

2026 Bill 210

Second Session, 31st Legislature, 4 Charles III

THE LEGISLATIVE ASSEMBLY OF ALBERTA

BILL 210

CONSUMER PROTECTION (FRAUD PREVENTION MEASURES) AMENDMENT ACT, 2026

MR. DEOL

First Reading

Second Reading

Committee of the Whole

Third Reading

Royal Assent

BILL 210

2026

CONSUMER PROTECTION (FRAUD PREVENTION MEASURES) AMENDMENT ACT, 2026

(Assented to _____, 2026)

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of Alberta, enacts as follows:

Amends RSA 2000 cC-26.3

1 The *Consumer Protection Act* is amended by this Act.

2 Section 43 is amended

(a) by renumbering clause (a) as clause (a.1) and by adding the following before clause (a.1):

(a) “credit freeze request” means a request made by an individual under section 48.2(1);

(b) adding the following after clause (e):

(f) “security alert information” means the information described in section 48(4);

(g) “security alert request” means a request made by an individual under section 48(1);

Explanatory Notes

1 Amends chapter C-26.3 of the Revised Statutes of Alberta 2000.

2 Section 43 presently reads in part:

43 In this Part,

(a) “credit information” means information about an individual’s name, age and place of residence and other information prescribed in the regulations;

(e) “reporting agency” means a person who carries on the activity of furnishing reports as prescribed in the regulations.

3 Section 44(1) is amended by striking out “A reporting agency” and substituting “Subject to section 48.2, a reporting agency”.

4 The following is added after section 47:

Security alert request

48(1) An individual may, by giving notice to a reporting agency in the manner prescribed by regulation, request that any report prepared by the reporting agency in respect of that individual include security alert information.

(2) A security alert request must include the contact information prescribed by regulation respecting the individual.

(3) As soon as practicable after receiving a security alert request, a reporting agency must, if the request complies with subsection (2), verify the identity of the individual who made the security alert request.

(4) Subject to subsection (5), on verifying the identity of the individual, the reporting agency must include the following information in every report respecting the individual:

- (a) a statement that the information has been included in the report at the individual’s request;
- (b) a statement that section 48.1 of this Act may apply to the person who receives the report if they enter into a credit agreement with the individual, including a summary of that section;
- (c) the individual’s contact information provided to the reporting agency under subsection (2) or (5), as applicable.

(5) An individual who has made a security alert request may, by giving notice at any time to the applicable reporting agency in the manner prescribed by regulation,

- (a) update the individual’s contact information in the security alert information, or

3 Section 44(1) presently reads in part:

44(1) A reporting agency, and an officer, agent or employee of a reporting agency, may furnish a report to a person only in the following circumstances:

4 Security alert request; Identity verification obligations; Credit freeze request; Public information and fees; Application.

- (b) terminate the security alert request.
- (6) On receiving a notice from an individual under subsection (5), the reporting agency must
 - (a) verify the individual's identity as soon as practicable, and
 - (b) on verifying the individual's identity, update the individual's contact information or terminate the security alert request, as applicable.
- (7) A reporting agency's obligations under subsection (4) expire after the period of time prescribed by regulation.
- (8) A reporting agency must, in respect of an individual's security alert request, do the following:
 - (a) no later than 30 days after the date on which the individual makes the security alert request, notify the individual, in the manner prescribed by regulation, of the date on which those obligations will expire;
 - (b) no later than 30 days before the date on which the obligations will expire, notify the individual in the manner prescribed by regulation,
 - (i) of the date on which those obligations will expire, and
 - (ii) that the individual may make a new security alert request at any time after those obligations expire.

Identity verification obligations

48.1 A person who receives a report in respect of an individual that contains security alert information must do the following before entering into a credit agreement with that individual:

- (a) if the individual is not present in person,
 - (i) make reasonable efforts to contact the individual using the contact information in the security alert information, and

- (ii) make a record respecting the efforts the person undertakes to contact the individual;
- (b) if the individual is present in person,
 - (i) verify the identity of the individual, and
 - (ii) make a record respecting the manner in which that verification was carried out.

Credit freeze request

48.2(1) An individual may, by giving notice to a reporting agency in the manner prescribed by regulation, request that the reporting agency refrain from giving a report respecting the individual to any person who requests the report for the purpose of entering into a credit agreement.

(2) As soon as practicable after receiving a credit freeze request, a reporting agency must verify the identity of the individual who made the credit freeze request.

(3) Subject to subsection (4), on verifying the identity of the individual, the reporting agency that received the credit freeze request

- (a) must not provide a report to any person who requests a report respecting that individual for the purpose of entering into a credit agreement, and
- (b) must inform the person of the reason that no report is being provided.

(4) An individual who has made a credit freeze request may, by giving notice to the applicable reporting agency in the manner prescribed by regulation,

- (a) terminate the credit freeze request, or
- (b) subject to the regulations, suspend the credit freeze request for a specified period of time.

(5) On receiving notice from an individual under subsection (4), the reporting agency must

- (a) verify the individual's identity as soon as practicable, and

- (b) on verifying the individual's identity, suspend or terminate the credit freeze request, as applicable.
- (6) A reporting agency's obligations under subsection (3) expire after the period of time prescribed by regulation.
- (7) A reporting agency must, in respect of an individual's credit freeze request, do the following:
 - (a) no later than 30 days after the date on which the individual makes the credit freeze request, notify the individual, in the manner prescribed by regulation, of the date on which those obligations will expire;
 - (b) no later than 30 days before the date on which the obligations will expire, notify the individual, in the manner prescribed by regulation,
 - (i) of the date on which those obligations will expire, and
 - (ii) that the individual may make a new credit freeze request at any time.

Public information and fees

48.3(1) A reporting agency must, on a publicly accessible website maintained by or on behalf of the reporting agency, publish information describing the rights afforded to individuals under sections 48 and 48.2.

(2) A reporting agency must not charge a fee for anything done under section 48 or 48.2.

Application

48.4 Sections 14(g) and 17(g) of the *Personal Information Protection Act* do not apply to information respecting an individual if a credit freeze request made by that individual is in effect.

5 Section 51 is amended by adding the following after clause (m):

- (n) prescribing the manner in which notice must be provided for the purpose of sections 48(1), (5), (8)(a) and (b);

5 Adds regulation-making authority.

- (o) prescribing the method and type of contact information that must be provided for the purpose of section 48(2);
- (p) prescribing an expiry period for the purpose of sections 48(7) and 48.2(6);
- (q) prescribing the manner in which notice must be provided for the purpose of sections 48.2(1), (4) and (7)(a) and (b);
- (r) respecting the temporary suspension of credit freeze requests, including the minimum and maximum periods of time applicable to temporary suspensions.

6 Section 161 is amended by striking out clause (c) and substituting the following:

- (c) in Part 5, sections 44(1) and (2), 48(3), (4), (6) and (8)(a) and (b), 48.1, 48.2(2), (3), (5) and (7)(a) and (b), and 49;

7 This Act comes into force 90 days after the day on which the Act receives Royal Assent.

6 Section 161 presently reads in part:

161 Any person who contravenes any of the following provisions is guilty of an offence:

(c) in Part 5, sections 44(1) and (2) and 49;

7 Coming into force.

