

From: [BLK kennedy](#)
To: fintech@fatf-gafi.org; [Comments, Public](#); [Iosco Info](#); [Whistle](#); [Ministry of the Attorney General](#); [Communications - Public / Communications Pour Le Public](#); [Financial Stability Board \(FSB\), Service](#); [CSA ACVM Secretariat](#)
Subject: WBFS1629476417856-423.pdf
Date: Friday, August 20, 2021 12:26:35 PM
Attachments: [WBFS1629476417856-423.pdf](#)

EXTERNAL: Verify sender before opening attachments or links.

See also s e c 16207-274-387. 're Canada s outt of date and rickety chain of oversight.
Bkennedy

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OSC Whistleblower Program

Supplemental Whistleblower Submission Form

* Indicates mandatory field.

You may complete and submit this form if you wish to provide new/additional information to supplement a submission you previously made to the OSC's Office of the Whistleblower. Please refer to the original submission ID that you received at time of your initial submission of the Whistleblower Submission Form.

* Original Submission ID (example: WBF1234567890-123)

WBF1623613480300-414

* What additional information do you wish to provide? Please describe. (max. 2000 characters)

Wbf155489998279-397 etc

How does td directs terms of service pdf 595636 clauses 4 and 5 electronic not announce that it has left the backdoor at its dealer broker level wide open to cyber mischief? TDs failure to close this door from when I first noticed and tried to report disparities to TD s senior Compliance official simply triggered a defensive wall of deceptively worded liability disclaimers rather than closing this back door where TD is openly declaring it has no intention of managing systemic risk at this level (let alone has any regard to clarity of material disclosure for retail clients using this service

Please consIDer <https://securityboulevard.com/2021/04/are-banks-spending-their-cybersecurity-budget-in-the-right-place/> And how iiroc also failed to address this

Also note that the sec is aware thayt access to material disclosure is less than desirable to retail investors and is now taking measures to improve this

I went to TD in the first place because I notice disparities in their outsourced financial feed data expecting that they would naturally want to address this

Instead all I got were excuses and defensive responses that ignored TDs own cored compliance onusus

And I encountered the same from osc and obsi and iiroc

Since the osc is now focused on capital markets and TD and RBC are both G-Sib not just D-SIB perhaps you might want to reframe your understanding of why I even bothered to raise this concern away from retail investors are dumb to td is announcing it has zero intention of respecting its layers of compliance and risk management including cyber risk at the dealer broker portals and also has imposed terms that give it a competitive advantage over retail investors

Supplemental Whistleblower Submission Form

Supporting documents

* Indicates mandatory field.

* 1) Do you currently have documents or materials in your possession or control, that you wish to provide to the OSC, to support the misconduct?

Yes No

Electronic supporting documents or materials up to 1 GB in total (up to 20 files) may be attached to this online report. If your files exceed this limit, any files past this limit must be sent directly to the OSC's Office of the Whistleblower, either by mail or courier.

If you plan to send files to our office by mail or courier, please complete this report submission first and take note of the submission ID number that you will receive at time of online submission.

In your mailing to us, please send the information to the OSC's Office of the Whistleblower at the address noted below, and include the following:

1. your name(s);
2. submission ID;
3. electronic files saved on a physical storage medium, such as a USB thumb drive;
4. a description of the document(s) or material(s) provided;
5. a description of how the document(s) or material(s) were obtained; and
6. whether your identity is likely to be revealed in any of these items.

Mailing address:

Office of the Whistleblower - Confidential
Ontario Securities Commission
22nd Floor
20 Queen Street West
Toronto, ON M5H 3S8

For future reference, this mailing address is also listed on the website of the [Office of the Whistleblower](#).

* Do you have files to upload?

Yes No

* Do you have files stored on physical storage media and/or physical documents to mail or courier to the Office of the Whistleblower?

Yes No

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* 2) Are there additional documents or materials available to support the misconduct which are not in your possession or control?

Yes No I don't know

* Please describe the additional documents and the location of each document. Please also indicate if any of the additional documents are likely to reveal your identity. (max. 1000 characters)



Please do not reference any documents that may reflect legal advice, that are communications with a lawyer for the purpose of obtaining legal advice or related working papers or that may otherwise be subject to solicitor-client privilege. We do not expect you to obtain documents or other things that are not in your possession or control.

Please consider if osc has adequate error and omission insurance coverage given the above context which still has NOT been addressed. And please reframe my efforts into the proper context so you do take this more seriously and insist iiroc and obsi do the same or return the issue to osc.
And csa.

Supplemental Whistleblower Submission Form

Whistleblower certification

* To the best of my knowledge and belief, all of the information submitted through this form is true and complete.

Warning: It is an offence under the Ontario Securities Act to knowingly provide false or misleading information to the OSC.

Please review the information above and click on "Submit" to complete your online submission.

Once you submit this online form, you may print the completed form and you will receive a reference number to confirm that you made a supplemental online submission.

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Supplemental Submission ID

2021-08-20 12:20:17.903

Date