Valuation Report
AIS and Valuation	VRW	Valuation Review
AIS and Valuation	ACE	Actual Certification
AIS and Valuation	RAV	Revised Actuarial Valuation Report
DC Reports	RPT	DC Reports – DC Plans

- What do these records relate to? What is their purpose?
- Do these relate to a specific pension plan?
- Do these relate to a regulatory or policy function?

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Activity – Analysis for DDM

- What do these records relate to? What is their purpose?
- Do these relate to a specific pension plan?
- Do these relate to a regulatory or policy function?

Group	Acronym	Document Type
Supervision Framework	EDC	Examination Report Supporting Document
Supervision Framework	EXR	Examination Report / On-site
Supervision Framework	RSK	Risk Review Report
Supervision Framework	RDC	Risk Review Supporting Documents
Supervision Framework	IRW	Investment Review Worksheet
Supervision Framework	ORA	Overall Risk Score Sheet
Supervision Framework	PMY	Plan Maturity
Supervision Framework	ROR	Rate of Return
Supervision Framework	EFO	Expected Funding Outcome
Supervision Framework	SAS	Self Governance Assessment
Supervision Framework	ACT	Action Plan
Supervision Framework	SUP	Any Other Supporting Document
Supervision Framework	RRC	Risk Review Communications

Questions For You

1. How to classify BFP (benefits-funding policy)?
2. How to classify MCO (members-communications)?
3. How to classify AVR (actual variation report)?
4. How to classify EXR (examination report)?

FOI Request 2024-36-CS
Page 60 of 302

For More Information

Refer to the guidance document

Contact records@bcfsa.ca for assistance

Course Summary

You should be able to:

- Understand the basics of ARCS/ORCS
- Be able to identify the ORCS number for DDM tagging
- Understand at a high-level the changes coming to operational filing practices

FOI Request 2024-36-CS
Page 62 of 302

Your thoughts

- What is your comfort level on this change?

- How did this presentation go?

FOI Request 2024-36-CS
Page 63 of 302

THANK YOU!

BC FINANCIAL SERVICES AUTHORITY

ARCS/ORCS Overview

Matthew Lebrun, Manager, Privacy & Information Management

May 2021

BC FINANCIAL SERVICES AUTHORITY

Classification: Protected A

Refresher on ARCS/ORCS

Records Team

Purpose

- The Records team is the primary support for records management questions
- BCFSA staff will be directed to records@bcfsa.ca for questions
- I will help walk you through live examples as they happen
- Job accountabilities in the Records Assistant JD:
  - Identifies and classifies material into files by function, subject and property and integrates into filing systems and databases.
  - Provides advice and assistance to staff on establishing and maintaining records management systems and records management policies.

FOI Request 2024-36-CS
Page 67 of 302

ARCS vs. ORCS?

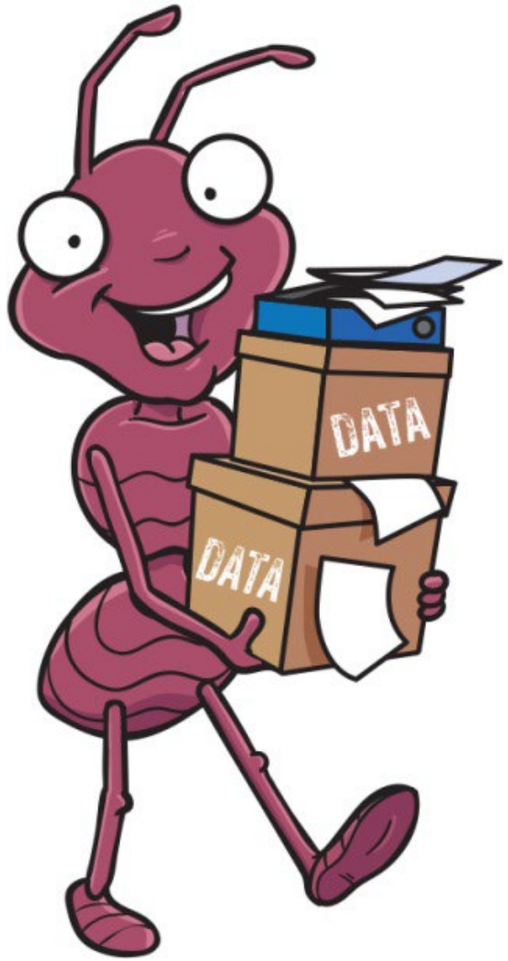
ARCS (ADMINISTRATIVE)	HRAS (HUMAN RESOURCES)	ORCS (OPERATIONAL)
• Approved cross-government records schedule • Common series of records that every government office will have • Covers agreements, briefing notes, finance, IT, projects, etc. • HR sections do not apply to BCFSA	• Approved schedule for gov bodies not subject to PSA • Applies to BCFSA since Nov 2019 • Covers employee files, staffing competitions, etc. • Longer retention periods because PSA doesn't hold our official records	• Approved schedule for BCFSA only • Applies to what BCFSA does as a regulator • Covers regulation of financial institutions, mortgage brokers, and pension plans • Does not cover real estate functions (yet)

FOI Request 2024-36-CS
Page 68 of 302

How to classify information

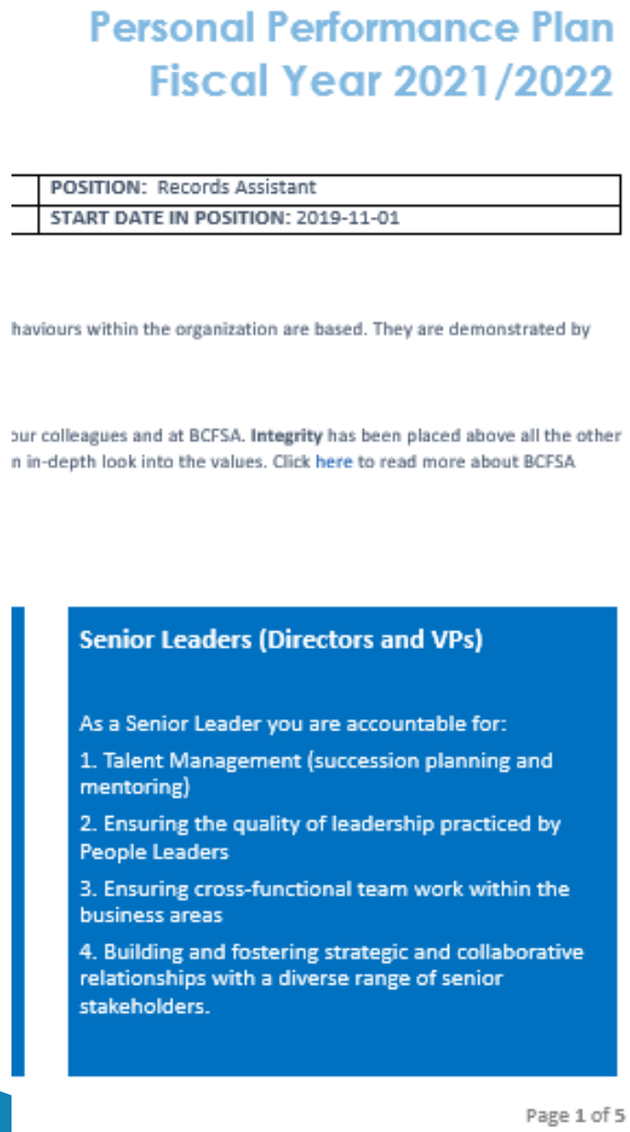
Ask yourself the following questions:

- What is the function of these records?
- What value do these records have?
- How can I classify them in a way my Team can find them?



FOI Request 2024-36-CS
Page 69 of 302

Q1 – Employee Performance Plan



Personal Performance Plan
Fiscal Year 2021/2022

	POSITION: Records Assistant
	START DATE IN POSITION: 2019-11-01

haviours within the organization are based. They are demonstrated by

our colleagues and at BCFSA. **Integrity** has been placed above all the other
n in-depth look into the values. Click here to read more about BCFSA

Senior Leaders (Directors and VPs)

As a Senior Leader you are accountable for:

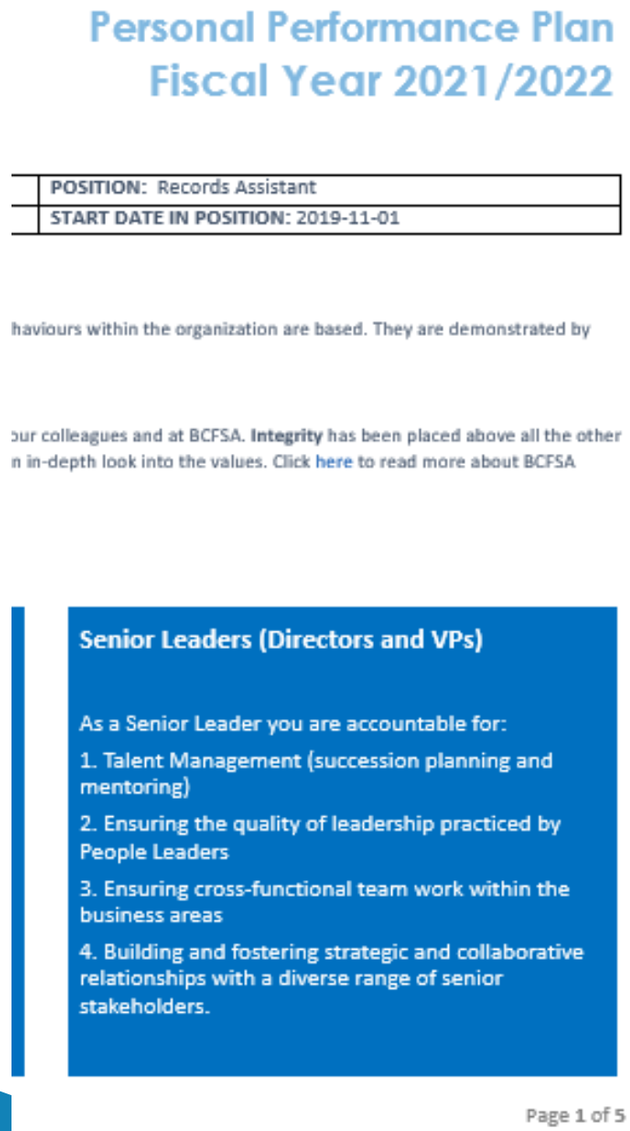
1. Talent Management (succession planning and mentoring)
2. Ensuring the quality of leadership practiced by People Leaders
3. Ensuring cross-functional team work within the business areas
4. Building and fostering strategic and collaborative relationships with a diverse range of senior stakeholders.

Page 1 of 5

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?

BCFSA

Q1 – Answer



Personal Performance Plan
Fiscal Year 2021/2022

	POSITION: Records Assistant
	START DATE IN POSITION: 2019-11-01

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Page 1 of 5

Classification number: HRAS 7385-20

(schedule number 206270)

Retention period: SO 10y DE

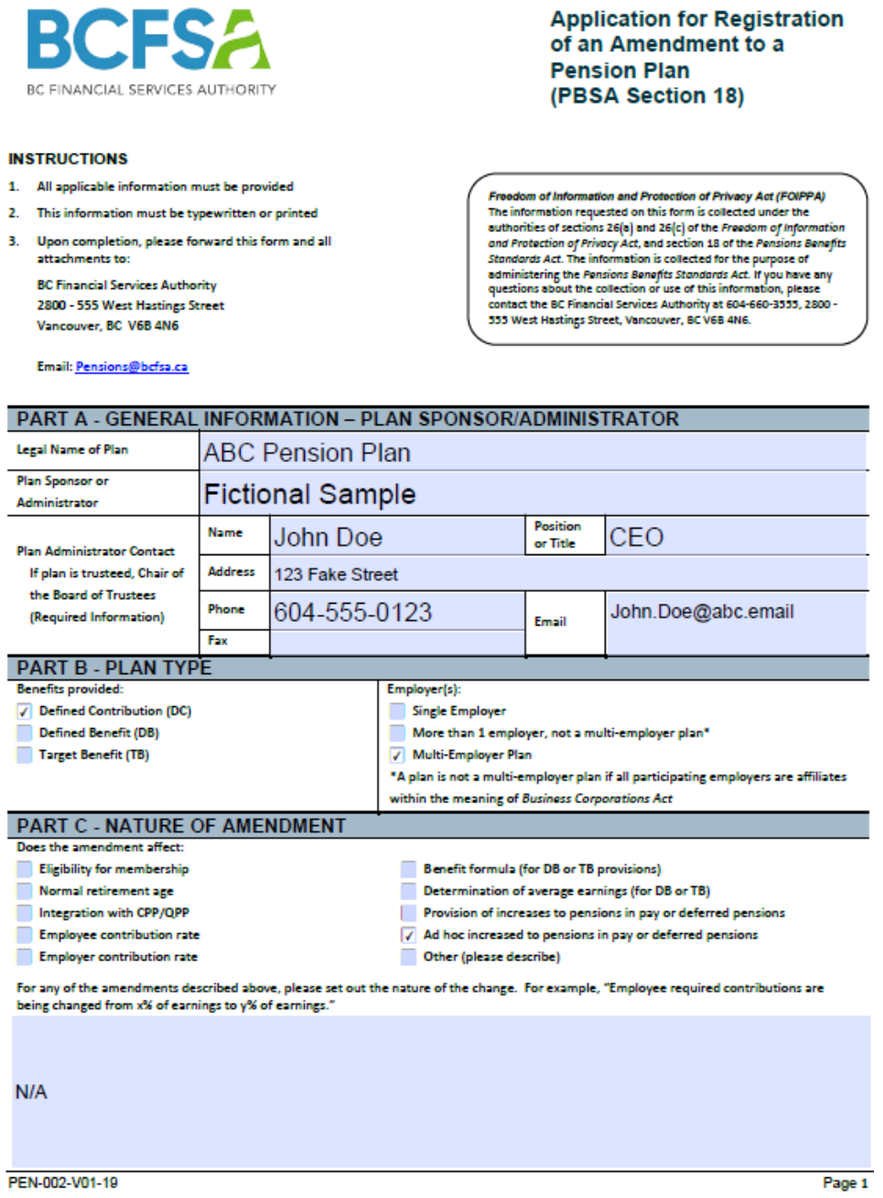
The file is retained by HR for ten years after the employee leaves BCFSA.

Remember to look up if it describes what the “SO” is!

BCFSA

Q2 – Pension Plan Amendment

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?



BCFSA
BC FINANCIAL SERVICES AUTHORITY

Application for Registration of an Amendment to a Pension Plan (PBSA Section 18)

INSTRUCTIONS

1. All applicable information must be provided
2. This information must be typewritten or printed
3. Upon completion, please forward this form and all attachments to:

BC Financial Services Authority
2800 - 555 West Hastings Street
Vancouver, BC V6B 4N6

Email: Pensions@bcfsa.ca

Freedom of Information and Protection of Privacy Act (FOIPPA) The information requested on this form is collected under the authorities of sections 26(a) and 26(c) of the *Freedom of Information and Protection of Privacy Act*, and section 18 of the *Pensions Benefits Standards Act*. The information is collected for the purpose of administering the *Pensions Benefits Standards Act*. If you have any questions about the collection or use of this information, please contact the BC Financial Services Authority at 604-660-3555, 2800 - 555 West Hastings Street, Vancouver, BC V6B 4N6.

PART A - GENERAL INFORMATION – PLAN SPONSOR/ADMINISTRATOR

Legal Name of Plan	ABC Pension Plan			
Plan Sponsor or Administrator	Fictional Sample			
Plan Administrator Contact If plan is trusteed, Chair of the Board of Trustees (Required Information)	Name	John Doe	Position or Title	CEO
	Address	123 Fake Street		
	Phone	604-555-0123	Email	John.Doe@abc.email
	Fax			

PART B - PLAN TYPE

Benefits provided:
- ☑ Defined Contribution (DC)
- ☐ Defined Benefit (DB)
- ☐ Target Benefit (TB)

Employer(s):
- ☐ Single Employer
- ☐ More than 1 employer, not a multi-employer plan*
- ☑ Multi-Employer Plan

*A plan is not a multi-employer plan if all participating employers are affiliates within the meaning of *Business Corporations Act*

PART C - NATURE OF AMENDMENT

Does the amendment affect:
- ☐ Eligibility for membership
- ☐ Normal retirement age
- ☐ Integration with CPP/QPP
- ☐ Employee contribution rate
- ☐ Employer contribution rate
- ☐ Benefit formula (for DB or TB provisions)
- ☐ Determination of average earnings (for DB or TB)
- ☐ Provision of increases to pensions in pay or deferred pensions
- ☑ Ad hoc increased to pensions in pay or deferred pensions
- ☐ Other (please describe)

For any of the amendments described above, please set out the nature of the change. For example, "Employee required contributions are being changed from x% of earnings to y% of earnings."

N/A

PEN-002-V01-19 Page 1

Q2 – Answer

Classification number: ORCS 23000-20

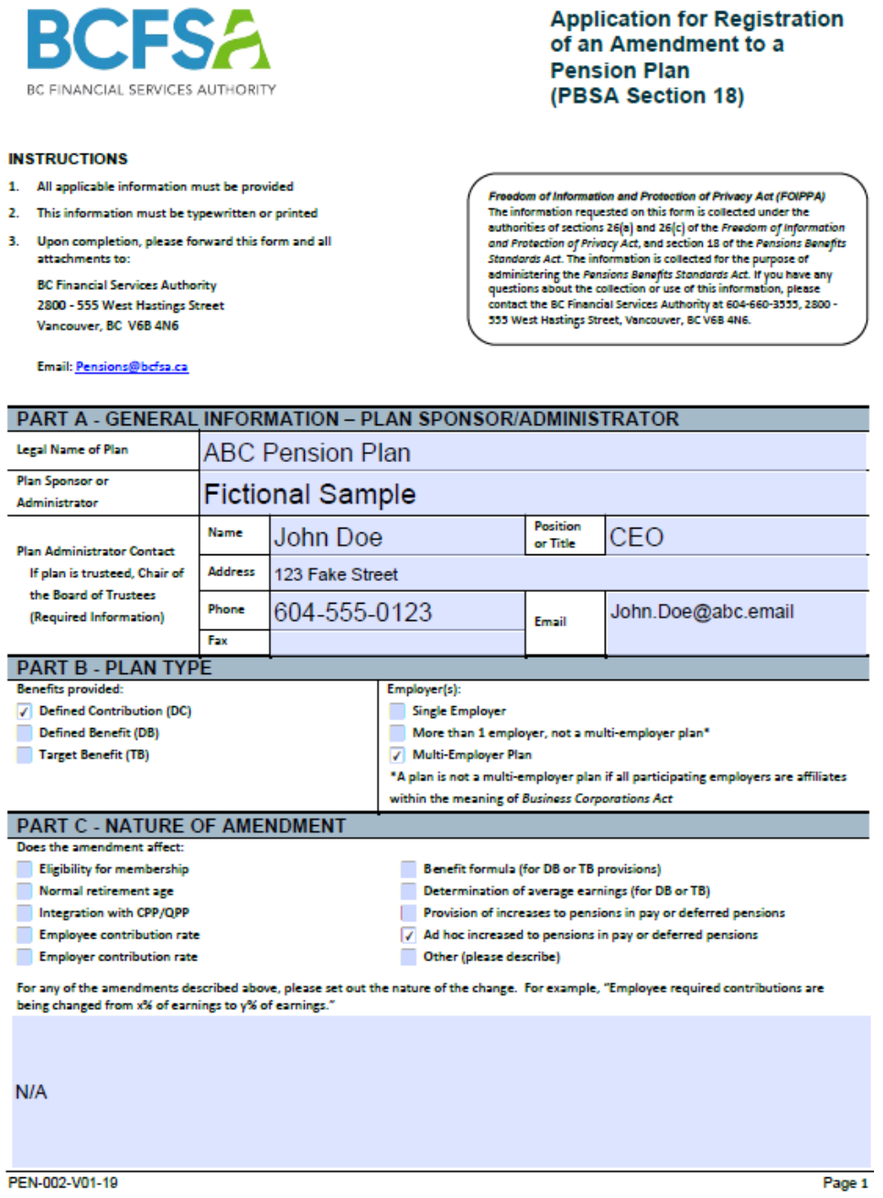
(schedule number 170460)

Retention period: SO+5y 70y DE

The file is retained by Pensions for 75 years after it's terminated or transferred to another gov regulator

Optional: 5 years on-site, 70 years off-site

SO qualifier: "upon termination of the plan or transfer of primary regulatory responsibility to another province"



BCFSA
BC FINANCIAL SERVICES AUTHORITY

Application for Registration of an Amendment to a Pension Plan (PBSA Section 18)

INSTRUCTIONS

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BC Financial Services Authority
2800 - 555 West Hastings Street
Vancouver, BC V6B 4N6

Email: Pensions@bcfsa.ca

Freedom of Information and Protection of Privacy Act (FOIPPA)
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PART A - GENERAL INFORMATION – PLAN SPONSOR/ADMINISTRATOR

Legal Name of Plan	ABC Pension Plan			
Plan Sponsor or Administrator	Fictional Sample			
Plan Administrator Contact If plan is trusteed, Chair of the Board of Trustees (Required Information)	Name	John Doe	Position or Title	CEO
	Address	123 Fake Street		
	Phone	604-555-0123	Email	John.Doe@abc.email
	Fax			

PART B - PLAN TYPE

Benefits provided:
- [x] Defined Contribution (DC)
- [ ] Defined Benefit (DB)
- [ ] Target Benefit (TB)

Employer(s):
- [ ] Single Employer
- [ ] More than 1 employer, not a multi-employer plan*
- [x] Multi-Employer Plan

*A plan is not a multi-employer plan if all participating employers are affiliates within the meaning of *Business Corporations Act*

PART C - NATURE OF AMENDMENT

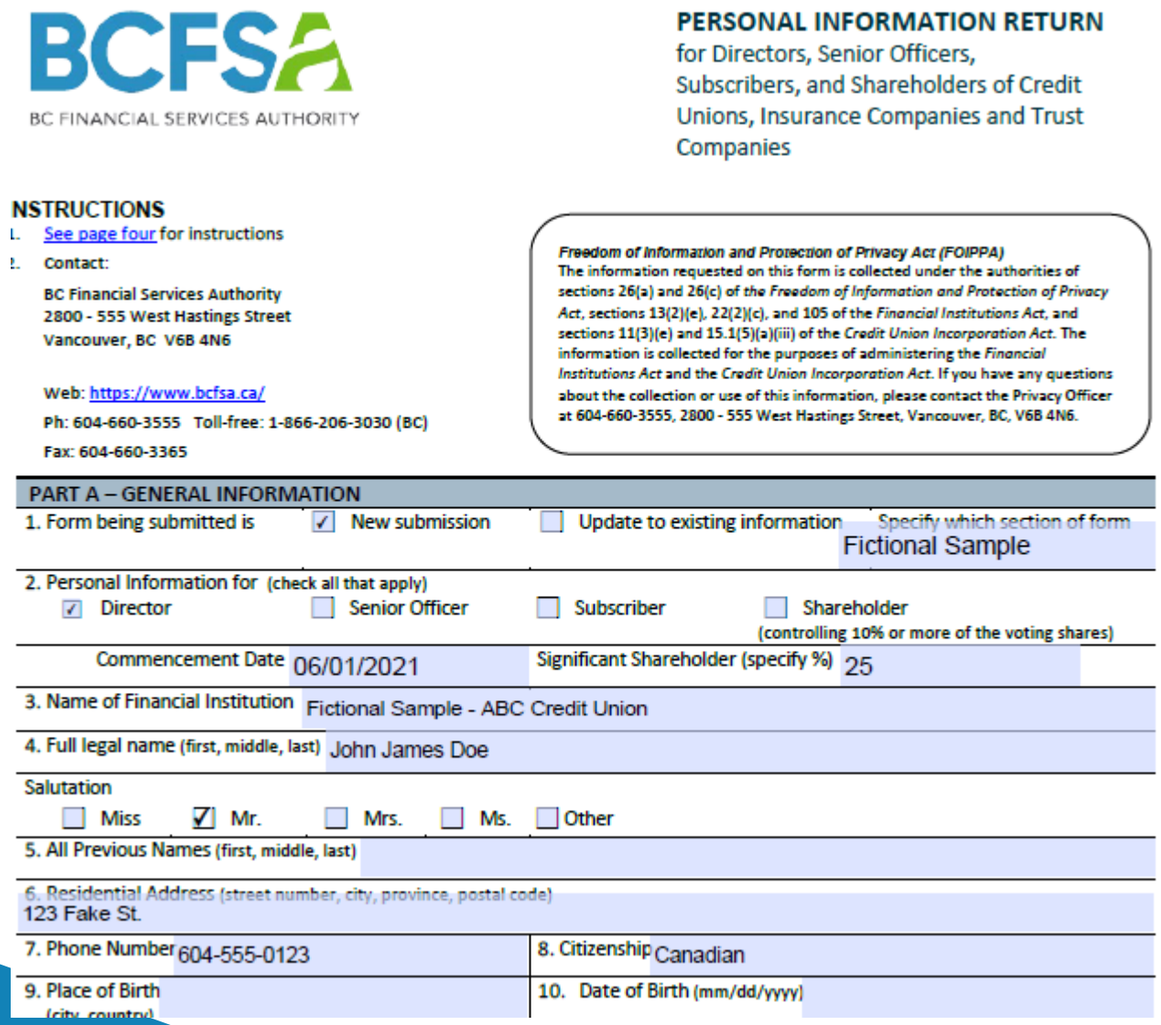
Does the amendment affect:
- [ ] Eligibility for membership
- [ ] Normal retirement age
- [ ] Integration with CPP/QPP
- [ ] Employee contribution rate
- [ ] Employer contribution rate
- [ ] Benefit formula (for DB or TB provisions)
- [ ] Determination of average earnings (for DB or TB)
- [ ] Provision of increases to pensions in pay or deferred pensions
- [x] Ad hoc increased to pensions in pay or deferred pensions
- [ ] Other (please describe)

For any of the amendments described above, please set out the nature of the change. For example, "Employee required contributions are being changed from x% of earnings to y% of earnings."

N/A

PEN-002-V01-19 Page 1

Q3 – Personal Information Return



BCFSA
BC FINANCIAL SERVICES AUTHORITY

PERSONAL INFORMATION RETURN
for Directors, Senior Officers, Subscribers, and Shareholders of Credit Unions, Insurance Companies and Trust Companies

NSTRUCTIONS

1. See page four for instructions
2. Contact:

BC Financial Services Authority
2800 - 555 West Hastings Street
Vancouver, BC V6B 4N6

Web: https://www.bcfsa.ca/
Ph: 604-660-3555 Toll-free: 1-866-206-3030 (BC)
Fax: 604-660-3365

Freedom of Information and Protection of Privacy Act (FOIPPA)
The information requested on this form is collected under the authorities of sections 26(a) and 26(c) of *the Freedom of Information and Protection of Privacy Act*, sections 13(2)(e), 22(2)(c), and 105 of the *Financial Institutions Act*, and sections 11(3)(e) and 15.1(5)(a)(iii) of the *Credit Union Incorporation Act*. The information is collected for the purposes of administering the *Financial Institutions Act* and the *Credit Union Incorporation Act*. If you have any questions about the collection or use of this information, please contact the Privacy Officer at 604-660-3555, 2800 - 555 West Hastings Street, Vancouver, BC, V6B 4N6.

PART A – GENERAL INFORMATION

1. Form being submitted is ☑ New submission ☐ Update to existing information — Specify which section of form: Fictional Sample
2. Personal Information for (check all that apply)
   ☑ Director ☐ Senior Officer ☐ Subscriber ☐ Shareholder (controlling 10% or more of the voting shares)
   Commencement Date: 06/01/2021 — Significant Shareholder (specify %): 25
3. Name of Financial Institution: Fictional Sample - ABC Credit Union
4. Full legal name (first, middle, last): John James Doe

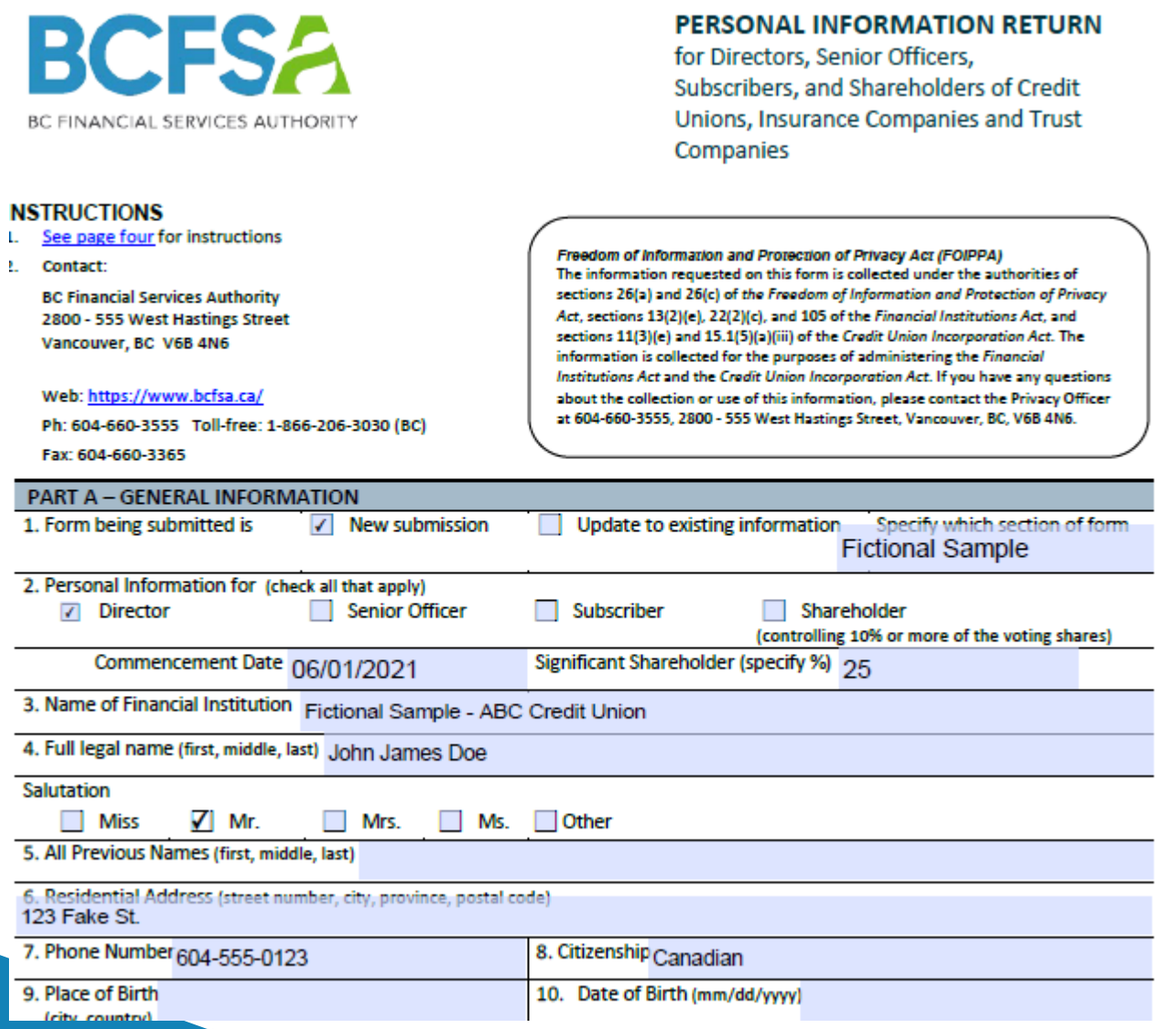
Salutation
☐ Miss ☑ Mr. ☐ Mrs. ☐ Ms. ☐ Other

5. All Previous Names (first, middle, last):
6. Residential Address (street number, city, province, postal code): 123 Fake St.
7. Phone Number: 604-555-0123
8. Citizenship: Canadian
9. Place of Birth (city, country):
10. Date of Birth (mm/dd/yyyy):

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?

BCFSA

Q3 – Answer



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7. Phone Number: 604-555-0123
8. Citizenship: Canadian
9. Place of Birth (city, country):
10. Date of Birth (mm/dd/yyyy):

Classification number: ORCS 21500-40

(schedule number 170460)

Retention period: SO+2y nil DE

The file is retained until the director or senior official ceases to serve in that position.

PIB Note:

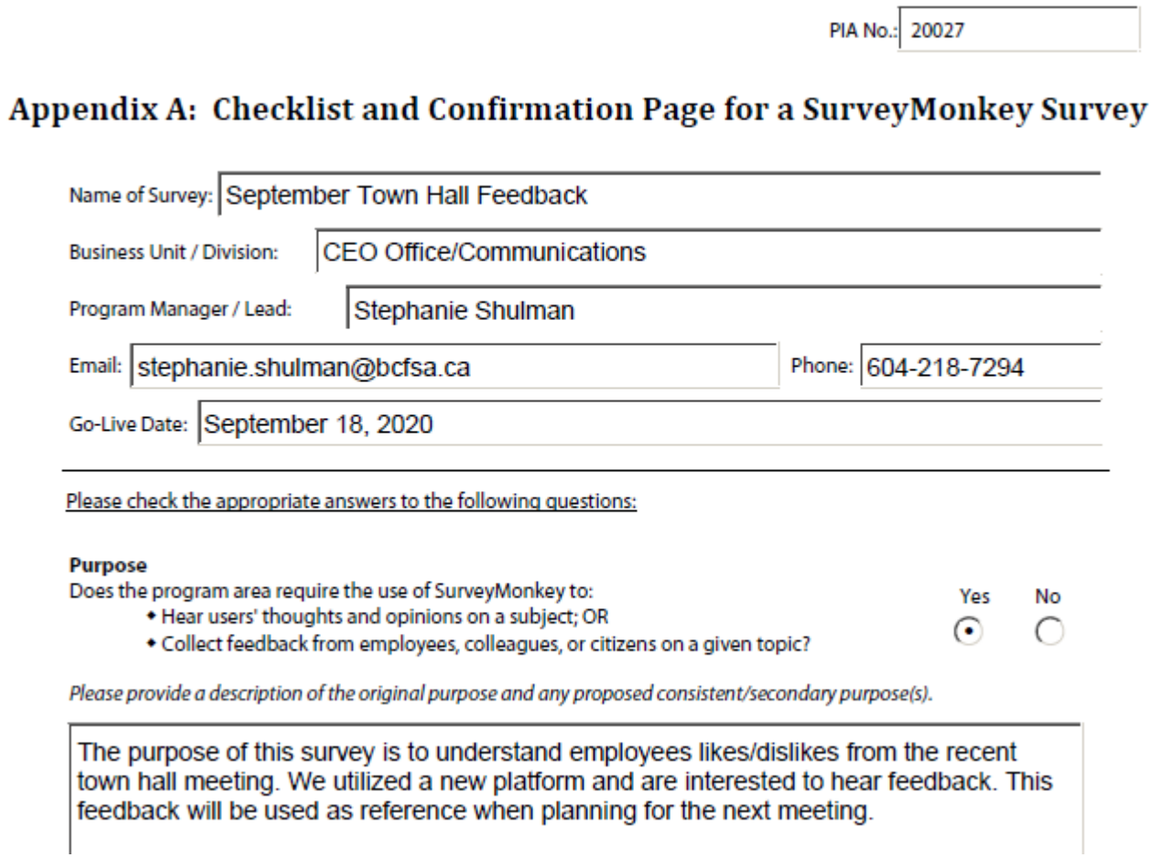
PIB refers to personal information organized and retrieved by an individual's name, number, etc. Consider that this information may be sensitive and requires protection!

BCFSA

Q4 – Appendix A - SurveyMonkey

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?

Warning: trick question!



PIA No.: 20027

Appendix A: Checklist and Confirmation Page for a SurveyMonkey Survey

Name of Survey: September Town Hall Feedback

Business Unit / Division: CEO Office/Communications

Program Manager / Lead: Stephanie Shulman

Email: stephanie.shulman@bcfsa.ca Phone: 604-218-7294

Go-Live Date: September 18, 2020

Please check the appropriate answers to the following questions:

Purpose

Does the program area require the use of SurveyMonkey to:
- Hear users' thoughts and opinions on a subject; OR
- Collect feedback from employees, colleagues, or citizens on a given topic?

Yes (•) No ( )

Please provide a description of the original purpose and any proposed consistent/secondary purpose(s).

The purpose of this survey is to understand employees likes/dislikes from the recent town hall meeting. We utilized a new platform and are interested to hear feedback. This feedback will be used as reference when planning for the next meeting.

Q4 – Answer

Classification number: ARCS 293-60

(schedule number 100001)

Retention period: SO+1y nil DE

The file is retained by EIM Team until one year after the disposition of records covered by the PIA or completion of a new PIA

Remember to consider the context of the record and that while it may be related to the survey, it's not the survey record itself.

PIA No.: 20027

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Email: stephanie.shulman@bcfsa.ca Phone: 604-218-7294

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Does the program area require the use of SurveyMonkey to:

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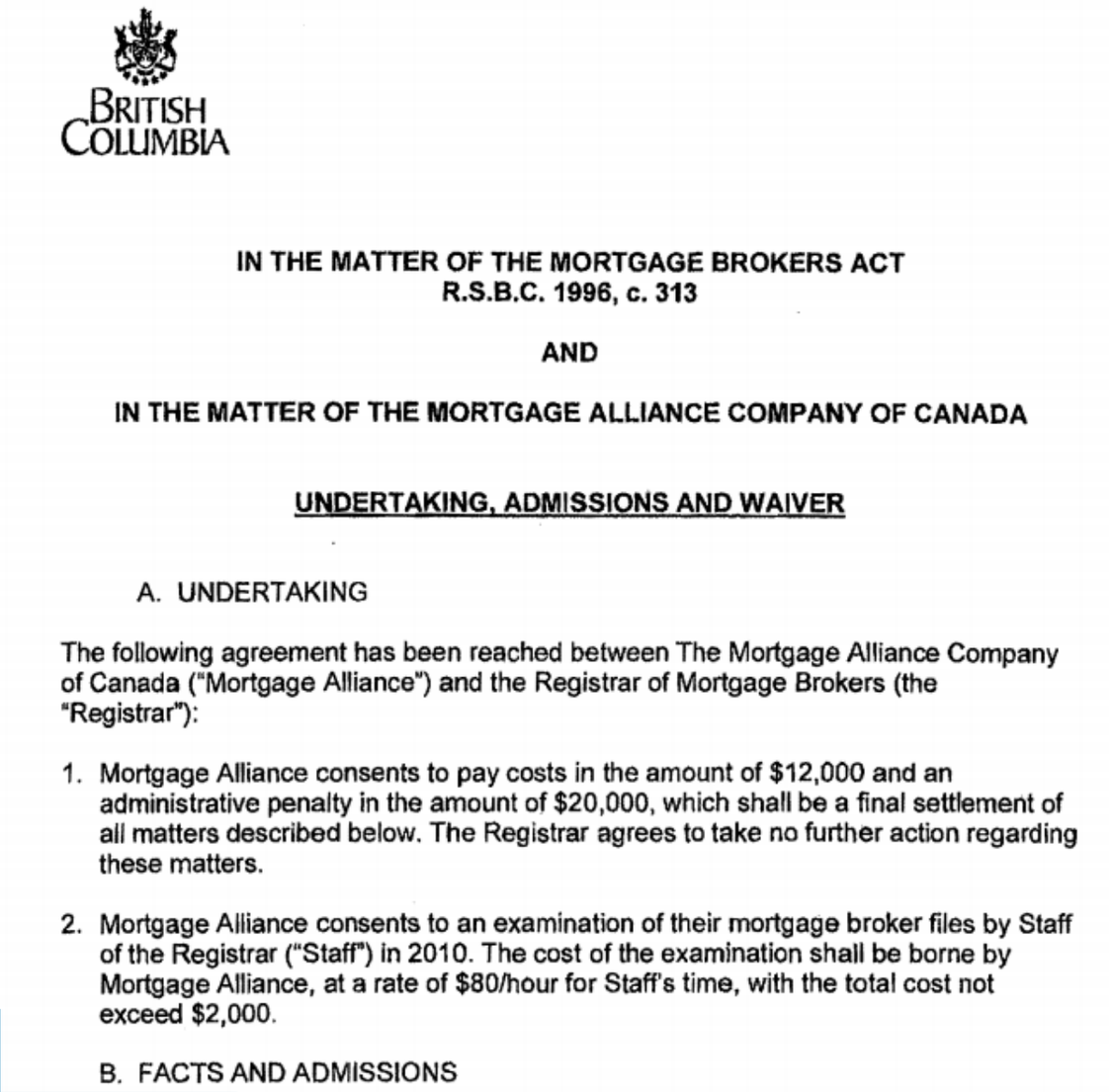
The purpose of this survey is to understand employees likes/dislikes from the recent town hall meeting. We utilized a new platform and are interested to hear feedback. This feedback will be used as reference when planning for the next meeting.

Q5 – Notice



BRITISH COLUMBIA

IN THE MATTER OF THE MORTGAGE BROKERS ACT
R.S.B.C. 1996, c. 313

AND

IN THE MATTER OF THE MORTGAGE ALLIANCE COMPANY OF CANADA

UNDERTAKING, ADMISSIONS AND WAIVER

A. UNDERTAKING

The following agreement has been reached between The Mortgage Alliance Company of Canada ("Mortgage Alliance") and the Registrar of Mortgage Brokers (the "Registrar"):

1. Mortgage Alliance consents to pay costs in the amount of $12,000 and an administrative penalty in the amount of $20,000, which shall be a final settlement of all matters described below. The Registrar agrees to take no further action regarding these matters.

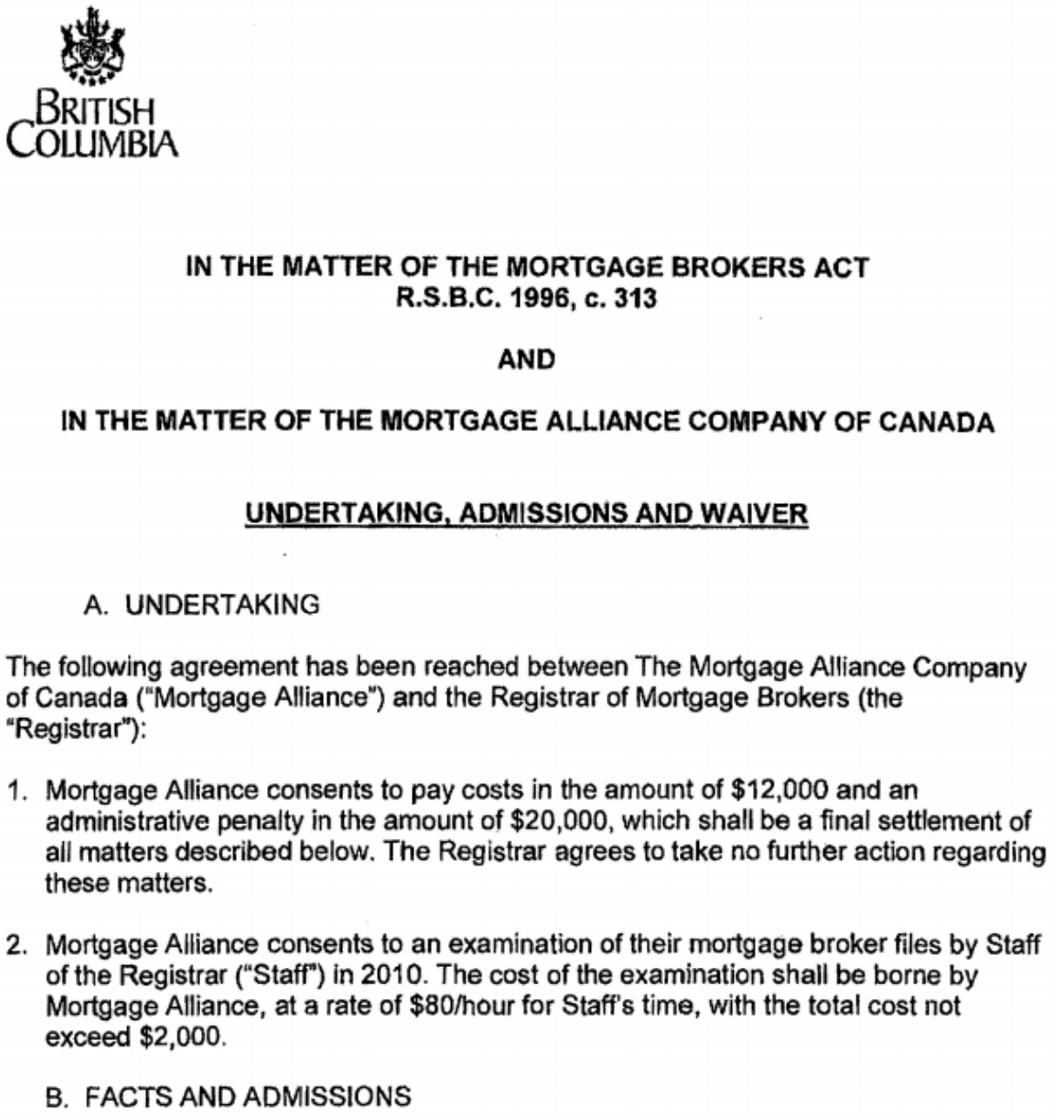
2. Mortgage Alliance consents to an examination of their mortgage broker files by Staff of the Registrar ("Staff") in 2010. The cost of the examination shall be borne by Mortgage Alliance, at a rate of $80/hour for Staff's time, with the total cost not exceed $2,000.

B. FACTS AND ADMISSIONS

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?

BCFSA

Q5 – Answer



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B. FACTS AND ADMISSIONS

Classification number: ORCS 20100-05

(schedule number 170460)

Retention period: SO+2y nil DE

The file is retained for five years after it's no longer required for reference, and then transferred to the government archives.

Note:

Consider the record's context and value. How long does the business need it for legal, operational, or other value?

Could it relate directly to the investigation? Or is part of a legal file?

BCFSA

Q6 – CS Team Meeting

- What does this record relate to? What is its purpose?
- What value does this record have?
- How long does this need to be kept for?
- Is this an *administrative* record, *operational* record, or *HR-related* record?

Consider the record's context and its value. What story does it tell?

BCFSA

Q6 – Answer

Classification number: ARCS 102-20

(schedule number 100001)

Retention period: CY+2y nil DE

The file is retained for the remainder of the calendar year, plus two years.

----------OR----------

ARCS 324-40

Retention period: SO nil SR

The file is retained until no longer required for reference, and then transferred to the government archives.

Tip: Consider the record's context and what value it has!

BCFSA

ARCS/ORCS Introduction

Matthew Lebrun, Manager, Privacy & Information Management

June 2021

BC FINANCIAL SERVICES AUTHORITY

Classification: Protected A

Overview

- Introduction to ARCS/ORCS
- What’s changing and why?
- Explanation of changes

FOI Request 2024-36-CS
Page 83 of 302

Introduction to ARCS/ORCS

- Information classification and scheduling systems
- They tell us how to organize records and how long to keep them
- **ARCS** – **Administrative Records Classification System**
  - For **administrative** records (e.g., finance, IT, property, etc.) but not HR
- **ORCS** – **Operational Records Classification System**
  - Specific to **operational** records (e.g., regulation of pension plans)
- Other schedules (“special schedules”) for HR and Executive records

FOI Request 2024-36-CS
Page 84 of 302

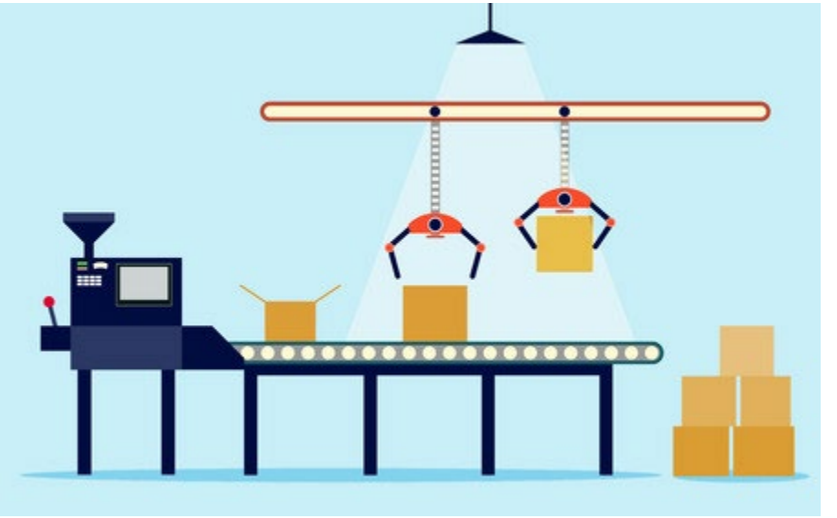
How ARCS/ORCS works

- Organized by function and activity (i.e., purpose)
- The **Primary** describes the overall function of the records
- The **Secondary** describes the specific series of records
- Together, the two numbers are separated by a dash
- Example: ARCS **280**-**20** covers **Executive Files** – **Briefing Notes**
- This number corresponds to a specific retention period

FOI Request 2024-36-CS
Page 85 of 302

What's changing and why?

- Updated based on functional and simplified approach
- Compliance with the *Information Management Act*
- Properly documents how to classify, what each records series covers, and retention periods
- Supports new initiatives, such as EIM, M365, and IRIS
- Helps better organize files
- No changes to ARCS or other schedules
- Full rollout, change management, training to come this fall



FOI Request 2024-36-CS
Page 86 of 302

Overview of new ORCS Primaries

Primary #	Secondary Title
20100	Common Functions
20200	Policy and Program Development
21200	Credit Union Deposit Insurance
21300	Financial Institution Market Conduct Regulation
21400	Financial Institution Monitoring
21500	Financial Institution Regulatory Filings
21600	Financial Institution Statutory Approvals
21700	Prudential Supervision of Financial Institutions
22100	Mortgage Broker Market Conduct Regulation
22500	Mortgage Broker Registration
23000	Pension Plan Regulation

FOI Request 2024-36-CS
Page 87 of 302

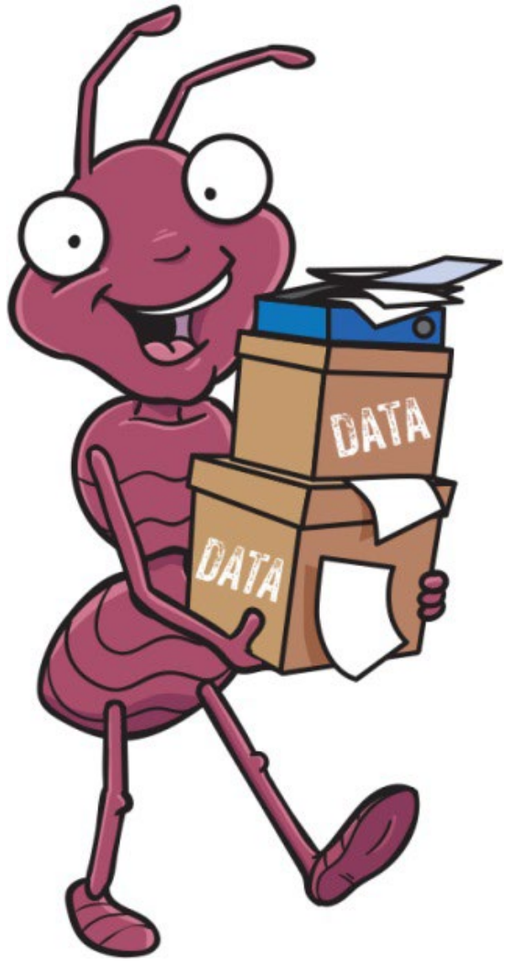
Primary 21300 – FI Market Conduct Regulation

Primary / Secondary #	Secondary Title	Description of Records
21300-01	General	
21300-05	Investigation time sheets	• Covers information gathered specifically in anticipation of recoveries from financial institutions penalized for inappropriate conduct
21300-07	Investigator notebooks	• Covers notebooks used by investigators to document information relating to investigations or potential investigations as they receive or observe it
21300-12	Requests to select umpire	• Includes requests to appoint umpire, resumes of proposed umpires, briefing notes, analysis, correspondence
21300-20	Financial institution investigation files	• Includes complaints, contact information, investigation planning information, activity logs and other records of actions taken, investigation time data, witness information, interview recordings, documentary evidence, case notes, analysis, investigation reports (for decision on whether to proceed), copies of orders or other outcomes, and related correspondence • Covers investigations conducted as part of the market conduct function)
21300-30	FI market conduct examination files	• Includes reason for examination, examination plan, record of actions taken, recordings of interviews, other evidence, analysis, examination outcomes • Covers examinations conducted as part of the market conduct function
21300-40	Insurance Council of BC decision reviews and appeals	• Includes copies of intended ICBC decisions, ICBC meeting minutes, ICBC Orders, notices of appeals, notices of hearings, reports of ICBC Hearing Committees, and related analysis, correspondence and other information

How to classify information

Ask yourself the following questions:

- What is the function of these records?
- What value do these records have?
- How can I classify them in a way my Team can find them?



FOI Request 2024-36-CS
Page 89 of 302

THANK YOU!

BC FINANCIAL SERVICES AUTHORITY

Information and Privacy Awareness & Training Session

August 2021

Classification: Public

BCFSA BC Financial Services Authority

Agenda

1. Information Management
2. Freedom of Information
3. Privacy & Security

Information Management

BCFSA

Information Management – Key Points

WHAT IS A RECORD?

- Books, notes, documents, drawings, etc.
- Anything on which information is recorded or stored

WHO OWNS THE RECORD?

- All records/ information generated by us as Team Members are the property of BCFSA

WHY CREATE RECORDS?

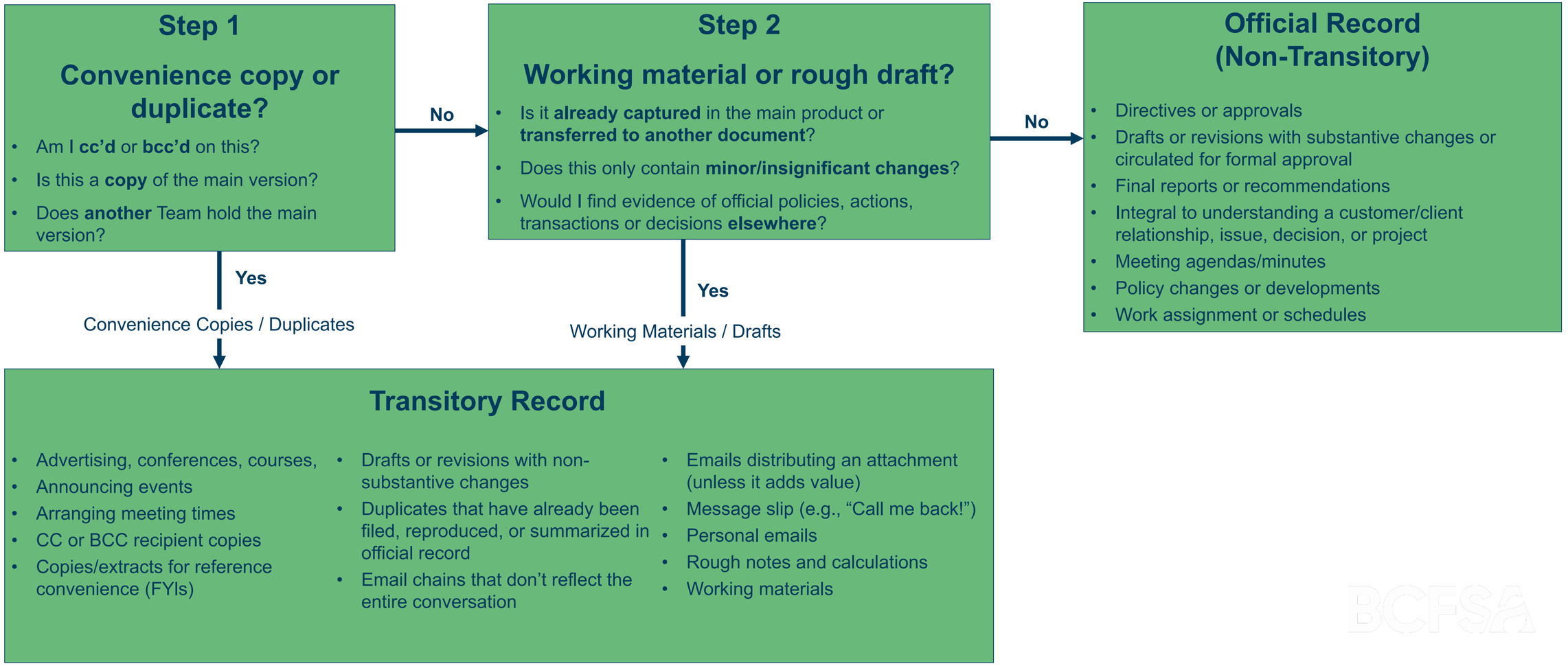
- “Adequate records of decisions” are required by the *Information Management Act*

HOW DO I MANAGE RECORDS?

- Keep records with significant value
- Records with little or no value are **transitory records** and should be deleted/destroyed ASAP

BCFSA

Transitory Records Decision Diagram



How are records organized?

ARCS

- Administrative records (finance, facilities, IT)
- Used across government

ORCS

- Covers regulatory functions of financial services sector
- Specific to BCFSA

OTHER SCHEDULES

- Executive Records Schedule (CEO’s Office)
- Human Resources ARCS Supplement (HR)
- Transitory Records Schedule

Information Schedules

WHAT DO THEY DO?

- Describe and classify information
- Specify how long information must be kept
- Designate an “Office of Primary Responsibility”

HOW DO THEY WORK?

- Organized by “primaries” and “secondaries”
  - **Primary**: function of the records
  - **Secondary**: specific series or groupings
  - Example: ARCS **280**-**20** – Executive files – Briefing notes

BCFSA
FOI Request 2024-38-CS
Page 17 of 302

Managing Information – Do's and Do Not's

DO

- File records and emails with value in your team's recordkeeping system
- Separate threads for different subjects
- Use "cc" if copying; use "To" if action required
- Be professional and concise
- Regularly dispose of transitory emails

DO NOT

- File transitory records and emails
- Create unnecessary email and attachments
- Use personal email for BCFSA business
- "Reply All" unless everyone included needs to know
- Use humour and sarcasm
- Mix personal and business content

BCFSA

Freedom of Information

BCFSA

What is FOIPPA?

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

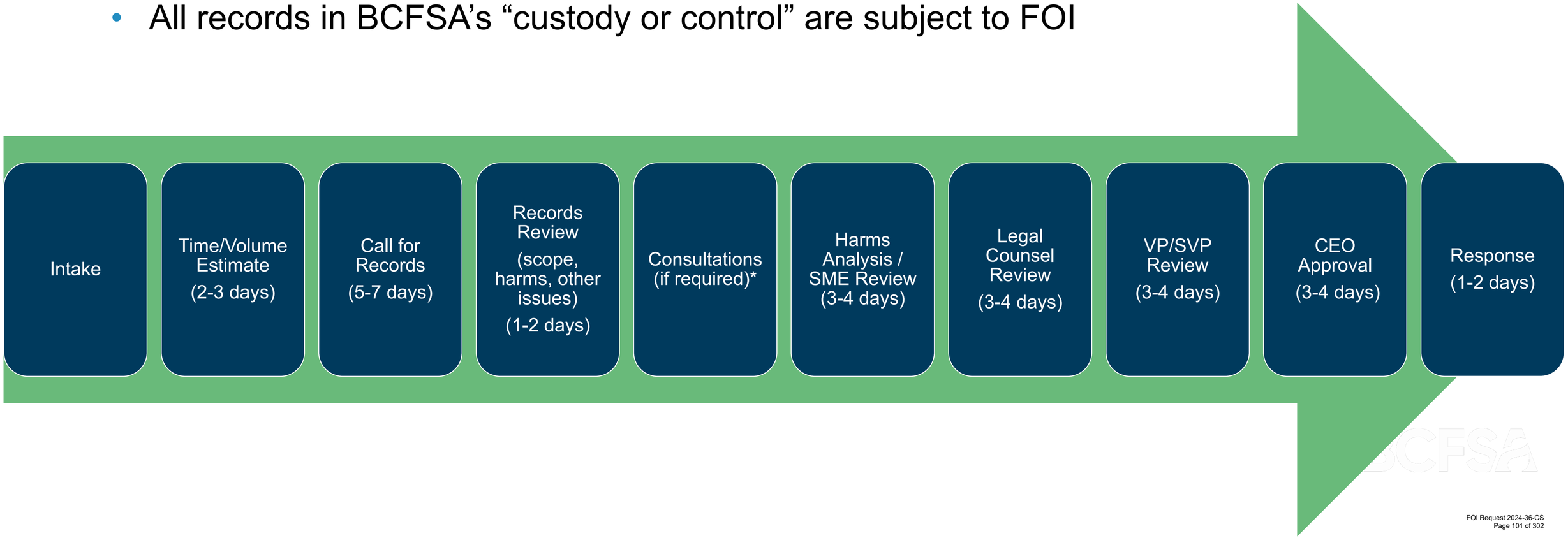
- Public sector access and privacy legislation
- Applies to “public bodies” in BC
- Does not apply to the federal or indigenous governments or private sector

PURPOSES

1. Accountability
2. Protection of privacy
3. Independent reviews (Office of the Information and Privacy Commissioner)

FOI Request Process

- A member of the public can request and obtain copies of records held by public bodies
- We have 30 business days to respond, but can extend in limited circumstances
- All records in BCFSA's "custody or control" are subject to FOI



Handling FOI Requests

DUTY TO ASSIST

- "Must make every **reasonable effort** to **assist applicants** and to **respond without delay** to each applicant **openly**, **accurately** and **completely**."
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
- If we don't have the specific record, we may be asked to create one

KEY POINTS

- The identity of applicants is confidential – unless we need it to do a proper search
- We cannot ask "why" they want the records or what they will be used for
- May refuse to confirm or deny existence of records (active investigation or privacy harm)
- Can charge fees in limited circumstances

Records Searching – Do’s and Do Not’s

DO

- Search everywhere in BCFSA that may have responsive records
- Search “Executive”, “confidential”, “private”, “Protected C” files
- Search Outlook and Teams
- Use broad search terms, including acronyms
- Inform the EIM Team if another team or office has records

DO NOT

- Search outside BCFSA
- Delete or destroy records related to the request
- Search Recover Deleted email
- Search in locked shredding bins
- Gather records available for purchase

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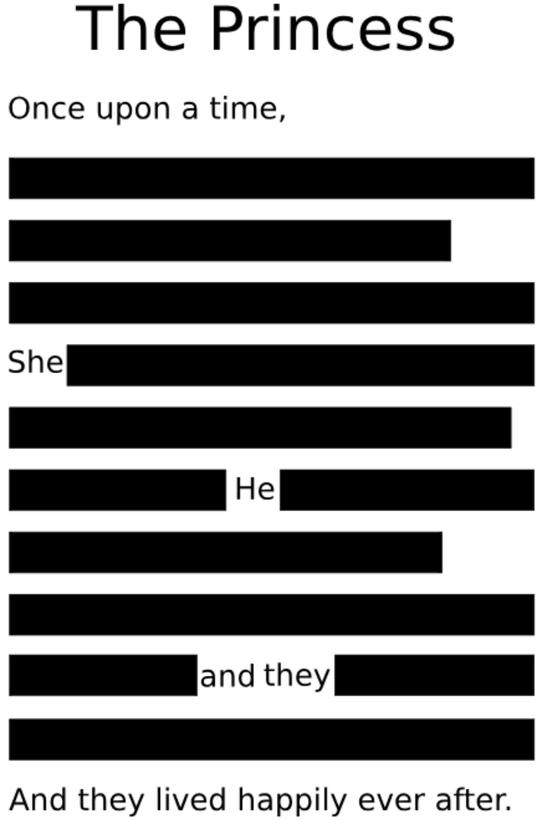
Withholding Information

- All records in our custody or control that are responsive to the request must be processed
- However, not all information can or should be released
  - “Harms analysis”
  - Starting point: full release of information, withholding is the exception
  - We need to articulate the harm to explain what should be withheld and why



What can’t be withheld?

FACTS

- Contracts, unit prices, contractual terms (unless patent/proprietary information)
- Briefing notes or facts, unless parts are covered under an exception

NO HARM IN RELEASING

- Business contact information (name, title, work address, work phone number, work email)
- Public servants’ names, functions, remuneration (over $75,000)

NOT “JUST BECAUSE”

- Embarrassing information
- Part of a responsive record or email attachment because it’s “out of scope”

Exceptions to Disclosure

MANDATORY

- Records available for purchase
- Cabinet confidence
- Harm to personal privacy
- Harm to the business interests of a third party

DISCRETIONARY

- Policy advice or recommendations
- Legal advice / solicitor-client privilege
- Law enforcement / investigations / security
- Intergovernmental relations
- Our financial/economic interests / our ability to manage the economy

BCFSA

Privacy & Security

BCFSA

What is “Personal Information”?

“

Recorded information about an identifiable individual other than [business] contact information.

”

BCFSA

Collecting Personal Information

LIMITS ON COLLECTING

- Require “authority” to collect personal information
- Includes: authorized by law, law enforcement investigation, “necessary” for a BCFSA program or activity
- Technically “not collected” when deleted, destroyed, returned, or transferred

MUST BE COLLECTED DIRECTLY

- Exceptions: authorized by law, investigation, information sharing between public bodies

COLLECTION NOTICE REQUIRED

- If collected directly from the individual, we must notify them of the purpose, the legal authority, and who to contact with questions

Using Personal Information

AUTHORITIES INCLUDE:

- For the purpose it was collected for
- For a “consistent purpose”
- With the individual’s consent
- For the purpose it was disclosed to BCFSA under FOIPPA

Disclosing Personal Information

LIMITS ON DISCLOSURE

- Require “authority” to disclose personal information
- Different rules for inside vs. outside Canada
- Unauthorized disclosure is a privacy breach

GENERAL RULES

- Need-to-know basis
- Limit distribution
- Limit content

Personal Information Rights

ACCURACY

Make every reasonable effort to ensure personal information is accurate and complete if we use it to make a decision about the individual

CORRECTION

Individual has the right to request correction of personal information

- Applies to factual errors or omissions, not expressions of judgment
- Must annotate why if we don’t correct it

RETENTION

Must retain personal information for at least 1 year after it is used to make a decision that directly affects the individual

Protecting Personal Information

- “Reasonable security arrangements”
  - Appropriate and proportional to the information’s sensitivity
- Storage and access must be in Canada
- Safeguards include physical and technological measures
- Protect personal information throughout its lifecycle
  - “Clean Desk” policy
- No personal email accounts for government business
- No storing locally on a non-government device
- Follow the **Printing and Handling of Paper Files** procedure

Privacy Impact Assessments

- Legislative requirement under FOIPPA
- Must be done during development of, or before implementing a significant change to, a program, project, system, or initiative
- Ensures privacy issues are identified and satisfied in a timely and cost-efficient manner
- Must be done whether personal information is involved or not

Information Sharing Agreements

- Must be developed for regular and systematic exchanges of personal/confidential information
- Documents terms and conditions of exchanging personal information in compliance with FOIPPA and other applicable legislation (e.g., FIA)
- Sections of law that authorize the collection, use, and disclosure of specific information are cited
- May also include privacy breach notifications, third-party information requests, and contact information

Information Security Classification

INFORMATION SECURITY CLASSIFICATION PROCEDURE

- Four levels are: **Public**, **Protected - A**, **Protected - B**, and **Protected - C**
  - The default is **Protected - A**
  - Not sure? Use the higher level or check with your People Leader
- Exceptions
  - Emails may be classified at your discretion or as appropriate
  - No need to classify investigation evidence or certified documents
  - No need to classify externally-owned documents
- Can still share with through agreements, as required by law, etc.
  - Must still respond to an FOI request

Information Security Classifications

	Public	Protected - A	Protected - B	Protected - C
Definitions:	• Information published to BCFSA's website or proactively disclosed • No risk or harm to a regulated entity, an individual, or BCFSA • Information available for purchase	• **Default classification** • Information that, if disclosed, represents a risk (reputational, relationship, etc.) or could cause harm to a regulated entity or to BCFSA	• Information specifically listed as "privileged" under sections 218.1 and 218.2 of the *Financial Institutions Act* (FIA), which may relate to a financial institution (FI)	• Information that, if disclosed, represents a legal risk or could cause serious personal, operational, or financial harm to an individual, regulated entity, or to BCFSA
Security level:	**LOW** May share with internal or external parties as requested.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**HIGH** May be shared to specific team members on a need-to-know basis as it relates to their job duties or functions.
Examples:	• List of authorized financial institutions, mortgage brokers, pension plans, or real estate brokers • Published annual reports, service plans, or mandate letters • Approved guidance documents • Fees • Business contact information of BCFSA Team Members • Job postings • BCFSA's core business areas, mandate, and responsibilities • Hearings under the *Mortgage Brokers Act* or section 239(1) of the *Financial Institutions Act* • Real estate disclosure statements	• Financial data or records • Prescribed filings (e.g., pension information returns, membership) • Board reports • Draft business plans, service plans, operational plans, or mandate letters • Draft presentations or briefing notes • Draft agreements or policy discussions with another government regulator • Information submitted in confidence from another government regulator • Draft procurement files and responses to procurement opportunities • Contracts and proposals containing third-party proprietary information	• Ratings of an FI's financial condition • Intervention stages • Capital and liquidity adequacy levels • In-camera hearings under 239(2) of FIA • If a central credit union is non-compliant with an order of BCFSA • If a credit union is subject to BCFSA supervision • Confidential undertakings/ agreements • Special examinations of FIs • Reports, recommendations, or discussions resulting from exam/audit/inspection/investigation • Self-evaluative compliance audits	• Legal advice or information subject to solicitor-client or litigation privilege • Investigation evidence or reports • Cabinet-related records • Technical/physical security measures • Personal Information Returns • Case file records or investigations referencing individual subjects • Mortgage broker and real estate licensee education and registrations • Complaints against an individual • Data calls from credit unions containing information about individual customers • Employee files, including performance evaluations, compensation/benefits, employment history, or medical details

Information Incidents / Privacy Breaches

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PRIVACY BREACHES

Collection, use, disclosure, disposal, storage, or access to personal information, whether **accidental** or **deliberate**, not authorized by FOIPPA

HOW DO THEY OCCUR?

- Mis-labelled envelope or incorrect email address
- “CC” vs “BCC”
- Hacking, phishing, ransomware
- Insecure disposal
- Deliberate employee misconduct

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Managing Privacy Breaches

1. REPORT

- Notify People Leader
- Report to the Privacy Manager ASAP
- FOI@bcfsa.ca

2. RECOVER

- Recover information or assets
- Contain the incident
- Isolate activity or process

3. REMEDIATE

- Determine specifics of the incident
- Notify if individual(s) at risk of harm
- Any legal, contractual obligations?

4. PREVENT

- Education and awareness (training)
- Changes to business processes, procedures

BCFSA

Privacy Protection – Service Providers

- Privacy Protection Schedule included in contracts
- Contractor Expectations Agreement on the use of IM/IT Resources
- Mandatory privacy and information sharing course if they handle personal information

Foreign Demands for Disclosure

WHAT ARE THEY?

Subpoenas, warrants, orders, demands, or requests from a foreign court or authority outside Canada to disclose, produce, or access personal information not authorized by FOIPPA

IF WE RECEIVE A DEMAND:

1. Immediately notify the EIM Team – FOI@bcfsa.ca
2. EIM Team sends notice to Ministry of Citizens' Services:
    - The nature of the demand
    - Who demanded it
    - When it was received
    - What information was sought by or disclosed in response

Key Take-Aways

INFORMATION MANAGEMENT	FREEDOM OF INFORMATION	PRIVACY AND SECURITY
• Delete transitory records as soon as no longer required	• We have a duty to assist applicants	• Must protect personal information and store/access it in Canada only
• One subject per email and check recipient list	• Cannot withhold information because it's "out of scope"	• Privacy impact assessment required for new/changing programs/projects/activities
• Check with your PL or the EIM Team if you have any filing or ARCS/ORCS questions	• We can only redact information if it falls within an "exception to disclosure"	• Check with the Privacy Manager if you have a privacy concern

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Thank you.

BCFSA

Information and Privacy Awareness & Training Session

November 2021

Classification: Public

BCFSA BC Financial Services Authority

Agenda

1. Information Management
2. Freedom of Information
3. Privacy & Security

Information Management

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Information Management – Key Points

WHAT IS A RECORD?

- Books, notes, documents, drawings, etc.
- Anything on which information is recorded or stored

WHO OWNS THE RECORD?

- All records/ information generated by us as Team Members are the property of BCFSA

WHY CREATE RECORDS?

- “Adequate records of decisions” are required by the *Information Management Act*

HOW DO I MANAGE RECORDS?

- Keep records with significant value
- Records with little or no value are **transitory records** and should be deleted/destroyed ASAP

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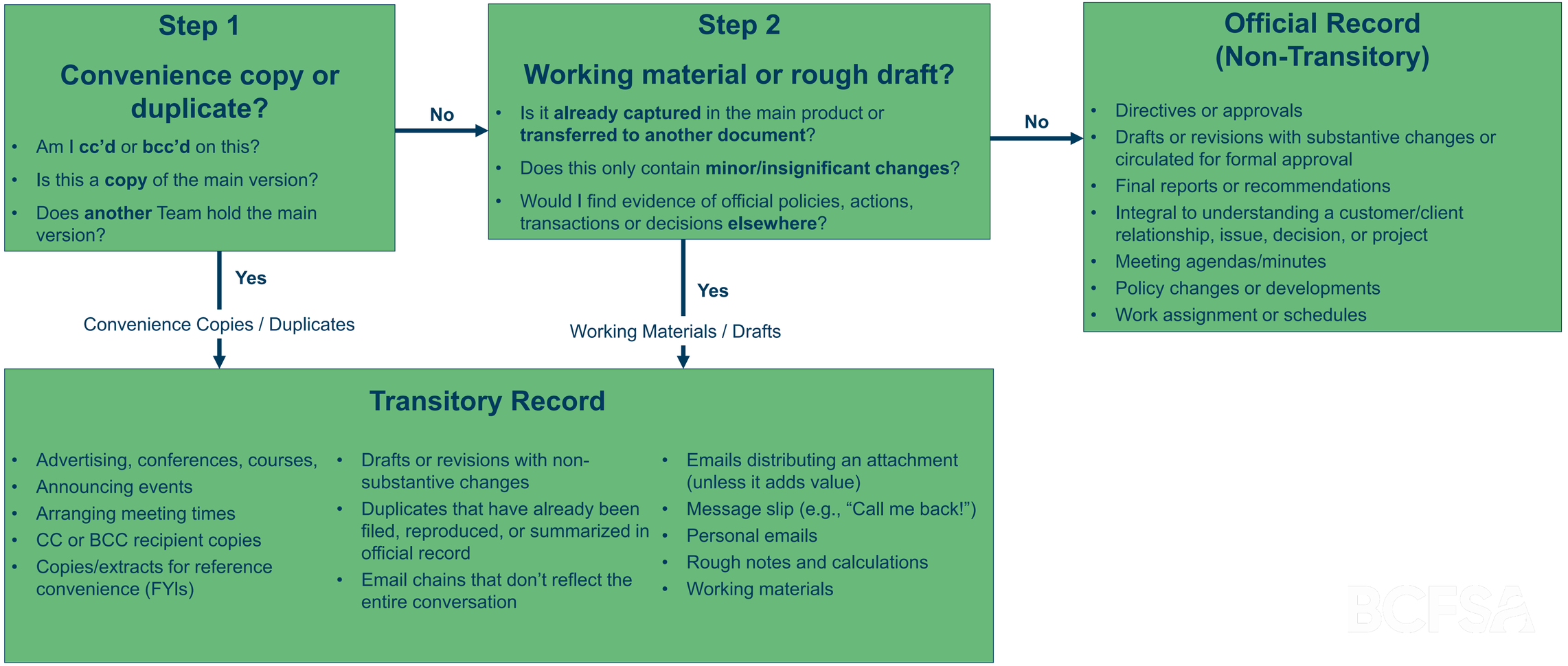
Transitory Records Decision Diagram



How are records organized?

ARCS

- Administrative records (finance, facilities, IT)
- Used across government

ORCS

- Covers regulatory functions of financial services sector
- Specific to BCFSA

OTHER SCHEDULES

- Executive Records Schedule (CEO’s Office)
- Human Resources ARCS Supplement (HR)
- Transitory Records Schedule

Information Schedules

WHAT DO THEY DO?

- Describe and classify information
- Specify how long information must be kept
- Designate an “Office of Primary Responsibility”

HOW DO THEY WORK?

- Organized by “primaries” and “secondaries”
  - **Primary**: function of the records
  - **Secondary**: specific series or groupings
  - Example: ARCS **280**-**20** – Executive files – Briefing notes

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FOI Request 2024-38-CS
Page 10 of 302

ARCS/ORCS Examples

ARCS/ORCS #	Title	How long to keep it for
102-20	Staff meetings	End of calendar year, plus 2 years
200-20	Committee files	7 years after the committee is no longer active
280-20	Briefing notes	End of calendar year, plus 10 years
295-05	Staff biographies	Until no longer required for reference
295-20	Communications – current issues	End of calendar year, plus 2 years
400-40	Project files	2 years after project is completed or cancelled
925-20	Accounts payable files	End of fiscal year, plus 7 years
1070-20	Contract management files	7 years after the contract ends, including any extensions
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20200-20	Policy and program development	10 years after the policy/program is implemented or abandoned
21300-20	Financial institution investigations	50 years after the investigation and appeals are completed
21700-20	Credit union files	5 years after the credit union is dissolved
22500-20	Mortgage broker registrations	50 years after no longer being registered
23000-20	Pension plan files	75 years after the plan is terminated or transferred

Managing Information – Do's and Do Not's

DO

- File records and emails with value in your team's recordkeeping system
- Separate threads for different subjects
- Use "cc" if copying; use "To" if action required
- Be professional and concise
- Regularly dispose of transitory emails

DO NOT

- File transitory records and emails
- Create unnecessary email and attachments
- Use personal email for BCFSA business
- "Reply All" unless everyone included needs to know
- Use humour and sarcasm
- Mix personal and business content

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Freedom of Information

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What is FOIPPA?

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

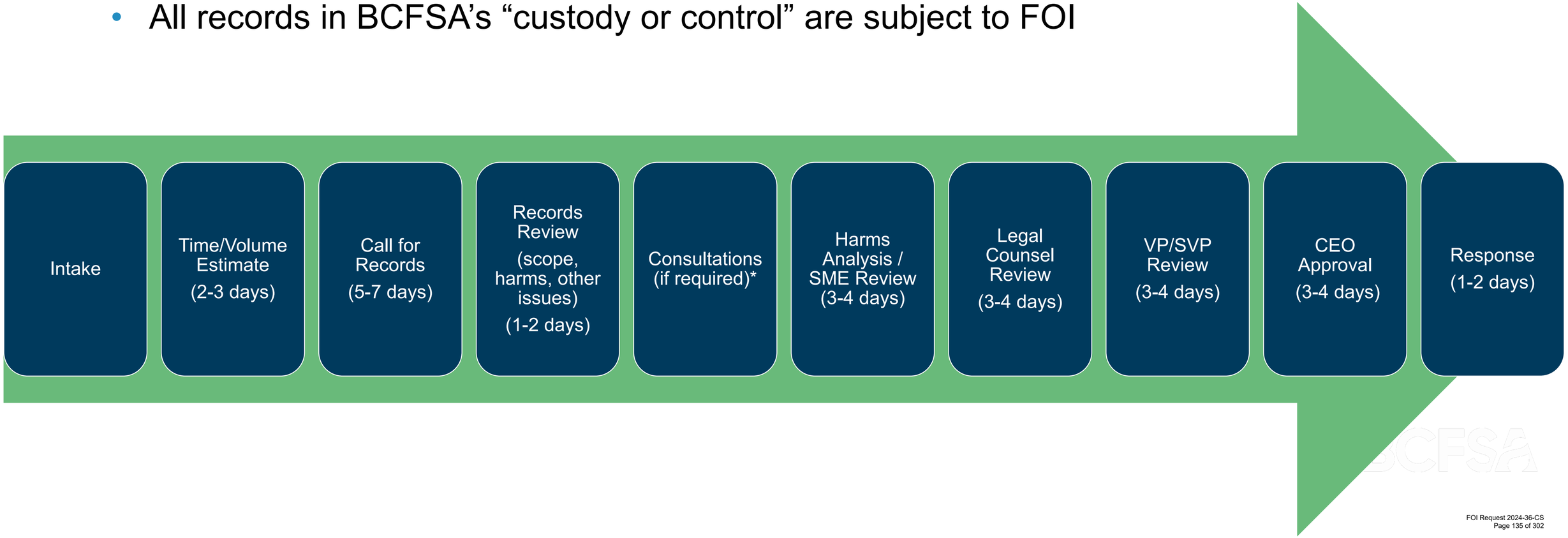
- Public sector access and privacy legislation
- Applies to “public bodies” in BC
- Does not apply to the federal or indigenous governments or private sector

PURPOSES

1. Accountability
2. Protection of privacy
3. Independent reviews (Office of the Information and Privacy Commissioner)

FOI Request Process

- A member of the public can request and obtain copies of records held by public bodies
- We have 30 business days to respond, but can extend in limited circumstances
- All records in BCFSA's "custody or control" are subject to FOI



Handling FOI Requests

DUTY TO ASSIST

- “Must make every **reasonable effort** to **assist applicants** and to **respond without delay** to each applicant **openly**, **accurately** and **completely**.”
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
- If we don’t have the specific record, we may be asked to create one

KEY POINTS

- The identity of applicants is confidential – unless we need it to do a proper search
- We cannot ask “why” they want the records or what they will be used for
- May refuse to confirm or deny existence of records (active investigation or privacy harm)
- Can charge fees in limited circumstances

Records Searching – Do's and Do Not's

DO

- Search everywhere in BCFSA that may have responsive records
- Search "Executive", "confidential", "private", "Protected C" files
- Search Outlook and Teams
- Use broad search terms, including acronyms
- Inform the EIM Team if another team or office has records

DO NOT

- Search outside BCFSA
- Delete or destroy records related to the request
- Search Recover Deleted email
- Search in locked shredding bins
- Gather records available for purchase

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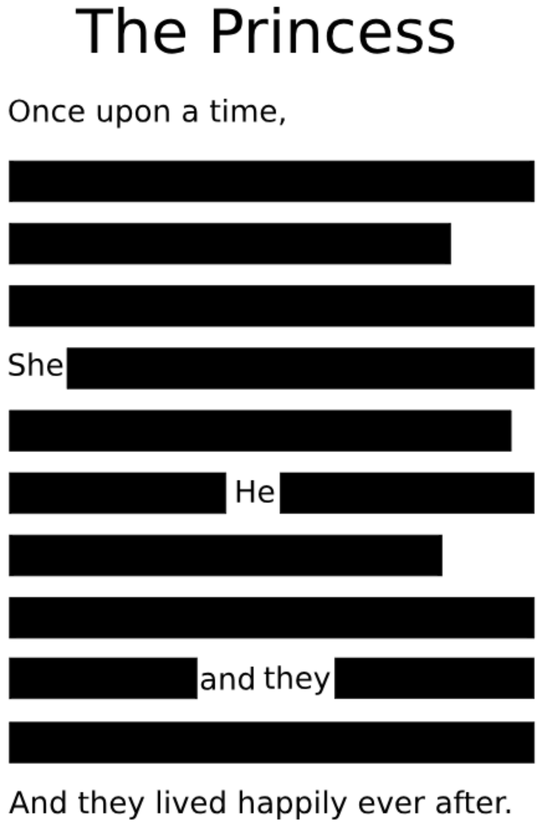
Withholding Information

- All records in our custody or control that are responsive to the request must be processed
- However, not all information can or should be released
  - “Harms analysis”
  - Starting point: full release of information, withholding is the exception
  - We need to articulate the harm to explain what should be withheld and why



What can’t be withheld?

FACTS

- Contracts, unit prices, contractual terms (unless patent/proprietary information)
- Briefing notes or facts, unless parts are covered under an exception

NO HARM IN RELEASING

- Business contact information (name, title, work address, work phone number, work email)
- Public servants’ names, functions, remuneration (over $75,000)

NOT “JUST BECAUSE”

- Embarrassing information
- Part of a responsive record or email attachment because it’s “out of scope”

Exceptions to Disclosure

MANDATORY

- Records available for purchase
- Cabinet confidence
- Harm to personal privacy
- Harm to the business interests of a third party

DISCRETIONARY

- Policy advice or recommendations
- Legal advice / solicitor-client privilege
- Law enforcement / investigations / security
- Intergovernmental relations
- Our financial/economic interests / our ability to manage the economy

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Privacy & Security

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What is “Personal Information”?

“

Recorded information about an identifiable individual other than [business] contact information.

”

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Collecting Personal Information

LIMITS ON COLLECTING

- Require “authority” to collect personal information
- Includes: authorized by law, law enforcement investigation, “necessary” for a BCFSA program or activity
- Technically “not collected” when deleted, destroyed, returned, or transferred

MUST BE COLLECTED DIRECTLY

- Exceptions: authorized by law, investigation, information sharing between public bodies

COLLECTION NOTICE REQUIRED

- If collected directly from the individual, we must notify them of the purpose, the legal authority, and who to contact with questions

Using Personal Information

AUTHORITIES INCLUDE:

- For the purpose it was collected for
- For a “consistent purpose”
- With the individual’s consent
- For the purpose it was disclosed to BCFSA under FOIPPA

Disclosing Personal Information

LIMITS ON DISCLOSURE

- Require “authority” to disclose personal information
- Different rules for inside vs. outside Canada
- Unauthorized disclosure is a privacy breach

GENERAL RULES

- Need-to-know basis
- Limit distribution
- Limit content

Personal Information Rights

ACCURACY

Make every reasonable effort to ensure personal information is accurate and complete if we use it to make a decision about the individual

CORRECTION

Individual has the right request correction of personal information

- Applies to factual errors or omissions, not expressions of judgment
- Must annotate why if we don’t correct it

RETENTION

Must retain personal information for at least 1 year after it is used to make a decision that directly affects the individual

Protecting Personal Information

- “Reasonable security arrangements”
  - Appropriate and proportional to the information’s sensitivity
- Safeguards include physical and technological measures
  - Emails are unencrypted – consider a more secure method of transmission for sensitive documents
- Storage and access must be in Canada
  - No personal email accounts for government business
  - No storing locally on a non-government device
- Protect personal information throughout its lifecycle
  - “Clean Desk” policy
  - Follow the **Printing and Handling of Paper Files** procedure

Privacy Impact Assessments

- Legislative requirement under FOIPPA
- Must be done during development of, or before implementing a significant change to, a program, project, system, or initiative
- Ensures privacy issues are identified and satisfied in a timely and cost-efficient manner
- Must be done whether personal information is involved or not

Information Sharing Agreements

- Must be developed for regular and systematic exchanges of personal/confidential information
- Documents terms and conditions of exchanging personal information in compliance with FOIPPA and other applicable legislation (e.g., FIA)
- Sections of law that authorize the collection, use, and disclosure of specific information are cited
- May also include privacy breach notifications, third-party information requests, and contact information

Information Security Classification

INFORMATION SECURITY CLASSIFICATION PROCEDURE

- Four levels are: **Public**, **Protected - A**, **Protected - B**, and **Protected - C**
  - The default is **Protected - A**
  - Not sure? Use the higher level or check with your People Leader
- Exceptions
  - Emails may be classified at your discretion or as appropriate
  - No need to classify investigation evidence or certified documents
  - No need to classify externally-owned documents
- Can still share with through agreements, as required by law, etc.
  - Must still respond to an FOI request

Information Security Classifications

	Public	Protected - A	Protected - B	Protected - C
Definitions:	• Information published to BCFSA's website or proactively disclosed • No risk or harm to a regulated entity, an individual, or BCFSA • Information available for purchase	• **Default classification** • Information that, if disclosed, represents a risk (reputational, relationship, etc.) or could cause harm to a regulated entity or to BCFSA	• Information specifically listed as "privileged" under sections 218.1 and 218.2 of the *Financial Institutions Act* ("FIA"), which may relate to a financial institution ("FI")	• Information that, if disclosed, represents a legal risk or could cause serious personal, operational, or financial harm to an individual, regulated entity, or to BCFSA
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Collection, use, disclosure, disposal, storage, or access to personal information, whether **accidental** or **deliberate**, not authorized by FOIPPA

HOW DO THEY OCCUR?

- Mis-labelled envelope or incorrect email address
- “CC” vs “BCC”
- Hacking, phishing, ransomware
- Insecure disposal
- Deliberate employee misconduct

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Managing Privacy Breaches

1. REPORT

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- Recover information or assets
- Contain the incident
- Isolate activity or process

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- Determine specifics of the incident
- Notify if individual(s) are at risk
- Any legal, contractual obligations?

4. PREVENT

- Education and awareness (training)
- Changes to business processes, procedures

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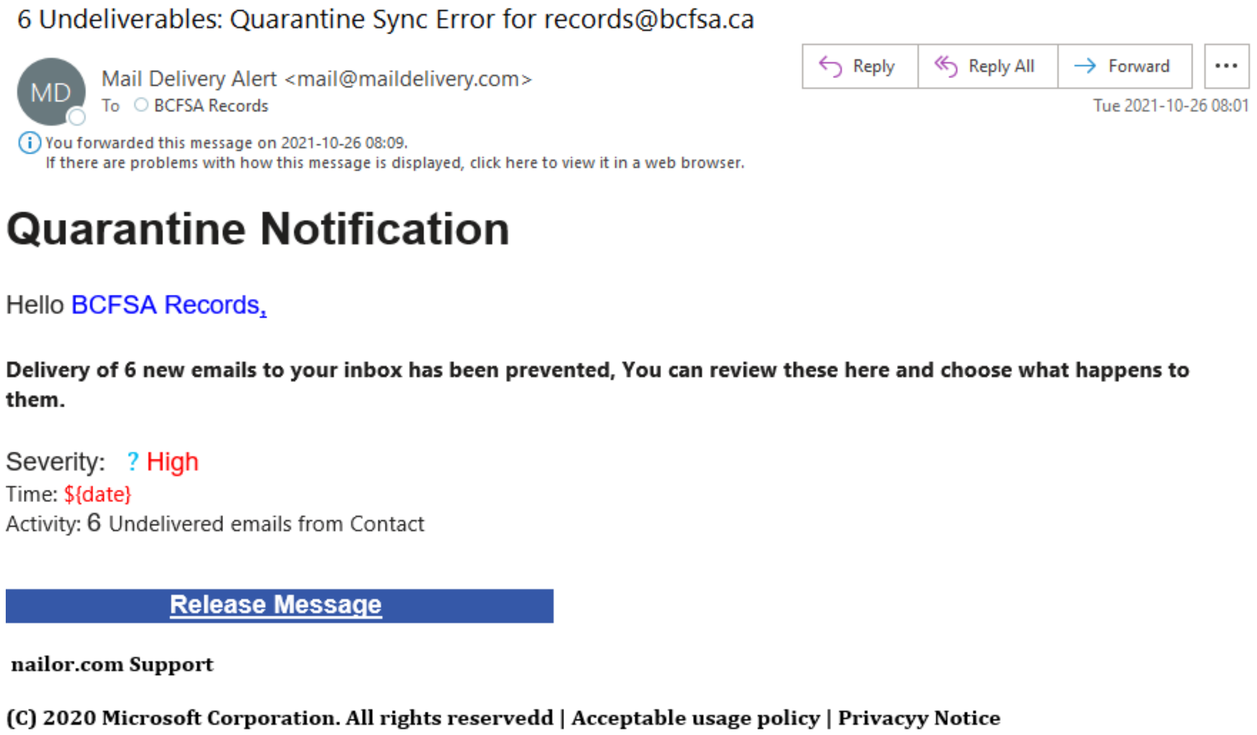
Cybersecurity – Beware of Phishing Emails

- If it looks suspicious, don't click the link!
- Check with HelpDesk if you have a concern
- Use Microsoft 365's Compliance Centre to safely view suspicious emails



6 Undeliverables: Quarantine Sync Error for records@bcfsa.ca

MD Mail Delivery Alert <mail@maildelivery.com>
To BCFSA Records

Reply | Reply All | Forward | ...
Tue 2021-10-26 08:01

You forwarded this message on 2021-10-26 08:09.
If there are problems with how this message is displayed, click here to view it in a web browser.

Quarantine Notification

Hello BCFSA Records,

Delivery of 6 new emails to your inbox has been prevented, You can review these here and choose what happens to them.

Severity: ? High
Time: ${date}
Activity: 6 Undelivered emails from Contact

Release Message

nailor.com Support

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Privacy Protection – Service Providers

- Privacy Protection Schedule included in contracts
- Contractor Expectations Agreement on the use of IM/IT Resources
- Mandatory privacy and information sharing course if they handle personal information

Foreign Demands for Disclosure

WHAT ARE THEY?

Subpoenas, warrants, orders, demands, or requests from a foreign court or authority outside Canada to disclose, produce, or access personal information not authorized by FOIPPA

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Information and Privacy Awareness & Training Session

January 2022

Classification: Public

BCFSA BC Financial Services Authority

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BCFSA

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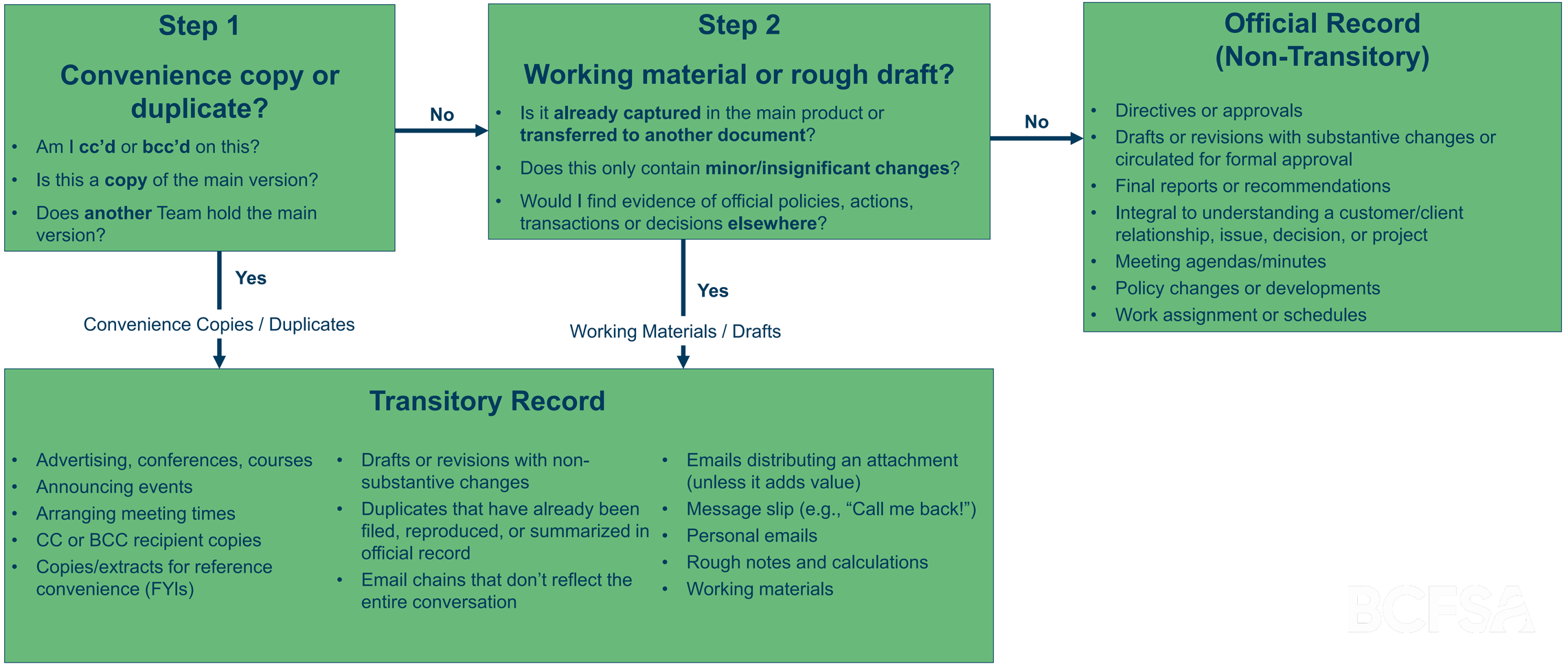
BCFSA

Transitory Records Decision Diagram



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FOI Request 2024-38-CS
Page 15 of 302

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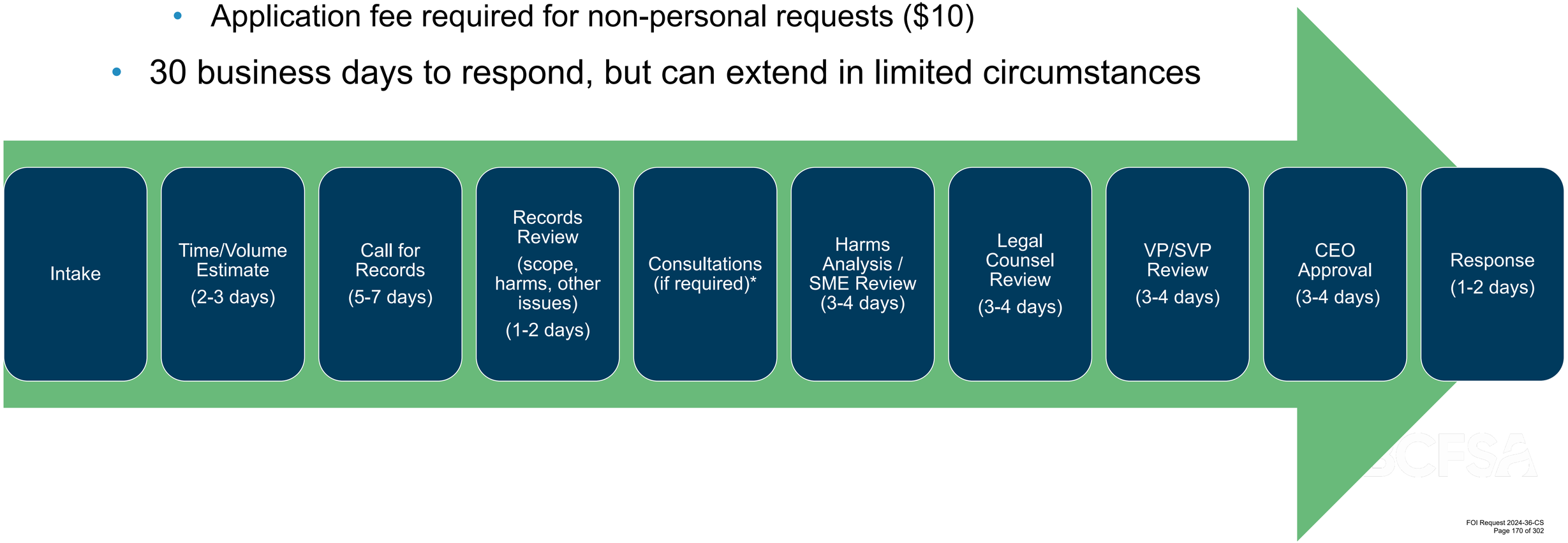

Handling FOI Requests

KEY POINTS

- The identity of applicants is confidential, unless we need it to do a proper search
- Cannot ask “why” they want records or what they will be used for
- May refuse to confirm or deny existence of records (active investigation or privacy harm)
- Can charge fees for large search times, large volumes of records
    - No fees for requests for applicant’s personal information

Duty to Assist Applicants

- “Must make every **reasonable effort** to **assist applicants** and to **respond without delay** to each applicant **openly**, **accurately** and **completely**.”
- All records in BCFSA’s “custody or control” are subject to FOI
  - All responsive records must be processed
  - Exceptions: records available for purchase, certain metadata, records unrelated to government business
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
  - Evading FOI requests is an offence under FOIPPA
- If we don’t have the specific record, we may be asked to create one

Records Searching – Do's and Do Not's

DO

- Search everywhere in BCFSA that may have responsive records
- Search "Executive", "confidential", "private", "Protected C" files
- Search Outlook and Teams
- Use broad search terms, including acronyms
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BCFSA

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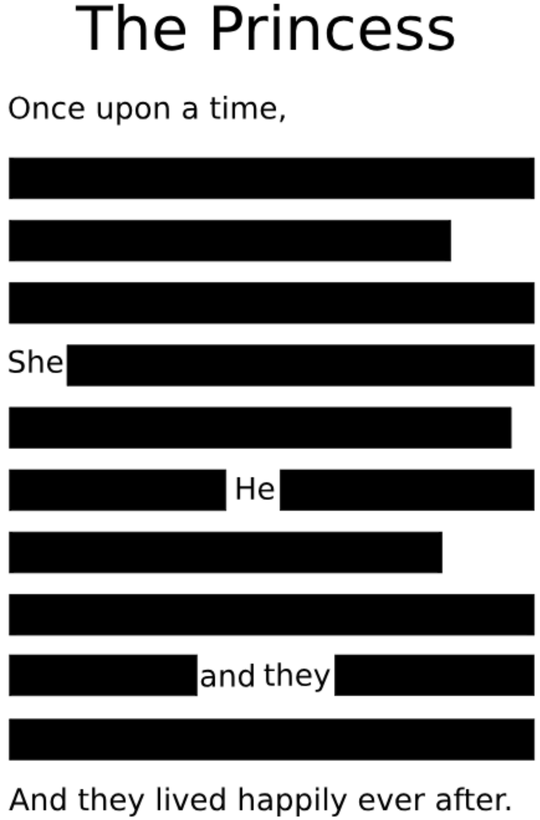
  - “Harms analysis”
  - Starting point: full release of information, withholding is the exception
  - Articulate the harm to explain what should be withheld and why



What can’t be withheld?

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- Business contact information (name, title, work address, work phone number, work email)
- Public servants’ names, functions, remuneration (over $75,000)

NOT “JUST BECAUSE”

- Embarrassing information
- Part of a responsive record or email attachment because it’s “out of scope”

Exceptions to Disclosure

MANDATORY

- Records available for purchase
- Cabinet confidence
- Harm to Indigenous peoples or culture
- Harm to personal privacy
- Harm to the business interests of a third party

DISCRETIONARY

- Policy advice or recommendations
- Legal advice / solicitor-client privilege
- Law enforcement / investigations / security
- Intergovernmental relations
- Our financial/economic interests / our ability to manage the economy
- Harm to individual or public safety

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Privacy & Security

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What is “Personal Information”?

“

Recorded information about an identifiable individual other than [business] contact information.

”

Collecting Personal Information

LIMITS ON COLLECTING

- Require “authority” to collect personal information
- Includes: authorized by law, law enforcement investigation, “necessary” for a BCFSA program or activity
- Technically “not collected” when deleted, destroyed, returned, or transferred

MUST BE COLLECTED DIRECTLY

- Exceptions: authorized by law, investigation, information sharing between public bodies

COLLECTION NOTICE REQUIRED

- If collected directly from the individual, we must notify them of the purpose, the legal authority, and who to contact with questions

Using Personal Information

AUTHORITIES INCLUDE:

- For the purpose it was collected for
- For a “consistent purpose”
- With the individual’s consent
- For the purpose it was disclosed to BCFSA under FOIPPA

Disclosing Personal Information

LIMITS ON DISCLOSURE

- Require “authority” to disclose personal information
- Different rules for inside vs. outside Canada
- Unauthorized disclosure is a privacy breach and an offence under FOIPPA

GENERAL RULES

- Need-to-know basis
- Limit distribution
- Limit content

Personal Information Rights

ACCURACY

Make every reasonable effort to ensure personal information is accurate and complete if we use it to make a decision about the individual

CORRECTION

Individual has the right to request correction of personal information

- Applies to factual errors or omissions, not expressions of judgment
- Must annotate why if we don’t correct it

RETENTION

Must retain personal information for at least 1 year after it is used to make a decision that directly affects the individual

Protecting Personal Information

- “Reasonable security arrangements”
  - Appropriate and proportional to the information’s sensitivity
- Safeguards include physical and technological measures
  - Emails are unencrypted – consider a more secure method of transmission for sensitive documents
- Storage and access must be in Canada
  - No personal email accounts for BCFSA business
  - No storing locally on a non-BCFSA device
- Protect personal information throughout its lifecycle
  - “Clean Desk” policy
  - Follow the **Printing and Handling of Paper Files** procedure

Privacy Impact Assessments

- Legislative requirement under FOIPPA
- Must be done during development of, or before implementing a significant change to, a program, project, system, or initiative
- Ensures privacy issues are identified and satisfied in a timely and cost-efficient manner
- Must be done whether personal information is involved or not
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Information Sharing Agreements

- Must be developed for regular and systematic exchanges of personal/confidential information
- Documents terms and conditions of exchanging personal information in compliance with FOIPPA and other applicable legislation (e.g., FIA)
- Sections of law that authorize the collection, use, and disclosure of specific information are cited
- May also include privacy breach notifications, third-party information requests, and contact information

Information Security Classification

INFORMATION SECURITY CLASSIFICATION PROCEDURE

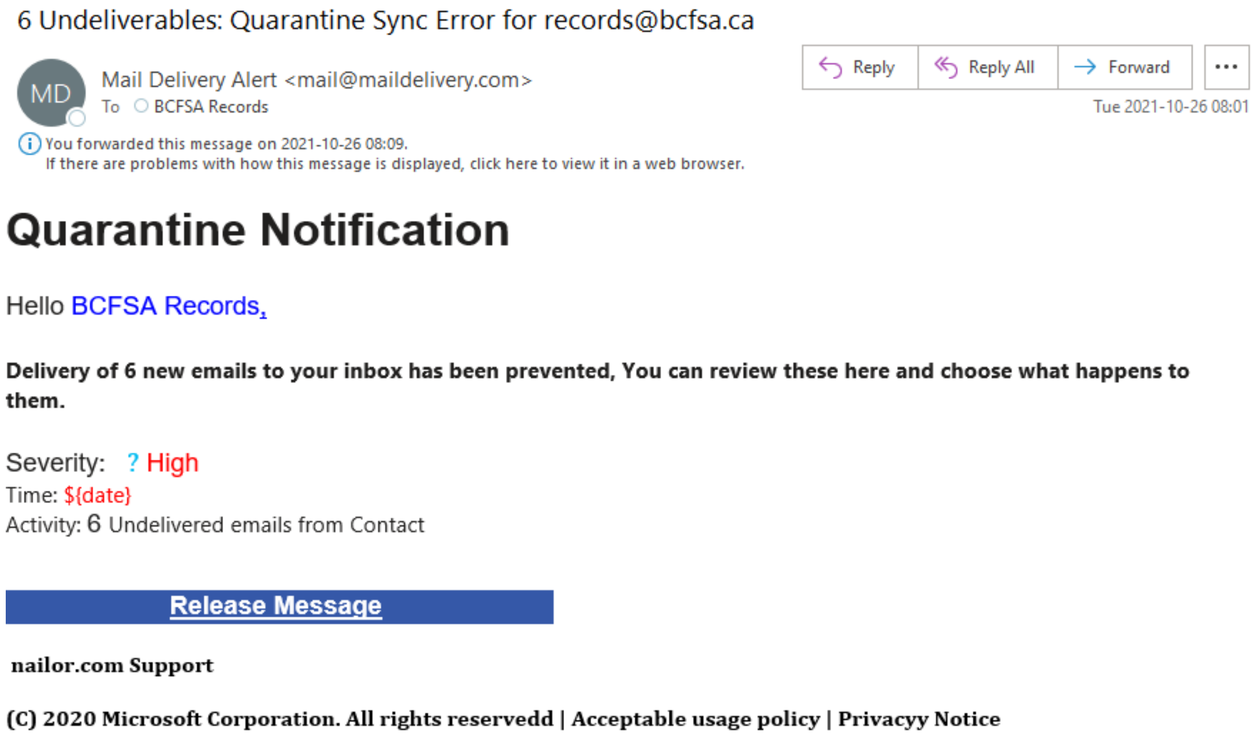
- Four levels are: **Public**, **Protected - A**, **Protected - B**, and **Protected - C**
  - The default is **Protected - A**
  - Not sure? Use the higher level or check with your People Leader
- Exceptions
  - Emails may be classified at your discretion or as appropriate
  - No need to classify investigation evidence or certified documents
  - No need to classify externally-owned documents
- Can still share with through agreements, as required by law, etc.
  - Must still respond to an FOI request

Information Security Classifications

	Public	Protected - A	Protected - B	Protected - C
Definitions:	• Information published to BCFSA's website or proactively disclosed • No risk or harm to a regulated entity, an individual, or BCFSA • Information available for purchase	• **Default classification** • Information that, if disclosed, represents a risk (reputational, relationship, etc.) or could cause harm to a regulated entity or to BCFSA	• Information specifically listed as "privileged" under sections 218.1 and 218.2 of the *Financial Institutions Act* ("FIA"), which may relate to a financial institution ("FI")	• Information that, if disclosed, represents a legal risk or could cause serious personal, operational, or financial harm to an individual, regulated entity, or to BCFSA
Security level:	**LOW** May share with internal or external parties as requested.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**HIGH** May be shared to specific team members on a need-to-know basis as it relates to their job duties or functions.
Examples:	• List of authorized financial institutions, mortgage brokers, pension plans, or real estate licensees • Published annual reports, service plans, or mandate letters • Approved guidance documents • Fees • Business contact information of BCFSA Team Members • Job postings • BCFSA's core business areas, mandate, and responsibilities • Hearings under the *Mortgage Brokers Act* or section 239(1) of the *Financial Institutions Act* • Real estate disclosure statements	• Financial data or records • Prescribed filings (e.g., pension information returns, membership) • Board reports • Draft business plans, service plans, operational plans, or mandate letters • Draft presentations or briefing notes • Draft agreements or policy discussions with another government regulator • Information submitted in confidence from another government regulator • Draft procurement files and responses to procurement opportunities • Contracts and proposals containing third-party proprietary information	• Ratings of an FI's financial condition • Intervention stages • Capital and liquidity adequacy levels • In-camera hearings under 239(2) of FIA • If a central credit union is non-compliant with an order of BCFSA • If a credit union is subject to BCFSA supervision • Confidential undertakings/ agreements • Special examinations of FIs • Reports, recommendations, or discussions resulting from exam/audit/inspection/investigation • Self-evaluative compliance audits	• Legal advice or information subject to solicitor-client or litigation privilege • Investigation evidence or reports • Cabinet-related records • Technical/physical security measures • Personal Information Returns • Case file records or investigations referencing individual subjects • Mortgage broker and real estate licensee education and registrations • Complaints against an individual • Data calls from credit unions containing information about individual customers • Employee files, including performance evaluations, compensation/benefits, employment history, or medical details

Cybersecurity – Beware of Phishing Emails

- If it looks suspicious, don't click the link!
- Check with HelpDesk if you have a concern
- Use Microsoft 365's Compliance Centre to safely view suspicious emails



6 Undeliverables: Quarantine Sync Error for records@bcfsa.ca

MD Mail Delivery Alert <mail@maildelivery.com>
To BCFSA Records

Reply | Reply All | Forward | ...
Tue 2021-10-26 08:01

You forwarded this message on 2021-10-26 08:09.
If there are problems with how this message is displayed, click here to view it in a web browser.

Quarantine Notification

Hello BCFSA Records,

Delivery of 6 new emails to your inbox has been prevented, You can review these here and choose what happens to them.

Severity: ? High
Time: ${date}
Activity: 6 Undelivered emails from Contact

Release Message

nailor.com Support

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Information Incidents / Privacy Breaches

INFORMATION INCIDENTS

ALL unauthorized event(s) that threaten the privacy or security of information

PRIVACY BREACHES

Collection, use, disclosure, disposal, storage, or access to personal information, whether **accidental** or **deliberate**, not authorized by FOIPPA

HOW DO THEY OCCUR?

- Mis-labelled envelope or incorrect email address
- “CC” vs “BCC”
- Hacking, phishing, ransomware
- Insecure disposal
- Deliberate employee misconduct

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Managing Privacy Breaches

1. REPORT

- Notify People Leader
- Report to the Privacy Manager ASAP
- FOI@bcfsa.ca

2. RECOVER

- Recover information or assets
- Contain the incident
- Isolate activity or process

3. REMEDIATE

- Determine specifics of the incident
- Notify if individual(s) are at risk
- Any legal, contractual obligations?

4. PREVENT

- Education and awareness (training)
- Changes to business processes, procedures

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Privacy Protection – Service Providers

- Privacy Protection Schedule included in contracts
- Contractor Expectations Agreement on the use of IM/IT Resources
- Mandatory privacy and information sharing course if they handle personal information

Key Take-Aways

INFORMATION MANAGEMENT	FREEDOM OF INFORMATION	PRIVACY AND SECURITY
• Delete transitory records as soon as they're no longer required	• We have a duty to assist applicants	• Must make "reasonable security arrangements" to protect personal information
• One subject per email and check recipient list	• Cannot withhold information because it's "out of scope"	• Privacy impact assessment required for new/changing programs/projects/activities
• Check with your PL or the EIM Team if you have any filing or ARCS/ORCS questions	• We can only redact information if it falls within an "exception to disclosure"	• Check with the Privacy Manager if you have a privacy concern

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Thank you.

BCFSA

Information and Privacy Session - CUDIC

February 2022

Classification: Public

BCFSA BC Financial Services Authority

Information Management – Key Points

WHAT IS A RECORD?

- Books, notes, documents, drawings, etc.
- Anything on which information is recorded or stored

WHO OWNS THE RECORD?

- All records/ information generated by us as Team Members are the property of BCFSA

WHY CREATE RECORDS?

- “Adequate records of decisions” are required by the *Information Management Act*

HOW DO I MANAGE RECORDS?

- Keep records with significant value
- Records with little or no value are **transitory records** and should be deleted/destroyed ASAP

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How are records organized?

ARCS

- Administrative records (finance, facilities, I.T.)
- Used across government

ORCS

- Covers regulatory functions of financial services sector
- Specific to BCFSA

OTHER SCHEDULES

- Executive Records Schedule (CEO’s Office)
- Human Resources ARCS Supplement (HR)
- Transitory Records Schedule

Information Schedules

WHAT DO THEY DO?

- Describe and classify information
- Specify how long information must be kept
- Designate an “Office of Primary Responsibility”

HOW DO THEY WORK?

- Organized by “primaries” and “secondaries”
  - **Primary**: function of the records
  - **Secondary**: specific series or groupings
  - Example: ARCS **280**-**20** – Executive files – Briefing notes

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FOI Request 2024-38-CS
Page 17 of 302

ARCS/ORCS Examples

ARCS/ORCS #	Title	How long to keep it for
102-20	Staff meetings	End of calendar year, plus 2 years
200-20	Committee files	7 years after the committee is no longer active
280-20	Briefing notes	End of calendar year, plus 10 years
400-40	Project files	2 years after project is completed or cancelled
925-20	Accounts payable files	End of fiscal year, plus 7 years
1070-20	Contract management files	7 years after the contract ends, including any extensions
1130-02	Fund annual reports	Archive – do not destroy
1130-20	Fund accounting files	10 years after audit completed and any corrections taken
20100-40	Regulatory cooperation	10 years after the relationship ends or the file is closed
20200-20	Policy and program development	10 years after the policy/program is implemented or abandoned
21200-02	Deposit Insurance Fund investment and monitoring	Keep files for 7 fiscal years
21200-04	Payout planning and resolutions	10 years after information is no longer required
21200-06	Premium assessment	Keep files for 9 fiscal years

Managing Information – Do's and Do Not's

DO

- File records and emails with value in your team's recordkeeping system
- Separate threads for different subjects
- Use "cc" if copying; use "To" if action required
- Be professional and concise
- Regularly dispose of transitory emails

DO NOT

- File transitory records and emails
- Create unnecessary email and attachments
- Use personal email for BCFSA business
- "Reply All" unless everyone included needs to know
- Use humour and sarcasm
- Mix personal and business content

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Freedom of Information

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What is FOIPPA?

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

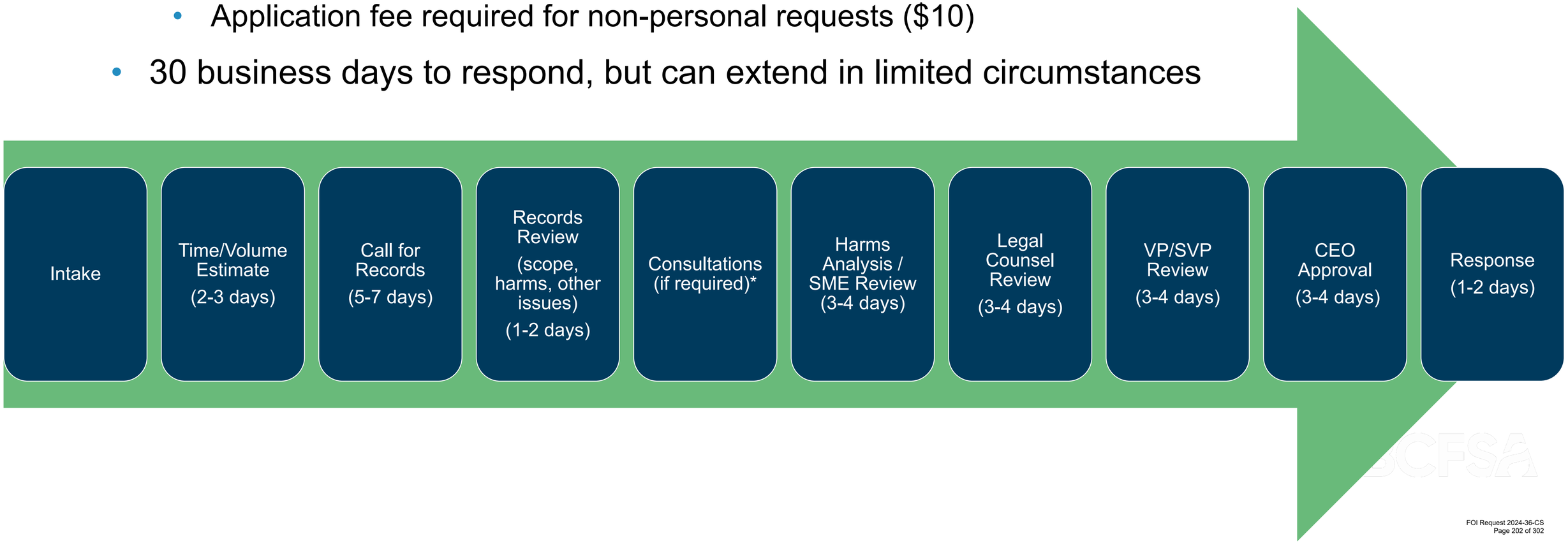
- Public sector access and privacy legislation
- Applies to “public bodies” in B.C.
- Does not apply to the federal or indigenous governments or private sector

PURPOSES

1. Accountability
2. Protection of privacy
3. Independent reviews (Office of the Information and Privacy Commissioner)

FOI Request Process

- A member of the public can request and obtain copies of records held by public bodies
  - Must be in writing and provide enough detail to find the record
  - Application fee required for non-personal requests ($10)
- 30 business days to respond, but can extend in limited circumstances



Handling FOI Requests

KEY POINTS

- The identity of applicants is confidential, unless we need it to do a proper search
- Cannot ask “why” they want records or what they will be used for
- May refuse to confirm or deny existence of records (active investigation or privacy harm)
- Can charge fees for large search times, large volumes of records
    - No fees for requests for applicant’s personal information

Duty to Assist Applicants

- “Must make every **reasonable effort** to **assist applicants** and to **respond without delay** to each applicant **openly**, **accurately** and **completely**.”
- All records in BCFSA’s “custody or control” are subject to FOI
  - All responsive records must be processed
  - Exceptions: records available for purchase, certain metadata, records unrelated to government business
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
  - Evading FOI requests is an offence under FOIPPA
- If we don’t have the specific record, we may be asked to create one

Records Searching – Do’s and Do Not’s

DO

- Search everywhere in BCFSA that may have responsive records
- Search “Executive”, “confidential”, “private”, “Protected C” files
- Search Outlook and Teams
- Use broad search terms, including acronyms
- Inform the EIM Team if another team or office has records

DO NOT

- Search outside BCFSA
- Delete or destroy records related to the request
- Search or recover lawfully deleted records
- Search in locked shredding bins
- Gather records available for purchase

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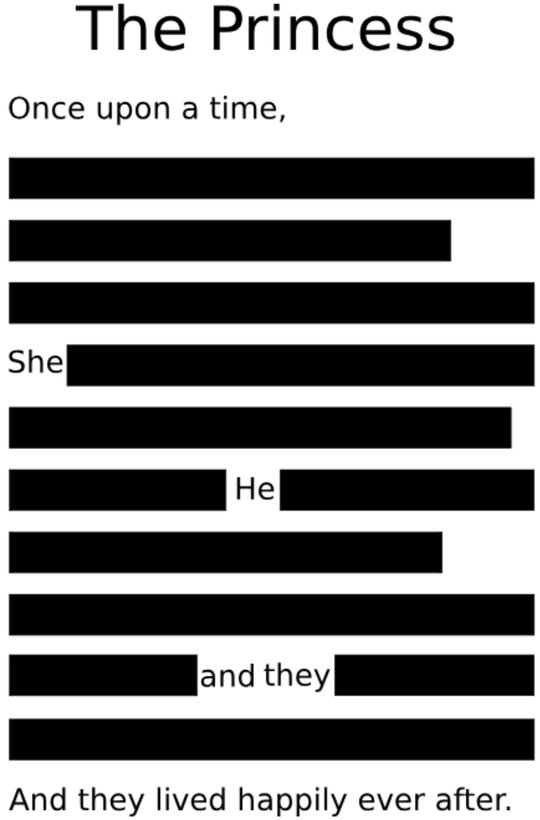
Withholding Information

- All records in our custody or control that are responsive to the request must be processed
- However, not all information can or should be released
  - “Harms analysis”
  - Starting point: full release of information, withholding is the exception
  - Articulate the harm to explain what should be withheld and why



What can’t be withheld?

FACTS

- Contracts, unit prices, contractual terms (unless patent/proprietary information)
- Briefing notes or facts, unless parts are covered under an exception

NO HARM IN RELEASING

- Business contact information (name, title, work address, work phone number, work email)
- Public servants’ names, functions, remuneration (over $75,000)

NOT “JUST BECAUSE”

- Embarrassing information
- Part of a responsive record or email attachment because it’s “out of scope”

Exceptions to Disclosure

MANDATORY

- Records available for purchase
- Cabinet confidence
- Harm to Indigenous peoples or culture
- Harm to personal privacy
- Harm to the business interests of a third party

DISCRETIONARY

- Policy advice or recommendations
- Legal advice / solicitor-client privilege
- Law enforcement / investigations / security
- Intergovernmental relations
- Our financial/economic interests / our ability to manage the economy
- Harm to individual or public safety

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Privacy & Security

BCFSA

What is “Personal Information”?

“

Recorded information about an identifiable individual other than [business] contact information.

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BCFSA

Collection, Use, and Disclosure

THERE ARE LIMITS

- Require “authority” to collect, use, and disclose personal information
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- Contain the incident
- Isolate activity or process

3. REMEDIATE

- Determine specifics of the incident
- Notify if individual(s) are at risk
- Any legal, contractual obligations?

4. PREVENT

- Education and awareness (training)
- Changes to business processes, procedures

BCFSA

Thank you.

BCFSA

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Classification: **Protected - C**

The Loop Post Request Form

Manager Approval:	Matthew Lebrun, Manager, Privacy & Business Information	**Date Approved: March 9, 2023**

Post Title:	***Mandatory* Information and Privacy Awareness Training**
Department/Group:	Corporate Services & Transformation
Date to be published:	March 16, 2023
Associated Files Links: **Images, reference documents etc. Include OneDrive links to these files.**	Link to training video: Watch 'Information and Privacy Awareness Training' | Microsoft Stream (Classic) Link to completion form: Information and Privacy Awareness Training (office.com)

The Loop Post Content:

All Team Members will now be required to complete BCFSA's Information and Privacy Awareness Training on an annual basis. The deadline to complete this is May 31, 2023.

The Information Management & Technology branch has partnered with the Learning & Development team to introduce a new mandatory information and privacy awareness training program.

All Team Members must complete the webinar and the sign the digital acknowledgement form, including 5 questions on what you have learned. This mandatory requirement applies to everyone, including new Team Members who have already completed information and privacy training in the past 12 months.

New Team Members will be required to complete the training within one week of joining BCFSA.

Background

Recent changes to the *Freedom of Information and Protection of Privacy Act* require BCFSA to have a privacy management program in place. One of the pieces of that program is to have privacy awareness and education activities to ensure employees are aware of their privacy obligations. These must be conducted in timely and reasonable intervals and be scaled to meet the volume and sensitivity of personal information that we handle.

Under our privacy management program, Team Members will complete privacy awareness training annually, with a deadline of completion by May 31st each year. As we build out the learning and development program, we will refine and enhance the training program in the years to come.

Contents

The training video will cover three components:

1. Information management best practices, including high-level guidance on managing transitory records and how long records must be kept for. The concepts introduced will lay the foundations of future records management guidance.
2. Freedom of Information – outlining the process, your responsibilities as Team Members, and guidance on what information can or cannot be released.
3. Privacy & Security – what personal information is, when you are authorized to share it, how to protect BCFSA business information, and how we manage privacy breaches.

We do not expect you to be full subject matter experts by the end of this webinar. Rather, we want you to understand the key concepts of how to manage and protect the business information you are entrusted with.

How was this developed?

The cool thing about this webinar is that the Learning & Development team used Artificial Intelligence ("AI") technology from Google's Text-to-Speech application programming interface to create the voice narration for the training video. Although Text-to-Speech has been available in some capacity on desktop computers since the early 1990s, the results were obviously computer-generated. Speech generated through the Google AI sounds natural, with pauses, inflections, and emotions that closely mimic the manner in which we communicate.

The technology allows us to maintain voice continuity when future edits are necessary and removes the potential for human speakers to misread and mispronounce words during the recording sessions. This saves us time and minimizes the need for recording equipment and necessity of working in a low-noise environment.

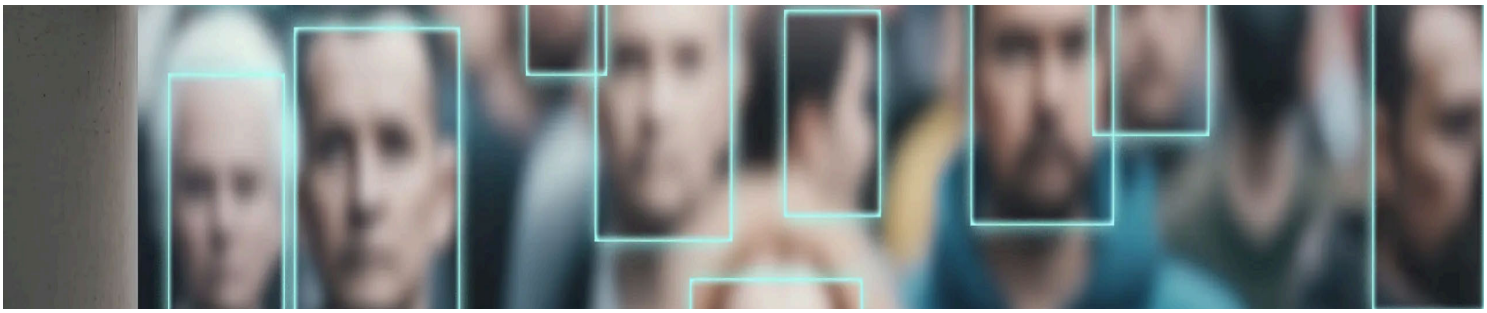
Instructions and Deadline for Completion

1. Watch the webinar. It takes about 45 minutes to complete.
2. Answer the quiz and submit the acknowledgement form immediately after the video.

The deadline to complete the webinar and online acknowledgement is May 31, 2023.

Please do not hesitate to talk to your People Leader for any questions on the video. You may also reach out to the Manager, Privacy & Business Information at FOI@bcfsa.ca.

Many thanks to Andrew Latter, Manager, Learning & Development, who was instrumental in developing and refining this webinar. Questions about the technology or other learning opportunities can be directed to learning@bcfsa.ca.



andatory* Information and Privacy Awareness Training

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Matthew Lebrun
Manager, Privacy & Business Information

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All Team Members, including new hires who have completed information and privacy training within the last 12 months, must complete the webinar and sign the digital acknowledgement form, including five questions on what you have learned.

New Team Members are required to complete the training within one week of joining BCFSA.

Every Team Member is also required to complete the training every year by May 31 from 2023 onwards.

Background

Recent changes to the *Freedom of Information and Protection of Privacy Act* ("FOIPPA") require BCFSA to have a privacy management program in place, including privacy awareness and training to ensure employees are aware of their obligations under FOIPPA.

This training must be conducted at timely and reasonable intervals and be scaled to meet the volume and sensitivity of personal information that we handle.

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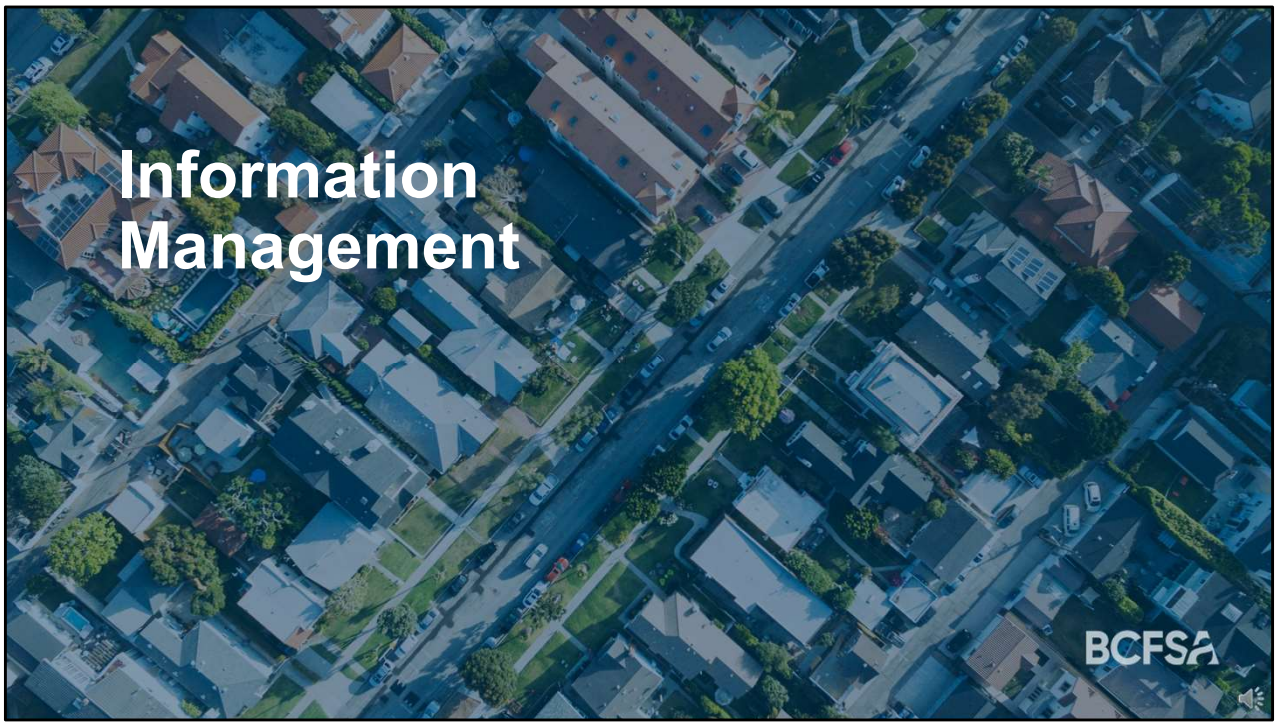
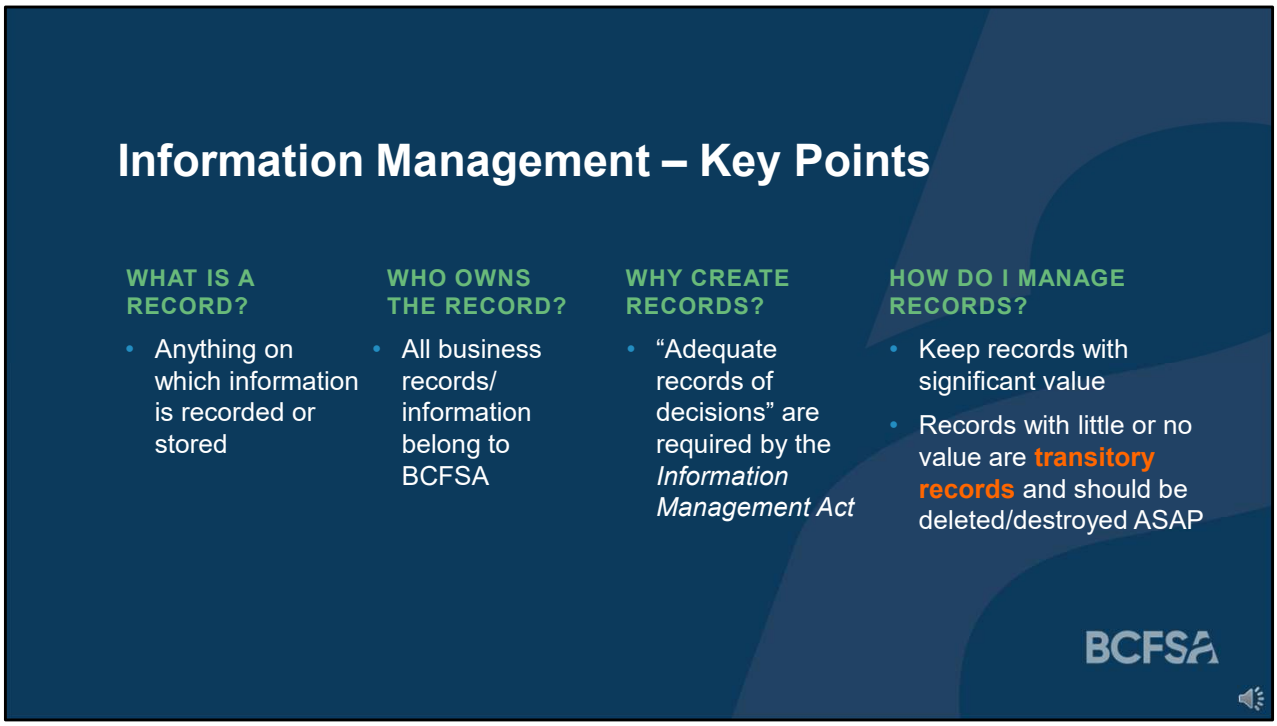


Welcome to Part 1 – Information Management.

Information is BCFSA's second-most important asset, after our people. This section will cover the basics of managing information, including what records you should keep, what records you should destroy, how long to keep records for, and best practices of creating emails.



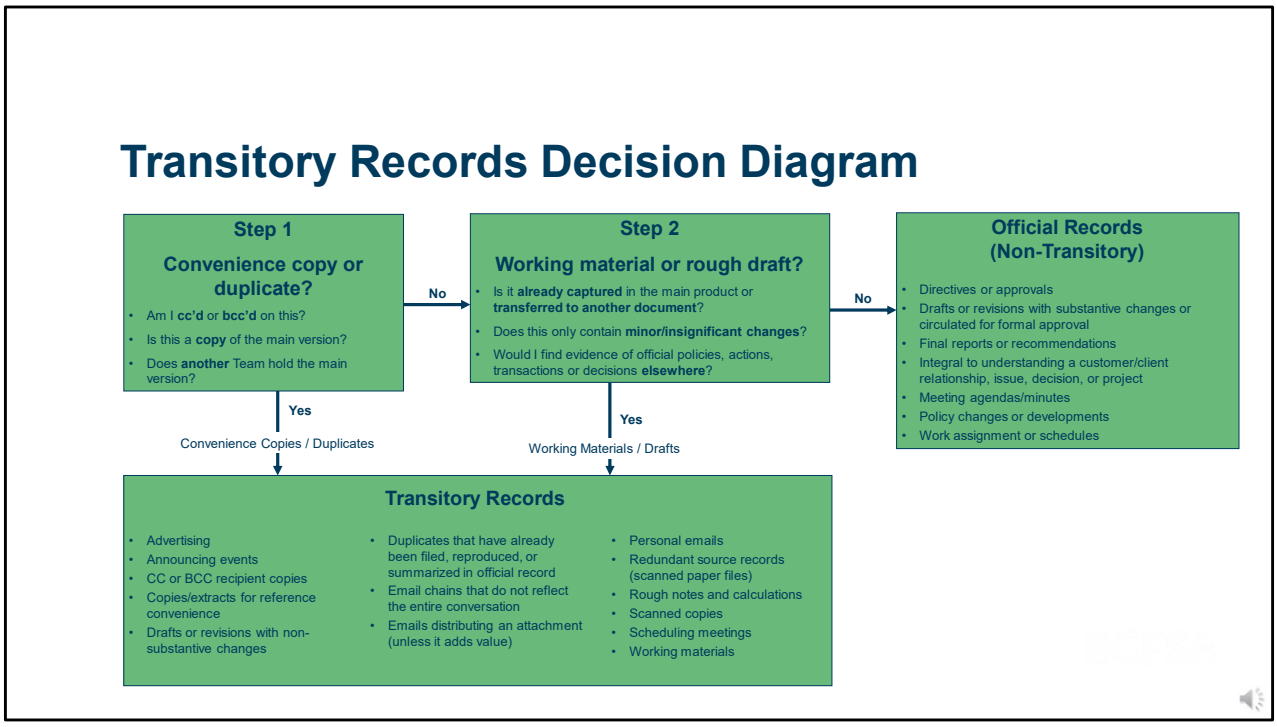
When it comes to managing information, we are referring to recorded information, otherwise known as a record. A record is anything on which information is recorded or stored. Records can be physical, such as books, notepads, drawings, or maps. Records can also be digital, such as Word files, PDFs, and PowerPoints.

All records and information collected, created, or used by Team Members for BCFSA business purposes belong to BCFSA. They do not belong to individual Team Members or leaders, and can only be used or shared for legitimate business purposes.

BCFSA is subject to the *Information Management Act*. Under that Act, we are required to create and keep adequate records of decisions. This is a middle ground between leaving no paper trail and having a formal duty to document. This means that if we make a decision about someone or something, there has to be some sort of paper trail. It does not have to be perfect, but just has to provide enough information to an outsider to explain why a decision was made.

We are required to keep records with significant evidentiary value. This value can provide financial value, operational value, legal value, audit value, or historical value to BCFSA. Records with little or no value are called transitory records, and we

encourage you to delete or destroy transitory records as soon as you are finished with them.



To help you determine if your record is transitory, we have an easy two-step process at BCFSA.

The first question is: <click> is this a convenience copy or duplicate? Ask yourself, am I just copied on this? Is this a duplicate? Does someone else hold the primary version? If you have answered <click> yes, your record is a convenience copy or duplicate, and therefore it is transitory.

The second question is: <click> is this a working material or rough draft? Is this information documented elsewhere? Does this version contain only minor or insignificant changes? Would I find evidence of the official policy or decision elsewhere? <click> If you have answered yes, your record is a working material or a rough draft, and therefore <click> it is transitory

Transitory records include emails that ask “want to go for coffee”, copies for reference purposes, drafts with minor or formatting changes, or rough notes and calculations. We encourage you to delete or destroy transitory records as soon as possible for two reasons. First, if they accumulate, they can add storage costs to our electronic systems. The second reason is that if a transitory record falls in scope of a freedom of

information request, it must be produced and possibly released to the applicant and published outside of BCFSA. So it is important that you spend some time each week or each month, as your schedule permits, to clean out your transitory records.

However, if you have answered “no”<click> to these questions, your record is not transitory and must be retained. Examples include formal directives or approvals, drafts or revisions with substantive changes, information necessary to understand the background of a decision or issue, and policy changes. These records have long-term value for BCFSA and must be retained.

How are records organized?

ARCS

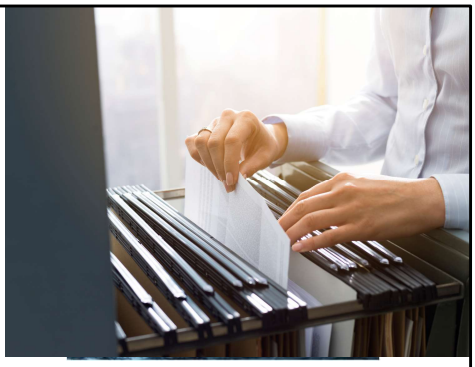
- Administrative records (finance, facilities, I.T.)
- Used across government

ORCS

- Covers regulatory functions of financial services sector
- Specific to BCFSA

OTHER SCHEDULES

- Executive Records Schedule (CEO's Office)
- Human Resources ARCS Supplement (HR)



If you have ever worked in the BC government before, you may have heard the terms ARCS and ORCS. No, they are not the boats that Noah used to rescue the animals from the flood, or the evil creatures trying to steal the ring from Frodo. Rather, they are information schedules that organize that classify our information, and tell us how long to keep records for. Information schedules are legal tools to manage information and are approved under the Information Management Act.

ARCS stands for the Administrative Records Classification System, and it applies to all ministries and about 30 different Crown agencies. Administrative records include briefing notes, financial records, facilities information, and projects.

ORCS stands for the Operational Records Classification System. Operational records document BCFSA's unique functions of overseeing the financial services sector, and include records related to credit union deposit insurance, market conduct investigations, and pension plan filings.

Other information schedules also apply to BCFSA. For example, the CEO's Office must follow the Executive Records Schedule, which mandates that executive records are kept for at least ten years. The Human Resources Team must also follow the Human

Resources ARCS Supplement, which applies to Crown agencies not supported by the BC Public Service Agency. The Human Resources supplement covers records such as employee files, payroll, and training.

Information Schedules

WHAT DO THEY DO?

- Describe and classify information
- Organize by “primaries” and “secondaries”
  - **Primary**: function of the records
  - **Secondary**: specific series or groupings
- Specify how long to retain records and what to do after their lifecycle has ended
- Designate an “Office of Primary Responsibility”
  - Not everyone needs to keep everything!

Information schedules – ARCS & ORCS – describe and classify our information. They take our information, and organize it, similar to how the Dewey Decimal System classifies books in a library. Records are first organized by primaries, or high-level functions of the records. Then we drill down into secondaries, which cover specific series or groupings of records. The primary is the longer number and is separated from the secondary, a two-digit number, by a dash. Together, that forms the classification number.

The classification number under ARCS & ORCS tells us how long that record must be kept for and what to do after the records’ lifecycle has ended. Not all records have the same long-term value. In the next slide, we will walk you through some examples how information schedules apply to our information, and what value these records series have.

Finally, information schedules often designate an Office of Primary Responsibility, or OPR. The OPR is the team or unit responsible for the functions documented in the records. For example, if you have a contract or invoice, the Finance Team would likely be the OPR for these files, and would have to retain the records as required by ARCS & ORCS. You could then treat your copy as transitory. This ensures that not everyone

has to keep everything and that we reduce as much duplication as possible.

ARCS/ORCS at BCFSA

ARCS/ORCS #	Secondary Title	Retention Period
102-20	Staff meetings	End of calendar year, plus 2 years, then destroy
200-20	Committee files	7 years after the committee is no longer active, then archive
280-20	Briefing notes	End of calendar year, plus 10 years, then archive
400-40	Project files	2 years after project is completed or cancelled, then destroy
925-20	Accounts payable files	End of fiscal year, plus 7 years, then destroy
1070-20	Contract management files	7 years after the contract ends, including any extensions, then destroy
7385-20	Employee files	10 years after the employee leaves BCFSA, then destroy
20200-20	Policy and program development	10 years after the policy/program is implemented or abandoned, then destroy
21300-20	Financial institution investigations	50 years after the investigation and appeals are completed, then destroy
21700-20	Credit union files	5 years after the credit union is dissolved, then destroy
22500-20	Mortgage broker registrations	50 years after no longer being registered, then destroy
23000-20	Pension plan files	75 years after the plan is terminated or transferred, then destroy

Here are some examples of how ARCS & ORCS apply at BCFSA. Don't worry, you won't be tested on this. Rather, you should understand that not all records have the same value. We do not have a blanket three-year or seven-year retention period for records at BCFSA.

Smaller primary numbers indicate they fall under ARCS, as they pertain to administrative functions. These types of records are common across all government offices. Generally, they have shorter retention periods, as they often have less long-term value. For example, records documenting staff meetings only need to retained for the rest of the current year, plus an extra 2 years, and are then eligible for destruction.

Larger primary numbers indicate they fall under ORCS, as they relate to our operational functions. These types of records document BCFSA's unique regulatory functions. Often, they will have longer term value and will have longer retention periods. For example, records documenting investigation files will be retained for 50 years after the investigation, any appeals, and any regulatory action has been completed.

You will note there are some differences on this chart with what to do with a record after its lifecycle has ended. These are final disposition actions, and a record can either be destroyed or sent to the archives. When a record is eligible for destruction, you should consult your People Leader and the Records Team to determine if the file can be destroyed, or if there is a reason to hang on to the file. If a record is classified under a secondary where it must be archived, please contact the Records Team for assistance.

Classifying Information

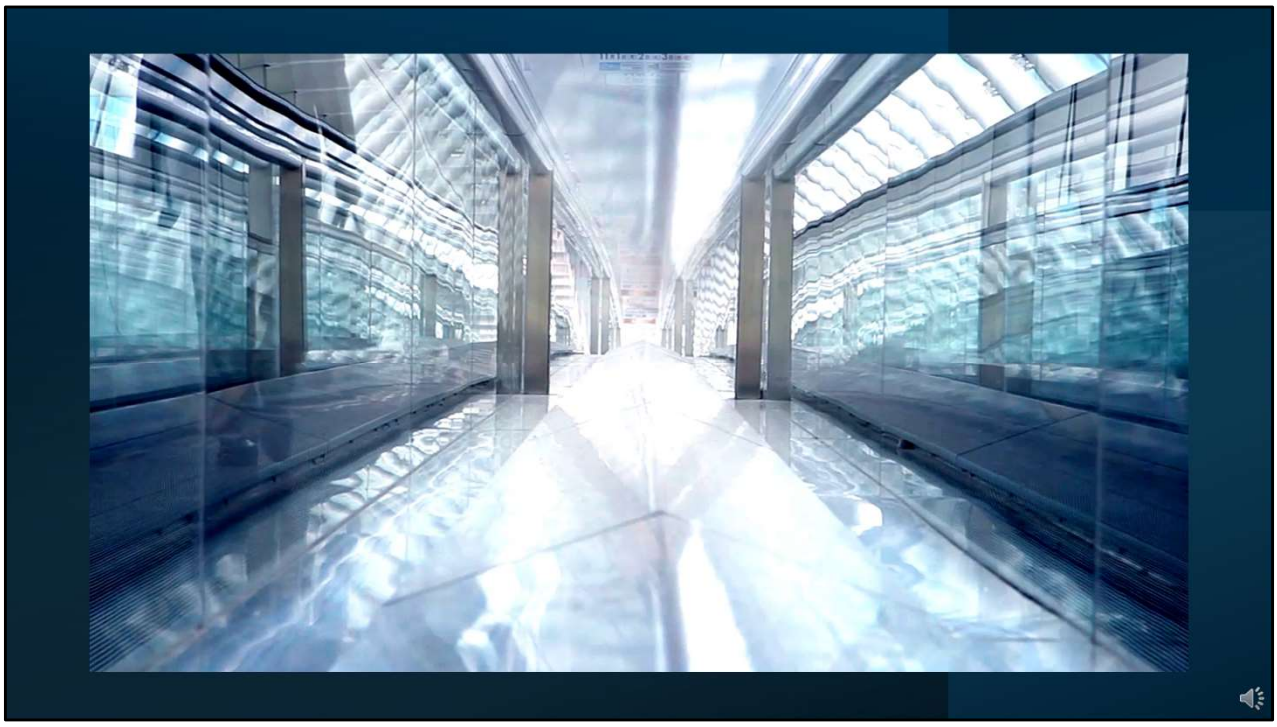
QUESTIONS TO ASK

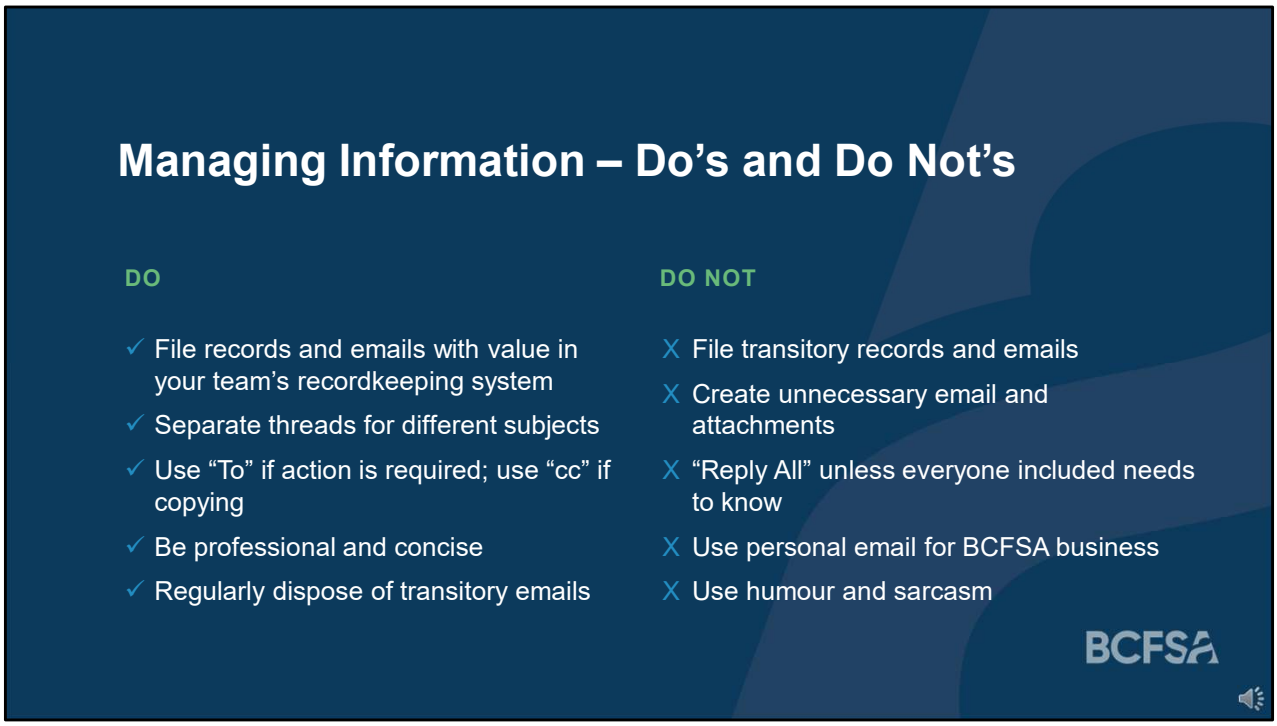
1. What is the function of these records?
2. What value do these records have?
3. How can I classify them in a way my Team can find them?

To help you determine how best to classify your information, ask yourself the following three questions:

1. What is the function of these records? In other words, what is the purpose these records were created for?
2. What value do these records have? You should consider their long-term value, historical value, financial value, operational value, and audit value.
3. How can I classify them in a way my Team can find them? Ask yourself, would your teammates agree with your decision and know where to find the records?

As we move forward on improving the maturity of our information management practices, we will be providing specific team- and system-based guidance as appropriate. In the meantime, we encourage you to check with your People Leader, your teammates, and the Records Team, as appropriate, to determine how best to classify your information.





When it comes to managing information, there are some best practices we want you to follow.

You should file your records including emails that have significant value in your team's regular recordkeeping system. This ensures that information is kept as required by ARCS & ORCS, and ensures that your teammates have access to information in your absence.

When writing emails, you should have separate threads for separate subjects. This ensures that in the event of a freedom of information request, if one topic gets requested, but your email chain has multiple topics including that topic, that whole email chain, and any attachments, must be produced and possibly released. There is no provision under freedom of information law that says we can remove information that is out of scope just because we say it is, so you need to ensure that you have only one topic per email.

Use your To field in Outlook if action is required, use your CC function if you are just copying someone, and use your BCC function if the recipients should remain confidential.

Be professional and concise when writing emails or Teams chats – in person, you can see body language, on the phone, you can hear cadence and intonation, but in writing that does not come across, and you could find yourself in trouble, so you should avoid humour and sarcasm.

Regularly dispose of those transitory emails; you do not need to file or organize them. That email that says “hey, want to go for coffee”, is not a long-term record of BCFSA.

Try to avoid creating unnecessary emails and attaching large files; send links instead using SharePoint or our secure file transfer site.

And finally, do not reply all unless everyone in the conversation needs to know. Check your recipient list each time. Information, particularly sensitive, personal or confidential information, should only be shared on a least-privilege, need-to-know, so don’t be offended if you aren’t included – if you don’t absolutely need-to-know, you don’t get to know.

Quiz Time!

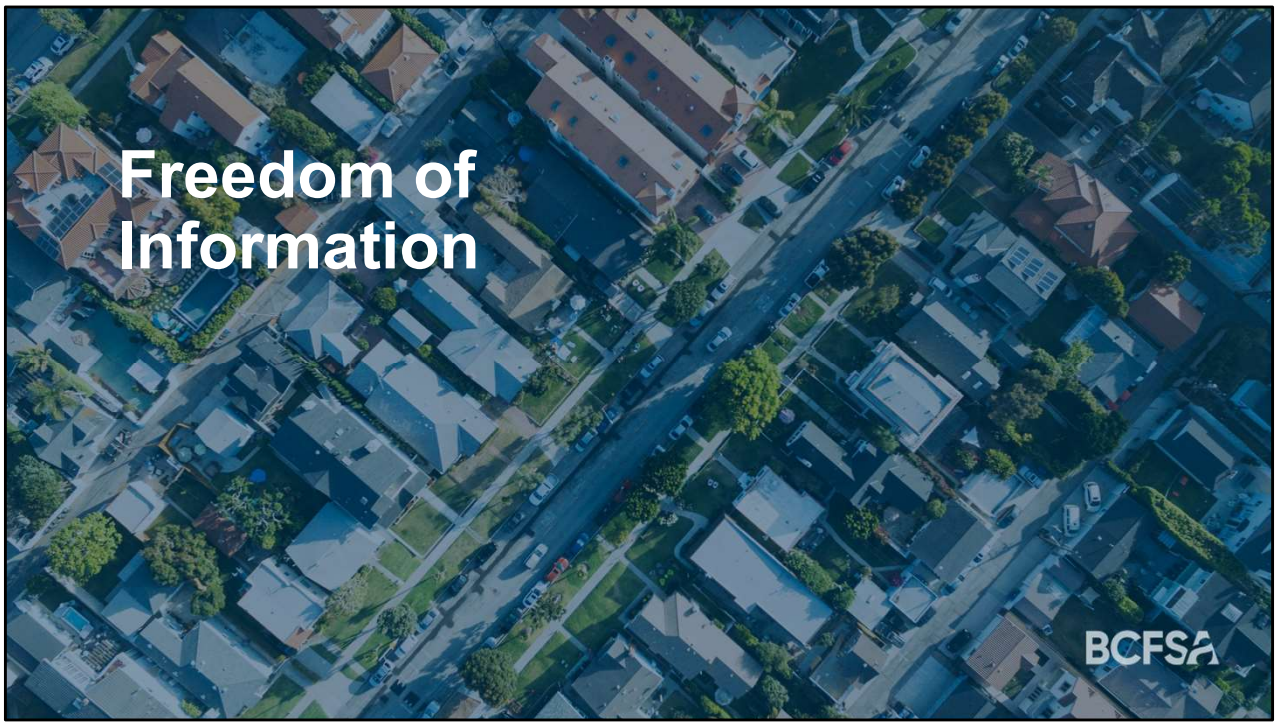
1. What is a record?
    1. Anything on which information is recorded or stored.
    2. A physical file in a labelled folder.
    3. An older medium used to play music on a turntable.

2. Who owns the information created and used by BCFSA?
    1. The Ministry of Finance.
    2. BC Financial Services Authority.
    3. The CEO of BCFSA.

3. Which of these is a transitory record?
    1. A final report providing recommendations.
    2. A draft with major or significant revisions.
    3. A draft with spelling or formatting changes.

4. Which of these schedules applies to an employee file?
    1. ARCS
    2. Human Resources ARCS Supplement
    3. ORCS

5. What should I do if an email starts to address more than one subject?
    1. Start a new email chain and remove the old subject.
    2. Continue the conversation with multiple topics.
    3. Report it immediately to Helpdesk.



Welcome to Part 2 – Freedom of Information.

Freedom of information, or FOI, is an important mechanism of accountability. This section will cover the basics of FOI requests, including the steps involved, the process we must follow, and the exceptions to disclosure.

What is FOIPPA?

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

- Public sector access and privacy legislation
- Applies to "public bodies" in B.C.
- Does not apply to the federal or indigenous governments or private sector

PURPOSES

1. Accountability
2. Protection of privacy
3. Independent reviews (Office of the Information and Privacy Commissioner)

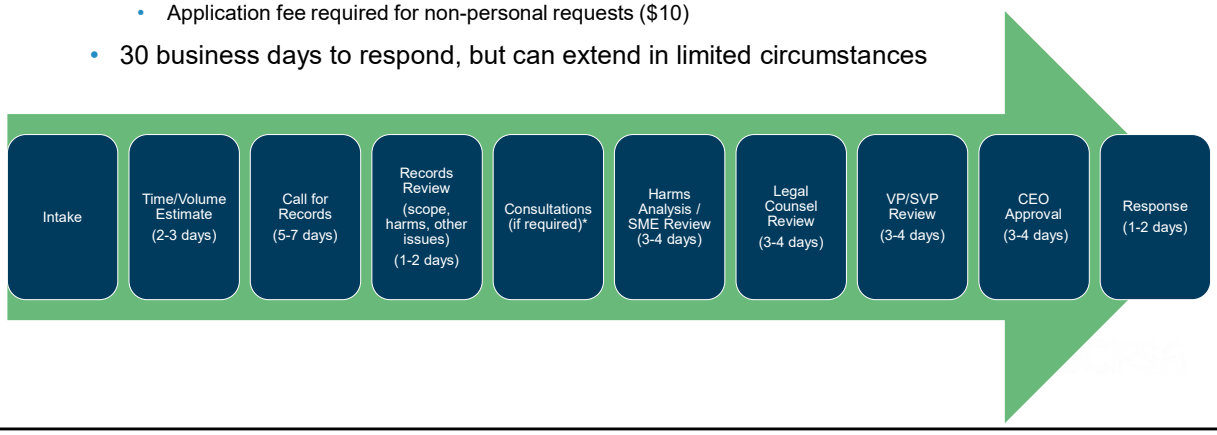
FOI is the first half of FOIPPA. FOIPPA stands for the Freedom of Information and Protection of Privacy Act. Some offices prefer FIPPA; it's the same thing. FOIPPA is B.C.'s public sector access and privacy legislation. It applies to all public bodies in B.C., including ministries, Crown Corporations, schools, local governments, and organizations you likely have never heard of, such as the B.C. Raspberry Industry Development Council. In total, there are about 2,900 public bodies in B.C.

FOIPPA does not apply to the federal government, indigenous governments, or private sector organizations. They are subject to separate pieces of legislation. For example, most provincially regulated financial institutions are subject to B.C.'s Personal Information Protection Act.

FOIPPA has three purposes. The first is a mechanism of accountability to the public by providing a right of access to information, subject to exceptions to that right. The second is protecting individuals' privacy by limiting how we can treat, collect, use, and disclose personal information under FOIPPA. The third is that FOIPPA provides a right of independent review by the Office of the Information and Privacy Commissioner of decisions made by public bodies with respect to freedom of information requests and how we handle individuals' personal information.

FOI Request Process

- A member of the public can request and obtain copies of records held by BCFSA
  - Must be in writing and provide enough detail to find the record
  - Application fee required for non-personal requests ($10)
- 30 business days to respond, but can extend in limited circumstances



The process starts as soon as BCFSA receives an FOI request. An FOI request is where a member of the public – called the applicant – submits a request to the public body they believe has custody or control of the record. The request must be in writing and contain enough detail for us to find the record. There are no fees for access to the applicant's own personal information, but there is a $10 application fee that applies to all other requests.

Sometimes an applicant directs an FOI request to the wrong team, so it is important to forward it to my team at FOI@bcfsa.ca as soon as you receive it. This is because the clock starts right away.

We generally have 30 business days to respond to the applicant but can extend the time in limited circumstances. For example, if there are a large volume of records requested, or if we must consult with a third party, we can extend the time by an additional 30 business days.

Once the FOI intake team receives the FOI request, we will send some questions to the business units that we believe have responsive records. We will ask if you have records, and if so, how much time will you take to locate, retrieve, and prepare

records, and how many records you will have. Based on your answers, we will proceed to the call for records or we will issue a processing fee estimate, which puts the request on hold until the applicant pays or the fees are waived.

When we send the call for records, we will ask business units to provide us with any unredacted and unmodified copies. We will then review all of the records provided, to determine if they fall in scope of the request, if there are any obvious harms, or for other issues, such as pages missing or legibility concerns.

If the records were authored by a third party, we will take some time to consult with them. For example, if there is a credit union filing, or briefing note shared from the Ministry of Finance, they would be better placed to tell us if there is harm in releasing those records, so we must consult with them.

Once the initial reviews are completed, the FOI team will ask the subject matter experts or business unit leads to review and provide harms advice. We will consult with legal counsel and then move the request forward to the appropriate Senior Executive Team member and CEO for final approvals. Once the response has been formally approved, we will prepare the records for disclosure, release the records as appropriate, and close the file.

Handling FOI Requests

KEY POINTS

- The identity of applicants is confidential, unless we need it to do a proper search
- Cannot ask “why” they want records or what they will be used for
- May refuse to confirm or deny existence of records (active investigation or privacy harm)
- Can charge fees for large search times, large volumes of records
- Cannot charge any fees for requests for the applicant’s own personal information

We want you to be aware of some key points with respect to FOI requests.

Generally speaking, the identity of applicants is confidential. The FOI team will not share the identity of the applicant unless it is necessary to conduct a proper search or review the file. We cannot ask why an applicant wants the records or what they will do with them. That is none of our business.

In limited circumstances, we may even refuse to confirm or deny the very existence of a record. No, that’s not just a tool that intelligence agencies get to use, we get to use it as well. This response would be appropriate if disclosing the existence of a record would harm a law enforcement investigation or harm someone’s personal privacy. For example, if someone requests information on an employee’s suspension file, and we simply denied access to it, we have confirmed that there was an employee suspension file. So the best thing to do to protect their privacy is to refuse to confirm or deny the existence of that file.

In addition to the $10 application fee, we can charge processing fees of $30/hour if it will take us an unreasonable amount of time to locate, retrieve, and prepare the records. However, we cannot charge fees for the time it takes us to review the

records for harms to determine what should be redacted, and we also cannot charge fees for requests for the applicant's own personal information.

Duty to Assist Applicants

- "Must make every **reasonable effort** to **assist applicants** and to **respond without delay** to each applicant **openly**, **accurately** and **completely**."
- All records in BCFSA's "custody or control" are subject to FOI
  - All responsive records must be processed
  - Exceptions: records available for purchase, certain metadata, records unrelated to government business
- No record may be altered or destroyed once we receive a request – includes emails or transitory records
  - Evading FOI requests is an offence under FOIPPA
- If we don't have the specific record, we may be asked to create one

We have a legislated duty to assist the applicant. We must make every reasonable effort to assist applicants and to respond without delay to each applicant openly, accurately and completely. This is straight from the text of FOIPPA. We cannot take FOI requests and put them to the side of our desks and get on with our quote un-quote real work.

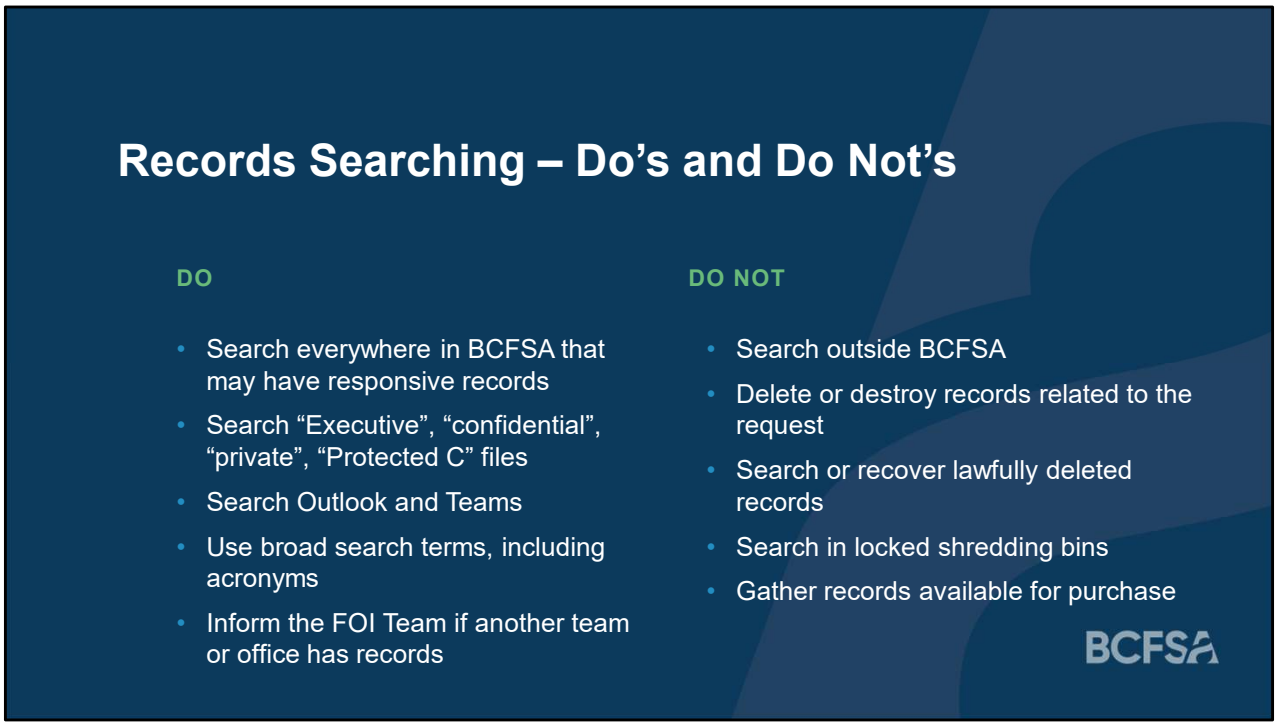
All records in our custody or control that fall in scope of an FOI request must be produced and sent to the FOI team for processing. Custody means that we have possession of the record. Control means that means we have the power or authority to manage the record throughout its lifecycle, including restricting, regulating and administering its use or disclosure. So, if we have it, if we can get it, we must process it.

There are some exceptions: records available for purchase, such as real estate disclosure statements, certain elements of metadata, and records unrelated to government business are exempt from FOI.

Once a request comes in, it acts like a legal hold. No record may be altered or destroyed once we receive a request. This includes emails or transitory records. This

is why in Module 1 we encourage you to spend some time each week or each month clearing out old transitory records. Because once the request comes in, it's too late to delete or destroy transitory records. Evading FOI requests is now an offence under FOIPPA, and the maximum penalty is $50,000.

If we don't have the requested record, we may be asked to create it, as long as we can do so using our normal systems and expertise, and it is not onerous to do so. For example, if an individual requests a list of contracts containing business contact information of the contractors, we would check with the Finance team to see if we can produce it without interfering significantly in their workload. If we can do it, we must create the list for them.



As part of the legislated duty to assist, here are some things you must do and things you should not do.

You must search everywhere that you believe has records. This may include paper files, electronic repositories, executive files, files marked confidential or private, and information classified Protected C in the information security classification procedure. Remember to search your Outlook, Teams chats, and any Outlook data files you may have stashed away.

Use broad search terms, including acronyms. If there is a word that is commonly misspelled, consider searching the variation of that word.

Inform the FOI Team if another team or government office has records, and we will ensure the request gets properly transferred to them in accordance with FOIPPA.

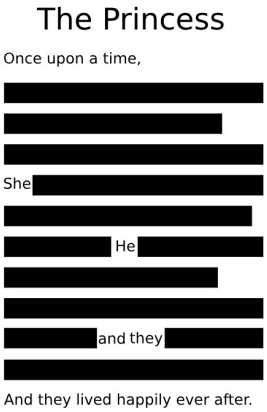
Things you should not do: search outside BCFSA. Please do not call up a credit union or licensee and ask them for records. FOI applies only to records we have at the time we receive the request.

Do not delete or destroy responsive records. As outlined in the last slide, illegally deleting records could lead to a financial penalty under FOIPPA.

However, if you have already lawfully deleted the records before the request had come in, then you do not have to recover or search in backup servers or in locked shredding bins. As records available for purchase are exempt from FOIPPA, such as real estate disclosure statements, you do not need to produce them either.

Withholding Information

- All records in our custody or control that are responsive to the request must be processed
- However, not all information can or should be released
  - "Harms analysis"
  - Starting point: full release of information, withholding is the exception
  - Articulate the harm to explain what should be withheld and why
  - Determines how we withhold under "exceptions to disclosure"



However, just because we receive a request to obtain information, it does not mean that we will give away everything.

All records in our custody or control that are responsive to the request must be processed, but not all information can or even should be released.

We perform what is called harms analysis. Our theoretical, and we should stress theoretical, starting point is the full release of information. Then we do a line-by-line, page-by-page analysis to determine what should be withheld. Withholding, otherwise known as redacting or severing, is the exception, not the norm. The harms that we identify allow us to apply exceptions to disclosure under FOIPPA, which are contained in sections 12 to 22.1 of FOIPPA, and indicate the categories of information we are permitted to withhold from the applicant. We need you as subject matter experts to articulate the harm to explain what should be withheld and the reasons it should be withheld.

What cannot be withheld?

FACTS

- Contracts, unit prices, contractual terms (unless patent/proprietary information)
- Briefing notes or facts, unless parts are covered under an exception

NO HARM IN RELEASING

- Business contact information (name, title, work address, work phone number, work email)
- Public servants' names, functions, remuneration (over $75,000)

NOT "JUST BECAUSE"

- Embarrassing information
- Part of a responsive record or email attachment because it's "out of scope"

Certain elements of information cannot be withheld.

To start, factual information, unless an exception applies. Contracts, unit prices, and contractual terms by themselves may not be withheld, unless the information was supplied in confidence, there is a patent or proprietary information involved, or the information could harm BCFSA's financial or economic interests.

Briefing notes or facts, by themselves, also cannot be withheld, unless there are parts that are covered under an exception.

Information with no harm in releasing also cannot be withheld. Business contact information, or information used to enable contact at a place of business for business purposes, including Team Members' names, titles, work email address, and office address and phone number cannot be withheld.

Public servants' names, functions, and remuneration over $75,000 are also public information and cannot be withheld.

We also cannot withhold information simply because we feel like it. There is no magic

spell that can exempt records from FOI, and if you make a spelling error or refer to the wrong piece of legislation, there may not be anything we can do about it.

We also cannot withhold part of a responsive record or email attachment because it's "out of scope". This is why, in Module 1, we encouraged you to only have one topic per email – if we receive an FOI request on one topic, but your email chain has multiple topics including that topic, that whole email chain, and any attachments, must be produced and possibly released.

The tools we have to withhold information are called exceptions to disclosure. There are two categories: mandatory exceptions, where we must withhold the information, and discretionary exceptions, where we need to justify withholding the information.

Mandatory exceptions include cabinet confidence, or the ability of the Executive Council in Victoria to deliberate. Information harmful to the rights of an Indigenous people to maintain, control, protect, or develop their culture, heritage, or traditions must be withheld.

Information harmful to the business interests of a third party also must be withheld, provided it meets a three-point test: it must be information about the third party, it must have been supplied in confidence, and must cause a specific harm to that third party.

Information harmful to a third party's personal privacy also must be withheld, and criteria for determining what personal information would be harmful is outlined in FOIPPA.

Discretionary exceptions include policy advice or recommendations, legal advice or

information subject to solicitor-client privilege, information harmful to law enforcement, investigations, or the safety or security of a property or system. Other exceptions that may apply include information that could harm our relationship with another government, information that could harm our ability to manage the economy or our interests, or information that could harm someone's safety.

It is important to understand that one or more of these exceptions could apply. As subject matter experts, it is important for you to articulate the harm, and then the FOI Team will apply the appropriate exceptions to disclosure. We will redact the harmful information from the records, prepare the records for disclosure, and release the remainder of the records to the applicant, closing the file.

Quiz Time!

1. What is an FOI request?
    1. A written request for records directed to a B.C. public body.
    2. A verbal request for information directed to a credit union.
    3. A request to have a DJ play a particular song.

2. When should we start processing an FOI request?
    1. 72 hours after we receive it via email.
    2. Immediately as soon as BCFSA receives it.
    3. Never – pretend we didn't get it.

3. Which of these could be a responsive record?
    1. A record available for purchase.
    2. An email chain only discussing fantasy football.
    3. A BCFSA record that falls in the scope of the request.

4. What should we do when searching records?
    1. Search everywhere within BCFSA that we believe has responsive records.
    2. Delete or destroy responsive records.
    3. Call our friends and family and ask them for records.

5. Which of these is not an exception to disclosure?
    1. Information harmful to an individual's personal privacy.
    2. Information out of scope of a request that is part of a responsive record.
    3. Information harmful to a law enforcement matter.

Welcome to Part 3 – Privacy and Security.

Protecting our business information is important to maintain BCFSA's reputation and to ensure we are compliant with FOIPPA. This section will cover the basics of privacy protection, including how we collect, use, and disclose personal information, and how we protect our business information.

What is “Personal Information”?

> **“Recorded information about an identifiable individual other than [business] contact information.”**

BCFSA

The word “privacy” is not defined in legislation. Rather, it is the notion of how we treat, collect, use, and disclose personal information under FOIPPA.

Personal information is defined as recorded information about an identifiable information other than contact information. Contact information is defined as information used to contact someone at a place of business for business purposes.

All other information about you, as an individual, is your personal information. Personal information includes your name, age, weight, height, home address, religion, ethnicity, sexuality, favourite topping on pizza – anything about you as an individual is your personal information.

You should be aware, at a minimum, of what personal information you and your team handle in your records. Take reasonable steps to protect it, and do not share it unless authorized by FOIPPA.

Collecting Personal Information

LIMITS ON COLLECTING

- Require “authority” to collect personal information
- Includes: authorized by law, law enforcement investigation, “necessary” for a BCFSA program or activity
- Technically “not collected” when deleted, destroyed, returned, or transferred

MUST BE COLLECTED DIRECTLY

- Exceptions: authorized by individual, authorized by law, investigation, information sharing between public bodies

COLLECTION NOTICE REQUIRED

- If collected directly from the individual, we must notify them of the purpose, the legal authority, and who to contact with questions

As Spider-Man once said, “with great power comes great responsibility.”

If you don’t like how your bank or grocery store handles your personal information, you can switch, to another bank or grocery store. With governments, you don’t get that choice. Governments have a lot of power to regulate society, so it is important that we limit how government handles personal information.

Those limits are called “authorities” to collect, use, and disclose personal information under FOIPPA. Without an authority to do so, we cannot collect, use, or share personal information.

BCFSA relies on a number of authorities to collect personal information. For example, we can only do so where specifically authorized by law, as part of a law enforcement investigation, or necessary to operate a program or activity. And by necessary, we mean that the program or activity cannot operate without collecting personal information. If the program or activity can operate without collecting personal information, then we do not have authority to do so.

Now, if you receive personal information, and you do nothing other than delete it,

destroy it, return it, or transfer it to the appropriate team, you have technically not collected it, and no further action is required on your part.

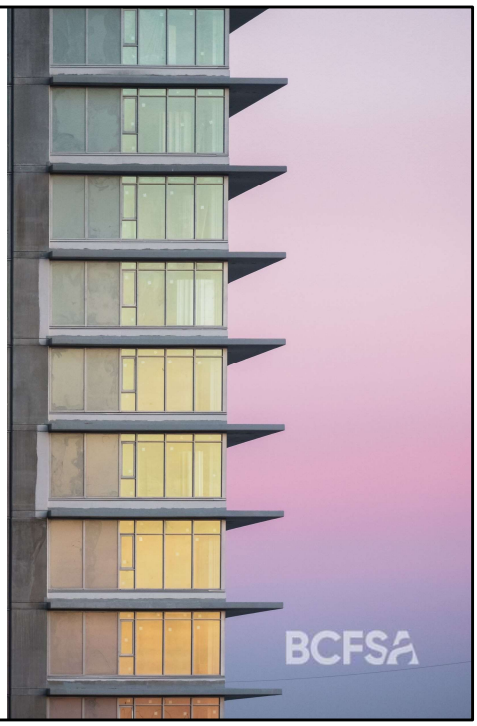
Generally speaking, personal information must be collected directly from the individual, but there are some exceptions. For example, you can collect information indirectly where it is authorized by the individual concerned, where it is authorized by law, as part of a law enforcement investigation, or through an information sharing agreement with another public body that outlines the FOIPPA authority to do so.

If you collect personal information directly from an individual, other than for law enforcement purposes, you must notify them of the purpose, the legal authority, and who at BCFSA to contact if they have questions. You may have noticed a collection notice on your new hire forms, your ICBC forms, or your medical forms. This notice provides a mechanism of accountability by ensuring the individual understands why we collect personal information and what we will do with it.

Using Personal Information

AUTHORITIES INCLUDE:

- For the purpose it was collected for
- For a “consistent purpose”
- With the individual’s written consent
- For the purpose it was disclosed to BCFSA under FOIPPA



We also must have an authority to use personal information. We cannot take someone’s personal information and use it for illegitimate purposes, such as signing them up for a personal mailing list. We can only use personal information for the purpose we originally collected it for or for a consistent purpose, which has a reasonable and direct connection to the original purpose.

We can also use personal information for any other purpose, as long as we have the individual’s written consent, or for a purpose outlined in a disclosure authority under FOIPPA.

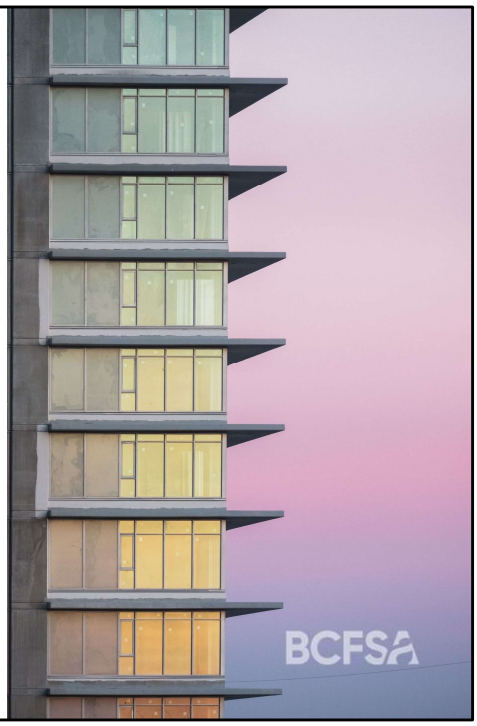
Disclosing Personal Information

LIMITS ON DISCLOSURE

- Require “authority” to disclose personal information
- Unauthorized disclosure is a privacy breach and an offence under FOIPPA

GENERAL RULES

- Need-to-know basis
- Limit distribution
- Limit content



We also must have an authority to disclose personal information. This applies to both internal disclosures and external disclosures. There are over 30 authorities under FOIPPA to disclose personal information. For example, you can share information internally for the purpose you originally collected it for, if the information is absolutely necessary to perform a Team Member’s duties, to legal counsel to obtain legal advice, or to administer or process a payment.

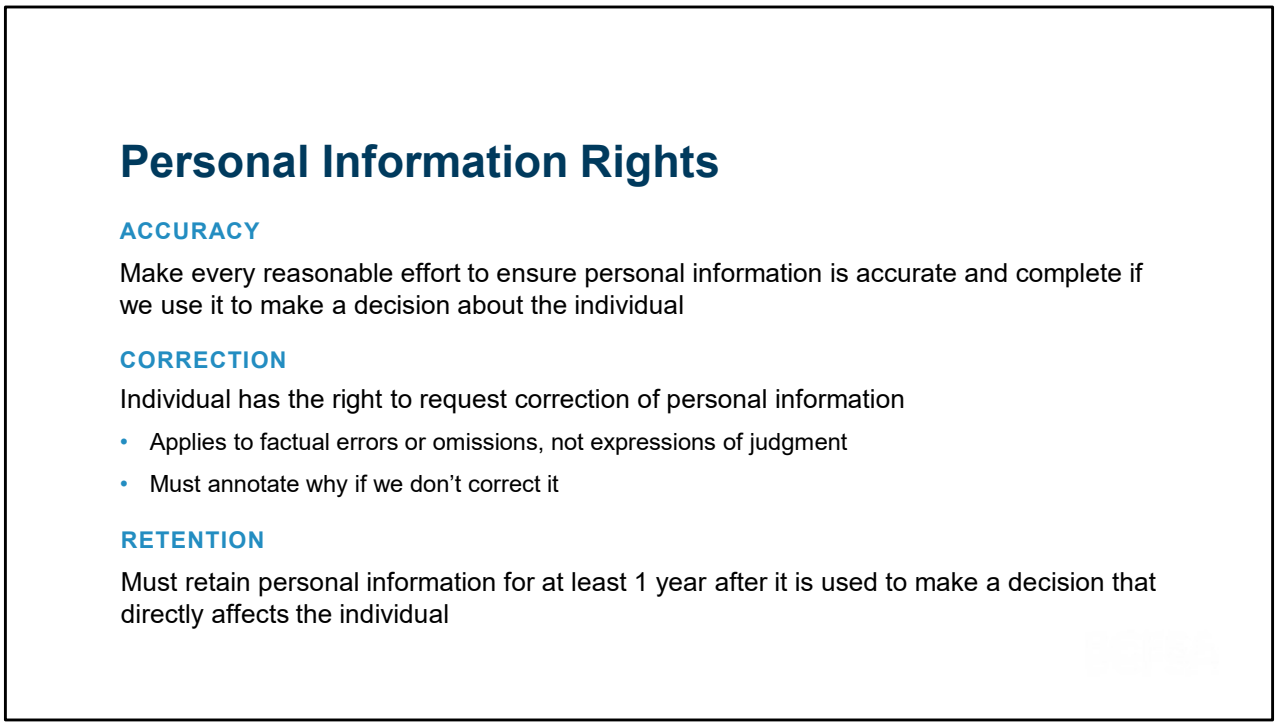
Some authorities you have to share personal information externally include where the disclosure is expressly authorized by law, for the purpose of licensing or investigating persons regulated by governing bodies of professions or occupations, or to another public body or law enforcement agency to assist in a law enforcement investigation.

If you do not have authority to disclose personal information, you must not do so. Unauthorized disclosure is a privacy breach, and you could be subject to a financial penalty under FOIPPA.

Your general rules of sharing information should be as follows:
One – share information only on a need-to-know basis. It’s need-to-know, not nice-

to-have. If they don’t need to know, they don’t get to know.
Two – limit the distribution of who you are sending it to. Ask yourself, does everyone in this email thread or Teams chat need to know? Maybe send it instead to a subset of people?
Three – limit the content of what you are sharing. Do you really need to share all elements of information? Maybe just a name or licensee number will suffice.

Following these rules will reduce the risk of a privacy breach.



Individuals whose personal information we have in our custody or control have rights.

First, they have the right for us to have accurate information about them. If we use personal information to make a decision about them, we must make every reasonable effort to ensure that information is accurate and complete.

Second, the individual has the right to request corrections to their personal information. This applies to factual errors or omissions, not expressions of judgment. If we cannot or do not make the correction, we must keep the request on file and annotate why the correction was not made.

Third, if we use personal information to make a decision about someone, we must retain that information for a minimum of one year, so that the individual has a reasonable opportunity to request access to it. Records classified under our information schedules – ARCS & ORCS –exceed the one-year rule, but that is the absolute minimum.

Protecting Personal Information

- "Reasonable security arrangements"
  - Appropriate and proportional to the information's sensitivity
- Safeguards include physical and technical measures
  - Follow the **Printing and Handling of Paper Files** procedure
  - "Clean Desk" policy
  - Emails are unencrypted – consider a more secure method of transmission for sensitive documents
- Storage and access must be in Canada
  - No personal email accounts for BCFSA business
  - No storing locally on a non-BCFSA device
  - No using a private VPN
  - Consult IM/IT Branch if you want to implement "software-as-a-service" (SaaS)

BCFSA has a responsibility to protect information. We must make reasonable security arrangements to protect personal information that are appropriate and proportional to the sensitivity of that information. For example, you would treat someone's lunch order differently than you would a real estate licensee investigation file.

Your day-to-day safeguards should include physical and technical measures. Physical measures include locked offices, locked desks, and following the Printing and Handling of Paper Files procedure as posted on The Loop. You should follow a clean desk policy and make sure your computer is locked when you step away and not visible to other people. We all trust our family, friends, and our partner, but if they can see your screen and see sensitive personal information, that is a privacy breach.

Technical measures include keeping your login credentials confidential, using secure networks and devices, and sending sensitive information via SharePoint links or the secure file transfer. Emails themselves are generally unencrypted and should not be used to transmit sensitive information.

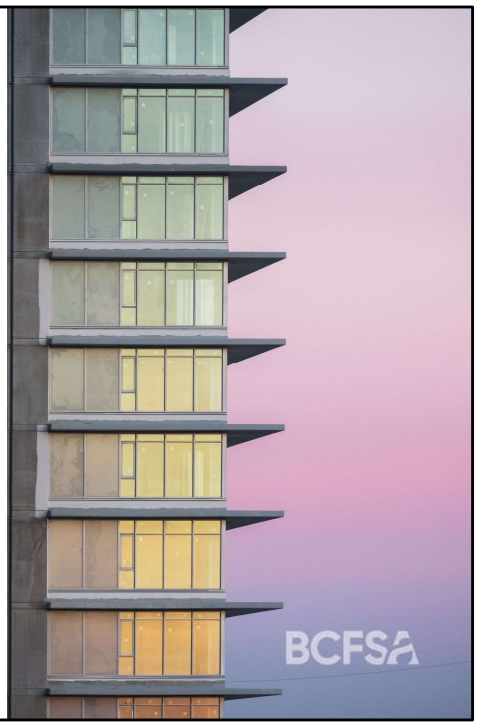
Generally speaking, storage and access must be in Canada, with limited exceptions. Do not use your personal email account or personal cell phone for BCFSA business.

Do not store information locally on a non-approved BCFSA device, and do not use a private VPN. If you are looking for software, or software-as-a-services (SaaS), you must consult IM/IT branch to determine if that system is appropriate for BCFSA.

If you are not sure if you should use a system, contact the Helpdesk Team, and they will be happy to assist.

Privacy Impact Assessments

- Legislative requirement under FOIPPA – must be done for any initiative involving BCFSA information
  - Includes new initiatives, changing initiatives, or initiatives not previously assessed
  - Must be done whether personal information is involved or not
  - **Privacy Impact Assessment Guideline** available on The Loop
- Ensures privacy issues are identified and resolved in a timely and cost-efficient manner
- Special assessment required for systems/information stored outside Canada



We have two tools to help understand if we are actually compliant with FOIPPA. The first is a privacy impact assessment, or a PIA.

A PIA is a legislative requirement under FOIPPA. We must conduct a PIA for any initiative involving BCFSA information, even if no personal information is involved. This includes new initiatives, changing initiatives, or any initiatives not previously assessed. Initiatives includes programs, projects, activities, and systems.

PIAs help ensure that privacy issues are identified and resolved in a timely and cost-efficient matter, so that we do not have to spend valuable time and resources mending gaps or re-doing work.

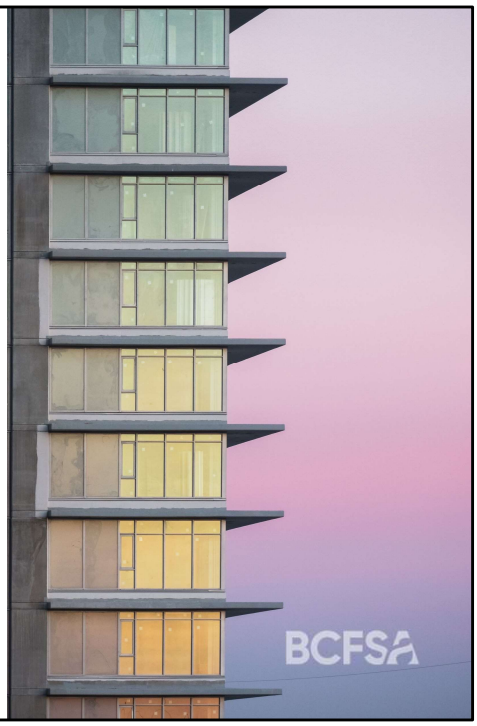
For systems or information that are stored outside Canada, we are required to complete a special risk assessment built in the PIA. This assessment identifies where the data is stored, documents security arrangements, and outlines privacy risks and mitigation strategies.

If you are working on an initiative, please contact the Privacy Team. We try to make PIAs as painless as possible and are not here to say no to your initiative. We want to

get you to a yes in compliance with FOIPPA.

Information Sharing Agreements

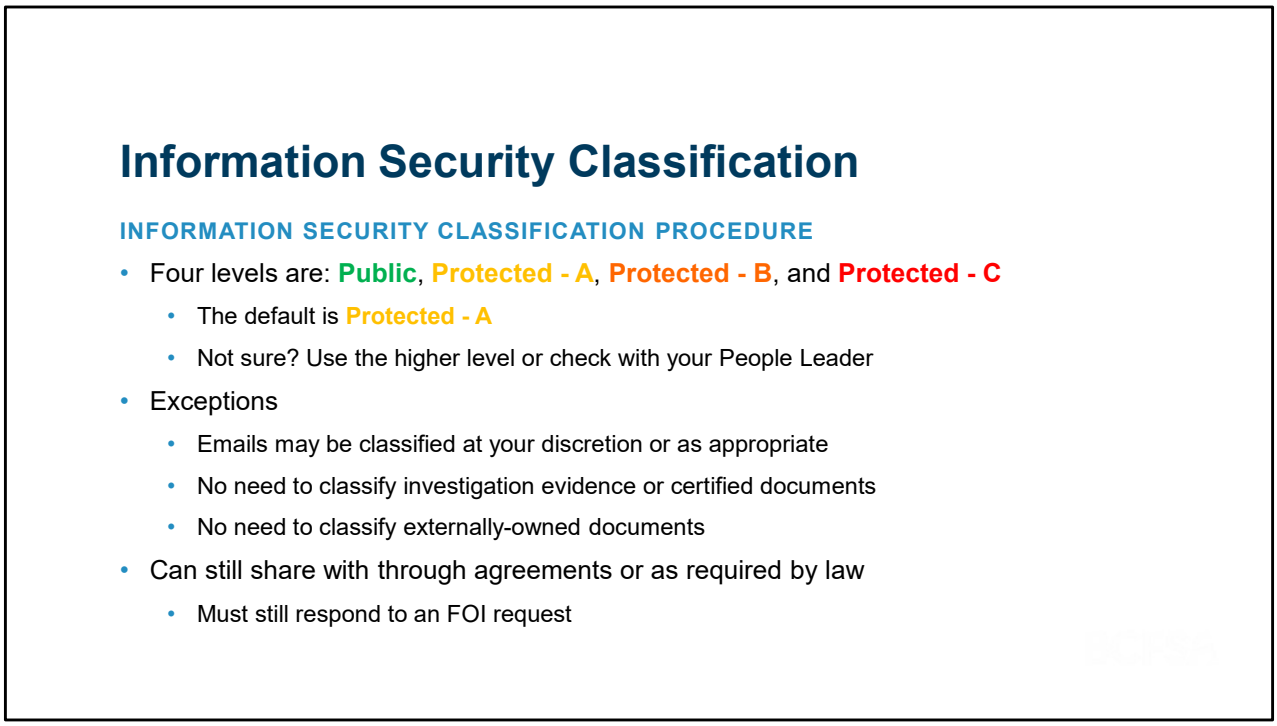
- Document terms and conditions of regular and systematic exchanges of personal/confidential information
- Agreements can include:
  - Legal authority to handle information under FOIPPA and other legislation
  - Whether notification of privacy breaches is required
  - How to handle a third-party information request
  - Who can share information and who the primary contacts are
- E-library of all agreements available on The Loop



The other tool we have to protect BCFSA is an information sharing agreement, or an ISA. ISAs document the terms and conditions of sharing information in compliance with FOIPPA and other legislation that may apply. For example, the Financial Institutions Act and the Real Estate Services Act have confidentiality provisions, and ISAs help ensure we are compliant with those provisions.

ISAs are required when there is a regular and systematic exchange of information between BCFSA and an external entity. Common elements of an ISA include the legal authority that both parties have to collect and share information, whether notification of privacy breaches involving shared information is required, what to do in the event of a third-party information request, the specific employees that can share information, and who the primary contacts are.

An e-library of all agreements is available through The Loop on the ISAs and MOUs page. From there, there is a link to the e-library. If you have questions regarding whether an ISA is required, please contact the Privacy Team.



To help us identify how best to protect information, we have the information security classification procedure, which is available on The Loop.

Information is classified into four levels: Public, Protected A, Protected B, and Protected C. The default level is Protected A, but if you are not sure what level to apply, use the higher level or check with your People Leader. We will provide examples on the next slide.

You may use SharePoint tags to classify your documents, add metadata, or add a footer to the document. Many of our templates contain drop-down menus to classify documents, and all incoming submissions in IRIS are tagged with these classifications.

There are some exceptions we would like to point out. You do not need to classify all of your emails. You should only classify at your discretion or where it is clearly appropriate to do so.

You do not need to classify investigation evidence or certified documents that would harm the integrity of your regulatory process. You also do not need to classify externally-owned documents.

The procedure still allows you to share information through information sharing agreements or where authorized or required by law. And the procedure certainly cannot prevent us from responding to an FOI request.

Information Security Classifications

	Public	Protected - A	Protected - B	Protected - C
Definitions:	• Information published to BCFSA's website or proactively disclosed • No risk or harm to a regulated entity, an individual, or BCFSA • Information available for purchase	• **Default classification** • Information that, if disclosed, represents a risk (reputational, relationship, etc.) or could cause harm to a regulated entity or to BCFSA	• Information specifically listed as "privileged" under sections 218.1 and 218.2 of the *Financial Institutions Act* ("FIA"), which may relate to a financial institution ("FI")	• Information that, if disclosed, represents a legal risk or could cause serious personal, operational, or financial harm to an individual, regulated entity, or to BCFSA
Security level:	**LOW** May share with internal or external parties as requested.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**MEDIUM** May be shared within a team or between teams on a need-to-know basis or as it relates to their job duties or functions.	**HIGH** May be shared to specific team members on a need-to-know basis as it relates to their job duties or functions.
Examples:	• Lists of authorized financial institutions, mortgage brokers, pension plans, or real estate licensees • Published annual reports, service plans, or mandate letters • Approved guidance documents • Fees • Business contact information of BCFSA Team Members • Job postings • BCFSA's core business areas, mandate, and responsibilities • Hearings under the *Mortgage Brokers Act* or section 239(1) of the *Financial Institutions Act* • Real estate disclosure statements	• Financial data or records • Prescribed filings (e.g., pension information returns, membership) • Board reports • Draft business plans, service plans, operational plans, or mandate letters • Draft presentations or briefing notes • Draft agreements or policy discussions with another government regulator • Information submitted in confidence from another government regulator • Draft procurement files and responses to procurement opportunities • Contracts and proposals containing third-party proprietary information	• FI's financial condition ratings • Intervention stages • Capital and liquidity adequacy levels • In-camera hearings under section 239(2) of the FIA • If a central credit union is non-compliant with an order of BCFSA • If a credit union is subject to BCFSA supervision • Confidential undertakings/agreements • Special examinations of FIs • Reports, recommendations, or discussions resulting from exam/audit/inspection/investigation • Self-evaluative compliance audits	• Legal advice or information subject to solicitor-client or litigation privilege • Investigation evidence or reports • Cabinet-related records • Technical/physical security measures • Personal Information Returns • Case file records or investigations referencing individual subjects • Mortgage broker and real estate licensee education and registrations • Complaints against an individual • Data calls from credit unions containing information about individual customers • Employee files, including performance evaluations, compensation/benefits, employment history, or medical details

The four levels once again are Public, Protected A, Protected B, and Protected C. Both the formal procedure and this 1-page cheat sheet are available on The Loop for reference.

Information classified Public is exactly that, Public. You could literally print it out, hand it to strangers on the street, and there would be no harm at all. In fact, we regularly post this information on our website.

Examples include lists of regulated institutions, annual reports, approved information bulletins, and job postings.

Information classified Protected A is the default level. This information could represent a reputational or relationship risk to BCFSA or to a third party. This information should only be shared internally on a need-to-know basis between teams. Examples include pension filings, draft business plans, policy discussions with another government regulator, or procurement documents containing proprietary information.

Information classified Protected B has the same security level as Protected A. This

information is specifically listed as privileged under the Financial Institutions Act and relate to our supervisory functions under that Act. This information should only be shared internally on a need-to-know basis between teams. Examples include financial condition ratings, capital adequacy levels, whether a credit union is subject to supervision, and special examinations.

Finally, information classified Protected C is the most sensitive information that BCFSA holds. This information, if disclosed, represents a serious risk to anyone: an individual, a regulated institution, or BCFSA. This information must only be shared internally between Team Members on a need-to-know basis. Examples include legal advice, security measures, investigations, complaints, and employee files. If you see something that is or that should be classified Protected C, take strict precautions to protect it.

Information Incidents / Privacy Breaches

INFORMATION INCIDENTS

ALL unauthorized event(s) that threaten the privacy or security of information

PRIVACY BREACHES

Collection, use, disclosure, disposal, storage, or access to personal information, whether **accidental** or **deliberate**, not authorized by FOIPPA

HOW DO THEY OCCUR?

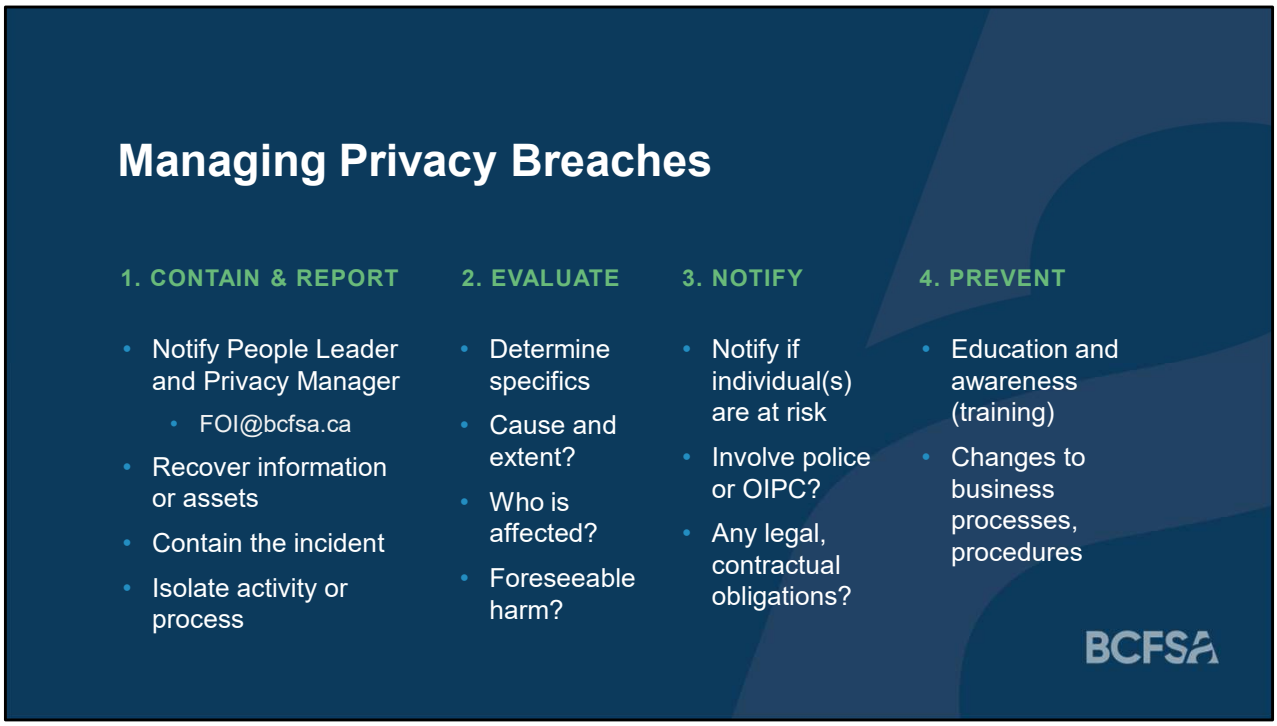
- Mis-labelled envelope or incorrect email address
- "CC" vs "BCC"
- Hacking, phishing, ransomware
- Insecure disposal
- Deliberate employee misconduct

Sometimes things go wrong. Information incidents are any unauthorized events that threaten the privacy or security of information. A subset of information incidents are called privacy breaches. A privacy breach is the collection, use, disclosure, disposal, storage, or access to personal information, whether accidental or deliberate, that is not authorized by FOIPPA.

Examples of how privacy breaches can occur include:

- Mislabeling an envelope or typing in the wrong email address. It is good practice to avoid using the auto-fill feature in Outlook to reduce the risk your email goes to the wrong person.
- Placing recipients in the CC field instead of the BCC field. The BCC field hides the recipients, but if you use the CC field, all recipients will know who received the email.
- Hacking, phishing, and ransomware, where an intruder accesses our systems because a user clicks on a malicious link or downloads unauthorized software.
- Insecure disposal of files. If you have paper files that have sensitive information, make sure they are shredded properly. Storage devices that you no longer require can be given to the Helpdesk team for secure disposal.
- And finally, deliberate employee misconduct is also how privacy breaches occur.

That is why we encourage all teams to periodically review who has access to their information and remove access when it is no longer required.



BCFSA has a four-step process to manage and resolve privacy breaches – we follow the Privacy Breach Response Procedure, available on the Loop.

The first step is to immediately report the incident and contain it, even if you were not directly involved. As soon as you become aware of a privacy breach, regardless of what team you are on, immediately notify your People Leader and the Privacy Manager. Let them know what happened without sharing the actual personal information disclosed.

Then, try to recover the information or assets. If you left your notebook or laptop somewhere, try to retrieve it. If you sent an email to the wrong recipient, call them up, ask them to delete it and then delete it from their deleted items folder, and then provide you with written confirmation of the deletion. If someone has unauthorized access, isolate the activity or process by contacting Helpdesk to resolve the issue.

The second step is to evaluate the incident and determine what happened and why. The Privacy Manager will work with you to determine the cause of the breach, the extent, who is affected, and foreseeable to harm to affected parties and to BCFSA.

The third step is to notify affected parties if the breach was serious. If the affected party is at risk of financial, mental, or physical harm, we may have to notify them. In serious cases, we may also have to notify the Privacy Commissioner, especially if the affected party is at serious risk of harm, and the police. If the information relates to an information sharing agreement with another government regulator, we may have to notify them as well.

The fourth step is to prevent re-occurrence. The Privacy Manager will work with your team to deliver training and have conversations to educate your team and provide awareness of your team's responsibilities to protect information. We will also work with your team to change any procedures or practices that led to the incident in the first place.

Quiz Time!

1. What is personal information?
    1. Recorded information about an identifiable individual other than contact information.
    2. Information used to enable an individual to contact someone at a place of business.
    3. Information about another person, other than yourself.

2. What are we prohibited from using personal information for?
    1. For the purpose it was originally collected for.
    2. For any purpose, with the individual's written consent.
    3. For a Team Member's personal purpose.

3. When should we conduct a privacy impact assessment?
    1. For any initiative involving BCFSA information that has not already been assessed.
    2. For any initiative involving sensitive personal information.
    3. When told to do so by the Privacy Team.

4. How do we classify a procurement-related document?

    1. Public
    2. Protected A
    3. Protected C

1. What do we do if we discover a privacy breach?
    1. Immediately notify your People Leader and the Privacy Manager and try to recover the information.
    2. Immediately notify the affected parties.
    3. Ignore it and pretend it did not occur.

eminder: Mandatory Information and Privacy Training

s.22

Matthew Lebrun
Manager, Privacy & Business Information

The deadline to complete the mandatory Information and Privacy Awareness Training is just one week away on May 31.

We are currently at a completion rate of 84 per cent. Thank you to Team Members who have completed the training already, and to People Leaders who have supported this important initiative.

We introduced this training in March as part of our privacy management program framework, which is a statutory requirement under the *Freedom of Information and Protection of Privacy Act*. A requirement of this framework is to ensure all employees receive training in information management and privacy protection.

Our Teams handle lots of sensitive business information, including personal information, and the public and our regulated sectors expect us to know how to properly manage and secure it. Completing this training ensures we maintain public confidence in our information management practices.

The training is easy and takes about 45 minutes. If you have not already watched the video and signed the acknowledgement form, please do so by next Wednesday.

If you have any questions, or if you require confirmation that you have completed this webinar, please reach out to the manager, Privacy & Business Information.

Mandatory Information and Privacy Awareness Training

bcfsa.sharepoint.com

All Team Members are required to complete BCFSA's Information and Privacy Awareness Training by May 31, 2023. All Team Members, including new hires who have completed information and privacy training within the last 12 months, must complete the webi...

Department	Branch	Total TMs	Completed #	%
Compliance & Enforcement	Compliance - Legal	13	11	84.62%
Compliance & Enforcement	Compliance & Enforcement Other	7	7	100.00%
Compliance & Enforcement	Intake and Early Resolution	19	19	100.00%
Compliance & Enforcement	Investigations	16	16	100.00%
Compliance & Enforcement	Mortgage Services	7	7	100.00%
Corporate Services & Transformation	Corporate Services Other	7	7	100.00%
Corporate Services & Transformation	Finance	23	23	100.00%
Corporate Services & Transformation	Human Resources	13	13	100.00%
Corporate Services & Transformation	Information Management & Technology	40	40	100.00%
Education, Licensing and CUDIC Operations	CUDIC Operations	8	8	100.00%
Education, Licensing and CUDIC Operations	Education	17	17	100.00%
Education, Licensing and CUDIC Operations	MB Licensing & Other	6	6	100.00%
Education, Licensing and CUDIC Operations	RE Licensing	12	12	100.00%
Legal		9	9	100.00%
Office of the CEO		15	14	93.33%
Policy & Stakeholder Engagement	Approvals	11	11	100.00%
Policy & Stakeholder Engagement	Policy	13	13	100.00%
Policy & Stakeholder Engagement	Stakeholder Engagement & Other	6	6	100.00%
Supervision	Audit & Assurance	14	14	100.00%
Supervision	Credit Unions	15	15	100.00%
Supervision	Financial Institutions Market Conduct	12	12	100.00%
Supervision	Insurance & Trust	5	5	100.00%
Supervision	Pensions	13	13	100.00%
Supervision	Reporting & Standards	9	9	100.00%
Supervision	Risk Assessment	7	7	100.00%
Supervision	Risk Surveillance & Analytics	7	7	100.00%
Supervision	Supervision Other	7	7	100.00%

Department				
Compliance & Enforcement		62	60	96.77%
Corporate Services & Transformation		83	83	100.00%
Education, Licensing and CUDIC Operations		43	43	100.00%
Legal		9	9	100.00%
Office of the CEO		15	14	93.33%
Policy & Stakeholder Engagement		30	30	100.00%
Supervision		89	89	100.00%
Total BCFSA		331	328	99.09%

BCFSA Job TITLE: Manager, Privacy & Business Information
BCFSA JOB CLASSIFICATION: FSA Level 5
BCFSA Pay GRADE: $117,305.00 - $167,482.00
BCFSA POSITION Number: P124222
SAP JOB CODE: JBSINM01-L5
SAP JOB FAMILY: Business Services
SAP JOB LEVEL: Program Manager
SAP Classification: M
SAP Job Title: INFORMATION MANAGEMENT AND PRIVACY MANAGER
PEOPLE LEADER Title: Director, Business Information & Reporting
PEOPLE LEADER Position Number: P124167
BCFSA BRANCH: Enterprise Information Management
BCFSA DEPARTMENT: Corporate Services & Transformation
POSITION STATUS: Management
WORK ARRANGEMENT: Hybrid/Flexible

SUMMARY

This position is responsible for:

- *Designing and delivery of access to information services and providing guidance and expert advice on privacy matters including related policies, procedures, and information management activities for BCFSA.*
- *Leading the implementation and operation of the record management system.*
- *Managing and Implementing data governance practice for BCFSA.*
- *Leading the record management team.*
- *Supporting implementation of Data Strategy.*

CORE COMPETENCIES

- **People Development**
  - Provides feedback and coaching, rewards hard work and risk taking, takes mentoring role, challenges, and develops employees, accepts mistakes, provides visibility/opportunity.
- **Stakeholder Engagement**
  - Builds and nurtures strategic relationships with key individuals, groups, or organizations that have a significant impact on the success of the business. It includes effective communication, understanding diverse perspectives, and aligning organizational goals with the needs and expectations of stakeholders.
- **Serving Stakeholders**
  - Builds strong relationships with internal & external stakeholders; stays aware of their needs, concerns, and satisfaction; responds promptly to their questions and requests; effectively manages stakeholders' expectations.
- **Results Focus**

- Targets and achieves results, sets challenging goals, prioritizes tasks, overcomes obstacles, accepts accountability, sets team standards and responsibilities, provides leadership/motivation.

- **Critical Thinking**
  - Skilled at finding logical flaws in arguments and plans; identifies problems and solutions that others might miss; provides detailed insight and constructive criticism into problems and complex situations.
- **Driving Continuous Improvement**
  - Establishes methods to monitor and improve performance of systems and processes; utilizes specialized techniques for continuous improvement (e.g., Kaizen, Six Sigma, Total Quality Management)
- **Strategic Thinking/Management**
  - Creates and communicates a long-term vision, balances short- and long-term goals, keeps own and team's work aligned with overall goals, understands the market, and can predict change, understands the industry and the competition, creates, and adjusts strategic plans.

TECHNICAL COMPETENCIES

- **Planning**
  - Develops realistic plans, sets goals, aligns plans with company goals, plans for and manages resources, creates contingency plans, coordinates/cooperates with others.

ACCOUNTABILITIES

- Designs process, procedures and guidelines and provide expert advice to SET regarding data governance for BCFSA.
- Leads design and delivery of data governance practice as part of data strategy.
- Leads and manages data governance, access to information, and record management team members.
- Provides advice and oversight to SET and staff on requests for information and prepares information packages in response to freedom of information requests.
- Acts as subject matter expert and leads others collecting responsive material and arranges for release of the material, including review and sign-off as appropriate.
- Serves as BCFSA's privacy officer and is responsible for the continuous improvement and administration of BCFSA's privacy management program, including providing advice and guidance on the *Freedom of Information and Protection of Privacy Act* ("FOIPPA").
- Leads and advises on BCFSA business activities related to the collection, use, disclosure, storage, access, and retention of business information, including personal information as defined under FOIPPA, to ensure compliance with FOIPPA and other legislation with confidentiality provisions, such as the *Financial Institutions Act* and the *Real Estate Services Act*.

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bcfsa.ca

- Develops and facilitate information and privacy training that increases organizational understanding of, and compliance with, FOIPPA.
- Mitigates and resolves privacy breaches, works to prevent re-occurrence of similar incidents, and reports breaches as required.
- Provides leadership and guidance to BCFSA regarding policy, procedures, and practices as the FOIPPA expert to improve operations and enhance service delivery.
- Manages the corporate-wide information sharing agreement program that ensures data access conforms to legislative requirements and mitigates privacy risks.
- Evaluates and develops internal processes for the completion of privacy impact assessments and information sharing agreements to ensure business needs are met while ensuring compliance with FOIPPA and mitigating privacy risks within BCFSA.
- Reviews and provides expert advice on information sharing agreements and other agreements involving the exchange of information to ensure compliance with FOIPPA, other legislation involving confidentiality provisions, and BCFSA's policies and procedures.
- Develops and provides oversight access to central records and information including tracking, categorizing, updating, and maintaining information in accordance with records classification and retention schedules, including the Administrative Records Classification System ("ARCS") and the Operational Records Classification System ("ORCS"). Leads the organization's compliance with the *Information Management Act*, including providing advice and guidance on records management, maintaining adequate records of decisions, and retention and disposition of records.
- Designs procedures, processes, and approaches to assist Team Members in the management of their records, including managing transitory records and emails, and leads the implementation of software solutions.
- Manages and leads a team of information and privacy professionals.
- Contributes to the development and implementation of operational plans and reporting for a program area to support reliable program accountability, organizational core values and mandate.
- Contributes to the development of operational policies and procedures, performance standards and service levels with the goal of continuous improvement.
- Develops and maintains constructive and collaborative relationships with internal and external stakeholders.
- Provides supervision, coaching and mentorship to allow team members to achieve their full potential.
- Provides direct advice and acts as subject matter expert to senior leaders, including the CEO and VP, Legal on FOI and SET members on privacy matters.
- Provides advice and guidance as BCFSA's subject matter expert to BCFSA TMs on information management, freedom of information, and protection of privacy.

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This includes guidance to project leaders and SET members to help develop and refine policy or clarify whether are permitted under FOIPPA to conduct a program or activity.
- BCFSA's primary point of contact with all three levels of government, private sector, and general public.
- BCFSA's primary point of contact with the privacy commissioner (OIPC). Works with them to resolve and manage complaints and respond to questions they have regarding BCFSA's business functions or actions.
- BCFSA's primary point of contact for the B.C. government if they consult with us on FOI, privacy, or records management policy consultations. For example, provided feedback on behalf of BCFSA when the Ministry of Citizens' Services was considering amendments to FOIPPA.
- Negotiates and manages information sharing agreements ("ISAs") and MOUs directly with senior leaders of other organizations, including public sector and private sector organizations with which we share information.
- Deals directly with applicants requesting information through FOI or asking questions about how to obtain information from us.

JOB REQUIREMENTS
- Experience providing Access to Information/Freedom of Information and Protection of Privacy services.
- Experience receiving and processing highly sensitive and confidential information requests.
- Experience interpreting and administering legislation and providing advice on policy, procedures, and guidelines.
- Experience managing employees.
- Expert knowledge of FOIPA and information management act.
- Expert knowledge of Administrative Records Classification System ("ARCS") and the Operational Records Classification System ("ORCS").
- Expert Knowledge of data governance, data privacy, and data protection standards
- Ability to conduct privacy impact assessments.
- Ability to develop and manage Information Sharing Agreements.
- Ability to exercise judgement, initiative, and discretion.
- Ability to communicate complex information clearly and concisely.

EDUCATION
- Degree in Information Management, Public Administration or Business Administration and several years of related experience, or an equivalent combination of education and experience.

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BCFSA Job TITLE: Program Coordinator
BCFSA JOB CLASSIFICATION: FSA Level 2
BCFSA Pay GRADE: $53,321 - $80,854
BCFSA POSITION Number: P124329, P128276, P128266, P124229, P124247
SAP JOB CODE: JBSBUC01-L2
SAP JOB FAMILY: Business Services
SAP JOB LEVEL: Program Coordinator
SAP Classification: C
SAP Job Title: BUSINESS SERVICES COORDINATOR
PEOPLE LEADER Title: Vice President, Compliance & Enforcement, Director Stakeholder Engagement; Senior Vice President Education & Licensing; Manager Privacy and Business Information; Senior Vice President Corporate Services & Transformation
PEOPLE LEADER Position Number: P128199 (for P124329), P128195 (for P128276) P128267 (for P128266), P124222 (for P124229), P124164 (for P124247)
BCFSA BRANCH: Investigations; Education & Licensing; Stakeholder Engagement; Information Management; Finance & Business Operations
BCFSA DEPARTMENT: Compliance & Enforcement, Education & Licensing, Policy & Stakeholder Engagement, Corporate Services & Transformation
POSITION STATUS: Non-Management
WORK ARRANGEMENT: Hybrid/Flexible

SUMMARY

The position coordinates department operations, including regulatory business and corporate reporting, administrative services, travel, and compliance with policies and procedures.

****The accountabilities of this position may vary across different departments, please see the second part of the accountabilities for additional accountabilities.*

COMPETENCIES

- **Supporting Coworkers**
  - Responds positively to requests; helps others achieve their goals; considers how his/her actions will impact others; looks for ways to contribute to the team.
- **Communication**
  - Communicates well both verbally and in writing, creates accurate and punctual reports, delivers presentations, shares information and ideas with others, has good listening skills.
- **Customer Service**
  - Handles internal and external questions and complaints, communicates with customers, handles service problems politely and efficiently, always available for the stakeholders, follows procedure to solve their problems, understands organization's services, maintains a pleasant and professional image.
- **Prioritizing and Organizing Work**

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FOI Request 2024-36-CS
Page 282 of 302

- Allocates time and attention based on what is the most important to achieve key goals and objectives; approaches work in an organized and systematic manner; effectively manages tasks, information, and requests.

- **Problem Solving**
  - Able to efficiently identify, determine cause, propose, and implement solutions to solve problems in the workplace.

TECHNICAL COMPETENCIES

- **Document Management**
  - Efficiently organizes, stores, and retrieves documents. Maintains accurate records, follows document retention policies, and ensures that information is easily accessible to support smooth business operations.

ACCOUNTABILITIES

- Develops, implements, and updates the administrative framework ensuring the full scope of administrative services are provided to program staff and provides guidance and problem solving on administrative issues.
- Conducts analysis of data and consolidates information from various business units to develop reports and present findings to senior management.
- Participates in budget development by reviewing previous years' expenditures, anticipating future program and/or project needs and the impact on the administrative budget, and making recommendations.
- Coordinates financial activities (contract administration, accounts payable, purchasing, reporting) ensuring compliance with financial administration and purchasing policies and procedures.
- Manages the respective People Leader's calendar by determining priorities and urgent situations, scheduling meetings or time, and making changes and adjustments as required.
- Develops, implements, and maintains administrative systems, procedures, and standards, including executive correspondence, templates, records management, and mail processing.
- Proofreads and/or edits various forms of draft correspondence according to the BCFSA's correspondence standards and returns to the author for corrections and changes.
- Develops and maintains a tracking system to ensure correspondence, reports, etc., are completed within critical timelines.
- Exercises expense authority for administrative budgets and petty cash funds.
- Coordinates and/or oversees the management of all records and documentation and sets up and maintains the records management system including the storage, retrieval, and destruction of records.

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- Supervises staff including assignment of work, development, and evaluation of performance plans and approval of leave.
- Contributes to the team's development of internal work practices (e.g., policies, procedures, and tools).
- Provides orientation and training to internal and/or external stakeholders within area of responsibility.
- Contributes to, participates in, and supports organizational business.

Depending on the department, accountabilities may also include:

- Maintains and ensures the integrity of systems and verifies completeness of assigned files through proper tracking, case logging, identification and classification, search, retrieval, and delivery processes.
- Responds, and provides advice, to public inquiries on information relating to real estate disclosure statement and rental disclosure statement requests under the Real Estate Development Marketing Act and the Strata Property Act.
- Contacts stakeholders to clarify conflicting/missing information required to support information requests and carries out database and system searches for additional information.
- Make determinations and/or recommendations using established legislation, regulations, policies, and guidelines.
- Contributes to the team's development of internal work practices (e.g., policies, procedures, and tools) and assigns work of the eam, as well as managing the central inbox, reports on FOI Requests and contributes to the FOI Database
- Manages intake for FOI requests, including responding to applicants, providing guidance to staff, and estimating time required to locate and prepare information packages to support the Freedom of Information and Protection of Privacy Act.
- Prepares reports on privacy impact assessments and tracks initiatives or systems that have not been fully assessed for review by the Manager.
    - Provides administrative and project management support to various BCFSA departments for significant regulatory and engagement initiatives that require extensive internal cross-departmental and external coordination.
- Plans and executes key BCFSA stakeholder conferences and events. This may include but is not limited to:
        - Event planning and all coordination activities (such as venue, catering, audiovisual, tech support, securing panelists, invitations, agendas, etc.).
        - Liaising with external suppliers.
        - Working with procurement to secure event goods and services.
        - Maintaining a project budget for respective conferences.
        - Supporting cross-departmental working groups to plan and execute BCFSA conferences.
        - Running the logistics for day-of-show on site or virtual.

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- Coordinates projects and files by working effectively with other teams within the Policy and Stakeholder Department; across the departments within BCFSA; and with external vendors, suppliers and stakeholders as needed.

JOB REQUIREMENTS

- Minimum 2 years of experience in event management, preferably in a professional services/hospitality environment, including selecting and securing venues and external suppliers, hosting virtual and/or hybrid events, budgeting, tracking, and post-event reporting.
- Experience working in a confidential capacity.
- Experience leading others.
- Knowledge of financial, records management, purchasing and contract administration policies and procedures and, Freedom of Information and Protection of Privacy Act.
- Knowledge of standard office procedures, the BCFSA's structure, and Department deliverables.
- Ability to establish and maintain effective working relationships and communication with a variety of stakeholders.
- Excellent organizational skills to manage diverse workloads effectively and independently.
- Proficiency in using Microsoft Office suite of products.
- Ability to exercise judgement, initiative, and discretion.

EDUCATION

- Post-secondary school courses in business administration, public administration or financial management and some experience providing administrative and financial support services and responding to IT, financial and program issues, or an equivalent combination of education and experience.

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BCFSA Job TITLE: Records Assistant
BCFSA JOB CLASSIFICATION: FSA Level 1
BCFSA Pay GRADE: $42,864.00 - 65,433.00
BCFSA POSITION Number: P124230, P124228, P136147, P136145, P136144, 136143, P136142
SAP JOB CODE: JBSBUA01-L1
SAP JOB FAMILY: BUSINESS SERVICES
SAP JOB LEVEL: Program Assistant
SAP Classification: A
SAP Job Title: BUSINESS SERVICES ASSISTANT
PEOPLE LEADER Title: Manager, Privacy & Information
PEOPLE LEADER Position Number: P124222
BCFSA BRANCH: Information Management & Technology
BCFSA DEPARTMENT: Corporate Services & Transformation
POSITION STATUS: Non-Management
WORK ARRANGEMENT: In-Person

SUMMARY

This position provides records management support services.

ACCOUNTABILITIES

- Identifies and classifies material into files by function, subject and property and integrates into filing systems and databases.
- Ensures the integrity of systems and verifies completeness of files.
- Coordinates the off-site storage and disposal of records in accordance with records management standards and schedules.
- Develops and maintains inventory lists and access authorization documents for records in storage and for the disposal of records.
- Searches, retrieves and delivers information and files from manual and electronic storage.
- Provides advice and assistance to staff on establishing and maintaining records management systems and records management policies.
- Responds, and provides advice, to public inquiries on information relating to real estate disclosure requests
- Receives and processes payments for real estate disclosure requests and enters information into the fee data base.
- Prepares reports on records management and fee tracking statistics.
- Contributes to the team's development of internal work practices (e.g., policies, procedures and tools).

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FOI Request 2024-36-CS
Page 296 of 302

- Provides orientation and training to internal and/or external stakeholders within area of responsibility.
- Coordinates financial activities (off-site records storage costs, supply purchases, reporting) ensuring compliance with financial administration and purchasing policies and procedures.
- Contributes to, participates in, and supports organizational business transformation

JOB REQUIREMENTS

- Secondary school graduation and some experience in records management.
- Knowledge of records management systems.
- Experience working in an office setting.
- Ability to exercise judgement, initiative, and discretion.
- Attention to detail.

COMPETENCIES

- **Supporting Coworkers**
  - Responds positively to requests; helps others achieve their goals; considers how his/her actions will impact others; looks for ways to contribute to the team.
- **Communication**
  - Communicates well both verbally and in writing, creates accurate and punctual reports, delivers presentations, shares information and ideas with others, has good listening skills.
- **Customer Service**
  - Handles internal and external questions and complaints, communicates with customers, handles service problems politely and efficiently, always available for the stakeholders, follows procedure to solve their problems, understands organization's services, maintains a pleasant and professional image.
- **Prioritizing and Organizing Work**
  - Allocates time and attention based on what is the most important to achieve key goals and objectives; approaches work in an organized and systematic manner; effectively manages tasks, information, and requests.
- **Problem Solving**
  - Able to efficiently identify, determine cause, propose and implement solutions to solve problems in the workplace.

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BC Financial Services Authority

SCHEDULE A

BCFSA JOB TITLE: Information Management Analyst

BCFSA JOB CLASSIFICATION: FSA Level 3

PEOPLE LEADER TITLE: Manager, Privacy & Business Information

BCFSA BRANCH: Information Management

BCFSA DEPARTMENT: Corporate Services & Transformation

POSITION STATUS: Non-Management

WORK ARRANGEMENT: Hybrid/Flexible

SUMMARY

This position supports the maturing of information management practices by leading records management initiatives, processing freedom of information requests, and supporting BCFSA's privacy management program.

ACCOUNTABILITIES

- Develops and implements strategies for maintaining sound records management practices, including optimizing storage, retrieval, archiving, and secure destruction of records processes.
- Supports BCFSA's data strategy and mature data governance practices as required.
- Leads the implementation and maintenance of the corporate records management system, digitization and metadata standards, and information management projects, working with business and technical stakeholders, to meet regulatory and business requirements.
- Assigns or reviews document classification to ensure consistent application of the electronic records classification system compliant with ARCS and ORCS.
- Recommends coaching and training initiatives in records management tools and resources based on staff needs.
- Manages intake for FOI requests, including responding to applicants, providing guidance to staff, and estimating time required to locate and prepare information packages to support the *Freedom of Information and Protection of Privacy Act*.
- Provides advice, recommendation and oversight to staff on requests for information and prepares information packages in response to FOI requests using established legislation, regulations, policies and guidance.

- Manages the collection of responsive material and arranges release of the material, including review and sign-off as appropriate.
- Seeks guidance on unusual matters and escalates files when matters are outside established criteria or where issues are contentious.
- Supports the corporate information sharing agreement program by maintaining the registry of agreements.
- Prepares privacy impact assessments and tracks initiatives or systems that have not been fully assessed for review by the Manager.
- Conducts privacy reviews of projects, programs, or initiatives as assigned by the Manager, and supports mitigating privacy breaches.
- Contributes to the team's development of internal work practices (e.g., policies, procedures, and tools) and assigns work of the team, as well as managing the central inbox, reports on FOI requests, and contributes to the FOI Database.
- Contributes to, participates in, and supports organizational business transformation projects and initiatives.

JOB REQUIREMENTS

- Minimum 3 years of experience in related field.
- Knowledge of records management systems.
- Experience working in a confidential capacity and leading others.
- Knowledge of financial, records management, and information and privacy policies and procedures, the *Information Management Act*, ARCS/ORCS, and the *Freedom of Information and Protection of Privacy Act*.
- Ability to establish and maintain effective working relationships and communication with a variety of stakeholders.
- Excellent organizational skills to manage diverse workloads effectively and independently with high attention to detail.
- Proficiency in using Microsoft Office suite of products, including SharePoint.
- Knowledge of Microsoft Purview compliance centre is an asset.
- Ability to exercise judgement, initiative, and discretion.
- Ability to identify and recommend improvements to processes to advance service levels for both internal and external users.
- Excellent written and verbal communication skills and strong presentation skills.
- Work collaboratively with a variety of work teams.

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EDUCATION

- Diploma or degree in business administration, public administration, records management, or equivalent, or combination of education and experience in records management, freedom of information, and/or privacy.

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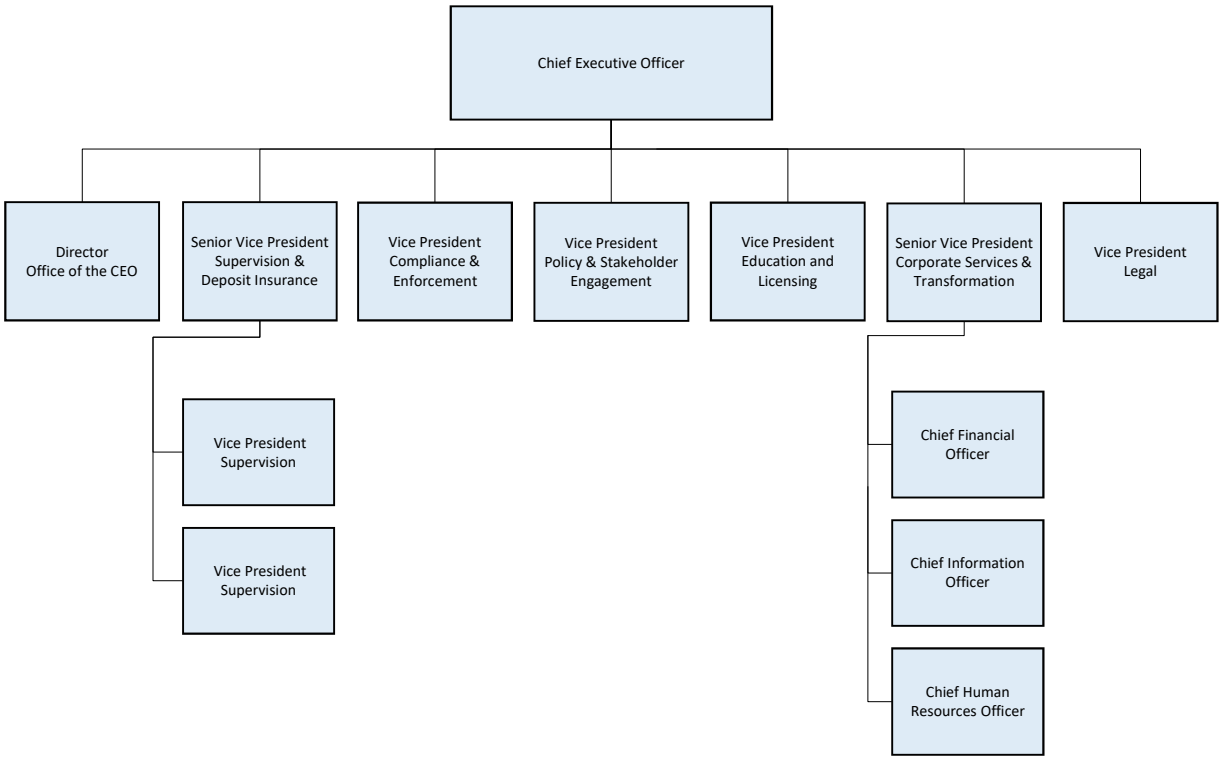
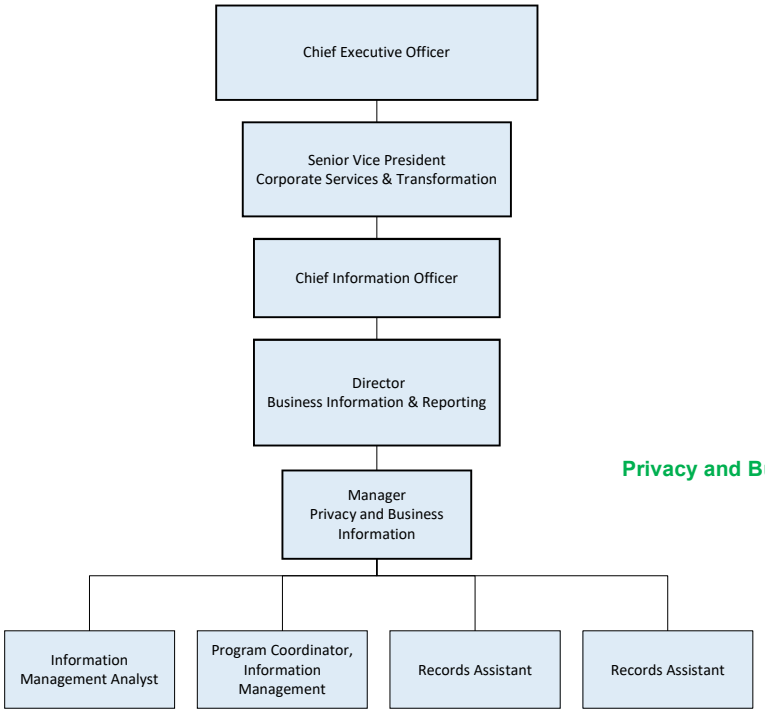
EXECUTIVE LEADERSHIP TEAM



As of September 3, 2024

BC Financial Services Authority

CORPORATE SERVICES & TRANSFORMATION



Privacy and Business Information

As of September 3, 2024