

# Privacy Policy

---

## ✦ At American Expat Tax Services (AET), we respect 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 maintaining the security of 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 to our website.

## ✦ Interpretation of this Privacy Policy

Like other providers of personal financial services, American Expat Taxes is required by law to inform clients of company policies regarding the privacy of client information. We are bound by strict professional standards of confidentiality. Additionally, US state and federal and Canadian federal and provincial law provide for criminal penalties for tax return preparers who disclose client information without written consent.

American Expat Tax Services has prepared this plain language Privacy Policy to keep you informed. 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.

## ✦ Types of Non-public Personal Information We Collect

We will obtain your written consent before American Expat Taxes (AET) uses or discloses your personal information for any purpose other than the preparation of your tax returns or other tax preparation related services as contracted by you. AET is committed to compliance with the privacy laws and regulations of both the United States and Canada as applicable.

AET collects non-public personal information about you that you provide to us, or which we obtain with your authorization. This information includes, but is not limited to:

- ✦ Information used to verify your identity
- ✦ Information needed to prepare complete and accurate personal or business tax returns
- ✦ Information needed to comply with IRS and CRA regulatory requirements as authorized or required by law

Examples of sources from which we collect information include client phone calls, interviews, client emails and letters, client organizers, tax returns, and questionnaires concerning financial and tax history. With your written consent, we may also obtain information directly from the Internal Revenue Service and/or the Canada Revenue Agency.

## ✦ Limiting Collection, Use & Disclosure of Information

The personal information we collect will be limited to that which is necessary for the purposes identified above, or for other such purpose as you may request, or as required by law.. We will collect information by fair and lawful means.

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

## ✦ Parties to Whom We Disclose Information

We do not disclose or share current or former clients' non-public personal information obtained in the course of providing tax preparation and related services except as required or permitted by law. Authorized disclosures include providing client information to AET employees and, in limited circumstances, to unrelated third parties who require such information to assist AET in providing client services. We emphasize the confidential nature of the information in all circumstances. Your personal information may be transmitted to another jurisdiction for processing and while the information is in another jurisdiction it may be accessed by the courts, law enforcement and national security authorities.

## ✦ Accountability to Clients

At American Expat Tax Services, we take our commitment to secure your privacy very seriously. We train and update our employees yearly about the importance of privacy and we provide information periodically to update them about our Privacy Policy and other 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 to us with the utmost confidentiality. Your personal information is shared only 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, or unless we are legally required to do so.

### **Protecting the Security and Confidentiality of Current and Former Client Information**

AET retains records relating to professional services provided to our clients so that we may better assist you with your financial needs. Additionally, we retain records in some circumstances to comply with professional and legal guidelines and requirements. In order to protect your nonpublic personal information, AET maintains electronic, physical, and procedural safeguards in compliance with both Internal Revenue Service (IRS) and Canada Revenue Agency (CRA) standards and regulations. We audit our security procedures regularly to ensure that they are being properly administered and that they remain effective and appropriate. Your privacy, our professional ethics requirements, and our ability to provide quality service are important to our firm.





### **Records Retention**

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 the event that we need to meet any potential obligations or legal or government requirements. Where necessary, some of the information we collect for tax preparation purposes is kept for an extended period to comply with the relevant laws and for tax adjustment purposes. Once your personal information is no longer required, it will be destroyed or rendered anonymous.

### **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 the information. We may charge you a nominal fee for processing your request. If so, we will give you advance notice of such fee.

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

-  Doing so could reasonably be expected to threaten the life or security of another individual
-  Disclosure could reveal confidential commercial information
-  The personal information is protected by attorney or solicitor/client privilege or other privilege
-  The information was collected during the investigation of a legal matter, was 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.

### **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.

### **Consent**

Your receipt of this Privacy Policy is your consent to AET's existing use and future collection, use and disclosure of your personal information for the purposes identified in this document or in any other document with 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 in full 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 contracted or may contract with us to provide.

To withdraw your consent formally, you should contact our President, in writing, at [b.lougen@amexpattax.com](mailto:b.lougen@amexpattax.com). Unless consent is specifically withdrawn, you consent to the collection, use and disclosure of personal information as provided in this Privacy Policy and for the purposes identified herein.

### **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 wish not to receive further communications from us, you can contact [info@amexpattax.com](mailto:info@amexpattax.com).