

Private Members' Business

maybe a radio station or banks or any other work deemed under the Canada Labour Code.

Today I stopped by the Bank of Montreal and picked up an application for an air miles MasterCard to check the terms of application. At the bottom of the application is the fine print that should be read before we sign our life away, so to speak.

• (1930)

I want to read what it says:

By signing below I accept as notice in writing of and consent to you obtaining or exchanging any information about me at any time from any credit bureau, my employer or other person in connection with any relationships between us or those which you or I may wish to establish.

It is incredible. This disclaimer allows the financial institution to exchange my information, so basically other corporations may know what I purchased on my last trip. If any transaction has a name or a number attached to it, it is in the computer. The disclaimer does not indicate what information they can exchange. They simply say any information. Since most of us need a credit card, we sign off on the application and send it in. There is no getting around it. In other words, the banks have us in a catch 22. A credit card is needed to operate in the business world but complete exposure is the price of the card. Obviously all this needs to be changed.

However, the banks are against any federal changes and for obvious reason. They have their own privacy code, so they say. Linda Routledge, director of consumer affairs for the Canadian Bankers Association, said:

The association's voluntary privacy code is already used as the basis for rigorous safeguarding of consumer information by the banks.

The banks say: "Why regulate; we have a code that works just fine". The problem is that with the code it does not allow the consumers the legal right or opportunity to complain. The power of banks is enormous and obviously they will do everything in their power to ward off federal regulators from intervening.

Canadians ought to have a right to control what is done with their personal information. I know my constituents would be completely behind me in that regard. Sure there are people out there who could not care less if anyone in the world knows who they are, what they earn, who they owe and what they owe. I am confident in saying that an overwhelming majority of Canadians are not comfortable with this type of knowledge being freely disclosed. It seems our whole lives are stored on a chip to validate who and what we are. It all comes from the computer. There is a movie playing with a plausible premise, that personal computer information could be put in the wrong hands and used in a sinister manner against the person.

The bill proposed by my colleague is an excellent foundation. It is vitally important that the bill make it through second reading and on to committee. If members have problems with the bill, they would have the opportunity to amend it in committee. We understand bills are not always perfect. That is why we have committees in this place: to make legislation better and to have successive review.

My colleague from Cariboo—Chilcotin has done his homework and produced a good bill. Along with my colleagues who have spoken before me, I too support the legislation and urge my friends from across the floor to do likewise, if not for themselves, then for the personal security of the community that has sent us here as their representatives.

Mr. Jerry Pickard (Essex—Kent, Lib.): Mr. Speaker, I thank the hon. member for bringing the issue before the House. Even though I cannot support the bill at this time, the protection of personal information is a matter of concern for all Canadians and deserves a comprehensive response.

The bill the hon. member has put forward does not do enough to stop the kinds of privacy invasion Canadians are complaining about. While I share the concerns expressed by the Reform Party about the abuse of personal information in the context of direct marketing, if Parliament is to intervene with new legislation, we had better be sure that we are doing that which addresses the most broad problem of fair information practices.

Here are some areas where I feel we need change. The bill would only apply to corporations. Businesses that engage in the practices are often individuals or small partnerships and would not be covered by the legislation. It applies only to a narrow range of corporations engaging in the federal regulatory activity. It includes those in the banking, telecommunications and broadcast industries but not small entrepreneurs. Consumers want similar protection across a range of provincial and federal jurisdictions. They do not want to figure out who would be responsible.

The bill does not resemble anything now available in the provinces. It gives us no basic model to suggest to the provinces and would be an odd patch on the already spotty quilt of privacy protection. It does nothing to solve the problem of operators setting up outside our jurisdiction, such as in the United States. Technologies are changing and developing quickly these days and information is being collected and massaged in new and different ways.

• (1935)

The bill addresses only the issue of people's names appearing on lists or nominative lists as the practices are referred to in Quebec privacy legislation which covers the private sector. With information management systems changing daily it may soon be out of date to talk about lists.