

Privacy Policy

American Expat Tax Services (AET/We/Our) respects each individual's right to privacy.

We value our relationship with you, and we take very seriously maintaining the loyalty and respect of each individual client by providing you with security for your personal information. This Privacy Policy statement describes how we handle and protect your privacy whether you conduct business with us or are just a visitor on our website.

★ What is Personal Information?

"Personal information" means any information about an identifiable individual other than that individual's name, title, business address or telephone number (often called, "business card" or "phone book" information). Personal information includes age, gender, marital status, health status, financial status, home address, etc. Such information includes information specifically related to you, our client, or personal information of others, such as your employees, clients, or customers that we may encounter in the course of providing our professional services to you.

American Expat Tax Services obtains from our clients personal information and with a client's permission from Internal Revenue Services (IRS) and Canada Revenue Agency (CRA). This personal information relating to an individual includes, but is not limited to, the following:

- ★ Personal Tax Returns
- ★ Business/Corporate tax Returns
- ★ Business Consulting Services
- ★ Disability Tax Credit Applications

★ Accountability to Clients

At American Expat Tax Services we take our commitment to securing your privacy very seriously. Our employees are informed about the importance of privacy and receive information periodically to update them about our Privacy Policy and related policies. Each employee and representative of AET is responsible for the personal information under his or her control.

Returns and return information shall be confidential. We handle all information you provide us with the utmost confidentiality. Your personal information will only be shared with members of our firm who need to know this information in order to complete the work you have hired our firm to do. We will not disclose your personal information to anyone outside our firm without your express written permission to do so, or unless we are legally required to do so.

★ Why We Collect Information

Whenever we collect information about you, we will explain how we intend to use it, either at that time or earlier. We will limit the information we collect to what we need for those purposes and we will use it only for those purposes. If we wish to use your information for any other purpose we will obtain your consent.

We ask you for information to serve your financial needs. We obtain most of our information about you directly from you, through persons or entities acting on our behalf or with your permission from IRS and CRA.

Personal information is required:

- ★ To verify your identity;
- ★ To complete personal or business tax returns and related tax services;
- ★ To comply with IRS and CRA regulatory requirements or as may be authorized or required by law;

★ Consent

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in special circumstances, such as during a fraud investigation, an investigation by the police, or in situations otherwise permitted by law.

We accept your receipt of this Privacy Policy as your consent for AET existing use and future collection, use and disclosure of your personal information for the purposes identified herein or in any document in which you expressly give your consent, unless you advise AET, either orally or in writing, that you do not agree with the terms stated in this Policy, and that you wish to opt out of all or portions of it.

You may withdraw your consent at any time upon reasonable notice, subject to legal or contractual restrictions. Please note that withdrawing your consent may affect our ability to continue to provide you with the services that you have or would like to receive. To withdraw your consent, you should contact our President, in writing, at the address listed below. Unless otherwise heard from you, you are giving us your consent for the collection, use and disclosure of personal information as provided in this Policy for the purposes identified herein.

★ Limiting Collection, Use, Disclosure and Retention of Information

The personal information about you, which we collect, will be limited to that which is necessary for the purposes identified to you by us. We will collect information by fair and lawful means.

We will not use or disclose your personal information for purposes other than those identified to you at the time your consent was given. We will seek your further consent before using the information for purposes beyond the scope of your original consent.



We will retain your information only for the time it is required, for the purposes we describe and for a reasonable length of time thereafter, in case we need to meet any potential obligations or legal or government requirements. Where necessary, some of the information we collect for tax preparation purposes are kept for extended periods of time in compliance with the relevant laws and for tax adjustment purposes. Once your personal information is no longer required, it will be destroyed or made anonymous.

Your personal information may be sent to another jurisdiction for processing and that while the information is in another jurisdiction it may be accessed by the courts, law enforcement and national security authorities.

★ Accuracy of Information

All decisions involving personal information should be based on accurate and timely information. While we will do our best to base our decisions on accurate information, we rely on you to disclose all material information and to inform us of any relevant changes.

★ Safeguarding Your Information

We will protect your information, whether in electronic or paper-based format, with strict safeguards and security measures, to protect it from unauthorized access, disclosure or misuse. We audit our security procedures regularly to ensure that they are being properly administered and that they remain effective and appropriate.

★ Openness

American Expat Tax Services has prepared this plain language Privacy Policy to keep you informed. It is made available to the public in electronic form at the address set out below.

★ Provision of Access to Information

We will give you access to the information we retain about you within a reasonable time, upon receipt of a written request. You also have the right to know to whom your personal information has been disclosed, except where such disclosure was to a governmental body or service provider for routine purposes or to a governmental body where that body has exercised a legal right to obtain same. We may charge you a nominal fee for processing your request, and if so, we will give you advance notice of the amount thereof.

In some cases, we may not provide access to personal information within our possession or control. This may occur when:

- ★ Doing so would reasonably be expected to threaten the life or security of another individual;
- ★ Disclosure would reveal confidential commercial information;
- ★ The personal information is protected by solicitor/client privilege; or
- ★ The information was collected during the investigation of a legal matter or related to the detection and prevention of fraud or cannot be disclosed for other legal reasons.

If we deny your request for access to your personal information, we will advise you in writing of the reason for the refusal.

★ Interpretation of this Privacy Policy

Any interpretation associated with this Privacy Policy will be made by the AET President. This Privacy Policy includes examples, but is not intended to be restricted in its application to such examples, therefore where the word "including" is used, it shall mean "including without limitation".

This Privacy Policy does not create or confer upon any individual any rights, or impose upon AET any rights or obligations outside of, or in addition to, any rights or obligations imposed by the privacy laws applicable to such individual's personal information. Should there be, in a specific case, any inconsistency between this Privacy Policy and such privacy laws, this Privacy Policy shall be interpreted, in respect of that case, to give effect to, and comply with such privacy laws.

★ Revisions to this Privacy Policy

AET may from time to time make changes to this Privacy Policy to reflect changes in its legal or regulatory obligations or in the manner in which we deal with your personal information. We will make available any revised version of this Privacy Policy and we encourage you to refer back to it on a regular basis.

Any changes to this Privacy Policy will be effective from the time they are posted, provided that any change that relates to why we collect, use or disclose your personal information will not apply to you unless you consent to such change.

★ Respecting and Responding to Your Privacy Concerns

Updated versions of this Privacy Policy will be available. You may feel free to contact us with any questions or concerns you might have about your privacy or our Privacy Policy. You should direct any queries to American Expat Tax Services at the e-mail address listed below.

We may use your postal and electronic address to send you items and/or information relevant to your use of our services. We may conduct member and/or user surveys in order to improve our services. We give users the opportunity to opt-out of receiving communications from us at any time. If you have any questions about this privacy statement, the practices of this firm, or to not receive further communications from us, you can contact info@amexpattax.com.

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