

FCAC Report on High-Pressure Banking Sales Practices Fails the Smell Test; Bill C-58 can only help facilitate more such sanitized government reports

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Bill C-58, the act to amend the Access to Information Act introduced in 2017 and passed with amendments by the Senate on May 7, lessens the public's right to know and contributes to more, not less, contrived and self-serving records being produced. It endorses for instance, slicker sanitized briefing notes being published at great expense on the government web site under the bill's separate pro-active disclosure scheme.

Access to information users are already frustrated enough waiting months for records that more and more are in severed or nearly exempt form. That's assuming government bothers to record its actions.

But now access users will be flooded with shorter government pro-active releases while waiting longer for much of the backup data. And is that backup data going to produce even more severed materials and be of questionable quality?

Bearing this in mind, I sought out documents last year behind the March, 2018 Financial Consumer Agency of Canada (FCAC) report that suspiciously largely left alone domestic banks' retail high pressure sales practices.

What I found, as recently reported on April 10, 2019 by CBC Go Public, was a final report that does not pass the smell test or merit being called a quality arms-length product of careful research.

For starters, the final March, 2018 FCAC report differed from earlier drafts with changes coming from outside pressures to downplay banks' high-pressure sales practices.

Access records obtained showed that the minister of finance and his officials were able to look at and comment on the draft December 21, 2017 FCAC banking report and after so did the largest five banks who reviewed a further February 8, 2018 FCAC draft. All Finance Ministry and big bank comments were redacted.

Records show that drafts of the FCAC report were quickly assembled just as the last known bank employee interviews were completed, as if the agency already knew the outcome or had already written parts of the report. I have yet to receive the earliest drafts done.

Most astounding, despite hearing from some 4500 hundred consumers with complaints and conducting time-consuming tax-paid interviews with 600 bank employees, the study does not quote from any of the them, or do a weighed analysis of those comments and interviews.

So the study is deliberately shallow and one could say deceptive and weak.

I did receive a sample of 35 complaints but those enraged consumers' comments were totally blanked out, including which bank was the source of the complaint and anything at all about the nature of the complaint.

I still have yet to receive over a year later thousands and thousands of pages including the remaining customer complaints and the 600 bank employee interview notes however censored they will be.

Whose side then is the government and FCAC on?

We need less, not more government hucksterism where the people are treated as suckers who belatedly discover bits and parts showing them their government is not there for them or in place to help protect them over special interests. True, not all kinds of records government produces are blatantly subjective or always withheld.

Bill C-58, however, will do little to prevent many more such reports from happening where what data is behind them comes out late, is highly censored, and not always fully recorded. And now government gets the option of publishing and even severing summary "results" outside the access-to-information review provisions, calling them pro-active disclosures.

Let's hope that the upcoming October, 2019 election may help shape a better and less deceptive deal for consumers in terms of the public's right to really know what's going on and whose feeding who the outcomes.

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