



Office of the
Saskatchewan Information
and Privacy Commissioner

REVIEW REPORT 265-2025

Village of Hawarden

September 29, 2026

Summary:

The Applicant submitted an access to information request to the Village of Hawarden (Village) for copies of bank statements and tax bylaws. The Village released five pages of records in full relating to the tax bylaws and withheld the bank statements in full pursuant to section 18(1)(b) (financial, commercial, scientific, technical or labour relations information of a third party) of *The Local Authority Freedom of Information and Protection of Privacy Act (LA FOIP)*. The Applicant requested that the Office of the Saskatchewan Information and Privacy Commissioner review the decision of the Village to refuse access to the requested record. During the review, the Village applied several discretionary exemptions to justify withholding the bank statements in full. This Report focused on three exemptions only for reasons explained below:

- section 13(1) – (records from other governments);
- section 18(1) – (third party information);
- section 28(1) – (disclosure of personal information).

The Commissioner found:

- (1) The late raising of exemptions was unfair to the Applicant and the Village did not meet the burden of proof for the application of the late raised discretionary exemptions;
- (2) The Village did not properly apply sections 13(1) and 18(1) of *LA FOIP* to the records;
- (3) Section 28(1) of *LA FOIP* was properly applied to the names of third party individuals associated with the financial transactions in Record 2, except where the financial transactions related to the payment of a salary or description benefit to an employee or contractor of the Village.
- (4) The Village did not properly apply section 28(1) of *LA FOIP* to Record 1.

The Commissioner recommended that, within 30 days of the issuance of this Report, the Village release to the Applicant:

- (1) Record 2, with the exception of the names of third party individuals on pages 2 to 5, 8 to 10, 13 to 18, 20 to 23, 25 to 30 and 32 to 34 in Record 2, unless the financial transactions related to the payment of a salary or description benefit to an employee or contractor of the Village; and
- (2) Record 1 in its entirety.

I BACKGROUND

- [1] On September 29, 2025, the Village of Hawarden (Village) received an access to information request from the Applicant “to view or have copies of the bank statements for the village of Hawarden for 2024 and 2025. I would also like a copy of all tax bylaws dating back to 2020 even if they have been repealed.” The Village informed this office that it had waived the statutory \$20 application fee in this instance.
- [2] On October 2, 2025, the Village responded to the Applicant’s access request releasing five pages of records relating to tax bylaws and withholding the bank statements in full pursuant to section 18(1)(b) of *The Local Authority Freedom of Information and Protection of Privacy Act (LA FOIP)*.¹
- [3] On October 17, 2025, the Applicant requested that the Office of the Saskatchewan Information and Privacy Commissioner (OIPC) review the decision of the Village to refuse access to the bank statements.
- [4] On March 20, 2026, OIPC notified the Village and the Applicant that a review would commence. The March 20, 2026 notice made it clear that any discretionary exemptions not included in the original section 7 decision letter to the Applicant would not be considered by this office unless the Village could show exceptional circumstances.

¹ [*The Local Authority Freedom of Information and Protection of Privacy Act*](#), SS 1990-91, c. L-27.1, as amended.

- [5] On May 19, 2026, the Village provided a copy of the withheld records (the bank statements), and an index of records (index). The index referenced the late application of the exemptions in sections 13(1), 18(1)(b) and (d) as well as section 28(1) of *LA FOIP* as justification for the refusal to release the bank statements. This office advised the Village that OIPC would accept the late raising of sections 13(1) and 28(1) of *LA FOIP* but only because they are mandatory and must be considered by this office. The Village was instructed to notify the Applicant in writing because these exemptions were not included in the original section 7 decision.
- [6] On June 2, 2026, the Village issued the Applicant a revised section 7 decision letter dated May 27, 2026. The revised section 7 decision letter advised that the Village was relying on sections 13(1), 18(1)² and 28(1) of *LA FOIP*, along with a number of other discretionary exemptions that the Village had not raise in its initial section 7 decision letter. Sections 13 and 18 of *LA FOIP* involve mandatory exemptions which had to be addressed in any event, so this office took no issue with the addition of those additions. However, on June 3, 2026, this office emailed the Village to inquire about the additional discretionary exemptions included in its revised section 7 decision letter that were not noted in the original section 7 decision.
- [7] On June 3, 2026, OIPC received the Village's submission that was not to be shared with the Applicant. In a submission directed only to OIPC, the Village provided arguments for a set of exemptions that were different from what it applied in its revised section 7 decision letter, the day before. It is unfortunate that the Village did not consider how an Applicant could possibly respond to the late addition of discretionary exemptions when a Village forbids the sharing of the submission with the Applicant. OIPC instructed the Village that discretionary exemptions not included in the Village's original section 7 decision will not be considered by OIPC unless there are exceptional circumstances.
- [8] OIPC did not receive a submission from the Applicant.

² Now the Village was relying upon section 18(1)(a), (b), (c)(i), (c)(ii), (c)(iii), (d) of *LA FOIP*.

II RECORDS AT ISSUE

[9] The records at issue are described by the Village as “bank statements”. Record 1 involves financial statements from one of the “big six” Canadian domestic banks and Record 2 involves financial statements from a provincially regulated financial co-operative. The Village withheld Record 1 and Record 2 in full.

[10] Record 1 consists of 37 pages made up of 12 documents entitled *Statement of Business Account* which details account transactions for a bank account between December 29, 2023 to December 31, 2024 as follows:

Time period for Bank Statement	Number of Pages
December 29, 2023 to January 31, 2024	3 pages
January 31, 2024 to February 29, 2024	4 pages
February 29, 2024 to March 28, 2024	3 pages
March 28, 2024 to April 30, 2024	3 pages
April 30, 2024 to May 31, 2024	2 pages
May 31, 2024 to June 28, 2024	2 pages
June 28, 2024 to July 31, 2024	2 pages
July 31, 2024 to August 30, 2024	3 pages
August 30, 2024 to September 27, 2024	3 pages
September 27, 2024 to October 31, 2024	4 pages
October 31, 2024 to November 29, 2024	5 pages
November 29, 2024 to December 31, 2024	3 pages

[11] The Village is withholding Record 1 in full pursuant to the exemptions as outlined at paragraph [6] of this Report.

[12] Record 2 consists of a 34-page report entitled *Account Transactions* which details account transactions for a provincially regulated financial co-operative account dated from May 31, 2024 to December 31, 2025. The Village withheld Record 2 in full pursuant to the exemptions as outlined at paragraph [6] of this Report.

- [13] The Village submitted that ratepayers may access audited financial statements pursuant to section 117 of *The Municipalities Act*.³ Section 117 of *The Municipalities Act* outlines the procedure to inspect municipal documents, including financial statements:

Inspection of municipal documents

117(1) Any person is entitled at any time during regular business hours to inspect and obtain copies of:

...

(b.1) the municipality's financial statements prepared in accordance with section 185 and auditor's report prepared in accordance with subsection 189(1);

(b.2) the financial statements of any controlled corporation prepared in accordance with section 187 and an auditor's report prepared in accordance with subsection 189(1);

...

...

(2.1) The municipality may provide additional means of public inspection of the documents mentioned in subsection (1), including posting the documents on the municipality's website.

[Emphasis added]

- [14] On the Village's [website](#), the [Finances](#) webpage has links to the *Audited Financial Statements* for the years 2022, 2023 and 2024 and includes the following statement: "For financial transparency and accountability. This section makes it easy for residents to see how public funds are managed and where the money is going." When the 2022 and 2023 Audited Financial Statements are selected, the linked document is to a complete auditor's report and financial statements including all accounts for each year.
- [15] When the [2024 Audited Financial Statements](#) is selected, the document linked is entitled *Village of Hawarden – ACCOUNTS PAYABLE 2024 – Approved Aug 19, 2025*. This document only lists the accounts payables entries for 2024 organized by month and includes a subtotal of payments for each month and total payments made for 2024.

³ [The Municipalities Act](#), SS 2005, c. M-36.1, as amended.

- [16] Section 5 of *LA FOIP* provides that individuals have the right to request access to any records in the possession or under the control of the local authority, subject to any applicable exemptions. The fact that there are some documents on the Village website does not squarely address the Applicant’s access request. The Applicant asked for bank statements and this Report will now review the merits of the Applicant’s request.

III DISCUSSION OF THE ISSUES

1. Jurisdiction

- [17] The Village qualifies as a “local authority” under section 2(1)(f)(i) of *LA FOIP*. OIPC has jurisdiction to undertake this review pursuant to PART VI of *LA FOIP*.

2. The late application of discretionary exemptions

- [18] As outlined in the *Background* of this Report, the local authority only raised the issue of the mandatory exemption in section 18(1)(b) of *LA FOIP* in the original section 7 decision letter. As the review progressed, the Village raised several extra discretionary exemptions to withhold the records in full in its response to our office on June 24, 2026:

Discretionary exemption	Description of exemption
Section 13(2) of <i>LA FOIP</i>	information contained in a record that was obtained in confidence, implicitly or explicitly, from another local authority or a similar body in another province or territory of Canada
Section 14(1)(d) of <i>LA FOIP</i>	could be injurious to the local authority in the conduct of existing or anticipated legal proceedings
Section 16(1)(a) of <i>LA FOIP</i>	advice, proposals, recommendations, analyses or policy options developed by or for the local authority
Section 17(1)(a) of <i>LA FOIP</i>	trade secrets

Section 17(1)(b) of <i>LA FOIP</i>	financial, commercial, scientific, technical or other information in which the local authority has a propriety interest or a right of use and had monetary value or is reasonable likely to have monetary value
Section 17(1)(d) of <i>LA FOIP</i>	information, the disclosure of which could reasonable be expected to interfere with contractual or other negotiations
Section 17(1)(e) of <i>LA FOIP</i>	positions, plans, procedures, criteria or instructions developed for the purpose of contractual or other negotiations by of behalf of the local authority, or considerations that relate to those negotiations
Section 17(1)(f) of <i>LA FOIP</i>	information, the disclosure of which could reasonably be expected to prejudice the economic interests of the local authority
Section 17(1)(g) of <i>LA FOIP</i>	information, the disclosure of which could reasonable be expected to result in an undue benefit or loss to a person
Section 19(a) of <i>LA FOIP</i>	information relating to testing or auditing procedures or techniques, if disclosure could reasonable be expected to prejudice the use or results of particular tests or audits
Section 19(b) of <i>LA FOIP</i>	information relating to details of specific tests to be given or audits to be conducted, if disclosure could reasonable be expected to prejudice the use or results of particular tests or audits
Section 21(a) of <i>LA FOIP</i>	information that is subject to any privilege that is available by law, including solicitor-client privilege
Section 21(b) of <i>LA FOIP</i>	prepared by or for legal counsel for the local authority in relation to a matter involving the provision of advice or other services by legal counsel
Section 21(c) of <i>LA FOIP</i>	correspondence between legal counsel for the local authority and any other person in relation to a matter involving the provision of advice or other services by legal counsel

- [19] It has long been held that a local authority must rely only on the exemption as stated in the original section 7 decision letter.⁴ Careful thought must be given to the original section 7 decision letter as it is formal notice to an Applicant of how and why information is to be withheld. If there is no evidence of exceptional circumstances to justify the late raising of discretionary exemptions, the Applicant suffers a prejudice in not knowing the exact

⁴ [*Davidson v Canada \(Solicitor-General\)*](#), [1989] 2 FCTAD 341 at page 347.

exemptions that are to be relied upon in the OIPC investigation that must follow. In this case not only were there several discretionary exemptions added over time, the Village refused to share the written submissions where the exemptions were argued, effectively leaving the Applicant out of the process altogether. Local authorities are free to ask that a submission not be shared. But if the submission raises late discretionary exemptions, this course of action delivers a fatal blow to an Applicant who has no knowledge of the matter. Such a course of action is unfair because it leaves an Applicant fully in the dark with respect to the access to information process. This is also contrary to the principles of freedom of information that demand transparency and openness from local authorities.

- [20] In its submission, the Village provided the following arguments in defense of the late exemptions as claimed:

...

The public does have the right to access the requested information, and it is in the best interest of the public to provide the information. The municipality also has a distinct responsibility to protect the information they were provided in confidence.

...There is a great responsibility to not release this information via bank statement, which allows hackers far too much access, there is another option; Audited financial Statements. These are released once prepared, and the rate payers in question do have access to. Bank statements are reviewed by Auditors to ensure misuse does not occur. Citizens do not need to access this information themselves...

...

Upon review it was deemed that it was not appropriate to release any records. A. the information is all available elsewhere, therefore there is no definite or compelling need to release the information. B. The risk of liability, loss, and privacy violations [loss of public confidence in the municipality] were significant and outweighed the gain probable from release of said records.

- [21] The Village wished to rely on the discretionary exemption in section 13(2) of *LA FOIP* to prevent privacy loss and/or the misuse of information that could result in fraud. The Village failed to identify what aspect of the bank statements contained information that could result in fraud or loss. Further, the Village failed to explain the source of the information or give

details as to whether the information was supplied in confidence as is the requirement of section 13(2) of *LA FOIP*.

[22] The Village asked to rely upon the discretionary exemptions in sections 14(1)(d), 16(1)(a) and 21(a) of *LA FOIP* stating that it “has a legal requirement to safeguard said materials”. The Village submitted that they may face legal repercussions if the bank statements were released but failed to supply details to support this allegation. The Village also noted that “settlements in progress are privileged and release of data prematurely may cause significant loss to the municipality.” The Village did not provide any evidence of existing or anticipated legal proceedings other than a vague hint of such. More importantly, the Village was silent as to how legal privilege could cloak the bank statements in question. When it came to the application of the exemption in section 16(1)(a) of *LA FOIP*, the Village failed to identify how the information at issue would fit the definition of “advice”, “proposals”, “recommendations”, “analyses” or “policy options”. A cursory review of the records reveals that the raising of this exemption is clearly inappropriate.

[23] The Village asked to rely on the discretionary exemption in section 17(1)(a) of *LA FOIP*. The Village provided a blanket statement that “information disclosed *in camera* is a trade secret”. The Village did not provide details to support the allegation that the information in the records was discussed “*in camera*”. The Village submissions contained no detail as to how the information in the bank statements could merit the definition of a “trade secret”.⁵ From a review of the information at issue, the bank statements clearly do not fit the definition of a trade secret. The Village also did not provide any arguments in its submission to support its application of sections 17(1)(b), (d), (d), (f) or (g) of *LA FOIP*.

⁵ This office has defined “trade secret” as information, including a plan or process, tool, mechanism or compound, which possesses the following characteristics: 1) The information must be secret in an absolute or relative sense (is known only by one or a relatively small number of people); 2) The possessor of the information must demonstrate he/she has acted with the intention to treat the information as secret; 3) The information must be capable of industrial or commercial application; and 4) The possessor must have an interest (e.g., an economic interest) worthy of legal protection. The information must be all of the criteria to be considered a trade secret, see [Review Report 141-2025](#) at paragraph [19].

- [24] Finally, the Village argued that section 19(a) of *LA FOIP* applies to the records as “ratepayers involved in this request for information are also involved in proceedings in which the auditor is confirming information. Releasing information prior to that review could prohibit the auditor from having unbiased information to test.” Section 19 of *LA FOIP* is a discretionary, harm-based provision. The provision is intended to protect records that contain information relating to testing of auditing procedures or techniques, details of specific tests to be given, or details of specific audits to be conducted to which the Village did not elaborate. From a review of the face of the record, the bank statements do not contain details of procedures or techniques of an audit. The Village also did not provide any arguments in its submission to support its application of section 19(b) of *LA FOIP*.
- [25] The principles of administrative fairness apply to the adjudicative function of this office. A section 7 decision letter is an official notice from a local authority to an Applicant. The section 7 decision letter provides notice to an applicant of the state of the access request and must list the exemptions the local authority wishes to apply pursuant to *LA FOIP* in order to justify the withholding of information. Access to information is a quasi-constitutional right that applies to every person in Saskatchewan.⁶ Access to information ensures transparency of local authorities and promotes trust in our democracy. The withholding of information must be clearly communicated to an Applicant. The late raising of discretionary exemptions contravenes the principles of administrative fairness and prejudices the Applicant who cannot respond in a submission when faced with the application of exemptions late in the day. Only upon a showing of exceptional circumstances will this office consider the retroactive application of discretionary exemptions. In this case, there was no evidence of exceptional circumstances.
- [26] Aside from the issue of the late raising of the discretionary exemptions as reviewed above, the Village has provided little to no evidence to make the case that the exemptions could have properly applied. Section 51 of *LA FOIP* imposes a burden of proof upon a local

⁶ [*Canada \(Information Commissioner\) v Canada \(Minister of National Defence\)*](#), 2011 SCC 25, [2011] 2 SCR 306 at paragraphs [40] and [79].

authority and it has not been met in this instance. This review now moves to an analysis of the application of the three mandatory exemptions as raised by the Village.

3. Section 13(1) of *LA FOIP*

[27] The Village applied sections 13(1)(a), (b), (c), (d) and (e) of *LA FOIP* to refuse access to the records in full. Both Record 1 and Record 2 outline the transaction of the Village's bank accounts, including a description of the transaction, the dollar amount deposited or withdrawn from the bank account, as well as the account balance.

[28] Section 13(1) of *LA FOIP* is a mandatory exemption that allows a local authority to withhold information that is obtained in confidence from other governments or institutions.⁷ Section 13(1) of *LA FOIP* provides:

Records from other governments

13(1) A head shall refuse to give access to information contained in a record that was obtained in confidence, implicitly or explicitly, from:

- (a) the Government of Canada or its agencies, Crown corporations or other institutions;
- (b) the Government of Saskatchewan or a government institution;
- (c) the government of another province or territory of Canada, or its agencies, Crown corporations or other institutions;
- (d) the government of a foreign jurisdiction or its institutions; or
- (e) an international organization of states or its institutions;

unless the government or institution from which the information was obtained consents to the disclosure or makes the information public.

[29] The Village submitted that “generally speaking government agencies will not approve the release of information without consent... Attempting to obtain permission... would create

⁷ OIPC [Review Report 156-2017](#) at paragraph [56].

significantly more harm and financial loss than the gain that would arise from releasing information that is available elsewhere”.

[30] The Village’s submission does not provide any arguments or evidence that the information in the records was obtained in confidence from other governments. The information in the records simply outlines the various financial transactions of the Village. While there are some instances that show credits or debits involving named government agencies, there is nothing to indicate the financial transaction was conducted with the government agency in a situation of complete confidence.

[31] The OIPC review of the records in combination with the Village submission allows for a conclusion that the exemption in section 13(1) of *LA FOIP* was not properly applied by the Village.

4. Section 18(1) of *LA FOIP*

[32] The Village applied section 18(1) to refuse access to the records in full. Section 18(1) of *LA FOIP* is a mandatory, class-based and harm-based exemption. As a mandatory provision, the local authority has no, or very limited, discretion whether to apply the exemption. That is, if the information is covered by the exact specifications of the exemption as it is worded in the statute, then the information cannot be disclosed. Section 18(1) of *LA FOIP* provides as follows:

Third party information

18(1) Subject to Part V and this section, a head shall refuse to give access to a record that contains:

- (a) trade secrets of a third party;
- (b) financial, commercial, scientific, technical or labour relations information that is supplied in confidence, implicitly or explicitly, to the local authority by a third party;
- (c) information, the disclosure of which could reasonably be expected to:
 - (i) result in financial loss or gain to;

(ii) prejudice the competitive position of; or

(iii) interfere with the contractual or other negotiations of;

a third party; or

(d) a statement of a financial account relating to a third party with respect to the provision of routine services from a local authority.

[33] The provision is intended to protect the business interests of third parties and to ensure that local authorities are able to maintain the confidentiality necessary to effectively carry on business with the private sector.⁸

[34] A “third party” is defined at section 2(1)(k) of *LA FOIP* as follows:

2(1) In this Act:

...

(k) “**third party**” means a person, including an unincorporated entity, other than an applicant or a local authority.

[35] The definition of third party is broad and can include an individual, private business (e.g. sole proprietorship, partnership, corporation, unincorporated association, or organization), non-profit group, trade union, syndicate or trust.⁹ The definition of a third party under *LA FOIP* can also include a “government institution”, as defined by section 2(1)(d) of *The Freedom of Information and Protection of Privacy Act (FOIP)*.¹⁰

[36] The following three-part test is of assistance with the section 18(1)(b) *LA FOIP* analysis:¹¹

1. Is the information financial, commercial, scientific, technical or labour relations information of a third party?

⁸ OIPC [Review Report 216-2020](#) at paragraph [38].

⁹ OIPC [Guide to LA FOIP, Chapter 5: Third Party Information](#) (February 22, 2023) at page 7.

¹⁰ [The Freedom of Information and Protection of Privacy Act](#), SS 1990-91, c. F-22.01, as amended. OIPC [Review Report 080-2018](#) at paragraphs [51] and [52].

¹¹ OIPC [Review Report 098-2025](#) at paragraph [24].

2. Was the information supplied by the third party to a local authority?
3. Was the information supplied in confidence implicitly or explicitly?

[37] The Village submission failed to identify any third parties in this case. Our review of the records revealed that some financial transactions listed in the bank statements involved third party businesses or government agencies which might qualify as third parties pursuant to section 2(1)(k) of *LA FOIP*.

[38] This office has defined “financial information” very broadly in the past:¹²

- “Financial information” is information regarding monetary resources, such as financial capabilities, assets and liabilities, past or present. Common examples are financial forecasts, investment strategies, budgets, and profit and loss statements. The financial information must be specific to a third party.

[39] However, the Village did not provide any arguments or evidence demonstrating how these financial transactions involving third parties could qualify as the financial information *of* the third parties, or how this information was supplied to the local authority in a situation of confidence. The information in the records details the financial transactions of the Village’s bank accounts; it relates to the financial obligations of the Village, not that of a third party. While there are some instances that outline credits or debits involving a third party, it is not clear from a review of the record that this is information of a third party as required by the second part of the test. From a review on the face of the records, this office also could not find any evidence to support that the Village properly applied section 18(1)(b) of *LA FOIP*.

[40] Regarding the Village’s application of sections 18(1)(a), (c) and (d) of *LA FOIP*, the Village did not provide arguments to support the application of these mandatory exemptions. From a review on the face of the records, this office could not conclude that the information contained the trade secret of a third party, that the disclosure of the information could result in financial loss of gain, prejudice the competitive position or

¹² OIPC [Review Report 255-2025](#) at paragraph [14].

interview with the negotiations of the third party, or that the information is a statement of a financial account relating to a third party with respect to the provision of a routine service from a local authority. The Village did not properly apply sections 18(1)(a), (c) or (d) of *LA FOIP*.

5. Section 28(1) of *LA FOIP*

[41] Section 28(1) of *LA FOIP* prohibits the disclosure of personal information of individuals unless the individual consents to its disclosure. Section 28(1) of *LA FOIP* provides:

Disclosure of personal information

28(1) No local authority shall disclose personal information in its possession or under its control without the consent, given in the prescribed manner, of the individual to whom the information relates except in accordance with this section or section 29.

[42] Section 28(1) of *LA FOIP* is a mandatory exemption. Prior to a consideration of section 28(1) of *LA FOIP*, the first determination must be whether the information in question qualifies as “personal information” as defined by section 23(1) of *LA FOIP*. For information to be “personal information”, it must:

- 1) be about an “identifiable individual”. The use of the term “individual” in this provision makes it clear that the protection provided only applies to natural persons, not to corporations.¹³ Therefore, it does not include information about a sole proprietorship, partnership, unincorporated association or corporation.¹⁴
- 2) be personal in nature. “Personal” means of, affecting or belonging to a particular person, or concerning a person’s private rather than public life.¹⁵

[43] Information is about an “identifiable individual” if:

¹³ OIPC [Review Report 076-2025](#) at paragraph [47].

¹⁴ OIPC [Review Report 152-2019](#) at paragraph [13].

¹⁵ OIPC [Review Report 005-2024](#) at paragraph [29].

- the individual can be identified from the information (e.g., name, where they live); or
- the information, when combined with information otherwise available could reasonably be expected to allow the individual to be identified.

[44] In its submission, the Village indicated that “releasing many of the records of the Village would release information regarding wage garnish, divorce, tax repayments and arrears, financial hardship, and other highly personal and confidential information provided to the municipality in confidence.” The Village identified that the information in the records qualifies as personal information pursuant to sections 23(1)(a), (b), (g), (i) and (j) of *LA FOIP*.

[45] This office has found that bank statements, in and of themselves, often do not contain any sort of information of an identifiable individual of a personal nature. All that is commonly listed in bank statements are transactions that occur in a local authority’s chequing account.¹⁶

[46] As noted above, Record 2 is a bank statement from a provincially regulated financial co-operative. Our review of Record 2 reveals that portions of this record contain the names of third party individuals and the dollar amount of a financial transaction associated with those individuals.¹⁷ Sections 23(1)(b), (j) and (k) of *LA FOIP* become relevant in this review:

23(1) Subject to subsections (1.1) and (2), “**personal information**” means personal information about an identifiable individual that is recorded in any form and includes:

...

(b) information that relates to the education or the criminal or employment history of the individual or information relating to financial transactions in which the individual has been involved;

¹⁶ OIPC [Review Report 122-2013](#) at paragraphs [8] to [10].

¹⁷ In OIPC [Review Report 305-2023](#) at paragraph [24] provides that the amounts billed by a local authority for taxes on a certain property and the amounts a local authority collected from property owners could reveal financial transactions of an identifiable individual and qualified as personal information pursuant to sections 23(1)(b) and (j) of *LA FOIP*.

...

(j) information that describes an individual's finances, assets, liabilities, net worth, bank balance, financial history or activities or credit worthiness; or

(k) the name of the individual where:

(i) it appears with other personal information that relates to the individual; or

(ii) the disclosure of the name itself would reveal personal information about the individual.

[Emphasis added]

[47] In Record 2, under the "Description" column, private business names or government agencies are listed for some of the transactions. Business or professional information is distinguishable from the personal information of individuals. As previously noted, for information to be "about an identifiable individual", the information must relate to an identifiable person. This office has also previously found that financial information related to a business is not "personal in nature" and therefore, does not qualify as personal information pursuant to section 23(1) of *LA FOIP*.¹⁸ The Village has failed to provide submissions supporting how the release of the transactions on these pages of Record 2 that involve businesses would allow for an individual to be identified or would reveal any details that are personal in nature.

[48] On pages 2 to 5, 8 to 10, 13 to 18, 20 to 23, 25 to 30 and 32 to 34 of Record 2, the names of individuals are listed in association with listed financial transactions. In some of these instances, the name of the individual associated with the financial transactions is the Applicant's own name.¹⁹ The Village should release the portions of the record that contain the Applicant's own personal information. In other instances, the information withheld contains the names of third party individuals and financial transactions associated with those individuals. The name and associated financial transactions of the third party

¹⁸ *Ibid*, at paragraph [28].

¹⁹ *LA FOIP* provides individuals with the right of access to their own personal information, see section 30(1) of *LA FOIP*.

individuals in Record 2 would qualify as personal information. We caution that if the financial transactions involve the salary or discretionary benefit to an employee or contractor of the Village, then the amount being paid to that individual would not qualify as personal information according to subsection 23(2)(a) of *LA FOIP*.²⁰

[49] This office has previously established that, once other information within a record is redacted to de-identify personal information, the remaining data elements must be sufficiently unidentifiable to justify release of the information.²¹ To sufficiently de-identify the information in Record 2, the Village should continue to withhold the names of third party individuals on pages 2 to 5, 8 to 10, 13 to 18, 20 to 23, 25 to 30 and 32 to 34 in Record 2, unless the financial transactions relate to the payment of a salary or description benefit to an employee or contractor of the Village. The Village should release the remaining portions of Record 2.

[50] Record 1 contains no names of individuals associated with the listed financial transactions. Record 1 contains no personal information and should be released to the Applicant within 30 days of the release of this Report.

IV FINDINGS

[51] OIPC has jurisdiction to undertake this review pursuant to PART VI of *LA FOIP*.

[52] The late raising of exemptions was unfair to the Applicant and the Village did not meet the burden of proof for the application of the late raised discretionary exemptions;

[53] The Village did not properly apply sections 13(1) and 18(1) of *LA FOIP* to Records 1 and 2.

²⁰ *Supra*, footnote 16 at paragraphs [11] and [12].

²¹ OIPC [Review Report 187-2025](#) at paragraph [34].

[54] The Village properly applied section 28(1) of *LA FOIP* to the names of third party individuals associated with the financial transactions in Record 2, except where the financial transactions relate to the payment of a salary or description benefit to an employee or contractor of the Village.

[55] The Village did not properly apply section 28(1) of *LA FOIP* to Record 1.

V RECOMMENDATIONS

[56] I recommend that, within 30 days of the issuance of this Report, the Village release Record 2, with the exception of the names of third party individuals on pages 2 to 5, 8 to 10, 13 to 18, 20 to 23, 25 to 30 and 32 to 34 in Record 2, unless the financial transactions relate to the payment of a salary or description benefit to an employee or contractor of the Village.

[57] I recommend that, within 30 days of the issuance of this Report, the Village release Record 1 in its entirety.

Dated at Regina, in the Province of Saskatchewan, this 29th day of September, 2026.

Grace Hession David
Saskatchewan Information and Privacy Commissioner