





## Additional Information

The *Personal Information Protection Act* (PIPA or the Act) states that an individual may request an organization to correct any error or omission in personal information about the individual that is under the control of the organization. For the exact wording and interpretation of PIPA please read the Act in its entirety. A copy of PIPA may be obtained by visiting the Queen's Printer at [qp.alberta.ca](http://qp.alberta.ca)

### What is "personal information"?

Personal information is defined in the Act to mean "information about an identifiable individual." The information must either readily identify the individual, or the identity of the individual can be determined from the information. If the individual cannot be identified, the information is not "personal information" under the Act.

Please note that requests for correction can be made only for factual personal information. Opinions about an individual, such as evaluative comments or assessments, are personal information but are not facts about the individual. It is not possible to correct opinions. If an individual disagrees with an evaluation or assessment, they may speak with a branch manager about it and ask that a statement of disagreement be linked to the evaluation. As far as the PIPA is concerned, only information, not subjective options, can be corrected.

### Making a Request

A request to correct personal information can be made after an individual has been given access to the information. If an individual believes there is an error or omission in their personal information contained in a record, they may request to have the information corrected. Most information is corrected through an informal process using regular procedures at the branch level. Requests to the Privacy Officer are not to be confused with normal, routine requests to correct, update or change personal information, such as address or name changes, etc. The Privacy Officer will advise individuals if their request to change personal information can be managed by contacting a branch.

The Act requires that a request for access be made in writing directly to the organization. Individuals must produce a piece of government-issued photo identification in order to confirm their identity and to obtain the information requested. The organization must verify the factual error exists, as such; an individual may be required to provide the organization with documentation proving the information error or omission. An "error" is information that is mistaken, misleading, wrong or information that does not reflect the true state of affairs. An "omission" is information that is incomplete, missing, or that has been overlooked.

### Responding to a Request

The Privacy Officer will make a note of the date the request is received and confirm with the individual that the request has been received. After receiving, verifying and reviewing the correction request, BVCU will inform the individual in writing of whether or not the information will be corrected.

If the request for correction is granted, BVCU will delete the original, incorrect information and replace it with the correct information that was requested. If the organization has disclosed incorrect information to other organizations, PIPA requires that the organization send a notification containing the corrected information to each of those other organizations, where reasonable to do so.

If an organization decides not to make a requested correction, the Act requires that it annotate the personal information with the correction that was requested or the statement of disagreement. This is also acceptable where the individual requests to correct or change an opinion. This will be attached or linked to the individual's personal information and the original information will remain on the record. Where the request is denied, individuals will be informed of the reasons for the refusal and the provisions of PIPA on which the refusal is based, the name of the Privacy Officer who can answer questions about the refusal, and that they may ask for a review by the Alberta Privacy Commissioner.

### Exceptions

The Act prohibits an organization from correcting or otherwise altering an opinion, including a professional or expert opinion. There may also be occasions where an organization decided not to make a requested correction, such as when an individual is unable to prove that personal information is incorrect.

### Time Limits and Format of Response

PIPA requires that an organization respond to an individual's request for correction as soon as reasonably possible after receiving the written request. When a request is received, an acknowledgment letter will be provided to the individual. BVCU has 45 days to process a request and determine if the correction will be made. When BVCU reaches a decision, the individual will be notified in writing that either the correction was made or refused. The letter will explain in detail the decision and give reasons. Individuals have 30 days from the date of the decision letter to request a review by the Alberta Privacy Commissioner.

### Fees

Organizations cannot charge fees when responding to requests for correction.

### Requests can be mailed or emailed to:

Privacy Officer  
Bow Valley Credit Union  
PO Box 876, Cochrane, Alberta, T4C 1A9  
[privacy@bowvalleycu.com](mailto:privacy@bowvalleycu.com)