iRefund Privacy Policy

Last Updated: August 2026

At iRefund, protecting the privacy and confidentiality of our clients, prospective clients and website users is important to us.

This Privacy Policy explains how iRefund collects, uses, discloses, stores and protects personal information in connection with our tax, accounting, bookkeeping, payroll, consulting and related services, as well as our website, online forms, events, promotions and communications.

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1. Scope of this Privacy Policy

This Privacy Policy applies to personal information collected, used or disclosed by iRefund in the course of our business activities.

This includes information collected through:

- our website;
- Tax Organizers and other online forms;
- client onboarding and engagement processes;
- email, telephone and other communications;
- accounting, tax, bookkeeping and payroll services;
- consultations and appointments;
- events, promotions, contests and giveaways; and
- third-party platforms and service providers used by iRefund to operate our business.

This Privacy Policy does not govern the independent privacy practices of third-party websites, platforms or services that may be linked to or used in connection with our services.

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2. Privacy Laws and Accountability

iRefund handles personal information in accordance with applicable Canadian privacy laws, including the **Personal Information Protection Act of British Columbia (PIPA)** and, where applicable, the **Personal Information Protection and Electronic Documents Act (PIPEDA)** and other applicable legislation.

iRefund is responsible for personal information under its custody or control.

We have designated an **iRefund Privacy Officer** who is responsible for overseeing our privacy practices and responding to privacy-related questions, requests and complaints.

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3. Personal Information We Collect

The personal information we collect depends on your relationship with iRefund and the services you request.

It may include:

- name, address, telephone number and email address;
- date of birth and other identifying information;
- Social Insurance Number (SIN), tax identification numbers and similar government-issued identifiers;
- marital and family information;
- information about spouses, common-law partners, dependants and other family members where relevant to the services requested;
- employment and self-employment information;
- income, deductions, credits and other tax information;
- banking, investment and financial information;
- business ownership and corporate information;
- payroll and employee information;
- accounting and bookkeeping records;
- tax slips, receipts, invoices and supporting documents;
- information about government benefits, tax accounts and filings;
- information contained in correspondence with tax authorities or other government agencies;
- information provided through Tax Organizers, questionnaires, web forms and other documents;

- records of communications with iRefund;
- appointment and service history;
- billing and payment information;
- marketing and communication preferences;
- event, promotion and contest participation information; and
- other information reasonably necessary to provide the services requested or administer our business relationship.

We seek to collect only personal information that is reasonably necessary for the purposes identified at or before the time of collection or as otherwise permitted by law.

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4. How We Collect Personal Information

We generally collect personal information directly from you.

For example, information may be collected when you:

- complete a Tax Organizer or other online form;
- contact us through our website;
- communicate with us by email, telephone or other means;
- provide tax, accounting, payroll or financial documents;
- engage iRefund to provide professional services;
- book or attend a consultation;
- participate in an event, promotion, contest or giveaway; or
- subscribe or consent to receive communications from us.

Where appropriate and permitted by law, we may also collect information from third parties or other sources, including government agencies, financial institutions, employers, accounting platforms, payroll providers, authorized representatives and other sources involved in providing services to you.

Where information about another individual is provided to iRefund, you are responsible for ensuring that you have the authority to provide that information where required by applicable law.

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5. How We Use Personal Information

iRefund may use personal information for purposes including:

- providing tax preparation, accounting, bookkeeping, payroll, consulting and related services;
- assessing and responding to inquiries from prospective clients;
- establishing and managing client relationships;
- preparing tax returns, financial records, reports and other documents;
- providing payroll and bookkeeping services;
- communicating with clients and prospective clients;
- scheduling and managing appointments;
- obtaining information necessary to perform requested services;
- communicating or filing information with tax authorities, government agencies or other parties where authorized or required;
- processing payments and managing accounts;
- maintaining business and professional records;
- complying with legal, regulatory, tax and professional obligations;
- preventing or detecting fraud, misuse or unauthorized activity;
- protecting the security and integrity of our systems and information;
- administering events, promotions, contests and prizes;
- improving our services, website, forms and business processes;
- managing marketing communications where permitted by law; and
- other purposes that are reasonable and appropriate in the circumstances or that are permitted or required by law.

We will not use personal information for a materially different purpose without obtaining consent where consent is required.

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6. Tax, Accounting and Financial Information

Because of the nature of our services, iRefund may collect and process personal information that is sensitive, including tax, financial, employment, family and identification information.

When you complete an iRefund Tax Organizer, web form, onboarding form, questionnaire or similar document, you may be asked to provide information

necessary to determine your tax situation, prepare filings, maintain accounting records or provide other requested services.

We use this information only for purposes reasonably connected with the services requested, our business relationship with you, and our legal and professional obligations, unless another use is authorized or required by law.

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7. Consent

Where consent is required, iRefund seeks consent that is appropriate to the sensitivity of the information and the circumstances in which it is collected, used or disclosed.

Consent may be provided electronically, in writing, orally or through another appropriate affirmative action.

In some circumstances, consent may be implied from your actions or our existing relationship where permitted by law.

Certain personal information is necessary for us to provide tax, accounting, bookkeeping, payroll or other professional services. If you do not provide required information, or withdraw consent to a necessary collection, use or disclosure, we may be unable to provide or continue providing the applicable service.

Consent may be withdrawn, subject to reasonable notice and any legal, contractual, professional or other restrictions.

Withdrawal of consent does not require iRefund to delete information that we are required or permitted to retain by law.

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8. Disclosure of Personal Information

iRefund does **not sell or rent personal information to third parties for their own marketing purposes**.

We may disclose personal information where reasonably necessary to provide our services or operate our business, including to:

- tax authorities and government agencies where authorized or required;
- accounting, bookkeeping and tax software providers;
- payroll providers;
- cloud hosting, storage and document management providers;
- online form and questionnaire providers;
- payment processors and financial service providers;
- customer relationship and communication platforms;
- marketing and email communication providers;
- automation and integration service providers;
- information technology and security providers;
- professional advisers, consultants and contractors; and
- other service providers that assist us in operating our business or providing services to you.

We seek to use service providers that maintain safeguards appropriate to the nature and sensitivity of the information involved.

We may also disclose personal information where required or permitted by law, including in response to lawful requests, legal proceedings, regulatory requirements or where necessary to protect legal rights, prevent fraud or address security concerns.

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9. Third-Party Platforms and Service Providers

iRefund uses third-party technology platforms and service providers as part of its normal operations.

These may include platforms used for accounting, bookkeeping, payroll, tax preparation, document management, online forms, communications, marketing, automation, payment processing, cloud storage and other business functions.

When personal information is processed through a third-party service provider, that provider may process information according to its own contractual and privacy obligations.

iRefund evaluates and uses third-party providers based on business requirements, functionality, security and other relevant considerations.

Links to third-party websites or services are provided for convenience where applicable. iRefund is not responsible for the independent privacy practices of third parties that collect information directly from you outside iRefund's custody or control.

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10. Information Processed Outside Canada

Some of the technology and service providers used by iRefund may store or process personal information outside British Columbia or outside Canada.

As a result, personal information may be subject to the laws of the jurisdiction in which it is stored or processed and may be accessible to courts, law enforcement or regulatory authorities in that jurisdiction in accordance with applicable law.

Where personal information is transferred to a service provider for processing, iRefund remains responsible for personal information under its custody or control as required by applicable privacy law.

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11. Marketing Communications and CASL

Where permitted by law, iRefund may send electronic communications containing information about:

- tax and accounting matters;
- business updates;
- iRefund services;
- special offers and promotions;
- events; and
- other information that may be relevant to our clients or subscribers.

Where express consent is required, iRefund will obtain consent through an appropriate opt-in process.

Consent to receive marketing communications is separate from the collection and use of information necessary to provide professional services or administer a transaction, inquiry, event or promotion.

You may withdraw your consent to receive marketing communications at any time by using the **unsubscribe** mechanism included in our electronic communications or by contacting iRefund.

Withdrawal from marketing communications does not prevent iRefund from sending non-marketing communications that are necessary to provide requested services, administer an existing relationship, fulfill a transaction, provide important service information or otherwise communicate where permitted by law.

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12. Events, Promotions and Contests

When you participate in an iRefund event, promotion, contest, giveaway or similar activity, we may collect information such as:

- your name and contact information;
- participant or customer category;
- entry or registration information;
- entry codes;
- prize information;
- eligibility information; and
- other information necessary to administer the promotion.

We may use this information to:

- administer participation and entries;
- determine or verify eligibility;
- prevent duplicate or fraudulent entries;
- record prizes;
- conduct draws;
- contact selected participants or winners;
- verify and fulfill prizes; and
- maintain appropriate records of the promotion.

Promotions and contests may also be subject to separate Official Rules & Regulations.

Where you separately consent to receive marketing communications, your contact information may also be used for marketing purposes in accordance with that consent and applicable law.

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13. Website, Online Forms, Cookies and Similar Technologies

Our website, online forms and third-party platforms may use cookies and similar technologies necessary for website functionality, security, user preferences, form operation, analytics or other legitimate business purposes.

Some online forms or third-party services may display their own cookie notices or consent options.

Your ability to control or disable cookies may depend on your browser, device and the platform being used. Disabling certain cookies may affect the operation of portions of our website or online forms.

Third-party platforms may also collect technical information in accordance with their own privacy policies and cookie practices.

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14. Safeguards and Security

iRefund uses reasonable **administrative, technical and physical safeguards** designed to protect personal information against risks such as unauthorized access, collection, use, disclosure, copying, modification, loss or destruction.

The safeguards used may vary depending on the sensitivity, amount, format and storage method of the information.

Measures may include access controls, authentication, secure technology platforms, appropriate document handling practices, staff or contractor access restrictions and other security measures appropriate to our operations.

However, no electronic transmission, online platform or information storage system can be guaranteed to be completely secure. iRefund therefore cannot guarantee absolute security.

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15. Retention and Destruction

iRefund retains personal information only for as long as reasonably necessary to:

- provide requested services;
- maintain appropriate business and professional records;
- meet legal, tax, regulatory and professional requirements;
- resolve disputes or respond to inquiries;
- enforce agreements or protect legal rights; and
- fulfill other legitimate purposes for which the information was collected.

Retention periods may vary depending on the type of information, service provided and applicable legal or professional requirements.

When personal information is no longer reasonably required and there is no legal or business requirement to retain it, iRefund will take reasonable steps to securely destroy, delete or anonymize the information.

A request to delete personal information does not override legal, regulatory, professional or other lawful retention requirements.

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16. Access and Correction

Subject to applicable law, you may request access to personal information about you that is under iRefund's custody or control.

You may also request correction of personal information that you believe is inaccurate or incomplete.

To make an access or correction request, contact the **iRefund Privacy Officer** using the contact information provided below.

iRefund may need to verify your identity before responding to a request.

Certain information may be withheld where permitted or required by law.

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17. Privacy Incidents

If iRefund becomes aware of unauthorized access, use, disclosure, loss or other compromise of personal information, we will assess the incident and take reasonable steps appropriate to the circumstances.

These steps may include containing the incident, investigating what occurred, mitigating potential harm and making notifications or reports where required by applicable law.

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18. Children and Minors

iRefund's professional services are generally intended for adults and businesses.

We may collect information about children or dependants where reasonably necessary to provide tax, accounting or related services to a client.

Where consent from a parent, guardian or other authorized person is required, we will seek such consent as appropriate.

Information about minors will be handled with safeguards appropriate to its sensitivity.

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19. Changes to this Privacy Policy

iRefund may update this Privacy Policy from time to time to reflect changes in our services, business practices, technology or legal requirements.

The current version will be made available through the iRefund website.

The **Last Updated** date at the beginning of this Privacy Policy indicates when the Policy was most recently revised.

Where required by law, we will obtain additional consent before using previously collected personal information for a new purpose.

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20. Questions, Requests and Complaints

Questions, concerns, access or correction requests, withdrawal of consent requests, or complaints regarding iRefund's privacy practices may be directed to:

iRefund Privacy Officer
iRefund Tax & Accounting Solutions Inc.
20627 Fraser Hwy
Langley, BC V3A 4G4
Canada

Email: info@irefund.ca

We will review privacy questions and complaints and take reasonable steps to address them in accordance with applicable privacy law.

Individuals may also have the right to contact the appropriate privacy regulatory authority if they are not satisfied with our response.