

PRIVACY POLICY

This privacy policy (the “Privacy Policy”) applies to K Liu Accounting Services Inc. (also referred to as “**K Liu Accounting**”, “**us**”, or “**we**”).

We respect your right to control your personal information. That is why we have developed this privacy policy (the “**Privacy Policy**”) which describes:

- the types of personal information we collect about you;
- the purposes for which we collect that information;
- how we use that information;
- with whom we share that information;
- how we safeguard that information;
- the choices available to you regarding how we use your personal information; and
- how you can contact us about our privacy practices.

The Privacy Policy applies to any products and/or services offered either online or in person, including but not limited to:

- K Liu Accounting’s website www.kliuaccounting.com (the “**Site**”), as well as for any other websites or microsites operated by K Liu Accounting (collectively and together with the Site, the “**Sites**”),
- any web applications, mobile applications, tools, forums, chat bots, live chats, or social media pages offered by K Liu Accounting on the Sites, and
- any online services offered by K Liu Accounting, including but not limited to
 - information about K Liu Accounting and its employees and professional services,
 - the data submission portal,
 - resources with respect to tax preparation, tax deduction, tax news and updates, and businesses generally, articles, and videos
 - online appointment booking tools, and
 - professional services as outlined in any transaction agreement executed by you to engage us for such services

(together with the Sites, the “**Service**”).

By accessing or using the Service, you consent to the collection, use and disclosure of personal information by K Liu Accounting in accordance with this Privacy Policy. You may choose not to provide us with personal information. However, if you make this choice we may not be able to provide you with the application, service or information that you request.

If your access to or use of the Service requires the use and disclosure of the personal information of third parties to K Liu Accounting, you acknowledge and represent that you have obtained the necessary consent from such third party or parties to use and disclose their personal information in the course of your access and use of the Service.

The manner in which K Liu Accounting handles personal information is also governed, in part, by the Certified Professional Bookkeepers of Canada Code of Ethics and Professional Conduct (the “Code”). As bookkeeping professionals, we are under an obligation to keep confidential

information we acquire from our Clients (defined below) in the course of an Engagement (defined below) protected in accordance with the [Code](#), except in accordance with the engagement agreement. K Liu Accounting is committed to dealing with personal information in a manner consistent with all legal and professional responsibilities and with the principles set out in this Privacy Policy.

We recommend that you read this Privacy Policy in its entirety to ensure that you are fully informed. However, you can access specific sections of this Privacy Policy based on the type of information you are looking for by clicking on the links below.

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In the event of any conflict or inconsistency between the provisions of this document and the Terms of Use, the provisions of this document shall prevail and take precedence to the extent of such conflict or inconsistency.

1. Definitions

For the purposes of this Privacy Policy, the following words have the following meanings:

“**Client**” means an individual or an Organization that has entered into an Engagement with K Liu Accounting.

“**Code**” means the Certified Bookkeepers of Canada Code of Ethics and Professional Conduct.

“**collection**” means the act of gathering, acquiring, recording or obtaining personal information from any source, including third parties, by any means.

“**consent**” means voluntary agreement with the collection, use and disclosure of personal information for defined purposes. Consent can be either express or implied and can be provided directly by the individual or by an authorized representative, such as a parent or guardian. Express consent is permission that is granted by an individual taking a positive step to signify consent and may be given orally, electronically or in writing. Implied consent is the assumption of consent that can reasonably be inferred from a user's action or inaction.

“**disclosure**” means making personal information available to a third party.

“**employee**” means an employee of K Liu Accounting, and for the purpose of this Privacy Policy only, includes agents, independent and other contractors performing services for K Liu Accounting.

“Engagement” refers to the relationship established between yourself and K Liu Accounting when you have retained us for our professional services and signed our Mandatory Service Engagement Agreement.

“non-personal information” means information that does not identify a specific individual and which we are unable to connect to other information in order to identify a specific individual.

“Organization” means a company, entity or organization, including any business, but does not include an individual. An Organization may or may not be a Client.

“personal information” means information about an identifiable individual, but not aggregated information that cannot be associated with a specific individual.

“registered user” means a user who and/or Organization that has created and registered an account or accounts with K Liu Accounting or third party provider of software used by K Liu Accounting in the provision of the Service, as applicable.

“third party” means an individual other than the user, or the user's agent, or an organization other than K Liu Accounting or an Organization, other than the user.

“use” means the treatment, handling and management of personal information by and within K Liu Accounting.

“user” means an individual who visits the Sites and/or accesses the Service and/or uses the Service, as well as an Organization which visits the Sites and/or accesses the Services and/or uses the Service. A user may or may not be a Client.

2. Personal Information We Collect

When you interact with us through the Service, we may collect or receive the following types of information. The type of personal information we collect will depend on whether you are a Client or not. If you are a Client, we require more sensitive personal information about yourself, or your employees if you are an Organization, than if you are using the Site without entering into an Engagement. The collection of information, including personal information, during the course of an Engagement is governed by our Mandatory Service Engagement Agreement.

K Liu Accounting is committed to only collecting type and amount of personal information required in order to provide the service you have requested from us.

Personal Information You Provide to Us

You may provide us with your personal information in different ways. For example, we may collect any or all the following personal information if the information is reasonably required to provide the Service to you:

- (a) information that you provide when you become a registered user or otherwise complete forms on the Service, such as your name, company name, birth date, email address, social insurance number, postal address, telephone number, and country of residence;

- (b) information that you provide to K Liu Accounting when you subscribe to the Service, such as your billing address, payment method and payment information;
- (c) information, including financial information such as bank statements and T4 slips, that is required to deliver the requested products and services during an Engagement, for example:
 - (i) your personal information necessary to complete your individual tax returns or to assist with personal tax planning,
 - (ii) personal information about the beneficiaries or trustees of a trust necessary to complete trust tax returns and reporting documentation, and
 - (iii) personal information about your employees or other third parties necessary to complete tax returns or bookkeeping services for a business.
- (d) your correspondence with K Liu Accounting employees or independent contractors, including any questions, concerns or comments you may have about the Service or problems that you report;
- (e) comments, videos, photographs, and any other content or information that you may submit to the Service; and/or
- (f) details of your requests made through the Service.

Personal and non-personal information collected in the course of an Engagement is subject to the Mandatory Service Engagement Agreement. If you are a Client providing us with the personal information of third parties, such as beneficiaries or trustees of a trust or employees of your business, you represent and warrant that you have obtained the valid consent required under applicable privacy legislation from each impacted individual necessary for K Liu Accounting to complete any services and provide any goods you have requested. If you have not obtained the necessary consent, you cannot provide such information to K Liu Accounting.

K Liu Accounting will collect information related to method of payment in some circumstances, depending on the method of payment selected; however, we also process certain payments, such as credit cards and preauthorized debits, through third parties such as Quickbooks. You will be bound by the privacy policies of these third-party sites.

Technical Information We Collect Automatically

When you visit the Service, we may collect, using electronic means, technical information. This information may include:

- (a) the IP address of your computer and which browser you used to view our Service;

- (b) operating system;
- (c) resolution of screen;
- (d) location;
- (e) language settings in browsers; and/or
- (f) the site you came from and searched for keywords if arriving from a search engine.

This technical information (some of which in certain instances may be considered personal information) is aggregated and used to measure and improve effectiveness of our Service. We do not attempt to combine this technical information with other personal information we collect on our Service.

Personal Information Posted by You or Others to the Service

If you voluntarily submit or post any information, videos, photographs or other content (“**User Content**”) to the Service, for example, as a testimonial, certain of your personal information may be included in the posting, such as your name and opinion, and this information may be collected and used by others. K Liu Accounting has no control over and is not liable for the collection, use or disclosure of any posted User Content or your included personal information by users of the Service. You are responsible for ensuring the protection of any of your personal information that you post to the Sites or Service.

3. Purpose of Collection and Use of Personal Information

K Liu Accounting collects your personal information and will use your personal information as is reasonably required for the following purposes:

- (a) if you are a registered user, to establish and maintain your K Liu Accounting account;
- (b) to provide web applications, the Service, and/or the other services or information that you request;
- (c) to verify your identity if you submit comments, videos, photographs, opinions, or any other content or information to the Service;
- (d) to respond to questions, comments, requests, job applications, or complaints that you submit to K Liu Accounting;
- (e) to collect amounts owing from you to K Liu Accounting, if applicable;
- (f) to process payments made by you to K Liu Accounting, if applicable;
- (g) to track communications with you;

- (h) to analyze use of the Service and to improve the Service, through specific user feedback for example;
- (i) to send emails, newsletters, regular mail or other communications you have consented to receive from K Liu Accounting;
- (j) to provide Service-related announcements or notifications to you;
- (k) to aggregate your personal information resulting from the combination and/or aggregation of certain raw personal information collected from you with other data in a way that no longer personally identifies you;

- (l) to display advertising on the Service or to manage and serve our advertising on other sites. See Section 15 on targeted advertising and how you may opt out;
- (m) to fulfill a purpose that we disclose to you when we request your personal information; and/or
- (n) to meet legal and regulatory requirements.

Your personal information will only be collected and used by K Liu Accounting and our employees, independent contractors, agents, partners and service providers in a manner consistent with the activities of K Liu Accounting. Access to your personal information by K Liu Accounting employees, independent contractors, agents, partners and service providers is limited only to those authorized, based on their need to deal with the personal information for the reason(s) for which it was obtained, including to enable them to perform a business, professional or technical support function for K Liu Accounting.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

4. Disclosure of Personal Information

K Liu Accounting may disclose your personal information to:

- (a) its employees, independent contractors, agents, partners, distributors, retailers and service providers as is reasonably necessary to enable these parties to perform a business, professional or technical support function for K Liu Accounting;
- (b) a person who, in the reasonable judgment of K Liu Accounting, is seeking the information as your agent; and
- (c) a third party or parties in the following circumstances:
 - (i) where you consent to such disclosure,

- (ii) or the disclosure is permitted and/or required by law and/or the Code.

By engaging with our services, you acknowledge and consent to K Liu Accounting Services Inc. collecting, using, and disclosing your personal information to third parties as required to fulfill our professional obligations. This may include, but is not limited to, government agencies, financial institutions, and other relevant entities necessary for accounting, bookkeeping, taxation, and related financial services. In certain cases, personal information may be submitted to third-party service providers assisting in financial transactions, compliance filings, and other essential services. Some providers may have terms stating they own the data or have a license to use it for their own purposes. By using our services, you acknowledge and agree that such disclosures are necessary for service fulfillment and may be subject to the privacy policies of these third-party providers.

K Liu Accounting exercises due diligence in selecting reputable third-party providers but cannot control or be held liable for how these providers manage, store, or use the data once submitted under their terms. We strongly encourage clients to review the privacy policies and terms of these providers when applicable.

We adhere to the Personal Information Protection and Electronic Documents Act (PIPEDA) and ensure that any disclosure of your personal information is made solely for the purposes for which it was collected, as permitted or required by law. Your information will be handled with the highest standards of confidentiality and security, except in accordance with the engagement agreement.

If you have any questions or wish to withdraw your consent, please contact us as provided in Section 18. However, please note that withdrawing consent may impact our ability to provide services effectively.

By proceeding with our services, you confirm that you have read, understood, and agreed to the terms outlined above. You acknowledge that your continued use of the Service constitutes consent to our updated Privacy Policy.

Corporate Reorganization and Business Transfers

K Liu Accounting may also disclose your personal information in connection with a corporate reorganization, a merger or amalgamation with another entity, a sale of all or a substantial portion of our assets or stock, including any due diligence exercise carried out in relation to same, provided that the information disclosed continues to be used for the purposes permitted by this Privacy Policy by the entity acquiring the information.

5. Consent

Different types of consent may be appropriate in different circumstances. Where personal information is particularly sensitive, the purpose for which we collect it is outside of your reasonable expectations, or where it creates a meaningful risk of significant harm, express consent is required and will be obtained separately.

There are some limited circumstances where consent is not required for the collection, use and disclosure of your personal information. For example, we may disclose personal information

without your knowledge or consent for the purpose of collecting a debt you owe to us. We will only process your personal information without your knowledge or consent where this is permitted or required by law.

You may withdraw your consent to the collection, use or disclosure of your personal information by K Liu Accounting at any time, subject to legal or contractual restrictions and reasonable notice. In certain circumstances, your withdrawal of consent may result in the inability of K Liu Accounting to continue providing aspects or optimization of the Service to you. Please contact K Liu Accounting for more information regarding the implications of withdrawing consent.

6. Change of Purpose

K Liu Accounting will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another purpose and that purpose is compatible with the original purpose. If we need to use your personal data for an unrelated purpose, we will notify you and obtain your consent to do so pursuant to Section 21.

Please note that we may process your personal data without your knowledge or consent where this is required or permitted by law.

7. Children

The Service is intended for general audiences and is not directed to children under the age of 16. We do not knowingly collect personal information from children under the age of 16 without the consent of their parent or guardian. In the event that we learn that we have collected personal information from a child under the age of 16 without the consent of their parent or guardian, we will take appropriate steps to delete that personal information. If you become aware or believe that a child has provided us with personal information, please contact us as provided in Section 18.

8. Safeguarding Your Personal Information

K Liu Accounting is committed to safeguarding your personal information. K Liu Accounting uses appropriate security measures to protect personal information against risks such as loss or theft, unauthorized access, disclosure, copying, misuse, modification or destruction, and any other unlawful form of processing of the personal information in our possession regardless of the format in which it is held. The methods of protection and safeguards used by K Liu Accounting include, but are not limited to:

- **Administrative safeguards** such as privacy and security policies and procedures, privacy and data protection training for K Liu Accounting employees, independent contractors, and agents;
- **Technical safeguards** such as security testing, vulnerability scans, and technological measures, including the use of passwords, encryption, firewalls, and secure coding frameworks;
- **Physical safeguards** such as locked filing cabinets, and need-to-know access for K Liu Accounting employees, independent contractors, agents, partners, and service providers.

As indicated elsewhere, K Liu Accounting uses third parties to provide the Service. When you create accounts with those third parties or submit information to them, your personal information is subject to their terms of use and privacy policies. We strongly encourage you to read those terms of use and privacy policies to understand how your information is collected, used and disclosed by those third parties.

In any organization, failure to protect personal information can increase the risk of a privacy breach which can lead to things such as financial loss, reputational harm, fraud, or identity theft. While K Liu Accounting cannot guarantee that a privacy breach will not occur, K Liu Accounting will make every effort to prevent such occurrences by implementing the above security safeguards.

K Liu Accounting also ensures that its employees, independent contractors, agents, partners, and service providers with access to personal information are made aware of the importance of maintaining the confidentiality of personal information.

K Liu Accounting takes care in disposing of or destroying personal information to prevent unauthorized parties from gaining access to the information.

While K Liu Accounting is committed to safeguarding your personal information, we cannot ensure or warrant the security of any personal information we collect either directly or automatically from you, and you provide your personal information at your own risk.

K Liu Accounting can not guarantee that such personal information may not be accessed, disclosed, altered, or destroyed by breach of any of our security safeguards. To the degree that personal information is of a sensitive nature, in the event of a breach, there may be a risk of significant harm to you which includes bodily harm, humiliation, damage to reputation or relationships, loss of employment, business or professional opportunities, financial loss, identity theft, negative effects on the credit record and damage to or loss of property.

K Liu Accounting also cannot guarantee that information sent or received over the Internet is secure and does not make any representation or warranty concerning the security of personal information communicated to or from K Liu Accounting via the Internet or regarding the interception by third parties.

During the course of an Engagement, you may request that we communicate with you using tools such as email, video conferencing, text messaging, website/cloud portals. We may also provide you with the use of certain software to assist with the provision of services you have requested. The use of such communication methods and software by our Clients is subject to our Communication Policy.

9. Cross Border Transfer of Personal Information

Subject to any contractual restrictions as between K Liu Accounting and an Organization, your personal information may be stored and processed in any country (e.g. Canada, United States) where we engage third party service providers. While such information is outside of your country of residence, it is subject to the law of the country in which it is held, and may be subject to disclosure to the governments, courts, law enforcement agencies or regulatory agencies of such other country, pursuant to the laws of such country. For example, personal information stored in

the United States is subject to the USA PATRIOT ACT. However, our practices will always continue to be governed by this Privacy Policy.

K Liu Accounting has measures in place to ensure that during cross-border transfers of your personal information the personal information is subject to appropriate safeguards in accordance with data protection laws. These measures typically include contractual safeguards stipulating the confidentiality of the information and the purposes for which it is to be used.

Where and when appropriate, we will transmit amended personal information to third parties having access to the personal information in question.

10. Retention of Personal Information

K Liu Accounting will only keep personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Privacy Policy and to comply with our legal and regulatory obligations. To determine the appropriate retention period for your information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of your information, the purposes for which we process your information and whether we can achieve those purposes through other means, and the applicable legal requirements.

Please note, if you are a Client, the information you provide to us is subject to our Document Management and Retention Policy, which is expressly incorporated herein. This policy can be found on the Service or by clicking [here](#).

11. Non-Personal Information

K Liu Accounting may collect, use, and disclose non-personal information, including aggregated data resulting from the combination and/or aggregation or certain raw data collected from you with other data in a way that no longer personally identifies you. We make no attempt to link this non-personal information with the identity of individuals. We may permanently archive non-personal information for future use in any manner whatsoever.

12. Accuracy of Personal Information

K Liu Accounting is committed to keeping your personal information as complete, up-to-date, and accurate as is necessary for the purposes for which it is to be used. K Liu Accounting will promptly correct or complete any personal information found to be inaccurate or incomplete. Where appropriate, K Liu Accounting will transmit amended information to third parties having access to the personal information in question.

13. Access to Personal Information

Upon request, K Liu Accounting will provide you with a reasonable opportunity to review the accuracy of your personal information. Such personal information will be provided within a reasonable time of the request. 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.

Also upon request, K Liu Accounting will provide an account of the use and disclosure of your personal information and, where reasonably possible, will state the source of the information. In providing an account of disclosure, K Liu Accounting will provide a list of organizations to which it may have disclosed personal information about you when it is not possible to provide an actual list.

In certain circumstances, K Liu Accounting may not be able to provide access to all the personal information we hold about you. In such a case, we will provide the reasons for denying access upon request. Such reasons may include:

- (a) if doing so would likely reveal personal information about another individual that cannot be severed, or the information could reasonably be expected to threaten the life or security of another individual;
- (b) if doing so would reveal any of our confidential information;
- (c) if the information is protected by solicitor-client privilege;
- (d) if the information was generated during a formal dispute resolution process; or
- (e) if the information was collected in relation to the investigation of a breach of an agreement or a contravention of a federal or provincial law, or that of a foreign jurisdiction.

Individuals can obtain information or seek access to their personal information by contacting our Privacy Officer pursuant to Section 18 of this Privacy Policy during regular business hours.

14. Cookies and Similar Technologies

The Service uses “cookies”, which are small text files placed on your computer or other device when you visit a website. When you visit the site again, the cookie allows that site to recognize your browser. Cookies may store user preferences and other information.

There are three main types of cookies:

- (a) **Session Cookies** are specific to a particular visit and limited to sending session identifiers (random numbers generated by the server) so you do not have to re-enter information when you navigate to a new page or check out. Session cookies are not permanently stored on your device and are deleted when the browser closes;
- (b) **Persistent Cookies** record information about your preferences and are stored in your browser cache or mobile device and remain on your device between browsing sessions. For example, a persistent cookie may be used on a website to remember your log-in details so you will not need to enter those details each time you visit that website; and
- (c) **Third Party Cookies** placed by someone other than us which may gather data across multiple websites or sessions.

We use the below listed cookies to perform the following functions:

- (a) **Strictly Necessary / Technical Cookies** that are essential to enable you to move around a website and use its features. You cannot withdraw your consent to the use of these types of cookies because without them, the Service cannot be provided.
- (b) **Analytical / Performance Cookies** that collect information in aggregated form about how users interact with the Service so that we may improve functionality. These cookies are sometimes placed by third party providers which enable features or functionality provided by third parties in connection with the Service. For example, advertising, interactive content, and analytics (see Section 16). The parties that set these third-party cookies can recognize your device both when it visits the website in question and when it visits certain other websites.
- (c) **Functional Cookies** that allow a website to remember choices you make, recognize you when you return and to personalize content.
- (d) **Targeting / Advertising Cookies** that track browser habits and used to deliver targeted (interest-based) advertising based on your browsing activities and interests. See Section 15 on how you may opt out of targeting advertising.

You acknowledge that where we allow third parties to drop cookies, we have no control over those cookies or the data generated. Please refer to the third party's privacy policy for information on what information they collect and how they use it. These cookies are likely to be analytical/performance cookies or targeting cookies.

Other Technologies

We may use other technologies similar to cookies like web beacons, which are sometimes called "tracking pixels" or "clear gifs". These are tiny graphics files that contain a unique identifier that enable us to recognize when someone has visited the Service or opened an email that we have sent them. In many instances, these technologies are reliant on cookies to function properly, and so declining cookies will impair their functioning.

Right to Refuse the Use of Information Collection Technologies

We obtain your consent to our information collection technologies through our opt-in mechanism on the Service. You have the right to object to the use of information collection technologies such as cookies. Regular cookies may generally be disabled or removed by tools that are available as part of most commercial browsers, and in some but not all instances can be blocked in the future by selecting certain settings. Each browser you use will need to be set separately and different browsers offer different functionality and options in this regard.

Please be aware that if you disable or remove these technologies you may find that certain functions and features will not work as intended on the Service and that when you revisit our website your ability to limit cookies is subject to your browser settings and limitations.

15. Links to Other Websites

The Service may contain links to other sites, such as the sites and services of our partners, suppliers, advertisers, licensors, and other third parties, or Facebook, Instagram, YouTube, Twitter, and LinkedIn. This Privacy Policy only applies to personal information that we collect, use and disclose. We are not responsible or liable for the privacy practices of third parties, and we strongly recommend that you review their privacy policies before you disclose personal information to them.

16. Targeted Advertising and How You May Opt Out

We may use third party advertising partners such as advertising networks, exchanges, and social media platforms to display advertising on the Service or to manage and serve our advertising on other sites. We use Google Services to track interaction with our Google Sponsored Links and determine whether the search terms we advertise with are relevant.

You have a variety of options to opt out of interest-based advertising ranging from browser controls, add on utilities such as ad blockers, and other opt out tools. Opt out tools may include organizations such as:

- Network Advertising Initiative: <https://optout.networkadvertising.org/?c=1>;
- Digital Advertising Alliance ("DAA") of Canada: <https://youradchoices.ca/>;
- DAA YourAdChoices: <https://youradchoices.ca/en/tools>.

17. Analytics

The Service utilizes Google Analytics, a web analysis service from Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"). Google Analytics uses "cookies," which are text files placed on your computer, to help the website analyze how users use the Service, compiling reports on the activity of the Service for the Services' operators and providing other services relating to website activity and Internet usage. The information generated by the cookie (including the IP address) is transferred and stored on a Google server located in the United States.

Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other information held by Google.

We may also use additional analytics programs from time to time to process non-personal information about you.

We make no attempt to link this non-personal information with the identity of individuals using the Service. Non-personal information may be permanently archived for future use in any manner whatsoever by K Liu Accounting.

Disable Google Analytics

You can prevent the collection and processing of cookie created data relating to your utilization of the Service (including your IP) via Google by downloading and installing the browser-plugin available under the following link (<https://tools.google.com/dlpage/gaoptout?hl=en>).

Google currently offers this opt-out tool for Internet Explorer 11, Google Chrome, Mozilla Firefox, Apple Safari and Opera.

Further information concerning the terms and conditions of Google's use and data privacy can be found at <https://www.google.com/analytics/terms/us.html> or at <https://policies.google.com/privacy>.

18. Contact Us

To submit an inquiry, complaint, request a review of your personal information, correct or update your personal information, withdraw your consent or request more information or additional copies of this Privacy Policy contact:

K Liu Accounting Privacy Officer

Mailing Address: 96 Arpin Bay, Winnipeg MB R3X 2C5

Telephone No.: (204) 202-3786

E-mail: info@kliuaccounting.com

19. Complaints

K Liu Accounting will promptly investigate all complaints concerning our compliance with this Privacy Policy and our dealings with your personal information. If a complaint is found to be justified, K Liu Accounting will take appropriate measures to resolve the complaint, including, if necessary, amending our policies and procedures. You will be informed of the outcome of the investigation regarding your complaint.

20. Unsubscribe from Commercial Electronic Messages

We may send you commercial electronic messages (such as marketing or promotional messages) if you have:

- provided us with your express consent to receive these messages;
- recently purchased or leased a product or service from us;
- entered into a contract with us or some other form of business relationship with us;
- requested information from us; or
- applicable law otherwise permits us to send commercial electronic messages to you.

If you no longer wish to receive commercial electronic messages from K Liu Accounting regarding our new products or services, promotions, or other similar communications, you may unsubscribe by sending an email to the email address listed in Section 18. Please note that, after you unsubscribe, K Liu Accounting may still send electronic communications to you in certain limited circumstances, such as to provide you with Service notifications and billing information, or to provide information that K Liu Accounting is legally obligated to provide you.

21. Privacy Policy Changes

We may modify this Privacy Policy to accommodate changes in our services, changes in technology and legal developments. If we make changes to this Privacy Policy, we will provide notice through the Service, or by other means to provide you the opportunity to review the changes before they become effective. For example, we may place a prominent notice on the Service or e-mail you to let you know of an updated Privacy Policy.

If we make significant changes to this Privacy Policy, we will provide at least 30 days' notice through the Service, or by other means, to provide you the opportunity to review the changes and provide your required consent before they become effective. A significant change may be using personal information for a new purpose or disclosures to new third parties.

As outlined above, consent may be express or implied. The type of consent required depends on the circumstances. Where the changes are such that we require your express consent, we will seek it. Otherwise, your acknowledgment that your continued use of the Service after we modify this Privacy Policy, publish or send a notice about our changes to this Privacy Policy means that the collection, use and sharing of your personal data is subject to the updated Privacy Policy.

If you object to any changes to this Privacy Policy you may stop using the Service.

Whenever we update this Privacy Policy, we will change the date below to indicate when the changes were made.

Date: January 31, 2025