



The DPOIA is an assessment of the impact of the most significant and important-to-know data protection issues from around the globe. It's not the full story, just a quick 3-minute read, collated and condensed to keep you updated with the latest news in our ever-evolving industry.

GDPR & AML: Why Financial Services must align KYC, CDD and data protection

Digital onboarding and AI-powered verification are reshaping the way Financial Services screen customers. As these processes become more data intensive, Anti Money Laundering (AML) and GDPR requirements can no longer operate in silos.

Our latest blog explains why Know Your Customer (KYC), Customer Due Diligence (CDD), and data protection need to work together. We explain where compliance blind spots typically arise and the steps firms can take to protect customers and remain compliant.

[Read our blog](#)



CANADA & UNITED STATES

Ontario's IPC publishes updated guide to Privacy Impact Assessments (PIAs)

Released on 12 November 2025, the guide is designed to help institutions subject to the Freedom of Information and Protection of Privacy Act (FIPPA) and the Municipal Freedom of Information and Protection of Privacy Act (MFIPPA) conduct mandatory PIAs.

It introduces a four-step methodology and outlines the required elements of a PIA, including the purpose and legal authority for collection, categories of personal information, retention periods, and the safeguards in place to reduce privacy risks.

Organisations operating under FIPPA, and by good practice MFIPPA, should now adopt the new methodology and check that their PIA templates include all mandatory information.

[Download the guide](#)

New York AI Companion Models Act enters into effect

From 5 November 2025, the Act imposes new duties on systems designed to simulate social interaction. AI companions may retain personal details, tailor responses to user preferences, and encourage continued interaction.

Providers must now:

- Clearly disclose the interaction is with AI and provide reminders every three hours of sustained use
- Detect and respond to signs of self-harm or suicidal ideation, directing users to crisis-support services
- Maintain safeguards to prevent psychological manipulation or exploitation

Enforcement falls to the New York Attorney General, with civil penalties up to \$15,000 per day for violations.

With companion-style AI tools gaining rapid adoption among young and vulnerable users, organisations should ensure these protections are built-in and documented from the outset, not retrofitted after launch.

[Read the Act](#)

California passes Bill to improve age assurance

Assembly Bill 1043 will require operating-system providers and app stores to send an age-bracket signal to apps when downloaded and opened. It aims to strengthen age assurance and better protect children online.

Users will be grouped into four age ranges: under 13, 13–15, 16–17, and 18+. Once an app receives this signal, it may be deemed to have 'actual knowledge' of a child user, potentially triggering stricter obligations under laws such as the Children's Online Privacy Protection Act (COPPA) and the California Consumer Privacy Act (CCPA).

The law allows civil penalties of up to \$7,500 per affected child for intentional violations.

Organisations offering apps should now review whether their systems and workflows align with device-level age signalling, update how they handle minors' data, and prepare for heightened regulatory oversight.

[Read Assembly Bill 1043](#)

ONLINE WEBINAR



Privacy Puzzle
GLOBAL WEBINAR SERIES
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DOUBLE BLIND: Secondary use of
health data and AI in clinical trials



Ben Seretny



Lawrence Carter



Pippa Scotcher



Michael McCagh



UNITED KINGDOM

ICO report emphasises safeguards in HealthTech AI

On 14 November 2025, the Information Commissioner's Office (ICO) published its exit report on the Visual Intelligence project — an AI-enabled falls-prevention system developed by Eclipse Digital Solutions and Geutebruck UK for use in health and social care settings.

The report emphasises the need to:

- Clearly establish data protection roles (controller, joint controller, processor)
- Document necessity and proportionality assessments for sensitive health data
- Embed Privacy by Design from the earliest development stage

It also encourages organisations developing AI, Internet of Things, or sensor-based solutions to review their Data Protection Impact Assessment (DPIA) workflows, map roles clearly, and ensure proportionate safeguards when monitoring vulnerable people or handling health data.

[Read the report](#)

EUROPEAN UNION

European Commission unveils Digital Omnibus

On 19 November 2025, the [Digital Omnibus](#) package was officially announced. This wide-reaching proposal is designed to streamline EU regulation and reduce the administrative burden for businesses.

Key proposed reforms include:

- Updates to the General Data Protection Regulation (GDPR)
- Targeted amendments to the EU AI Act
- Modernised cookie rules to improve user experience

- Improved access to data via the Data Act by merging four existing pieces of legislation into one

The release has sparked much debate across the EU with some viewing it as a necessary evolution of the GDPR, and others warning it may dilute long-standing protections.

[Read our initial analysis here](#), with early insights from our Data Protection Officers.

EU adopts faster cross-border complaint process

On 17 November 2025, the Council of the European Union adopted new rules to streamline how national data protection authorities deal with cross-border complaints under the General Data Protection Regulation (GDPR).

The changes will:

- **Harmonise admissibility** criteria so all Member States assess complaints on the same basis
- **Standardise rights** for complainants and organisations under investigation
- **Introduce deadlines** for investigations to be concluded within 15 months (or 12 months for simplified cases)
- **Enable simpler cooperation procedures** for straightforward cases, allowing authorities to settle investigations without triggering the full cooperation mechanism

The regulation enters into force 20 days after publication in the Official Journal and will apply 15 months thereafter. Organisations with cross-border processing should review governance structures, reduce bottlenecks in regulatory engagement, and ensure their documentation can withstand increased scrutiny.

[Learn more](#)

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2nd Annual
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INTERNATIONAL

Singapore introduces Health Information Bill (HIB) to Parliament

The Bill aims to overhaul how healthcare providers process and share patient health data via the National Electronic Health Record (NEHR) system. Under the Bill, all healthcare service providers licensed under the Healthcare Services Act (HSA) or authorised by the Ministry of Health (MoH) must:

- Contribute data to the NEHR
- Implement measures to protect patients' health information, including timely updates to systems and software
- Ensure staff are equipped to safeguard cybersecurity
- Report cybersecurity incidents and data breaches
- Store, reproduce, and transmit data in line with the Bill's requirements

Organisations should now review their data governance frameworks to check alignment with these requirements, clarify roles for contribution and access, and reassess any third-party arrangements or cross-border analytics that may fall under increased regulatory scrutiny.

[Learn more about the HIB](#)

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- **Data Protection Coordinator - Life Sciences (Poland)**
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