

PRIVACY SOLUTIONS FOR BROKER DEALERS / FRONTLINE

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September 18, 2013

CANACCORD|Financial

ACCESS

- **PERMITTED ACCESS TO A CLIENT'S PERSONAL INFORMATION BY A THIRD PARTY**
- **ARE THERE DIFFERENT LEVELS OF PERMITTED ACCESS TO DIFFERENT TYPES OF CLIENT INFORMATION DEPENDING ON THE SENSITIVITY?**
 - **CLIENT ADDRESS AND PHONE NUMBER**
 - **CURRENT HOLDINGS IN THE CLIENT ACCOUNT**
 - **TRADING HISTORY OF THE CLIENT**
 - **NAMES OF PERSONS HOLDING TRADING AUTHORITY ON THE ACCOUNT**

ACCESS – THIRD PARTIES

- **DO SPECIFIC THIRD PARTIES HOLD A GREATER ENTITLEMENT TO A CLIENT'S INFORMATION?**
 - **IMMEDIATE FAMILY – SPOUSE, CHILDREN, PARENTS**
 - **BENEFICIARIES OF A CLIENT WILL OR TRUST ARRANGEMENT**
 - **OTHER SHAREHOLDERS / DIRECTORS / OFFICERS OF A CLIENT CORPORATION**
 - **TRUSTEES / EXECUTORS OF AN ESTATE**
 - **PERSONS HOLDING TRADING AUTHORITY OVER THE ACCOUNT**
 - **PERSON HOLDING JOINT TENANCY WITH RIGHT OF SURVIVORSHIP**
 - **LAWYERS – UNDER WHAT CIRCUMSTANCES?**
 - **GOVERNMENT – CRA, FAMILY MAINTENANCE, CONSUMER AFFAIRS**
 - **COURTS – ONLY BY ORDER?**

GENERAL REQUESTS

- **WHICH REQUESTS FOR INFORMATION DOES A FIRM HAVE TO RECOGNIZE AND FULFIL?**
- **ARE THERE ANY REQUESTS FOR INFORMATION THAT CAN BE LEGITIMATELY DECLINED?**
- **IS THERE ANY INSTANCE IN WHICH YOU SHOULD DENY A CLIENT ACCESS TO THEIR OWN INFORMATION?**

SPECIAL REQUESTS

- **WHAT IS THE BEST WAY TO HANDLE SPECIAL SITUATIONS?**
- **A THIRD PARTY HAS REQUESTED ACCESS TO A CLIENT'S INFORMATION BECAUSE THE CLIENT IS:**
 - **ILL – CLIENT IS INACCESSIBLE BY VIRTUE OF ILL HEALTH**
 - **INJURED – CLIENT WAS IN A CAR ACCIDENT**
 - **INCAPABLE – CLIENT IS NOT OF SOUND MIND**
 - **DECEASED – WHO HAS ACCESS AND WHEN IS THAT ACCESS TRIGGERED**

SECURITIES COMMISSION

- **WHAT IS THE CURRENT STATUS OF A SECURITIES COMMISSION DIRECTIVE TO KEEP ONE OF THEIR INVESTIGATIONS CONFIDENTIAL?**
 - **FROM THE CLIENT?**
 - **FROM OTHER OFFICERS OF THE DEALER?**
- **HOW IS THE COMMISSION REQUEST FOR CONFIDENTIALITY RECONCILED TO THE FIRM'S OBLIGATION TO A CLIENT?**

BREACH

- **WHAT EXACTLY IS A BREACH?**
- **WHAT ARE THE MOST COMMON BREACHES?**
 - **MISTAKENLY DELIVERY A CLIENT'S INFORMATION TO AN UNRELATED THIRD PARTY – MAIL GETS MIXED UP**
 - **PROVIDING INFORMATION TO A LAWYER THAT IMPLIES HE HAS A COURT ORDER BUT DOES NOT – SENDS YOU A DRAFT ORDER THAT THE COURT HAS NOT ENDORSED**

REMEDIES

- **WHAT IS THE REMEDY FOR A BREACH?**
- **WHO HAS TO BE INFORMED?**
- **WHEN DO THEY HAVE TO BE INFORMED?**
- **IS THERE ANY INSTANCE IN WHICH NO ONE HAS TO BE INFORMED?**
- **ARE THERE REPORTING OBLIGATIONS TO EXTERNAL BODIES OR AGENCIES?**
- **IS THERE AN ADDITIONAL OBLIGATION TO DISCLOSE FOR PUBLIC COMPANIES?**

DAMAGES

- **WHEN DOES A BREACH GIVE RISE TO DAMAGES?**
- **HOW ARE DAMAGES CALCULATED?**
- **WHEN DOES AN OBLIGATION TO MAKE RESTITUTION ARISE?**
- **WHAT FORM CAN RESTITUTION MAKE?**
- **HOW IS RESTITUTION MADE?**