

If we were to introduce such provisions, I wonder how we would get over our problems in Canada, inasmuch as we have not resolved the matter of equal status and equal rights in other areas. The prohibition against discrimination—I am talking about equal status—would apply in the approval or denial of credit and in the determination of credit terms; and it would cover just about all kinds of credit transactions, including consumer, mortgage and business loans.

Another interesting provision is this: companies that extend credit would be given 30 days to respond to customer inquiries about bills and would be required to settle disputes within 90 days. One problem that some people seem to have encountered is that when they get into a dispute concerning a credit account, the computer keeps on churning out the interest charges while the discussion is going on. Sometimes it seems impossible to stop the machines. Another interesting feature of this bill provides that until a company giving the credit has complied with all requirements for resolving billing differences it would be barred from dunning a customer, threatening him with a bad credit report or taking other action to collect disputed bills.

I am very much afraid that as we are moving into the era of computerized records we, individually, as the hon. member for St. John's East suggested, will face a situation in which, unknown to us, there will be files with information about us and we shall not have any chance to dispute the correctness of the information. Yet that information can be made available to other persons when we are being hired, when we are applying loans or, for that matter, to people acting in many other areas. For example, consider what happens to a husband and wife when they separate or have a dispute and the wife wants to obtain information on what her husband is doing, or vice versa. I am concerned about information which may be stored in computer banks or elsewhere, information of which we have no knowledge and which, therefore, we may not demand to see, not knowing of its existence. That is potentially a dangerous situation.

The bill we are discussing is excellent in principle. I submit it needs to be given a tremendous amount of study and consideration. I suggest that by this discussion we may be opening the door for legislation which is contemplated for the new year, possibly in the next session. I hope we shall see a bill incorporating many of the suggestions made by the hon. member for St. John's East in order to provide the type of protection which I think we have all indicated we find desirable.

Mrs. Grace MacInnis (Vancouver Kingsway): Mr. Speaker, the hon. member for St. John's East (Mr. McGrath) has done us a service by introducing this bill. No area of consumer relations or of consumer problems is more complicated and thorny and creates greater difficulties for consumers than the area we are discussing. We run across this problem all the time. Little has been done to cope with it at the federal level. Some years ago we had a study on consumer credit. Not much by way of legislation resulted from that study.

By introducing this lengthy and elaborate bill, I think the hon. member for St. John's East has shown a good understanding of the complexities we encounter in dealing

Fair Credit Reporting Act

with problems of this kind. What he left unsaid, the hon. member for Vaudreuil (Mr. Herbert) may have filled in, inasmuch as he indicated possible abuses connected with computers. Possibly, this bill could be called an act to prevent the invasion of privacy.

Mr. Atkey: The teeth have been drawn from the government's bill.

Mrs. MacInnis (Vancouver Kingsway): Perhaps we ought to call this bill the restoration of privacy act, or a bill for the restoration of privacy in certain areas. We are dealing with a tremendously difficult area. After all, credit is a facility for enabling one to live beyond one's income and, in far too many cases, this ability creates many difficulties. The provinces have probably been wrestling with the problem more successfully up to this point than has the federal government. This is an excellent bill. It is a long and complicated bill. We cannot deal with it in detail today because this is not the proper place to do that. A bill of this type ought to be introduced before an appropriate consumers affairs committee. It should be studied there; there should be careful scrutiny, with witnesses called and all the rest. This matter is much more complicated than meets the eye.

• (1740)

I thoroughly agree with the points that have been raised. The hon. member for St. John's East has been receiving the same type of letters as the rest of us, complaining about neighbours being used as snoopers or being approached to give evidence which is often very unreliable and which forms the basis of irresponsible credit reports.

I have received many complaints. Not only do these snoopers go into how much these people are in arrears, but they go into their personal lives in detail. Neighbours are asked about the marital status of the person being investigated. They are asked whether the individual who comes around in the evening is the husband or someone else. Questions such as this do not have anything to do with a credit rating and are an insult to the person under investigation.

I do not know whether we should have the exact type of credit reporting bureau that is suggested in this bill, but we should have some type of bureau with people who have expert knowledge and can deal with complaints. People have every right to know their credit rating at any time. They should have the same right to know their credit rating as their bank standing. They can go into the bank at any time to determine the state of their account. They should also be able to make the same inquiry as to the state of their credit rating. This could only be ensured by legislation.

My province has been slower than some which have legislation in this regard, but they are now working on it. We have a new consumers department. I know this matter is slated for consideration in the spring session of the legislature. It will be a great blessing to people who are in difficulty because of their credit situation.

I do not intend to make a long speech, because a great deal has already been said. Coming from the west, I can identify with the conditions that have been described on the east coast as well as those described by the hon.