Debt Collection Exception to Consent

	PIPEDA	PIPA Alberta	PIPA British Columbia	Quebec Private Sector Privacy Act
Collection without consent	**N/A**	**s. 14** An organization may collect personal information about an individual without the consent of that individual but only if one or more of the following are applicable: … **(i)** the collection of the information is necessary in order to collect a debt owed to the organization or for the organization to repay to the individual money owed by the organization …	**s. 12(1)** An organization may collect personal information about an individual without consent or from a source other than the individual, if … **(j)** the personal information is necessary to facilitate i. the collection of a debt owed to the organization, or ii. the payment of a debt owed by the organization …	**N/A**
Use without consent	**N/A**	**s. 17** An organization may use personal information about an individual without the consent of the individual but only if one or more of the following are applicable: … **(j)** the use of the information is necessary in order to collect a debt owed to the organization or for the organization to repay to	**s. 15(1)** An organization may use personal information about an individual without the consent of the individual, if … **(j)** the personal information is necessary to facilitate i. the collection of a debt owed to the organization, or	**N/A**

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		the individual money owed by the organization …	ii. the payment of a debt owed by the organization …	
Disclosure without consent	**s. 7(3)** … [A]n organization may disclose personal information without the knowledge or consent of the individual only if the disclosure is … **(b)** for the purpose of collecting a debt owed by the individual to the organization …	**s. 20** An organization may disclose personal information about an individual without the consent of the individual but only if one or more of the following are applicable: … **(i)** the disclosure of the information is necessary in order to collect a debt owed to the organization or for the organization to repay to the individual money owed by the organization …	**s. 18(1)** An organization may only disclose personal information about an individual without the consent of the individual, if … **(g)** the disclosure is necessary in order to collect a debt owed to the organization or for the organization to repay an individual money owed to them by the organization …	**Section 18** **18** A person carrying on an enterprise may, without the consent of the person concerned, communicate personal information he holds on that person […] **(9)** to a person who is authorized by law to recover debts on behalf of others and who requires it for that purpose in the performance of his duties; **(9.1)** to a person if the information is needed for the recovery of a claim of the enterprise; […] A person carrying on an enterprise must make an entry of every communication made under subparagraphs 6 to 9.1 of the first paragraph. The persons referred to in subparagraphs 1, 9 and 9.1 of the first

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				paragraph who receive communication of information may communicate the information to the extent that such communication is necessary, in the performance of their duties, to achieve the purposes for which they received communication of the information. […]