Exception to Consent – Fraud Detection, Prevention and Suppression

	PIPEDA	PIPA Alberta	PIPA British Columbia	Quebec Private Sector Privacy Act
Consent Exception for Fraud Detection, Suppression, or Prevention	**s. 7(3)** For the purpose of clause 4.3 of Schedule 1, and despite the note that accompanies that clause, an organization may disclose personal information without the knowledge or consent of the individual only if the disclosure is … **(d.2)** made to another organization and is reasonable for the purposes of detecting or suppressing fraud or of preventing fraud that is likely to be committed and it is reasonable to expect that the disclosure with the knowledge or consent of the individual would compromise the ability to prevent, detect or suppress the fraud;	**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: . . **(n)** the disclosure of the information is for the purposes of protecting against, or for the prevention, detection or suppression of, fraud, and the information is disclosed to or by (i) an organization that is permitted or otherwise empowered or recognized to carry out any of those purposes under (A) a statute of Alberta or of Canada or of another province of Canada,	**s.18(1)** An organization may only disclose personal information about an individual without the consent of the individual, if . . . **(c)** it is reasonable to expect that the disclosure with the consent of the individual would compromise an investigation or proceeding and the disclosure is reasonable for purposes related to an investigation or a proceeding… **s. 1** "investigation" means an investigation …(d) related to the prevention of fraud;	**s. 12(3)** Unless the person concerned gives his consent, personal information may not be used within the enterprise except for the purposes for which it was collected. Such consent must be given expressly when it concerns sensitive personal information. Personal information may, however, be used for another purpose without the consent of the person concerned, but only… **(3)** if its use is necessary for the purpose of preventing and detecting fraud or of assessing and improving protection and security measures […]

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		(B) a regulation of Alberta, a regulation of Canada or similar subordinate legislation of another province of Canada that, if enacted in Alberta, would constitute a regulation of Alberta, or (C) an order made by a Minister under a statute or regulation referred to in paragraph (A) or (B), (ii) Investigative Services, a division of the Insurance Bureau of Canada, or (iii) the Canadian Bankers Association, Bank Crime Prevention and Investigation Office;		