



**PERSONAL INFORMATION PROTECTION ACT**  
**Breach Notification Decision**

<b>Organization providing notice under section 34.1 of PIPA</b>	CIBC Wood Gundy Financial Services Inc. (Organization)
<b>File number</b>	P2017-ND-47 (File #005140)
<b>Date notice received by OIPC</b>	March 2, 2017
<b>Date Organization last provided information</b>	March 2, 2017
<b>Date of decision</b>	April 10, 2017
<b>Summary of decision</b>	There is a real risk of significant harm to the individuals affected by this incident. The Organization is required to notify the individuals pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
<b>JURISDICTION</b>	
<b>Section 1(1)(i) of PIPA “organization”</b>	The Organization is an “organization” as defined in section 1(1)(i)(i) of PIPA.
<b>Section 1(1)(k) of PIPA “personal information”</b>	<p>The following information was involved in this incident:</p> <ul style="list-style-type: none"><li>• name,</li><li>• former address,</li><li>• Social Insurance Number,</li><li>• date of birth,</li><li>• employer details,</li><li>• occupation, and</li><li>• Know Your Client information (citizenship, net worth, risk tolerance, and investment profile).</li></ul> <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA. The incident occurred in Calgary, Alberta.</p>
<b>DESCRIPTION OF INCIDENT</b>	
<input type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input checked="" type="checkbox"/> unauthorized disclosure	

<p><b>Description of incident</b></p>	<ul style="list-style-type: none"> <li>• On February 3, 2017, an envelope intended to be mailed to clients was mailed to the clients’ former address. The envelope contained paper documents that included the information at issue.</li> <li>• The Organization was contacted by a client via email on February 17, 2017, advising they had not received the envelope.</li> <li>• On February 20, 2017, the Organization determined that the envelope was mailed to the clients' former mailing address.</li> <li>• The Organization contacted the current resident of the clients’ former address who advised they did not receive the misdirected envelope. The Organization reported Canada Post has not been able to locate the envelope. The envelope has not been returned to the Organization.</li> </ul>
<p><b>Affected individuals</b></p>	<p>The incident affected 3 residents of Alberta.</p>
<p><b>Steps taken to reduce risk of harm to individuals</b></p>	<ul style="list-style-type: none"> <li>• Took steps to recover the documents, although unsuccessful to date.</li> <li>• Notified affected individuals.</li> <li>• Offered complimentary credit monitoring and assigned a new RESP account.</li> </ul>
<p><b>Steps taken to notify individuals of the incident</b></p>	<p>The Organization notified affected individuals verbally on February 20, 2017.</p>
<p><b>REAL RISK OF SIGNIFICANT HARM ANALYSIS</b></p>	
<p><b>Harm</b> Some damage or detriment or injury that could be caused to affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences or effects.</p>	<p>The Organization reported that “...there is risk of identity theft and financial fraud.”</p> <p>I agree with the Organization. The identity, employment and financial information at issue could be used to cause identity theft and fraud. These are significant harms.</p>
<p><b>Real Risk</b> The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization reported it “has not received the envelope as returned mail. While there is no evidence of malicious intent, since we have not recovered the envelope and the information is highly sensitive, we believe there may be a likelihood of harm.”</p> <p>I agree with the Organization. While the incident did not result from malicious intent (but rather human error), the information has not been recovered and its whereabouts is unknown.</p>

**DECISION UNDER SECTION 37.1(1) OF PIPA**

Given the information reported by the Organization, I have decided that there is a real risk of significant harm to the affected individuals in this case. The identity, employment and financial information at issue could be used to cause the significant harms of identity theft and fraud. While the incident did not result from malicious intent (but rather human error), the information has not been recovered and its whereabouts is unknown.

I require the Organization to notify the affected individuals in Alberta in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation).

I understand the Organization notified the affected individuals verbally on February 20, 2017. The Organization is not required to notify the affected individuals again.

Jill Clayton  
Information and Privacy Commissioner