



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	91911712 Canada Inc., dba Mortgage Alliance "Mortgages Are Marvellous" (Organization)
Decision number (file number)	P2019-ND-206 (File #013673)
Date notice received by OIPC	August 20, 2019
Date Organization last provided information	August 20, 2019
Date of decision	December 20, 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 whose personal information was collected in Alberta 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">• social insurance number,• income,• WCB pension,• drivers licence. <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 type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input checked="" type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none">• On July 22, 2019, the personal information at issue was made visible in a closed Facebook group that was set up for mortgage broker business and underwriting tips. A single picture showing 9 documents was posted for about 15 minutes, before being withdrawn.

	<ul style="list-style-type: none"> The incident was discovered on August 20, 2019 after a third party provided a screen capture of the information to the Real Estate Council of Alberta.
Affected individuals	The incident affected one (1) individual.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> Advised affected individual the Organization will pay for monitoring with credit reporting agencies. Reminded licensees there is no "private forums".
Steps taken to notify individuals of the incident	The affected individual was notified by telephone and email on August 20, 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 that the possible harm that might result from this incident was "Identity theft".</p> <p>In my view, a reasonable person would consider that the 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>In assessing the likelihood of harm resulting from this incident, the Organization reported "Information withdrawn from closed page within short time frame, limited exposure".</p> <p>In my view, the likelihood of harm resulting from this incident is decreased because the incident was not the result of malicious action but rather human error, and the information was exposed for a relatively short period of time. However, the information was accessed and a screen shot was taken and disclosed to at least one party.</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 individual.</p> <p>A reasonable person would consider that the 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 decreased because the incident was not the result of malicious action but rather human error, and the information was exposed for a relatively short period of time. However, the information was accessed and a screen shot was taken and disclosed to at least one party.</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 Organization notified the affected individual by telephone and email on August 20, 2019. The Organization is not required to notify the affected individual again.

Jill Clayton
Information and Privacy Commissioner