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Chair: Mr. Sukh Dhaliwal



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• (1105)

[English]

The Chair (Mr. Sukh Dhaliwal (Surrey—Newton, Lib.)): I call this meeting to order. We are meeting in public.

Welcome to meeting number 103 of the House of Commons Standing Committee on Citizenship and Immigration.

Pursuant to Standing Order 108(2) and the motions adopted by the committee on February 12, 2024, and May 1, 2024, the committee is commencing its study of pension transferability and access to the mandatory provident fund, and delays in permanent residence and visas for Hong Kongers.

Mr. Paul Chiang (Markham—Unionville, Lib.): Chair, the translation is not working.

The English is coming in French, and the French is also coming in French.

The Chair: Okay, let me fix it.

• (1110)

Mr. Paul Chiang: Now you sound good.

The Chair: Okay, now it is all good.

Before we begin, I would like to ask all members and other in-person participants to consult the green and white card on the table for guidelines to prevent audio feedback incidents. Please take note of the following preventive measures in place to protect the health and safety of all participants, including the interpreters. Only use an approved black earpiece. Keep your earpiece away from all microphones at all times. When you are not using your earpiece, place it face down on the sticker placed on the table for this purpose. Thank you all for your co-operation.

Today's meeting is taking place in a hybrid format.

In accordance with the committee's routine motion concerning connection tests for witnesses, I'm informing the committee that all witnesses have completed those in advance of the meeting.

I would like to make a few comments for the benefit of the members and the witnesses.

Please wait until I recognize you by name before speaking. For members in the room, please raise your hand if you wish to speak. For members on Zoom, please use the "raise hand" function. The clerk and I will manage the speaking order as best we can, and we appreciate your understanding in this regard.

I remind you that all comments should be addressed through the chair.

Before I go to the witnesses, I would love to welcome Mr. Falk, Mr. Rogers, Mr. Longfield and Madam Dhillon to the committee. I'm looking forward to having good conversations.

Before we begin, we have prepared a draft budget regarding the study of pension transferability and access to the MPF, and delays in permanent residence and visas for Hong Kongers, in the amount of \$5,000.

The motion to adopt this budget has been moved. All in favour?

Some hon. members: Agreed.

The Chair: It is carried.

Now I would like to welcome our witnesses for the first panel.

From Canada-Hong Kong Link, we have Mr. Andy Wong, president. From Hong Kong Watch, we have Aileen Calverley, co-founder and chair. From Vancouver Society In Support of Democratic Movement, we have my dear friend, from my neck of the woods, Madam Mabel Tung, chair. Welcome to you all.

Up to five minutes will be given to each witness for the opening remarks, after which we will proceed with rounds of questions. We will begin with Mr. Wong from Canada-Hong Kong Link.

You will have up to five minutes for your opening statement. Please go ahead, Mr. Wong.

Mr. Andy Wong (President, Canada-Hong Kong Link): Thank you, Chair.

Good morning, esteemed members of Parliament. I'm Andy Wong, president of Canada-Hong Kong Link. We are a non-partisan, non-profit organization established in 1997. We promote freedom and democracy in Hong Kong, and we stand on guard for Canada's democracy. Thank you for having me.

I thank this committee for again showing concern for Hong Kongers' situation. Hong Kong is increasingly totalitarian. Hong Kong's national security police are monitoring Hong Kongers in the U.K. and here in Canada.

The Hong Kong pathway is supposed to provide security and freedom from fear to fleeing Hong Kongers. However, severe delays in the pathway are causing more insecurity and uncertainty in life. Without PR status, Hong Kongers cannot truly settle. Their immigration status is not permanent. Hong Kongers are afraid they may have to go back to Hong Kong and, in fear of being monitored by Hong Kong and China, cannot truly enjoy their freedom and human rights in Canada. PR is a ticket to a new life in the free world.

Due to the delays in PR and work permit application processes, a lot of applicants have fallen into “maintained” status for over half a year. This is the most unsettling status. They hold work authorization letters that expire in only 180 days. Many employers and other levels of government do not recognize this letter. They are constantly being asked for their new permit by employers or HR departments, school boards, health care ministries, etc. Each is threatening that, if applicants do not have a new permit soon, they will lose their job, income, health care or education for their kids, and some really have lost them.

Our data shows that most people who applied for PR in May 2023 or later are processed very slowly, and in a number of cases know, from inquiries, that their PR applications have passed all stages but results are not released. We don't know why applications are being held up. A lot of these cases are in the Niagara Falls office, and half-jokingly, applicants said their cases were thrown down the falls. Some of these applicants have been here for more than three years now—two years of study and more than one year of waiting.

The processing time of the H and C category, including Hong Kong pathway cases, is now 24 months. In every quarter of 2023 there were over 1,000 Hong Kongers getting PR through the pathway. In the first quarter of this year there were just 335. Where is priority processing? Why are things slowing down when there is a huge backlog of over 9,000? How many years do they have to wait to get their PR? Is the Hong Kong pathway expedited, as promised by the government when responding to this committee?

To sum up, we have three demands: First, expedite the PR application process, and if that is really related, increase the PR admission targets for H and C consideration; two, automatically renew work permits for Hong Kong pathway applicants so that they can get out of maintained status; and three, in view of the worsening situation in Hong Kong, extend the policy of open work permits for Hong Kong recent graduates to 2027 and the Hong Kong pathway to 2028. Without PR, Hong Kongers are not able to get their MPF back. They're not really settled, even financially, so I hope this committee will reflect this.

Thank you very much, and I look forward to answering your questions.

• (1115)

The Chair: Thank you very much. That's perfect timing: four minutes and 50 seconds.

Now we go to Madam Calverley for five minutes. Please go ahead.

Ms. Aileen Calverley (Co-Founder and Chair, Hong Kong Watch): Good morning, Chair and parliamentarians.

Canada offers a lifeboat scheme to Hong Kongers seeking refuge in Canada.

The Chair: I have a point of order. Sorry to interrupt you.

Mr. Chiang.

Mr. Paul Chiang: The translation is coming in French now, instead of English.

The Chair: Can we double-check?

Mr. Paul Chiang: Go ahead and speak.

The Chair: Ms. Calverley, can you speak a few words?

Ms. Aileen Calverley: I would like to highlight two challenges faced by immigrants from Hong Kong.

The Chair: Good. Let's start from the top. Let me reset the watch. Here we go.

Please go ahead.

Ms. Aileen Calverley: Canada offers a light bulb scheme to Hong Kongers seeking refuge in Canada. I would like to highlight two challenges faced by immigrants from Hong Kong.

The first one is on the MPF. The ongoing prevention of Hong Kongers from withdrawing their own retirement savings from the mandatory provident fund is a clear form of transnational repression. It is unjust that even Hong Kongers who have obtained their PR status are facing challenges in accessing their own savings.

A Hong Konger who obtained Canadian PR applied to withdraw their MPF savings from Manulife but was denied simply because they arrived in Canada with their BNO passport. On the Canadian PR card—you can see the picture—under nationality it clearly states GBN, which means they are a British national overseas. This individual, like many others, is being denied their rightful access to their own savings.

The MPF is a compulsory retirement savings scheme in Hong Kong. It allows Hong Kongers to withdraw their own retirement savings early if they depart Hong Kong permanently. Manulife and Sun Life, two Canadian MPF trustees, are blocking thousands of Hong Kongers from accessing an estimated 1.5 billion dollars' worth of retirement savings. Research by Hong Kong Watch shows that over 80% of surveyed Hong Kongers who have permanently migrated to the U.K. and Canada and applied for MPF withdrawal have been rejected.

The grounds for rejection are often based on arguments that BNO passports and visas are not valid travel documents or do not demonstrate permission to reside outside Hong Kong. Despite the Hong Kong government MPFA releasing a statement in 2021 no longer recognizing the BNO passport, the MPF-related legislation in terms of the deeds governing entitlement to MPF benefits remain unchanged.

Under the MPF, trustees like Manulife and Sun Life have a legal obligation to release the savings to beneficiaries who can provide evidence of the right to reside in a foreign country. The BNO passport is a U.K.-issued document and the BNO visa is not a temporary work permit. It provides routes to permanent settlement and British citizenship. Denying individuals with BNO passports their rightful access to their own savings is a violation of their fundamental rights. We cannot ignore this injustice. I urge parliamentarians to investigate this pressing issue and stand with the people of Hong Kong.

On the second issue, I would like to talk about the Hong Kong pathway. I'm here to represent two groups of Hong Kongers consisting of over 1,000 members who applied for stream A and stream B PR applications. Our objective is to request an increase in admissions targets, clear the existing backlog and ensure priority processing.

There are approximately 60,000 Hong Kongers under the Hong Kong pathway. In the first quarter of this year, 335 applicants were granted PR. As of now, there are close to 9,000 pending PR applications. The Hong Kong pathway operates under the humanitarian category. IRCC has set the admission target for H and C at 13,750 in 2024, but the allocation for the Hong Kong pathway remains unknown.

As we advocate an increase in admissions targets for the Hong Kong pathway, it is crucial for IRCC to recognize the urgency of the situation, approve all PR applications submitted in 2023 within the next two years, and honour our commitment to the Hong Kong community.

Thank you.

• (1120)

The Chair: Thank you very much.

Now we will go to Madam Mabel Tung from my neck of the woods.

Mabel, you have five minutes. Please go ahead.

Ms. Mabel Tung (Chair, Vancouver Society in Support of Democratic Movement): Thank you for having me here. I am Mabel Tung, chair of the Vancouver Society in Support of Democratic Movement, VSSDM. Our organization was founded after the Beijing Tiananmen Square massacre on June 4, 1989. Our mission is for advocacy and the advancement of democracy, freedom, human rights and the rule of law.

The Chair: I'm going to have to interrupt you for a second, please.

I will give the floor to Mr. Kmiec.

Mr. Kmiec, do you have something to say?

Mr. Tom Kmiec (Calgary Shepard, CPC): I didn't want to interrupt Mabel. I was just saying that we should raise the volume in the room so we can hear more clearly.

The Chair: I'm sorry, Mabel. We will start again.

Ms. Mabel Tung: Can you hear me now?

The Chair: It's not about you. It's just in the room here.

Mr. Greg McLean (Calgary Centre, CPC): It needs to be louder. The speaker needs to be louder.

The Chair: Mabel, can you say a few words, just to say hello to all the committee members?

Ms. Mabel Tung: Hello. Good morning, everyone.

The Chair: Now I'm going to start the clock again.

Please go ahead, Madam Tung.

Ms. Mabel Tung: Thank you for having me here. My name is Mabel Tung, chair of the Vancouver Society in Support of Democratic Movement, VSSDM. Our organization was founded after the Beijing Tiananmen Square massacre on June 4, 1989. Our mission is the advocacy and advancement of democracy, freedom, human rights and rule of law.

Since its inception, the VSSDM has been working tirelessly to speak out against injustice and human rights violations in any part of the world. Since 2019, our organization has been working in aid of many Hong Kongers who have had to flee because of their involvement in pro-democracy work. Ever since the forced imposition of the draconian national security law in March 2020, the lives of persons of conscience have become more dangerous every day.

On March 23 of this year, Hong Kong's puppet government unanimously passed into law the now infamous article 23, ostensibly to protect key national interests. Article 23 expands upon Beijing's national security law, allowing closed-door trials and giving the police rights to detain suspects without charge for up to 16 days. Hong Kong residents can now be arrested for the flimsy excuse under the catch-all and vague offences of endangering national security, colluding with foreign forces, insurrection and treason. If found guilty, the accused can be sentenced to life in prison. Any Hong Konger of conscience will be unsafe to continue to reside in Hong Kong or to return to this once free and vibrant city.

The recent announcement on May 27 by the Canadian government, allowing Hong Kongers to apply for an extension of their work permit, is just a band-aid measure. It does not address the main issues of obtaining permanent residency status. Consequently, applicants will continue to live in a state of prolonged uncertainty, exacerbating their already high level of anxiety and insecurity as exiles from their homeland.

Let me share a story from a Hong Konger in a very distressing situation:

“I graduated in 2016. I came in August 2021 with a work permit, which will soon expire on August 7. At that time, the requirement for getting PR was within 5 years post-graduation. Before the release of Stream B (extending the 5 years post-graduation to 10 years post-graduation), my Plan B was to study and get PR through Stream A. So, I submitted all my applications to school and received the student visa in May 2023. Then they released Stream B (extending the 5 years to 10 years) in July. I decided to continue with my studies because I expected it would take about six months to get PR.

“In December 2023, I received a pre-arrival letter from IRCC, which made me believe that my PR would come soon. In January 2024, my mom in Hong Kong had surgery. It wasn't a major surgery but it still caused a financial burden for my family. Up to now, I am still paying international student tuition fees. After May 2024, all student visa holders can't work over 20 hours a week. The delay in getting PR means I am still paying international student tuition fees, and I may have to consider quitting school or deferring. However, the new extension policy seems inapplicable because no one has received a letter called Acknowledgement of Receipt of PR application (AOR). If I defer or quit school, I will no longer have my student visa, and my work visa will expire. As a result, I will not be legally allowed to stay in Canada anymore.”

This is just one example. We have more Hong Kong distress cases in our file.

We at VSSDM strongly urge the government to provide updated information and resources to frontline officers at immigration processing centres, enabling them to, first, speed up the application process and eliminate unnecessary or unfair rejection of applicants; second, automatically renew work permits; and third, increase humanitarian and compassionate considerations in applications for permanent residency in Canada.

The people of Hong Kong are suffering. They are being suffocated by the authoritarian regime of the People's Republic of China. They are asking for your help. They are asking for our help as well. We urge that you give these recommendations your most serious consideration.

Thank you for your time.

• (1125)

The Chair: Thank you very much, Ms. Tung. That was four minutes and 59 seconds.

We will now go to the honourable members.

Honourable members, if you can, please point out who your question is for. That will help. To begin, I will go to Calgary Centre and my dear friend Mr. McLean.

Go ahead, please, for six minutes.

Mr. Greg McLean: Thank you, Mr. Chair.

My remarks today will be, I think, totally delivered to Madam Calverley. Thank you very much.

However, thank you to all of the witnesses for coming and giving testimony here today. It's wonderful to hear your input at this committee. We've been expecting it for a long time.

Our job here, of course, is to make sure that we get a pathway for Hong Kongers to get into Canada as seamlessly as possible. We want to make sure we have a ready stream available for all kinds of Hong Kong immigrants to come to Canada.

One of those necessities is, of course, income security once you get here. That income security is predicated upon the Mandatory Provident Fund Schemes Authority and the rules that existed in order to get that money that was deducted from paycheques in Hong Kong over and available for the people who are moving to Canada and want to set up lives here, so that they have some financial security here as well.

Madam Calverley, here is the first question. The mandatory provident fund, just for perspective, is a mandatory deduction of 5% from the paycheques of everybody working in Hong Kong, kind of like the CPPIB—the Canada pension plan—in Canada. Is that correct?

• (1130)

Ms. Aileen Calverley: It is similar, but it's not government-owned. Instead, the deduction goes to a financial company like Manulife or Sun Life; they are called trustees. The money actually stays with the financial company instead of in the government.

Mr. Greg McLean: Thank you. It would be, as we say, a trustee holding it on behalf of the people.

Prior to 2021, when the Hong Kong special administration regime actually changed its mind about how this was going, those mandatory provident fund funds would transfer when people changed their location. Is that correct?

Ms. Aileen Calverley: In 2021, the Hong Kong government—actually, the MPFA—issued a statement saying that it doesn't recognize a BNO passport as a valid travel document. Somehow financial companies, including Manulife and Sun Life, block Hong Kongers from restoring their savings if they use a BNO passport as a form of identity.

However, I would like to make it very clear: The Hong Kong government issued this statement, but there's no law change under the MPF scheme. It is very important. I can share the legal argument with parliamentarians after this meeting. It is very clear that there is no change to the trustee deed.

If the Hong Kong government changes the deed, then the trustee needs to follow the change. There's been no change; therefore, all the trustees, including Manulife and Sun Life, need to follow the law in Hong Kong and release Hong Kong people's retirement savings. That's unless there's a change and an added clause to the law under the MPF scheme.

That's why a lot of Hong Kongers have received replies from financial companies, saying that they have not submitted the right document. Actually, they have submitted everything.

Mr. Greg McLean: Thank you very much, Madam Calverley.

Thanks for all the research that your organization, Hong Kong Watch, has done on this, because your numbers are compelling. However, the issue, of course, that we're seeing here, as you pointed out, is that we have 60,000 applicants in the queue to gain Canadian citizenship here, but only 445 were approved in the first quarter this year. We obviously have a long queue here, but that queue is going to be dependent, of course, on arriving with your assets.

Just give me some perspective. You've pointed out to us in your documents here that the average size is \$38,600 Canadian per person. Therefore, with 60,000 Canadians coming over, there's going to have to be some replacement support. These people are going to have to earn, one way or another, in order to maintain the retirement lifestyle that they've contributed to their whole working life. Is that correct?

Ms. Aileen Calverley: Yes, thank you.

It is very important that Hong Kongers moving to Canada have access to their retirement savings, because a lot of them rely on this fund to settle in Canada. A lot of them try to find a job. It's not that easy. Even if they find a job, they cannot find one in the profession they were in back in Hong Kong. A lot of them rush to do any casual job to fulfill their stream B requirement to work over 1,600 hours.

Mr. Greg McLean: I have one last question.

I'm sorry, Madame Calverley. I know you presented this with a sample of the card. What would you suggest should change on that card, very clearly, so there is less discrimination from the BNO transfer into Canadian permanent residency and citizenship?

Ms. Aileen Calverley: It is the PR card. Somehow, on our PR card, there's a nationality. This means that it shows where you were from before you came to Canada. A lot of Hong Kongers use either the Hong Kong passport or the BNO passport to apply for an open work permit here. Somehow, for BNO passport holders, it shows GBN. That's also an excuse for trustees like Manulife and Sun Life to reject their application.

I would suggest, if possible, that there's no need to show their previous nationality. That will help them a great deal.

Thank you.

• (1135)

The Chair: Thank you very much.

Now we will go to Parliamentary Secretary Chiang.

Mr. Chiang, you have six minutes.

Mr. Paul Chiang: Thank you, Mr. Chair, and I'd like to thank the witnesses for being here with us today.

My question is for all three witnesses—whoever would like to answer my question. I would appreciate that. My question is a little long.

In 2021, IRCC launched a special measure that allows eligible Hong Kong residents with recently completed post-secondary studies to apply for an open work permit, which permits up to three years for those with post-secondary studies completed in the last five years, along with eligible accompanying family members. In

2023, IRCC extended the open work permit measures by an additional two years and expanded eligibility to Hong Kong residents who graduated within the past 10 years.

They also put in place two new pathways to permanent residency, providing eligible Hong Kong residents in Canada with the opportunity to build their lives here. The first pathway is for those who graduated from a designated post-secondary learning institution in Canada in the past three years with a degree, diploma, graduate or postgraduate credential. At least 50% of their program of study must have been completed while physically present in Canada, either in person or online. These individuals can apply directly for permanent residency. The second pathway targets former Hong Kong residents who gained a minimum of one year of full-time authorized work experience in Canada or the equivalent in part-time work experience in Canada at any skill level in the last three years.

In August 2023, IRCC expanded the stream by removing the education system. IRCC will continue to monitor the situation in Hong Kong to ensure our immigration program remains responsive to the needs of Hong Kong residents wishing to come to Canada.

In your view, what additional measures can the government take to ensure that Hong Kongers know they are safe here in Canada?

The Chair: Please go ahead, Mr. Wong.

Mr. Andy Wong: Thank you, Mr. Chair.

The simplest way, of course, is to expedite PR applications. That is the ultimate goal. That's the only way people would feel they really have settled in Canada. Yes, providing an open permit, as the committee motioned earlier, will help. The problem is that it's still temporary status.

Even worse is waiting for the open work permit. They need to go through a very long processing time. It's over half a year now. They fall into that "maintained" status I mentioned in my speech. That is a huge problem. In the short run, if we don't take them out of maintained status, they will be very unstable and in limbo. Ultimately, it's PR that's most important.

Thank you.

Mr. Paul Chiang: Would Ms. Calverley like to add to that?

Ms. Aileen Calverley: Yes, I would like to raise that the majority of applicants who apply for that OWP are rejected. Now they have to wait up to eight months. We have the new scheme, which is good, but somehow, on the website, it requires applicants to submit an AOR, an acknowledgement of receipt, so 99% of the applicants don't have it. I wonder whether IRCC can clarify that or waive that. That's very important.

Another one is a very good scheme to help people from Hong Kong; however, a police certificate is required. That is another big issue. One famous Hong Kong activist tried to apply through the eTA to come to Canada. After over two months, there was no result and no reply. I wonder why someone like him, Ray Wong, got refugee status in Germany but cannot come to Canada.

I want to raise that now, with the waiting time with the open work permit, people will have to wait seven years to get PR status if we keep approving only 335 applicants per quarter.

• (1140)

The Chair: Thank you.

Honourable member, do you want Madam Tung to answer as well?

Ms. Mabel Tung: Yes, I want to say that more information resources to the immigration processing centre would be helpful, because some of the unfairly rejected applications are due to some of the officers' lack of information or understanding of what the pathway really means to some Hong Kongers. It would be great if you could give more information and resources to those officers.

The Chair: Thank you.

Your time is up, Mr. Chiang. You have had six minutes and 10 seconds. I'm sorry, but we will come back to you.

Now we will go to Mr. Brunelle-Duceppe.

Mr. Brunelle-Duceppe, please go ahead.

[*Translation*]

Mr. Alexis Brunelle-Duceppe (Lac-Saint-Jean, BQ): Thank you, Mr. Chair.

I want to thank all the witnesses here today for this vital study.

My question is for Ms. Calverley. I would just like to discuss the recent verdict against 47 Hong Kong democrats, who allegedly organized an unofficial primary election. They were charged with violating the national security law. I think that we can say that this verdict is a clear attack on democracy.

I want to give you the opportunity to reiterate your requests to the Canadian government and the international community regarding the safety of Hong Kongers and sanctions against Hong Kong.

[*English*]

Ms. Aileen Calverley: Yes, this occurred last week. There were 14 who pleaded guilty. Among the 47, 45 will be imprisoned. Of course, the majority of them have already been in prison for over three years. This is injustice. Canada needs to do more to help these people. We have over 300,000 Hong Kongers living in Hong Kong who are Canadian citizens. They are under threat.

I appreciate our government's issuing a statement to condemn the verdict and the violation of human rights in Hong Kong, but Canada needs to do more. I have not seen any action from Canada more than just a statement of peace. An official sanction to accompany it is essential to stop this going forward.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: Thank you.

Mr. Wong, recently, on May 7, 2024, over three years after the introduction of three-year open work permits for Hong Kongers, the Government of Canada announced a new public policy. This policy allows permanent resident applicants from Hong Kong to extend their status and obtain a new open work permit, in Canada, while they wait for a decision on their application for permanent residence.

Have you seen any improvement in the processing of open work permits for applicants from Hong Kong who are waiting for a permanent residency decision?

[*English*]

Mr. Andy Wong: I think the problem is that the policy is pretty new. It was just last week, so we do not know if the new policy actually has sped up the open work permit. As other witnesses have mentioned, no one has ever seen that AOR, which is a requirement for that new open work permit. That is a huge problem. It's not really helping those who are currently waiting for some kind of work permit to continue their status in Canada—those who are already waiting.

However, for the people who just applied recently for the Hong Kong pathway, they now have a clearer path and a bridge from their current permit, which is expiring, to PR status, and that is a good thing. However, for the majority of those who are waiting, that backlog, those people are still waiting. A lot of them waited for over half a year, especially if they're applying for the open work permit for Hong Kong recent graduates.

That open work permit was supposed to be for people who are still in Hong Kong, but they're now using it in Canada to continue their status here.

• (1145)

[*Translation*]

Mr. Alexis Brunelle-Duceppe: Thank you, Mr. Wong.

Ms. Calverley, as of April 30, 2024, Canadian financial institutions held a 40% market share in the Hong Kong mandatory provident fund. In addition, mandatory provident fund administrators allegedly earn approximately \$69 million a year in interest on the money held in the tied-up funds of holders.

Since these are Canadian institutions based in Canada, do you think that the Canadian government bears any responsibility for resolving the situation? If so, how should it deal with these institutions?

[English]

Ms. Aileen Calverley: Yes, I think the Canadian government has the responsibility, because we have Hong Kongers moving to Canada, so this is a lifeboat scheme. It's supposed to help them to settle, to live in Canada and to become Canadian citizens, yet the money is withheld, actually, by some Canadian companies. To me, this is completely outrageous.

Not only are they suffering when they come here and wait for so long to get PR, but then they cannot get their money, so this is completely outrageous. This money is not being held by the Hong Kong government. This money is being held by Manulife and Sun Life.

The Chair: That was right on six minutes. Thank you.

Now we'll go to Madam Kwan.

Madam Kwan, go ahead, please, for six minutes.

Please mention who you want to question first; I would appreciate that. Thank you.

Ms. Jenny Kwan (Vancouver East, NDP): Thank very much, Mr. Chair.

Thank you to all three of the witnesses, from Canada-Hong Kong Link, VSSDM and Hong Kong Watch, not just for appearing today but for your ongoing work in support of Hong Kongers. I truly, deeply appreciate that.

My first question is around the interim measure. The government has announced that its interim measure is really meant to be a bridging process. However, related to that and as we heard, what Hong Kongers really need is permanent resident status.

Related to the permanent resident status are the immigration level numbers, because the level planned this year under the categories of H and C and protected persons is set at 13,500. Next year it will be at 8,000, and the following year it will be at 8,000 also.

In light of those limitations, in order to facilitate the processing of applications for PR for Hong Kongers, would the government need to change the immigration level numbers and have a dedicated path for Hong Kongers?

I'm going to start with you, Andy, please.

Mr. Andy Wong: I think the problem is that, yes, IRCC is saying that the immigration level plan is a problem, but I'm really not sure, because in 2021 and 2022, the PR admissions numbers were actually way above the high range of the target for H and C.

Then, last year, there was 10% that was not used, so is the target really that important? I'm really not sure. I'm really puzzled, and I think the public is also puzzled in this case.

However, if that actually affects the allocation of resources and all that stuff, then yes, of course, they should increase it. If decreasing the target means fewer resources in the coming years, then no, that is not dealing with the problem.

Thank you.

• (1150)

Ms. Jenny Kwan: Thank you.

I'll go to Aileen, and then I'll go to Mabel on Zoom for the same question, please.

The Chair: Thank you.

Madam Calverley, and then Madam Tung, please, go ahead.

Ms. Aileen Calverley: Thank you.

The admissions target for this year is 13,750. The upper range will be 18,000.

Our research is showing that for all categories under humanitarian, only 65% actually use up the admissions target. I don't know what's going on. Even if they do it at 100%, they still cannot process them. There are 9,000 applications pending.

I think it is a very good suggestion to take the Hong Kong pathway outside of the four categories, so we'd have a separate category to approve all of the PR applications as soon as possible. Otherwise, with 60,000 applicants and only 10,000 approved now, it will take a few decades to approve the rest of the 50,000 PR applications.

The Chair: Thank you.

Mabel, please go ahead.

Ms. Mabel Tung: Thank you.

I agree with the last two speakers, but I think it has to be increased in humanitarian and compassionate numbers as well.

However, one thing I want to emphasize.... Someone just mentioned May 27. That extended the work permit. What I heard from Hong Kongers in Vancouver is that none of them were able to get the extension because of the AOR. I think the department should look into it and see if there's anything it can do to improve this process. Otherwise, you put the policy out, but nobody benefits from it.

Thank you.

Ms. Jenny Kwan: Thank you for that.

Related to this issue, one of the things the government has not done is automatically extend people's work permits. If it were to do that, I think it would save a lot of resources for the department, and then you would ensure that people can seamlessly continue their work.

This question is for all of the witnesses, in the same order they answered before. Would you call on the government to automatically renew Hong Kongers' work or study permits?

Alternatively, would you automatically provide them with an open work permit so they don't have to go through an application process, as is required right now?

Mr. Andy Wong: I absolutely support that. That will help the people who are currently in maintained status, but that is not the final goal.

Thank you.

Ms. Aileen Calverley: I think for those who have an OWP, or open work permit, it's possible, but for those with a spousal open work permit, it may not be possible. This is because a lot of permits actually expire after eight months, so it will be a difficult task for this group of people.

Ms. Mabel Tung: Yes. No matter what, I agree 100% with automatically renewing work permits.

Ms. Jenny Kwan: Thank you to all of the witnesses for the comments.

The Chair: Thank you very much, Madam Kwan.

For the second round, we will go with four minutes for the Conservatives, four minutes for the Liberals, two minutes for the Bloc and two minutes for the NDP.

We'll start with Mr. Kmiec. You have four minutes. Please, go ahead.

Mr. Tom Kmiec: Thank you, Chair.

It will be for Ms. Calverley.

I'll go back to this MPF issue. The MPFA administrator released a statement on March 10, 2021, saying that because the British national overseas passport was no longer recognized by the Hong Kong government as a valid travel document or proof of identity as of the end of January 2021, those trying to withdraw their MPFs early, before retirement, wouldn't be able to rely on the BNO passport. There are not a lot of BNO passport holders who have come to Canada. Many people have admitted to that. There are some. There are documents. When the PR card is printed, it will look like this and it will say "GBN" on it.

I've taken the time to go through the website. I'm going to ask you whether this is a potential solution. I want IRCC to fix this problem. It's allowing the Hong Kong and Beijing governments to repress Hongkongers who are trying to come to Canada and re-establish themselves, as all three of you have mentioned.

On the website are four options for PR nationality. They are "GBS (UK—Brit[ish] subject, subject to control)"; "GBR (UK—British citizen)"; "GBO (UK—British overseas citizen)"; and "GBN (UK—Brit. Ntl. overseas)". Nine times out of 10 this is a Hongkonger. This then appears on the PR card. When the Hongkonger gets PR—and there are many of them waiting to get PR, so this will become a bigger and bigger problem—we're basically identifying them through the MPF accounts, whether they're with Manulife or Sun Life, when they're applying through the process.

Then they get these rejection letters. I have one right here. It says, "You can't have it, because the BNO is not a recognized document." The only way to know that a Hongkonger came to Canada and is a permanent resident of Canada is that their PR card says GBN instead of saying that it's for the Hong Kong special administrative region, CHN.

Wouldn't the solution be for IRCC to change their administration and label the PR cards of all Hongkongers as CHN?

I'll go to Ms. Calverley first, Mr. Wong and then Ms. Tung.

• (1155)

Ms. Aileen Calverley: I think this is a wonderful idea. I think there's no need to identify these people holding a BNO passport. I think changing the code will make that much easier.

Also, all of these people who got a BNO passport were born in Hong Kong. They can get ID cards and they can get Hong Kong passports. That means, actually, it's possible to use CHN.

Mr. Andy Wong: I agree with that recommendation. That would be good.

The Chair: Madam Tung, go ahead, please.

Ms. Mabel Tung: I totally agree.

Mr. Tom Kmiec: To Ms. Calverley and to any of you who've been told this, back in October 2023, 20 individuals were arrested in Hong Kong for trying to help Hongkongers obtain their mandatory provident funds. These were privately held. We've established that these aren't government funds. These are privately held retirement funds. This is a form of transnational repression that Beijing is using on Hong Kong SAR to basically go after Hongkongers overseas.

Have there been other arrests? Have you spoken with Hongkongers who are worried about this process of obtaining their own pension retirement funds either now or later, when they're in Canada?

Ms. Aileen Calverley: This is very worrying for everyone with a BNO passport or for Canadians with PR here with a BNO passport, who are coming to Canada. They're afraid of being arrested. Some of them are even afraid to go back to Hong Kong with their identity with a BNO passport. This is a very serious issue.

This is, to me, transnational repression. Even if you escape to Canada or escape to the U.K., you're holding a BNO passport, and that's no good.

I think, after the arrest, a lot of Hongkongers are very afraid to go back to Hong Kong.

The Chair: Thank you very much.

Time is up at four minutes and 16 seconds.

Now we will go to Mr. El-Khoury.

Please, go ahead.

Mr. Fayçal El-Khoury (Laval—Les Îles, Lib.): Thank you, Mr. Chair, and welcome to our guests.

My first question is addressed to Mr. Wong.

Mr. Wong, could you briefly please tell the committee, after the handover in the late 1990s, what negative impacts there were on the citizens of Hong Kong?

How is your organization helping Hongkongers who are currently here in Canada and facing challenges from our immigration system?

Mr. Andy Wong: After 1997, the situation in Hong Kong gradually deteriorated, especially since 2014, 10 years ago, when people were occupying the streets to demand democracy. Then the control got even worse. In 2019 the anti-extradition bill movement was the most important. The next year, in 2020, there was the national security law. In March of just this year, there was the new local legislation on national security.

All those laws are just dismantling the whole of civil society and not letting anyone speak out in Hong Kong. At Canada-Hong Kong Link we monitor the situation. We communicate with parliamentarians and also the government, with GAC, to raise our concerns. It's a good thing that now at least GAC will issue statements, at least, on Hong Kong's issues. We of course lobbied to get this lifeboat scheme, the Hong Kong pathway, back in 2020 and 2021.

We continue to monitor the situation. That's why we're here right now. It's to follow up on ways to help Hong Kongers come to Canada and really settle in Canada.

Thank you.

• (1200)

[Translation]

Mr. Fayçal El-Khoury: Thank you.

My second question is for you, Ms. Calverley.

Are Canada's measures to address this issue comparable to other countries' measures? Do you recommend that Canada look at the measures taken by other countries?

[English]

Ms. Aileen Calverley: I think you should learn from other countries, like the U.K. with its "5+1", in the Canadian lifeboat scheme. People apply for a study permit. That has nothing to do with stream A or stream B. Only after they graduate do they apply for stream A. That is a completely separate scheme. For stream B, it's the same. People apply for an open work permit. When they fulfill the requirement, they apply for stream B.

All three schemes are different. That's why some people actually fall out of the system. I think it would be better to have one scheme for everyone to apply for stream A and stream B from Hong Kong. That would solve the problem. We also need to guarantee that when they fulfill all the requirements and stay in in Canada for two to three years to fulfill them, when they apply for PR they should get it within 6.5 months and not wait another 21 months or even longer.

[Translation]

Mr. Fayçal El-Khoury: Thank you.

[English]

The Chair: Thank you. The time is 4 p.m., right on the clock.

Mr. Brunelle-Duceppe, you have two minutes. Please go ahead.

[Translation]

Mr. Alexis Brunelle-Duceppe: Thank you, Mr. Chair.

Ms. Calverley, do you personally know anyone who has been harassed by agents of the Chinese regime here on Canadian soil?

[English]

Ms. Aileen Calverley: I can say that I'm one of them. Actually, there's someone outside my home watching me. I report to CSIS and the RCMP. Recently, because I advocate for over one thousand Hong Kongers, I got a threatening email written in Chinese. I reported that to the RCMP as well.

Despite the threat, I will continue to fight. I will continue to speak up for my fellow Hong Kongers.

[Translation]

Mr. Alexis Brunelle-Duceppe: Thank you, Mr. Chair.

Mr. Wong, what are the consequences of the federal government's inaction? What are the fears or concerns of Hong Kong nationals on Canadian soil?

[English]

The Chair: Madam Calverley.

Ms. Aileen Calverley: I think it's very concerning, because a lot of Hong Kongers are afraid to even join a gathering or a rally or anything and speak up for freedom and democracy. We are in a free country. Hong Kongers should be feeling safe, but obviously they don't. That's why when they attend rallies they put their masks on, or they simply don't attend.

• (1205)

[Translation]

Mr. Alexis Brunelle-Duceppe: I want to ask Mr. Wong the same question.

[English]

Mr. Andy Wong: I totally agree with Ms. Calverley on this, because people who are still in a temporary status are afraid that they might need to go back to Hong Kong. Their status is not permanent. If their status were permanent, then perhaps they could stay in Canada. That would be better.

The Chair: Thank you very much, Mr. Wong and Mr. Brunelle-Duceppe.

We'll go to Madam Kwan.

Madam Kwan, go ahead for two minutes, please.

Ms. Jenny Kwan: Thank you very much.

On the mandatory provident fund, the fact is that when they prove that they're permanently leaving the territory and have no intention of returning, BNO visa holders are legally permitted to withdraw their savings once they provide proof that they have departed Hong Kong.

However, this is the situation: They can't access their pension funds. What do you think the Canadian government can do with respect to holding Canadian banking agencies accountable in following the law?

I'll start with Aileen, please, on this question, and then we'll go around.

Ms. Aileen Calverley: Thank you.

I think the government really needs to put pressure on our financial institutions. It is a pure injustice. These people are PRs in Canada, but just because they have a BNO passport, they cannot access their funds. It is an outrageous injustice. For people in the U.K., the U.K. BNO visa is another scheme leading to citizenship, not only permanent residence. That should be proof of permanently leaving Hong Kong.

I want to add that for the change for the PR card, it should be "HKG" instead of "CHN". That would be better. "HKG" means "Hong Kong". Our colleague actually got the new PR card. She has a Hong Kong passport, so it's under HKG.

Ms. Jenny Kwan: Thank you.

In terms of accountability from banking institutions, what measures do you think need to be taken, more specifically? They're violating the law, as far as I can understand. What authority do they have to withhold people's pension funds?

Maybe we'll try Andy and then Mabel on that question.

The Chair: Mr. Wong, go ahead, please, quickly.

Mr. Andy Wong: My understanding is that financial institutions operating in Hong Kong are in a situation whereby they're asked to comply with two sets of laws: one in Hong Kong and one in Canada.

Ms. Jenny Kwan: Yes, but these are Canadian banking institutions.

Mr. Andy Wong: The problem is whether the Canadian banking institutions are actually standing for Canadian values. That is the question that needs to be asked.

Thank you.

The Chair: Madam Tung, the time is up, but please go ahead.

Ms. Mabel Tung: I think whatever the situation is in Hong Kong, it can't be controlled by our government, but inside Canada I think our government should put more pressure on our banking industry to respect our Canadian values and make sure that Hong Kongers are able to access those funds.

The Chair: Thank you.

On behalf of the committee members, I want to thank Mr. Wong, Madam Calverley and Madam Tung for being here with us and sharing their thoughts.

Thank you. We'll suspend for five minutes for the second panel.

• (1205) _____ (Pause) _____

• (1215)

The Chair: I call the meeting back to order.

We are resuming with the witnesses on the second panel.

Welcome back, members.

I would now like to welcome our witnesses.

From Sun Life Financial Services of Canada, we have Ms. Laura Hewitt, vice-president and head, global government affairs and public policy. From the Manufacturers Life Insurance Company, we have Ms. Maryscott Greenwood, global head, government relations.

Welcome Ms. Greenwood and Ms. Hewitt. You have five minutes each for opening remarks.

We will start with Madam Hewitt. Please go ahead for five minutes.

Ms. Laura Hewitt (Vice-President and Head, Global Government Affairs and Public Policy, Sun Life Financial Services of Canada Inc.): Thank you, Mr. Chair. It's a pleasure to be here with you today.

I would like to begin by thanking the committee for the chance to appear on this important study and clarify the role that MPF trustees such as Sun Life play in the early MPF application withdrawal process.

At the outset, we want to assure the committee that Sun Life does not prevent Canadian permanent residents or citizens who have permanently left Hong Kong from withdrawing their Sun Life MPF funds. On the contrary, as I will outline in my remarks, we have, in fact, accepted 97.5% of all applications for early MPF withdrawal due to permanent departure since 2021.

Hong Kong is one of Sun Life's longest-standing international markets, where we have held a continuous presence since 1892. Most of our product and service offerings in Hong Kong are long-term and span several decades, including life insurance, health insurance, asset management and, of course, pension management, including as one of 13 approved trustees to administer the MPF program, Hong Kong's mandatory retirement savings plans for all workers.

At Sun Life, our purpose is to help our clients achieve lifetime financial security and live healthier lives. In any jurisdiction where we operate, whether it be our home base of Canada, in the United States or in Hong Kong, Sun Life is focused on meeting the needs of our clients. Each market and each client has distinct needs, and we tailor our approach to best support them. We also ensure that we are compliant with the specific laws and regulations of each of those markets, which enables us to serve our clients to the best of our ability.

These principles are true for Hong Kong and for early MPF withdrawal requests by clients who have permanently left Hong Kong, which is the nature of our discussion today.

I want to provide committee members some context into how the early MPF withdrawal application approvals process works and the role that trustees such as Sun Life play in the process versus the role that the Hong Kong MPF regulator, the Mandatory Provident Fund Schemes Authority, or the MPFA, plays.

There are two levels of approval for any early MPF withdrawal request.

The first level of approvals is done through the MPF trustee, such as Sun Life. The trustee reviews all documentation provided by the applicant and either accepts or declines the application based on whether they have successfully met the criteria for early withdrawal. In the case of early withdrawal due to permanent departure, there are three criteria: first, a statutory declaration that the applicant has permanently departed or will permanently depart Hong Kong on a certain date; second, proof of permission to indefinitely reside outside Hong Kong; and third, that an applicant may only use the “permanent departure from Hong Kong” stream once in their lifetime for an early MPF withdrawal.

If the trustee determines that the applicant has successfully met all three criteria, the application is approved and is sent to the MPFA for final approval.

The MPFA has access to an applicant's entire MPF history, including any former early withdrawal requests for reasons of permanent departure.

In rare cases, Sun Life has approved an application for early withdrawal based on the documentation submitted to us, but upon the MPFA's review, the client was declined due to having received a prior payout under the permanent departure stream.

To provide a clear picture for committee members in this important study, I would like to share the following data for the committee to consider. Between 2021 and Q1 2024, Sun Life processed a total of 14,590 applications for early MPF withdrawal due to permanent departure from Hong Kong, and 97.5% of these applications were approved by both Sun Life and the MPFA. Of the remaining 2.5% of applications, which were not approved, approximately 1.2% were declined by Sun Life for failing to meet the criteria or for administrative reasons, such as missing or incomplete paperwork, and approximately 1.2% were approved by Sun Life but subsequently declined by the MPFA for having previously received a payout under the permanent departure stream.

Of the applications declined by Sun Life, there were only two clients with Canadian citizenship or permanent residency who were declined for administrative reasons, such as incorrectly filled out forms or missing supporting documents.

In closing, I want to reassert to committee members what we said at the outset. Sun Life is not preventing Canadian permanent residents or citizens who have permanently left Hong Kong from withdrawing their Sun Life MPF funds. In fact, our records show that we have approved all eligible and properly completed applications.

Again, I thank the committee for the chance to appear before it today.

I hope this information will help you study this important issue.

I look forward to answering your questions.

• (1220)

The Chair: Thank you, Madam Hewitt.

Now we will go to Madam Greenwood for five minutes, please.

Go ahead.

Ms. MaryScott Greenwood (Global Head, Government Relations, The Manufacturers Life Insurance Company): Good afternoon.

Thank you so much, Mr. Chair and members of the committee.

[*Translation*]

I'm greatly honoured to be here today.

[*English*]

It's good to see you.

My name is Maryscott Greenwood. I serve as the global head of government relations at Manulife. It's an honour to appear before this parliamentary committee. The meeting was noticed quickly, so I'm appearing remotely from Washington, for which I apologize.

I am pleased to provide background on Manulife's pension business in the Indo-Pacific region and to try to answer your questions.

A proudly Canadian company, Manulife was founded 137 years ago. Today we provide financial services to 35 million customers around the world, including seven million Canadians. Financial services are one of Canada's most important export categories. We are proud not only of our Canadian heritage, but also of our role in shaping Canada's impact on the largest growing population in the world, the Indo-Pacific, where we have had a presence for 125 years.

Manulife has been providing financial services in Hong Kong since 1898. We currently have 2.5 million customers there and 2,470 employees.

We're here today to talk about pensions. A pension is a long-term product. Pensions are designed to ensure that people fund their retirement. Almost all pension systems, including pensions in Canada and in the United States, restrict individuals from accessing their pension money before retirement age. This is done to ensure that the funds are available for retirement. Hong Kong pensions, like ours here at home, are similarly restricted.

In 1995, Hong Kong passed legislation to require most workers to have a pension. These pensions, called MPF, were launched in 2000, and Manulife was one of the first companies to offer these pension plans to workers. Currently, there are 13 MPF trustees, including Manulife, that offer 27 MPF plans to about 4.5 million members and 330,000 participating employers.

The pension laws in Hong Kong allow for pensions to be withdrawn prior to the age of 65 only in specific circumstances set out in legislation, including early retirement after the age of 60, permanent departure from Hong Kong, total incapacity, terminal illness, small balance or death.

To unlock their pension due to a permanent departure from Hong Kong, a customer must provide evidence, which includes documents showing that they have obtained a right to permanently reside in a jurisdiction outside of Hong Kong. For Hong Kong pension holders moving to Canada, this means providing evidence that they have been granted permanent residency or have Canadian citizenship. Once we receive Canadian government-authorized evidence of permanent residence status or citizenship and have satisfied all the requirements, Manulife's MPF operations in Hong Kong can process the application for early unlocking of the pension.

For total clarity, Manulife does not and is not authorized to waive the residency or citizenship requirement to unlock the pension for Hong Kong workers.

From 2021 to 2023, Manulife received about 4,650 requests from customers requesting that pension funds be unlocked for reasons of permanent departure from Hong Kong to Canada. Manulife was able to process applications on the grounds of permanent departure for 3,750 applicants who moved to Canada. We were unable to process applications from about 900 customers for a variety of reasons, including insufficient documentation, forms filled out incorrectly or having previously unlocked an MPF pension.

In offering life insurance and pension products, Manulife makes a long-term commitment to its customers for their financial security. We abide by our contracts in accordance with relevant laws. Our commitments span decades, and our responsibility to honour our obligations to our customers has been at the core of our business for 137 years.

We are proud that 35 million customers around the world have chosen Manulife to help them save for retirement and protect their families with life and health insurance.

Thank you very much. I would be happy to try to answer your questions.

• (1225)

The Chair: Thank you, Ms. Greenwood.

Now I will go to the honourable members.

Honourable members, in the beginning, if you can point out who your question is for, that will help.

We will start with my dear friend, Mr. McLean.

You have six minutes.

Mr. Greg McLean: Thank you, Mr. Chair, and thank you to both representatives of financial institutions who are here today. We appreciate your comments. Your comments do differ greatly from the figures that have been provided to us, so I'm going to ask you some pointed questions about how you're arriving at your numbers.

The numbers we see coming out are predicated on the fact that, of course, there is this issue since 2021, with the Hong Kong Special Administrative Region saying that people leaving Hong Kong on a British national overseas passport were not eligible to take their mandatory provident fund scheme deposits with them. Has your policy changed since 2021?

I'll ask Madam Hewitt first of all, please.

Ms. Laura Hewitt: There are very clear criteria articulated for the early departure, as I outlined in my opening remarks. They include evidence of the ability to permanently depart or indefinitely depart Hong Kong. That has been true since before 2021, and it remains true today. I think that our numbers, including, as I shared, the 97.5% approval rate for applications, and the approval of all eligible Canadians and Canadian permanent residents, shows that we continue to give access to those funds for those who are eligible for the early departure stream.

Mr. Greg McLean: Thank you, and I respect that you're the trustee for these individuals, not for any government.

Your two firms are the most stringent about turning down the actual applications that come in through the British national overseas passport, and the data we have seen shows that you turn down about 90% of them in that respect. The reason you turn it down, as recognized when you decline it, is that the BNO visa is not recognized as a valid document. Is that the case?

I ask because it does differ strongly from the numbers you presented, Ms. Hewitt.

Ms. Laura Hewitt: As indicated in the numbers I shared, we are approving all eligible Canadian permanent residents and Canadian citizens. The BNO passport is not sufficient proof of ability to permanently reside outside of Hong Kong, but once those folks have their eligible documentation in terms of permanent residency or citizenship, whether that be for Canada or another jurisdiction, then, as our record shows, we will approve those applications as soon as they meet the eligibility.

Mr. Greg McLean: Thank you.

They're not eligible if they come to Canada on a BNO passport. After they gain permanent residency in Canada, are they then eligible, even though they came over on a BNO passport?

• (1230)

Ms. Laura Hewitt: Yes, they are eligible once they have Canadian permanent residency, and as our numbers have shown, we are approving all of those applications. The two examples that I shared of Canadian permanent residents who have been declined by Sun Life since 2021 were for missing or incomplete paperwork, and those folks are able to reapply. We've actually had instances—

Mr. Greg McLean: Thank you.

Our information shows that when Hong Kongers come over to Canada on the BNO passport and then become permanent residents of Canada, it's still indicated on their permanent residency card that they came over on the BNO, and then they're actually turned down to move over the funds that are provided from the mandatory provident fund. Is that correct?

Ms. Laura Hewitt: I can speak only on behalf of Sun Life. The permanent residency is sufficient proof of ability to permanently depart, and so we are approving those applications regardless of which passport they are using. We proactively ask them for their Hong Kong ID cards, and we will continue to approve those applications.

Mr. Greg McLean: I am going to ask the same question of Ms. Greenwood.

Ms. Greenwood, do you hold back any of the funds allocated because the person comes in on the BNO passport before they are a Canadian permanent resident?

Ms. MaryScott Greenwood: We do not decline to process an application for reasons of the BNO visa or passport. That is not one of the reasons. The issue is really whether or not an individual has the right to permanently reside in Canada or elsewhere. Permanent residency evidence or citizenship is what they are able to use in support of their application for the early withdrawal of their MPF pension fund.

Mr. Greg McLean: We have a great discrepancy of information here, because, according to the information we were provided by the researchers at Hong Kong Watch, your two Canadian companies with subsidiaries in Hong Kong are sitting at about \$3.7 billion Canadian of pension assets that belong to Hong Kongers, some of whom are discouraged from applying because of the record. What we see sometimes is a 90% decline in this. You're saying that the numbers that you have are far different from the numbers that were being provided by research organizations.

I'll go to Ms. Hewitt, first of all.

Ms. Laura Hewitt: Again, I'd like to confirm that we are approving those applications, so for those individuals who are eligible, we hope our numbers today give them comfort and assure the committee that we are approving eligible applications and—

Mr. Greg McLean: Just hold on. Madam Hewitt, you keep saying “eligible”, and if you don't mind my saying so, I think it might be a crutch. Okay, yes, “eligible”...but only 10% are actually eligible. I'm trying to square the numbers between what you've given and what we've been provided with previously.

The Chair: The time is up.

Madam Hewitt, please give a quick answer.

Ms. Laura Hewitt: Those who are eligible.... I'm just referring to the criteria for proof of early permanent departure, proof that they are able to permanently reside outside of Canada. A Canadian permanent residency card or Canadian citizenship are both examples of eligibility. Just to confirm, we have approved 97.5% of all applications, including all Canadians, with the exception of those two I mentioned, who had incorrectly completed paperwork.

The Chair: Thank you very much.

Now, before I go to Mr. El-Khoury, my friend, I welcome Mr. Blois to this committee.

Now, Mr. El-Khoury, my friend, you have six minutes.

Mr. Fayçal El-Khoury: Thank you, Mr. Chair.

Welcome, witnesses.

My first question is addressed to both, in reality, Ms. Greenwood and Ms. Hewitt. The U.K. government issues “British national (overseas)”, or BNO, status to Hong Kong residents. Have Manulife and Sun Life refused to recognize BNO status, in line with the Chinese government's current position? Can you tell this community why you don't recognize this status?

Ms. MaryScott Greenwood: A BNO visa or passport does not convey the right, in Canada, to permanently reside in Canada. That's a decision of the Canadian government, actually, so it is, therefore, not used to support an application for early withdrawal of MPF pension funds. There are a number of criteria that are acceptable, which.... I'm happy to go through the steps.

Just to let the honourable member know, from 2021-23 our operations in Hong Kong received 4,650 requests for early withdrawal for reason of permanent departure to Canada, and we were able to process these requests for 3,750 applicants. There were 160 customers who did not provide sufficient evidence of the right to permanently reside in Canada—that could have been a student visa or some other form of paperwork. For the remaining customers we weren't able to process, it would have been another documentation or administration issue: a mismatched signature, or perhaps they had already previously withdrawn their MPF early.

However, I will let the committee know that there's a process to reapply, so from the point of view of the trustee we abide by the laws and the regulations that are set forth in every single jurisdiction in which we operate around the world. They are similar in Canada and the United States, and we apply those laws faithfully. The question of permanent residency and citizenship is, of course, one for governments to determine.

• (1235)

Ms. Laura Hewitt: As my colleague noted, there are the clear steps that I outlined for early withdrawal. I can speak to Sun Life's position, which is that we continue to approve and have approved 97.5% of all applications we have received for early withdrawal. Those include the Canadians who have Canadian citizenship and Canadian permanent residency, which are both proof of permanent departure that we're able to accept for permanent withdrawal of the MPF funds.

Mr. Fayçal El-Khoury: Thank you.

Madam Hewitt, what challenges have your respective insurance agencies had in providing pension benefits to Hong Kongers in Canada who have made claims?

Ms. Laura Hewitt: As I was able to share with the committee, for Hong Kongers who have obtained Canadian citizenship or Canadian permanent residency, we are pleased that, after reviewing all of our numbers, we approved all of those applications, as I noted, with the exception of the two. They are welcome to reapply.

That has been our experience. Eligible Hong Kongers who have departed and who meet the criteria continue to have access to the funds through the early MPF withdrawal process. Sun Life continues to process those applications and work with anybody who has questions about the process or may need additional information about the early withdrawal process.

Mr. Fayçal El-Khoury: Madam Greenwood, have you encountered issues with repatriating pension funds to Canada from offshore Chinese holding accounts? What is the issue here?

Ms. MaryScott Greenwood: I apologize. I'm not sure I understand the question. Is it the same...?

Mr. Fayçal El-Khoury: Have you encountered issues with repatriating pension funds to Canada from offshore Chinese holding accounts? What is the issue here?

Ms. MaryScott Greenwood: Thank you so much.

If I understand the question about unlocking pensions for people departing Hong Kong, we've processed more than 80% of the applications to Canada.

I think your question is on the ones we haven't been able to. The inability to process those applications for permanent departure would be caused by various factors that include insufficient documentation, unmatched or missing signature, or another error. Some people already withdrew the funds on a previous occasion. That's only allowed once in your life. If you depart Hong Kong, unlock your pension, return to Hong Kong and depart again, you've used your one-time early unlock. Of course, your pension remains until you turn 65 or retire.

The other challenges would be related to whether you had a travel, temporary or student visa. At the present time, those do not permit permanent residency in Canada, so we would be unable to unlock for those types of documentation, as well.

Thank you.

• (1240)

The Chair: Thank you. You're right on six minutes.

We will now go to Mr. Brunelle-Duceppe.

Go ahead. You have six minutes.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: Thank you, Mr. Chair.

I want to thank the witnesses and welcome them. It's nice of them to take part in this study.

I have a simple question for both witnesses. Are the criteria for early withdrawal the same for Hong Kongers as for your other customers around the world?

[*English*]

The Chair: Who is the question for?

[*Translation*]

Mr. Alexis Brunelle-Duceppe: It's for both witnesses.

[*English*]

Ms. MaryScott Greenwood: Sure, I'm happy to answer the question.

In a general sense, it is very difficult, wherever you are, to access a pension early. By design, pensions are made to last until you're 65 and you retire.

To access a pension early, it's pretty difficult. It's different but similar. In Canada, you have to go through a process with the Canada Revenue Agency, as I understand it. You must have been departed for two years, then provide certain documentation to your pension provider.

I'm not familiar with the rules in the United States. I should be. I'll get there. However, the rules in Hong Kong are quite similar in terms of evidence you must provide and how the trustee is able to process it. It is a fairly high bar.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: The question was quite straightforward. Are the rules and criteria for early withdrawal the same for both your customers in Hong Kong and your customers in other countries around the world?

Since this isn't a complicated question, I'll ask Ms. Hewitt to provide a shorter answer.

[*English*]

Ms. Laura Hewitt: Each jurisdiction sets its own rules for withdrawal from pension schemes, just like the CPP has rules. The Hong Kong MPF, which we're speaking about today, has rules for Hong Kongers departing, which are the ones I've outlined. Those rules remain the same regardless of where Hong Kongers move around the world, if that's partly what you're getting at. Whether they move to Canada or the U.K., those criteria for withdrawal from the MPF program remain. It's consistent regardless of where in the world they have departed to.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: I gather that the criteria in place depend on the country where you're doing business.

Friends, do you consider the current political situation of Hong Kongers comparable to the situation of people from democratic countries?

[*English*]

Ms. Laura Hewitt: There seems to be some consistency around the world in terms of having a clear set of criteria for unlocking pensions, if you're trying to unlock them early. As my colleague shared, pension systems, by design, are not intended to be accessed early; they're intended to be there for when you retire and when you reach the age of 65.

Each jurisdiction has implemented a set of criteria, which could be a terminal illness or, in this case, early departure, and outlined criteria for it. That is something we see in pension jurisdictions around the world, and it is the case with the CPP, for example.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: I gather that you're implementing rules set down by the Chinese government to prevent the people fleeing that government from withdrawing their assets, either because you don't want to upset a government or because you must follow its instructions.

You're currently treating Hong Kongers fleeing a totalitarian regime according to the rules set down by the regime in Beijing and not according to democratic values. That's my understanding.

• (1245)

[*English*]

Ms. MaryScott Greenwood: We're seeking to do what's best for our customers around the world. We will always be devoted to our customers. That's our focus.

The Indo-Pacific region of the world has over four billion people and accounts for \$47 trillion in economic activity. Canadian companies, including Manulife, have been operating in this region for over 100 years. We are obligated to follow the laws in every jurisdiction in which we operate, but our core commitment is to our customers and to provide financial security for them in the long run. That's a constant for us.

Being there for our customers—regular people everywhere in the world or where we operate—is foundational, whether that's in Canada, the United States, Asia or Europe.

[Translation]

Mr. Alexis Brunelle-Duceppe: I just want to point out that the situation of Hong Kongers fleeing the current regime in Hong Kong is quite challenging.

Perhaps your financial institutions could stop thinking about interest rates and the potential money involved, and start thinking about criteria that may be relaxed, for example, for people who have already started the permanent residency process?

Couldn't you allow these people to make an early withdrawal if you have proof that they started their permanent residency process? Would you rather continue to work hand in hand with totalitarian regimes?

[English]

The Vice-Chair (Mr. Brad Redekopp (Saskatoon West, CPC)): The time is up. We'll give Ms. Hewitt a brief opportunity to respond.

Ms. Laura Hewitt: We must comply with the rules and regulations in all of the jurisdictions in which we operate around the globe. That's true in Canada, and it's true everywhere else.

I hope I can give the committee some assurance that we are approving those applications for Canadian permanent residents and Canadian citizens, and we will continue to do so.

Once someone who has left Hong Kong meets the criteria, we are approving those applications, as I've said—all eligible ones, except for those two who need to reapply, if they fill out the paperwork—and we will continue to do so on an ongoing basis.

The Vice-Chair (Mr. Brad Redekopp): Thank you very much.

Madam Kwan, you have six minutes.

Ms. Jenny Kwan: Thank you very much.

I just want to be clear on the record with both of the witnesses. Is it the case that not one person has had their application rejected for the early withdrawal of their pensions as a result of being a BNO visa holder?

Ms. Laura Hewitt: To clearly state, if they have Canadian permanent residency or Canadian citizenship, regardless of which visa they have, they are eligible and we are approving all of those applications. If they do not have proof of the ability to permanently reside outside of Hong Kong, we are unable to process those applications until such time as they meet that criterion for proof of permanent departure.

The Chair: Madam Greenwood.

Ms. MaryScott Greenwood: I think the confusion is about what constitutes citizenship and permanent residency, because that in fact is a criterion for permanent departure from Hong Kong. It's also a criterion if someone were leaving Canada or the United States for that matter, but in this case, in the case of the BNO visa, it doesn't convey citizenship, so that's a question for governments to answer with respect to permanent residency applications. That's not something that a company can address.

Ms. Jenny Kwan: I know this is outside of our jurisdiction. However, in the case of BNO visa holders in the U.K.—I actually was one, once upon a time—if they've been out of the country for five years plus one, in the U.K. they are deemed automatically to be citizens.

Has anybody from either of your companies been rejected for early withdrawal of their pensions in the U.K.?

The Chair: Madam Greenwood and then Madam Hewitt.

Ms. MaryScott Greenwood: I don't have in front of me the U.K. processing numbers, I can get them for you, but in the case of Canada, the BNO designation is not relevant, actually, in whether an application is processed or not processed. It's based on other criteria, including permanent residency or citizenship in Canada.

I'd be happy to get the information and the data on the U.K. for the member.

Ms. Jenny Kwan: Thank you. If we could get that, it would be appreciated. For Sun Life, can we get that data as well?

• (1250)

Ms. Laura Hewitt: Yes, so my 14,590 applications, that is worldwide that I'm speaking to with the 97.5% approval rate, but then when I specifically speak about approving all Canadian permanent residents and Canadian citizens, that's Canada-specific.

Ms. Jenny Kwan: The requirement for permanent resident status or citizenship in another country... Is that a requirement internal to the bank or is that legislated in law? That's for both witnesses.

Ms. MaryScott Greenwood: In the financial services sector we're highly regulated, and nearly everything we do is set forth in laws and regulations. The evidence of permanent departure is something that is in the regulations in each of the jurisdictions in which we operate, including this one.

The Chair: Madam Hewitt.

Ms. Laura Hewitt: Yes, so the criteria are outlined by the regulator and we must follow those criteria as outlined. Each country obviously has a different form of permanent departure, and obviously in the Canadian case, I'm speaking to the permanent residency and citizenship.

Ms. Jenny Kwan: Have any of you been instructed or directed by the Hong Kong government or the Chinese government to not process BNO visa holders' requests for early pension withdrawal?

Ms. Laura Hewitt: The regulator has set out the criteria and set out what constitutes permanent departure, so in this case the BNO visa on its own is not considered permanent departure, but once a person has permanent residency, that is considered permanent departure.

The Chair: Madam Greenwood.

Ms. MaryScott Greenwood: If I understand the question correctly, when a customer wants to access their pension early, they apply to us and we do the first processing.

The Chair: Madam Kwan, do you want clarity on something?

Ms. Jenny Kwan: Thank you. I think my question was a simple yes or no question. It's whether or not the Hong Kong authority or the Chinese government has spoken with any of your agencies about withholding early withdrawal pension funds for BNO visa holders. It's a yes or no question.

Ms. MaryScott Greenwood: The answer to that is no. We interact with governments around the world and regulators, but no. I think the direct answer to your question is no, if I understand it properly.

The Chair: Madam Hewitt.

Ms. Laura Hewitt: No. They've set out the criteria, and that's what we're following, but they have not directed us.

Ms. Jenny Kwan: What's the processing time for the applications? What's your average processing time?

Ms. Laura Hewitt: That is a good question. I don't have that information in front of me, but I do know that we are processing them expeditiously. It's not a very long wait time for those who are eligible.

The Chair: Thank you.

Madam Greenwood.

Ms. MaryScott Greenwood: I don't know the answer to the processing time. It assumes that all the documentation is complete and that your application is ready to go. I can absolutely get that for the member.

Ms. Jenny Kwan: Thank you very much.

I would appreciate it if we could get that information from both of the witnesses. I just want to reconfirm that request.

How much more time do I have?

The Chair: You have about 14 seconds.

Ms. Jenny Kwan: Okay. Perhaps I'll just make a quick comment.

I think the problem lies here. If the requirement is that people have to show that they have a PR application or have received their PR card before they can get their pension.... Those who are fleeing Hong Kong right now are actually in desperate need of access to their funds in order to survive before they get their PR. It brings us back to the point that this interim program that the federal government has announced—and we don't know how long it's going to take—is not going to help people, because they will not be able to access their pension funds. That means they have to expedite the PR application process. That's the only way they can access their funds.

The Chair: Thank you very much, Madam Kwan.

We will go to the second round: four minutes, four minutes, two minutes, two minutes.

Mr. Kmiec seems to be ready.

Please go ahead for four minutes.

Mr. Tom Kmiec: Thank you, Mr. Chair.

Just very quickly, the MPFA released a statement on March 10, 2021, in which it renewed its guidance for MPF withdrawals and said that British national overseas passports were no longer recognized by the Hong Kong government as valid travel documents. Can you then tell me whether your companies follow this guideline?

Ms. Greenwood and Ms. Hewitt, just answer with a simple yes or no.

• (1255)

Ms. MaryScott Greenwood: Our company complies with the regulations in all the jurisdictions in which we operate. The answer to that is that, yes, we do.

Ms. Laura Hewitt: In terms of the travel document, that part isn't the relevant portion for us. The relevant part is what is considered a proof of permanent departure. The travel document is not relevant to our decision.

Mr. Tom Kmiec: Thank you, Ms. Hewitt.

That means.... I want this data, then, because there are so many numbers bandied about, and eligibility keeps being used in front of the numbers. I want to know how many total applications were made by Canadian PR holders and citizens who originate from Hong Kong. On the PR cards specifically, I want to know how many times GBN appeared under nationality? How many times did GBO, GBR and GBS appear on the PR cards?

This is important, because we're being told that where it appears as GBN on the PR card, that's how you identify a BNO passport holder who has come to Canada and obtained permanent residency in Canada.

This leads me to my next question. I've heard "eligibility" in front of all of your numbers. How many times did the MPFA reject applications approved by Sun Life, and how many times did the MPFA reject applications submitted by Manulife?

Ms. Hewitt, if you could start....

Ms. Laura Hewitt: As I shared in my opening remarks, the MPFA declined 1.2% of our applications. I believe the number is around 172 applicants. That's globally, not specific to Canada. In those cases, it was folks who had previously accessed the permanent departure streams. You're allowed to permanently depart and use that stream for early unlocking only once in your lifetime. Those folks had previously accessed that.

Mr. Tom Kmiec: Can you provide the committee with the exact number, just for Canada?

Mr. Chair, if I could hear Ms. Greenwood's answer....

The Chair: Sure.

Madam Greenwood, go ahead, please.

Ms. MaryScott Greenwood: Yes, absolutely.

Of 4,650 requests from 2021 to 2023 for early withdrawal for the reason of permanent departure to Canada, we were able to process 3,750 of those. Three per cent of the customers did not provide sufficient evidence of the right to permanently reside in Canada. The remaining customers either had incomplete documentation or were not processed for a variety of other reasons, like a signature mismatch or a previous MPF withdrawal.

I want to assure the member—

Mr. Tom Kmiec: Thank you, Ms. Greenwood. I appreciate that answer.

That's a repetition of what other members have heard as an answer.

This is for both of you, and, Mr. Chair, if you could seek the consent of the committee for this information to be brought to us, that would be great: total applications; citizens of Canada and PR holders where those four nationality identifiers appear, how many were approved and how many were rejected by the MPFA, and how many were declined or rejected by the companies themselves. If you could send that information, that would give us certainty.

My last question, because my time is running out, is this: Why are you still operating in an autocratic totalitarian regime that's dominated by Beijing?

The Chair: Madam Hewitt and Ms. Greenwood, please provide brief answers.

Ms. Laura Hewitt: We have been in Hong Kong since the 1890s, as I shared with the committee. We have long-term commitments to our clients. In this case, almost a million Hong Kongers depend on us for their financial security and for the security of future generations and their families. These commitments last 30, 40 or 50 years. These are long-dated products—products like life insurance and critical illness insurance—so we continue to be there for our clients in their times of need and plan to continue to support them, now and into the future.

The Chair: Madam Greenwood, we are at 4:30. Please provide a brief answer.

Ms. MaryScott Greenwood: Thank you.

Manulife is a proud Canadian company with a long history of serving our customers, regular people across many jurisdictions, for decades. Wherever we do business, we focus on protecting families through insurance and also with pensions to secure their retirement. It's true in Asia. It's true in the United States. It's true in Canada. We are proud of the work we do for our customers, and we will remain devoted to our customers.

The Chair: Thank you very much.

Now we will go to Mr. Chiang for four minutes.

Please go ahead.

Mr. Paul Chiang: Thank you, Mr. Chair.

I want to thank the two witnesses for being here.

This question is for both witnesses.

Despite the possible challenges in patriating funds to Canadian account holders, do you not believe Manulife and Sun Life have a responsibility to fulfill their obligation to pensioners, despite possible transfer issues?

• (1300)

Ms. Laura Hewitt: I would confirm to the committee that we continue to support our clients and provide them these services in their retirement. Again, these are intended to be there for them when they're 65 and into their retirement years.

For those who have departed and are Canadian permanent residents and Canadian citizens, we are approving all the applications we receive that are eligible for the early unlocking of their funds and meet those criteria.

The Chair: Madam Greenwood.

Ms. MaryScott Greenwood: Could you repeat the question, please?

Mr. Paul Chiang: Despite possible challenges in patriating funds to Canadian account holders, do you not believe Manulife and Sun Life have a responsibility to fulfill their obligation to pensioners despite possible transfer issues?

Ms. MaryScott Greenwood: We are absolutely devoted to fulfilling our obligation to pension holders. We've been doing that for 137 years. We seek to do what's best for our customers around the world. We will always do that. We will also comply with the rule of law and the regulations that govern the activities of the highly regulated financial services sector in which we find ourselves.

Mr. Paul Chiang: Thank you.

What is the total pension liability currently held by your respective insurance companies to Hong Kongers?

As well, what are the total deposits and estimated values?

Ms. Laura Hewitt: I don't have that information in front of me today, but I would be happy to follow up with the committee with that information.

The Chair: Thank you.

Madam Greenwood.

Ms. MaryScott Greenwood: As of March 31, 2024, Manulife manages, in Hong Kong dollars, \$330 billion of customer savings in MPF pensions. This is publicly available information. You could look at Mercer's "MPF Market Shares and Net Fund Inflow Report" or also our public filings for our assets under management.

Mr. Paul Chiang: What have you communicated to your clients on this issue?

On what timeline do you think this can be resolved so that pensioners can get what they are owed?

Ms. MaryScott Greenwood: The question of whether a customer is entitled to permanent residency in Canada or to Canadian citizenship is one for policy-makers.

In terms of what we communicate, we walk through the process as it is today, which is that they apply for early withdrawal, that they submit a form, and that they make a statutory declaration that they have departed, or will depart, from Hong Kong to reside elsewhere and have no intention of returning to Hong Kong for employment or for resettlement. The form is prescribed by the regulator, as we discussed.

They also provide proof that they are permitted to permanently reside in a place outside of Hong Kong, and that could be a passport or a permanent residency, and then we go through the customer service process. If we are unable to process their application for reasons of mismatched documentation, then we help them through that process as well, and they can always reapply.

The Chair: Ms. Hewitt, you have 20 seconds.

Ms. Laura Hewitt: We have a similar process when we're working with clients.

I will maybe add that we do have a pension services hotline that clients can reach out to if they need individualized assistance processing their application. That's something that we proactively communicate to clients and allow them to access if they need assistance while completing their application for early withdrawal.

The Chair: Thank you very much.

We will go to Mr. Brunelle-Duceppe.

You have two minutes, please.

[*Translation*]

Mr. Alexis Brunelle-Duceppe: Thank you, Mr. Chair.

Witnesses, do you realize that your companies are making millions of dollars by preventing desperate people fleeing a totalitarian regime from withdrawing their own money, simply because, as you say, you're following the rules of that totalitarian regime? That's what we can see today.

My question is quite simple. Are the values of your respective companies profit at all costs, or are they freedom and democracy?

[*English*]

The Chair: Madam Hewitt.

Ms. Laura Hewitt: I can confirm that we continue to focus on the client and put them at the centre of anything we do anywhere around the world. We are providing access to Canadian citizens and Canadian permanent residents—I want to assure the committee of that—to access to their funds when they permanently depart Hong Kong. We will continue to do so.

More generally, we hold onto the funds for retirement. This is, again, a retirement system that's intended to be there into their later years in life, so by design it has specific criteria for withdrawal prior to retirement date.

We continue to administer the program and ensure that those who are allowed to access those funds early are able to do so. Otherwise, we are stewards of that money for the almost one million Hong Kongers who rely on us.

• (1305)

The Chair: Honourable member, do you want Ms. Greenwood to answer too?

[*Translation*]

Mr. Alexis Brunelle-Duceppe: The people from Hong Kong Watch and Canada-Hong Kong Link are giving us quite different information. Unfortunately, it seems that you're making profits from retirement funds that people would like to withdraw and live on before becoming permanent residents. However, they can't touch these funds, since you're following the instructions from the government in Beijing.

[*English*]

The Chair: Thank you very much, Mr. Brunelle-Duceppe. That was one minute and 50 seconds.

Madam Kwan, please go ahead.

Ms. Jenny Kwan: I have two quick questions.

First, outside of your companies, which make the decision about whether or not someone can have an early withdrawal of their pension, is there another authority that could make that decision, to supersede it or override it?

The other question is, are there provisions within your consideration for persecuted people who may request early withdrawal, even though they may not have PR or citizenship in another country but are in the process of seeking a pathway for permanent residence or citizenship in another country?

The Chair: Madam Greenwood.

Ms. MaryScott Greenwood: From where we sit, we're not in a position to be able to fast-track someone's permanent residency application or citizenship in any country in the world. That, of course, is something that governments have to consider themselves.

Once that has been established, we're able to process the early fund withdrawal. Otherwise, we hold the pensions for our customers until they are able to withdraw them.

Ms. Jenny Kwan: Yes, but I'm a little bit frustrated. That wasn't my question.

My question was, are there provisions within your consideration that will grant people this ability to have an early withdrawal as they are in the process of seeking permanent residence or citizenship in another country? I'm talking about people who are perhaps asylum seekers, who are being persecuted. Is there any consideration for that?

I just want a straight-up answer to my question and then also a straight-up answer with respect to whether there is any authority that could either supersede your decision in advance or override it afterwards.

Ms. MaryScott Greenwood: We abide by laws and regulations in the jurisdiction in which we operate all around the world, as you would expect us to do as a highly regulated industry. There's nothing that supersedes that. We abide by the regulations for financial services, as everyone in the industry does for the benefit, by the way, and the protection of our customers and of their pensions.

I think that was the question, if I got it right.

The Chair: Thank you.

Madam Hewitt, do you want to contribute to this question?

Ms. Laura Hewitt: I can answer maybe just the first part of the question, which was on the process for the approval.

The trustee is the first one to review the applications. That's the normal course. The application for early departure comes in to the trustee, and we verify whether the application has met those three criteria that have been outlined.

Once we have verified that, we forward the application to the MPFA, the regulator, and they confirm that the applicant has not

previously accessed the permanent departure stream, because we do not have access to an applicant's entire history. We just have their current history. The MPFA reviews from that perspective.

That's the process.

The Chair: Thank you very much.

On behalf of the committee members, I want to thank Ms. Hewitt and Ms. Greenwood for being with us.

Thank you. The very best to you.

With this, I would like to adjourn the meeting.

The meeting is adjourned.

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