

Lia Accounting Services was founded on principles of trust, integrity and the delivery of outstanding products and services. Lia Accounting Services is committed to customer satisfaction and has maintained the privacy our customers expect. This privacy policy sets forth the types of information we collect, how we may use or disclose that personal information, how we protect your personal information and your rights regarding your personal information.

### **We collect personal information.**

We collect the following types of personal information about you, either directly or through persons or entities acting on our behalf:

personal information you provide to us, including:

information that you enter on an income tax form, including your name, address, social insurance number, and other identifying and contact information, in addition to your tax and financial information, and your e-mail address; and information for billing and payment purposes, including credit or debit card information, such as card number and card expiration date; and

### **We use the personal information we collect to serve you better.**

The personal information you provide is used to complete your income tax return, to provide you with other requested financial or tax-related information and services, which may include mortgages, hypothecs, investments, banking, legal plans, insurance or financial planning information and services, and for administrative and billing purposes.

We may also use your personal information to enable us to understand your needs and preferences and then to alert you by mail, phone or e-mail to current and anticipated product offerings and to tailor marketing material to your specific needs.

### **We only disclose the personal information we collect in limited circumstances.**

We never sell, rent or trade your information. We only disclose your personal information with your consent or as permitted or required by law. Disclosures of personal information may include the following:

We may share your contact and identifying information with our affiliates, franchise locations, or financial services partners for the purposes listed above.

We may disclose information we collect to our affiliates or service providers, or both, to perform a service for us or to perform a function on our behalf. In cases where we use service providers, we restrict such service providers from using your personal information except to act on our behalf in accordance with identified purposes and we require them to treat your personal information as confidential information.

We may disclose information we collect to affiliated and non-affiliated third parties as required or permitted by law. Such disclosures may include, without limitation, disclosures to effect or process loans or other products or services that you request, to our franchisees to provide a product or service you have requested, to process credit card transactions, to permit auditing of account information, to comply with legal process, such as a subpoena, search warrant, or other court or government agency order, or in the event of a sale or transfer of our business or assets.

We may also disclose aggregated information that does not identify you individually, compiled using your personal information.

### **We protect your personal information.**

Lia Accounting Services protects personal information by security safeguards appropriate to the sensitivity of the information.

Lia Accounting Services shall retain personal information only as long as necessary or relevant for the identified purposes or as permitted or required by law.

### **You have rights.**

You have the option, at any time, to call (514) 484-8778 or e-mail us at [info@lia-accounting.ca](mailto:info@lia-accounting.ca) , to request access to your personal information in order to verify its accuracy and rectify it if required, or to withdraw your consent to any use or disclosure of your information (except as required to provide you with the services you request or to provide you with necessary information relating to your accounts with us, or as required by law). Due to the private nature of the personal information we maintain, our company policy does not permit disclosure of your personal information over the phone or via e-mail.

Instead we can make other arrangements for you to access your personal information.

If you require further information about Lia Accounting Services privacy policies or practices, or to access or update your personal information, please contact us at the phone number or e-mail address listed above.

### **Changes to our policy.**

If we decide to change our privacy policy, we will post our changes to this Web site. If we ever wish to use or disclose your personal information in a way that is different from that stated at the time of collection, we will notify you by e-mail. You will have a choice as to whether or not we can use or disclose your personal information in this different manner unless that use or disclosure is necessary to provide the service you have requested or it is permitted or required by law.

### **Arrangement Disclosure.**

Further, in order to improve our financial service offerings, we may enter into arrangements with other financial institutions. As part of our Affiliated Business Arrangement, we may share personal information with these financial institutions and these financial institutions may use and disclose this personal information in order to offer you financial or tax-related information and services and for such other purposes as debt collection. (For more information regarding use and disclosure, please see above).

### **Consent.**

Unless you otherwise inform us, utilizing the contact information above, visiting this Web site or using the products and services of Lia Accounting Services, you consent to the collection, use and disclosure of your personal information in accordance with this privacy policy.