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3rd SESSION, 67th GENERAL ASSEMBLY
Province of Prince Edward Island
5 CHARLES III, 2026

(Bill No. 36)

An Act to Amend the Consumer Reporting Act

Hon. Bloyce Thompson
Minister of Justice and Public Safety and Attorney General

GOVERNMENT BILL

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Prince Edward Island
Legislative Assembly

AMENDMENTS

ASSEMBLY / SESSION / YEAR
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BILL NUMBER: **36**

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TITLE: **An Act to Amend the Consumer Reporting Act**

#	SECTION	AMENDMENT	DATE

NOTED:

_____
COMMITTEE CLERK

CERTIFIED CORRECT:

_____
CHAIR, IN COMMITTEE

AN ACT TO AMEND THE CONSUMER REPORTING ACT

BILL NO. 36 **2026**

BE IT ENACTED by the Lieutenant Governor and the Legislative Assembly of the Province of Prince Edward Island as follows:

1. (1) Subsection 4.2(1) of the *Consumer Reporting Act* R.S.P.E.I. 1988, Cap. C-20, is repealed.

(2) Subsection 4.2(2) of the Act is amended by the deletion of the words "fixed place of business in the province**" and the substitution of the words "**head office address in Canada**".**

(3) Subsection 4.2(3) of the Act is amended by the deletion of the words "shall be open to inspection by**" and the substitution of the words "**shall be made available to**".**

(4) Section 4.2 of the Act is amended by the addition of the following after subsection (3):

Production of records

(4) For the purposes of an inspection under subsection (3), the Registrar or an investigator appointed under section 16 or 17 may require the consumer reporting agency to produce the records referred to in subsection (2) at the consumer reporting agency's address for service in the province, or in an electronically readable format, or both.

2.(1) Subsection 11(2) of the Act is repealed and the following substituted:

Method of disclosure

(2) Every consumer reporting agency shall make the disclosures required under this section to the consumer in whichever of the following methods the consumer chooses in the consumer's request:

(a) by telephone;

(b) by mail;

(c) electronically.

Default method

(2.1) Where a consumer does not indicate a choice of a method of disclosure for the purpose of subsection (2), the consumer reporting agency shall make the disclosures required under this section to the consumer in the method used by the consumer to make the request.

Electronic requests

(2.2) A consumer may make a request under subsection (1) by any of the methods listed in subsection (2).

Identification required

(2.3) A consumer reporting agency shall require the consumer to provide reasonable identification before making a disclosure under this section.

(2) Subsections 11(4) and (6) of the Act are repealed.

3. This Act comes into force on a date that may be fixed by proclamation of the Lieutenant Governor in Council.

EXPLANATORY NOTES

SECTION 1 repeals subsection 4.2(1) of the *Consumer Reporting Act* R.S.P.E.I. 1988, Cap. C-20. Consumer reporting agencies will no longer be required to operate from a "fixed place of business in Prince Edward Island that shall be open to the public". The section also amends subsections 4.2(2) and (3) of the Act to require a consumer reporting agency to retain original records at its head office address in Canada, and to make those records available to the Registrar or an investigator for inspection. The section also adds a new subsection 4.2(4) to the Act that authorizes the Registrar or an investigator, for the purposes of an inspection, to require the consumer reporting agency to produce the records at its address for service in Prince Edward Island, or in an electronically readable format, or both.

SECTION 2 repeals subsection 11(2) of the Act and substitutes a new subsection 11(2) of the Act that requires a consumer reporting agency to make disclosures to a consumer in the method of the consumer's choice, as specified. The section also creates a new subsection (2.1) of the Act that provides a default method if a consumer does not indicate a choice for the purposes of subsection (2). The section also creates a new subsection (2.2) of the Act that provides that a consumer may make a request for disclosure by any of the means listed in subsection (2), and a new subsection (2.3) of the Act that requires the consumer reporting agency to obtain reasonable identification from the consumer before making a disclosure under the section. The section also repeals subsections 11(4) and (6) of the Act. These sections permitted a consumer to be accompanied by another person when making an in-person request, and are no longer relevant.

SECTION 3 provides for the coming into force of this Act.

(Bill No. 36)

An Act to Amend the Consumer Reporting Act

STAGE:	***DATE:***
1st Reading:	November 3, 2026
2nd Reading:	
To Committee:	
Reported:	
3rd Reading and Pass:	
Assent:	

SIGNATURES:

Honourable Dr. Wassim Salamoun, Lieutenant Governor

Honourable Brad Trivers, Speaker

Joseph Jeffrey, Clerk

Hon. Bloyce Thompson
Minister of Justice and Public Safety and Attorney General

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