



KGR BOOKKEEPING SERVICES

442 Erindale Cres.
Thunder Bay, ON P7C 4Z5
(807) 707-3949
kgr_bookkeeping@tbaytel.net
<http://kgr-bookkeeping.vpweb.ca/>

Personal Information Protection Policy (Privacy Policy)

KGR Bookkeeping Services is committed to safeguarding the personal information entrusted to us by our clients. Thus Privacy Policy governs the manner in which KGR Bookkeeping Services collects, uses, maintains, and discloses information collected from users (each, a “User”) of the kgr-bookkeeping.vpweb.ca website (“Site”) and clients (each, a “Client”) of KGR Bookkeeping Services.

This policy applies to KGR Bookkeeping Services and the site of kgr-bookkeeping.vpweb.ca. This policy also applies to any person providing services on our behalf.

A copy of this policy is provided to any user and client on request. If you have any questions or concerns regarding our policy, you should first contact:

Privacy Officer
KGR Bookkeeping Services
kgr_bookkeeping@tbaytel.net

What is personal information?

Personal information means information about an identifiable individual. This includes an individual’s name, home address and phone number, age, sex, marital status or family status, an identifying number, financial information, education history, etc.

What personal information do we collect?

We collect only the personal information that we need for the purpose of providing services to our clients, including personal information needed to:

- open and manage an account
- deliver requested products and services
- contact clients about appointments or requested information
- follow up with clients to determine satisfaction with products and services
- notify clients of information regarding services provided
- meet regulatory requirements



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We normally collect client information directly from our clients. We may collect information from other persons with your consent or as authorized by law.

We inform our clients, before or at the time of collecting personal information, of the purposes for which we are collecting the information. However, we do not provide the notification when a client volunteers information for an obvious purpose.

How we use and disclose collected information

We use and disclose client personal information only for the purposes for which the information was collected, except as authorized by law. For example, we may use client contact information to deliver record. The law also allows us to use that contact information for the purpose of collecting a debt owed to our organization, should that be necessary.

KGR Bookkeeping Services may collect and use Users and Clients personal information for the following purposes. If we wish to use or disclose your personal information for any new business purpose, we will ask for your consent.

- *To run and operate our Site and provide Business services*
We may need your information display content on the Site and Business services correctly
- *To improve customer service*
Information you provide helps us respond to your customer service requests and support needs more efficiently.
- *To personalize User and Client experience*
We may use information in the aggregate to understand how Users and Clients as a group use the services and resources provided on our Site and through our Business services.
- *To improve our Site and our Business*
We may use feedback you provide to improve our products and services.
- *To process payments*
We may use the information Users and Clients provide about themselves when placing an order only to provide service to that order. We do not share this information with outside parties except to the extent necessary to provide the service.
- *To run a promotion, contest, survey, or other Site and Business services feature*
To send Users and Clients information they agreed to receive about topics we think will be of interest to them.
- *To manage product reviews and ratings*



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We may use third party service providers to help us manage product reviews and ratings left by Users and Clients.

- *To send periodic emails*

We may use the email address to send User and Client information and updates pertaining to their order. It may also be used to respond to their inquiries, questions, and/or other requests.

Personal identification information

We may collect personal identification information from Users and Clients in a variety of ways, including, but not limited to, when Users and Clients visit our site, register on the site, request for service appointment, fill out a form, respond to a survey, and in connection with other activities, services, features or resources we make available on our Site and in our course of Business operations.

Users and Clients may be asked for, as appropriate, name, email address, mailing address, phone number, social insurance number. Users and Clients may, however, visit our Site anonymously. We will collect personal identification information from Users and Clients only if they voluntarily submit such information to us. Users and Clients can always refuse to supply personal identification information, except that it may prevent them from engaging in certain Site and Business services related activities.

Non-personal identification information

We may collect non-personal identification information about Users and Clients whenever they interact with our Site and any person providing services on our behalf. Non-personal identification information may include the browser name, the type of computer and technical information about Users and Clients means of connections to our Site, such as the operating system and the Internet service providers utilized and other similar information.

Web browser cookies

Our Site may use “cookies” to enhance User and Client experience. User’s web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. User and Client may choose to set their browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.



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Our Site's domain is run through a third party service provider (Vistaprint), which may use cookies. User and Client may choose to set their browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly. Third party service providers have their own privacy policies and customer service policies. We do not control and are not responsible for the practices employed by third party service providers. By using our Site, you consent to the third party service providers' privacy and customer service policies.

How we protect your information

We make every reasonable effort to ensure that client information is accurate and complete. We protect client personal information in a manner appropriate for the sensitivity of the information. We make every reasonable effort to prevent any loss, misuse, disclosure or modification of personal information, as well as any unauthorized access to personal information. We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site and in our Business operations.

We rely on our users and clients to notify us if there is a change to their personal information that may affect their relationship with our organization. If you are aware of an error in our information about you, please let us know and we will correct it on request whenever possible.

In some cases, we may ask for a written request for correction.

We commit to investigating the root-cause of any information security breaches. We will notify the Office of the Information and Privacy Commissioner of Ontario, without delay, of a security breach affecting personal information if it creates a real risk of significant harm to individuals.

Sharing your personal information

We do not sell, trade, or rent Users and Clients personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and Users and Clients with our Business partners, trusted affiliates and advertisers for the purposes outlined above. We may use third party service providers to help us operate our Business and the Site or administer activities on our behalf, such as sending newsletters or surveys. We may share your information with these third parties for those limited purposes provided that you have given us your permission.



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Access to records containing personal information

Clients of KGR Bookkeeping Services have a right of access to their own personal information in a record that is in our custody or under our control, subject to exceptions described in Section 9 of the PIPEDA. For example, organizations are required under the Personal Information Protection Act to refuse to provide access to information that would reveal personal information about another individual. Organizations are authorized under the Act to refuse access to personal information if disclosure would reveal confidential business information. Access may also be refused if the information is privileged or contained in mediation records.

If we refuse a request in whole or in part, we will provide the reasons for the refusal. In some cases where exceptions to access apply, we may withhold that information and provide you with the remainder of the record.

You may make a request for access to your personal information by writing to the Privacy Officer at kgr_bookkeeping@tbaytel.net. You must provide sufficient information in your request to allow us to identify the information you are seeking.

You may also request information about our use of your personal information and any disclosure of that information to persons outside our organization.

You may also request a correction of an error or omission in your personal information. Corrected personal information will be forwarded to third parties who have received the original information.

We reserve the right to retain personal information used to make decisions about an individual for the duration of the business agreement, unless the Client requests otherwise or requests for disposal of information.

We will respond to your request within 30 calendar days, unless an extension is granted. Time limit extensions will only be relied upon in cases where responding within the original 30 days would unreasonable interfere with the normal course of business, or when additional time is needed to conduct consultations or to convert personal information to an alternate format. The Client has the right to complain to the Office of the Privacy Commissioner of Canada in the case where response is not received.

We may charge a reasonable fee to provide information, but not to make a correction. We will advise you of any fees that may apply before beginning to process your request.



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Third party websites

Users and Clients may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites links to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

Changes to this privacy policy

Due to the constantly changing nature of our Business, we reserve the right to change, update or modify this privacy policy at any time at our sole discretion.

KGR Bookkeeping Services has the discretion to update this privacy at any time. When we do, we will post a notification on the main page of our Site. We encourage Users and Clients to frequently check this policy for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

Your acceptance of these terms

We ask for consent to collect, use or disclose client information, except in specific circumstances where collection, use or disclosure without consent is authorized or required by law. We may assume your consent in cases where you volunteer information for an obvious purpose.

We ask for your express consent for some purposes and may not be able to provide certain services if you are unwilling to provide consent to the collection, use or disclosure of certain personal information,. Where express consent is needed, we will normally ask clients to provide their consent orally (in person, by telephone), in writing (by signing a consent form), by checking a box on a form, or electronically (by clicking a button).

In cases that do not involve sensitive personal information, we may rely on "opt-out" consent. For example we may disclose your contact information to other organizations that we believe may be of interest to you, unless you request that we do not disclose your information. You can do this by checking the appropriate box on our application form or by telephoning our number.



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A client may withdraw consent to the use and disclosure of personal information at any time, unless the personal information is necessary for us to fulfill our legal obligations. We will respect your decisions, but we may not be able to provide you with certain products and services if we do not have necessary personal information.

We may collect, use or disclose client personal information without consent only as authorized by law. For example, we may not request consent when the collection, use or disclosure is reasonable for an investigation or legal proceeding, to collect a debt owed to our organization, in an emergency that threatens life, health or safety, or when the personal information is from a public telephone directory.

By using this Site and engaging in our Business services, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site and our Business services following the posting of changes to this policy will be deemed your acceptance of those changes.

We will respect your decision of not providing your personal information, but we may not be able to provide you with certain products and services if we do not have the necessary personal information.

Questions and complaints

If you have a question or concern about any collection, use or disclosure of personal information by KGR Bookkeeping Services, or about a request for access to your own personal information, please contact:

Privacy Office

KGR Bookkeeping Services

kgr_bookkeeping@tbaytel.net