



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

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| Organization providing notice under section 34.1 of PIPA | ABCU Credit Union Ltd. (Organization) |
| Decision number (file number) | P2019-ND-201 (File #013010) |
| Date notice received by OIPC | April 11, 2019 |
| Date Organization last provided information | April 11, 2019 |
| Date of decision | December 16, 2019 |
| Summary of decision | There is a real risk of significant harm to the individual affected by this incident. The Organization is required to notify the individual pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA). |
| JURISDICTION | |
| Section 1(1)(i) of PIPA “organization” | The Organization is an “organization” as defined in section 1(1)(i) of PIPA. |
| Section 1(1)(k) of PIPA “personal information” | <p>The incident involved the following information:</p> <ul style="list-style-type: none">• name,• address,• social insurance number,• an account number for a closed TFSA account with the Organization. <p>This information is about an identifiable individual and is “personal information” as defined in section 1(1)(k) of PIPA.</p> |
| DESCRIPTION OF INCIDENT | |
| <input checked="" type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure | |
| Description of incident | <ul style="list-style-type: none">• On March 7, 2019, the Organization mailed a draft to an address in Toronto.• On March 15, 2019, the Organization was informed an envelope containing the draft was found in the back of a courtesy vehicle returned to a dealer in Alberta. |

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| | <ul style="list-style-type: none"> • The Organization retrieved the envelope and found it had been torn open, although it contained the draft that was mailed. • The Organization has confirmed that the envelope was addressed correctly, and does not know how the envelope came to be in the back of a courtesy vehicle. |
| Affected individuals | The incident affected 1 individual. |
| Steps taken to reduce risk of harm to individuals | <ul style="list-style-type: none"> • Investigated and confirmed that procedures were followed. • Recommended credit monitoring services be set up for the affected individual and contacted Canada Post to report the incident. |
| Steps taken to notify individuals of the incident | The affected individual was notified by telephone on March 22, 2019. |
| REAL RISK OF SIGNIFICANT HARM ANALYSIS | |
| <p>Harm 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 “This could result in possible [sic] identity theft for our member, as her name, address and SIN may have been exposed”.</p> <p>In my view, a reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft and fraud.</p> |
| <p>Real Risk 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 “Our assessment determined that the likelihood of harm is possible [sic], but low”.</p> <p>In my view, a reasonable person would consider the likelihood of harm resulting from this incident is increased as the Organization does not know how the breach occurred and, although recovered, it appears the information was accessed and its location unknown for approximately 1 week.</p> |
| DECISION UNDER SECTION 37.1(1) OF PIPA | |
| <p>Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm to the affected individuals.</p> <p>A reasonable person would consider that the contact, identity and financial information at issue could be used to cause the significant harms of identity theft and fraud. The likelihood of harm resulting from this incident is increased as the Organization does not know how the breach occurred and, although recovered, it appears the information was accessed and its location unknown for approximately 1 week.</p> | |

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

I understand the affected individual was notified by telephone on March 22, 2019. The Organization is not required to notify the affected individual again.

Jill Clayton
Information and Privacy Commissioner