

Ourbookkeepingservices Accounting, Inc. Privacy Policy

Last updated: April 21, 2022

At Ourbookkeepingservices, our mission is to help entrepreneurs master their financial lives with modern bookkeeping solutions. And to fulfill this mission, we collect information about you, our:

- **Customers** using Ourbookkeepingservices to power your business
- **Accountant Clients** using Ourbookkeepingservices to streamline bookkeeping for your own clients
- **Visitors** to Ourbookkeepingservices's websites, or anyone contacting Ourbookkeepingservices support
- **Prospective** Ourbookkeepingservices **mates** looking to make a big impact with a career at Ourbookkeepingservices

Your privacy is important to us. This privacy policy (this "**Privacy Policy**") outlines how we at Ourbookkeepingservices (Ourbookkeepingservices Accounting, Inc. and its affiliates, collectively "**Ourbookkeepingservices**") collect, use, disclose, and have over your information.

Please read this Privacy Policy carefully. By using our Services (as defined below), you acknowledge that you have read, understand and agree to be legally bound by this Privacy Policy and other policies incorporated herein by reference.

This Privacy Policy was last updated and is effective on April 21, 2022.

Ourbookkeepingservices reserves the right to modify this Privacy Policy at any time, in our sole discretion. We may modify this Privacy Policy by providing notice via one of the following methods: (i) by email to the email account used by you to access our Services, (ii) by updating the 'last updated' date listed above, or (iii) by your acknowledgement as part of your login to our Services. By continuing to use our Services you confirm that you agree to the modified Privacy Policy. If you do not agree with the changes to this Privacy Policy, you must immediately stop using our Services and close your account within 30 days of the change.

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Our Services and how this Privacy Policy applies

Ourbookkeepingservices offers cloud-based bookkeeping, financial information storage and reporting, tax preparation and advisory ("Ourbookkeepingservices Tax"), and related communication services to entrepreneurs through its online platform at ourbookkeepingservices.com, accessible via our website and mobile applications. Through this platform, our Customers and Accountant Clients can access the tools they need to power their businesses or the businesses of their clients. We refer to our platform, websites and mobile applications collectively as our "**Services**".

This Privacy Policy applies to our Services, and other interactions you may have with Ourbookkeepingservices, such as visiting our websites, customer service inquiries, attendance at events, etc. By using our Services, or otherwise interacting with Ourbookkeepingservices you agree to the collection and use of your personal information in accordance with this Privacy Policy. Personal information is any information or data relating to you that may be used to identify you, either directly or indirectly, or to contact you.

Our Services may contain links to other websites, products, or services that we do not own or operate. When using our Services, you may decide to share your data and any related personal information with a third-party service of your choice (for example, your accountant). Any processing of your information by these third parties is governed by their own privacy

policies and terms. We recommend you carefully review their privacy policies and terms, as Ourbookkeepingservices is not responsible for such third-party services.

Some of our Services are made available to you by our affiliates. Personal information supplied by you through our Services to our affiliates will be governed by this Privacy Policy.

Our Services are not intended for use by children and should only be accessed by individuals who are at least 18 years old and are using our Services for business purposes. If we learn that we have inadvertently collected personal information of persons under the age of 18 years old, we shall immediately take steps to delete the information as soon as possible. If you learn that a child has provided us with personal information in violation of this Privacy Policy, then you may alert us at privacy@ourbookkeepingservices.com

What information we collect about you and why

A. Customers & Accountant Clients

If you are a Customer using Ourbookkeepingservices to power your business or an Accountant Client using Ourbookkeepingservices to streamline bookkeeping for your own clients, we collect and use your personal information to provide you with our Services. We collect the following personal information when you sign up for Ourbookkeepingservices, when you use our Services, or when you otherwise provide us information. We also may collect personal information from other sources, including business partners or referral partners. Generally, we use this information to provide and customize our Services for you.

What we collect	Why we collect it
Information you provide us about you and your business, like your name, company name, email address, and phone number.	<ul style="list-style-type: none">• To set up your account and provide you with the use of our Services (e.g., to confirm your identity, to contact you about issues with our platform, to invoice you)• To market products or features to you• To comply with legal requirements
Information of others that we process at your direction, such as the names and contact information of your clients, employees, etc.	<ul style="list-style-type: none">• To provide you with our Services

What we collect	Why we collect it
Payment and billing information that you provide us, or our third-party payment processor, such as your credit or debit card number.	<ul style="list-style-type: none"> • To charge for our Services, products, and features
Information about products or services you purchased, obtained, or considered.	<ul style="list-style-type: none"> • To provide you use of, and to improve, our platform and other related services (e.g., identifying ways to make our platform easier to use or navigate) • To personalize the platform for you • To advertise and market products or features to you
Information about how you access our Services and your account, including information about the device and browser you use, your network connection, your IP address, and details about how you browse and interact with our websites and platform.	<ul style="list-style-type: none"> • To provide you use of, and to improve, our platform and other related services (e.g., identifying ways to make our platform easier to use or navigate) • To debug, identify and repair errors that may impact intended functionality • To detect security incidents and protect against malicious, fraudulent or illegal activity • To personalize the platform for you • To advertise and market products or features to you • To comply with legal requirements
Customer support information (such as questions and issues) and general feedback that you choose to provide (for example, app reviews).	<ul style="list-style-type: none"> • To provide you with customer support when using our Services • To debug, identify and repair errors that may impact intended functionality • To share with existing or prospective Customers or Accountant Clients your experience and feedback in using our Services
Audio information (such as recordings when you call us for customer support).	<ul style="list-style-type: none"> • To provide you with customer support when using our Services • To debug, identify and repair errors that may impact intended functionality • To share with existing or prospective Customers or Accountant Clients your experience and feedback in using our Services
Information, such as demographic information, we receive from other third parties, including referral, promotional, and joint marketing partners and business partners who provide complementary services or products to our Services.	<ul style="list-style-type: none"> • To provide you with our Services • To provide you use of, and to improve, our platform and other related services (e.g., identifying ways to make our platform easier to use or navigate) • To personalize the platform for you • To advertise and market products or features to you

What we collect	Why we collect it
<p>If you connect our Services directly to your business bank account and authorize us to receive information directly from your business bank account, we receive your bank institution information (such as bank name and institution ID), business bank account information (for example, balances and last four digit of the account number), and transaction information (such as amount, vendor name, date, and category).</p>	<ul style="list-style-type: none"> • To provide our business customers with a dashboard that displays real-time financial activity to enable our customers to track their businesses' financial health • To create reconciliation files so Ourbookkeepingservices can assist our customers with bookkeeping for their businesses
<p>If you use our Ourbookkeepingservices Tax service we may collect more specific information you provide us about you and your business, including:</p> <ul style="list-style-type: none"> • personal characteristics (such as age, date of birth, gender, marital status, nationality) • government-issued identification (such as your social security number, driver's license number, taxpayer identification number) • professional and employment information (such as your occupation, employer identification number, corporate-held credit and debit card numbers, employment 	<ul style="list-style-type: none"> • To create and manage your Ourbookkeepingservices Tax account • To provide you with the Ourbookkeepingservices Tax Services, including for your tax professional to set up tax payments to IRS and state departments of revenue • To conduct fraud and risk monitoring • To comply with legal requirements • To provide tax documentation

What we collect	Why we collect it
records and compensation information)	
Copies of government-issued identification about you or your business that you provide to us	<ul style="list-style-type: none"> • If we need to verify your identity (e.g., to protect you against identity theft or fraud) • To verify that we are speaking with you if you contact us • To comply with legal requirements

B. Visitors

We collect the following personal information about you when you visit our website or contact us through our website:

What we collect	Why we collect it
Information about you that you provide us about yourself, like your name, address, email address, and phone number.	<ul style="list-style-type: none"> • To communicate with you via email or via chatbot • To advertise and market products or features to you • To comply with legal requirements
Information about how you access our Services, including information about the device and browser you use, your network connection, your IP address, and details about how you browse through our apps and sites, including search terms you may enter.	<ul style="list-style-type: none"> • To provide you use of, and to improve, our websites and related Services (e.g., identifying ways to make our websites easier to use or navigate) • To personalize your experience using our websites (e.g., by changing the layout of our webpages) • To advertise and market products or features to you
Information about products or services you purchased, obtained, or considered.	<ul style="list-style-type: none"> • To provide you use of, and to improve, our platform and other related services (e.g., identifying ways to make our platform easier to use or navigate) • To personalize the platform for you • To advertise and market products or features to you
Information you provide us for surveys, contests and events (such as webinars or in-person	<ul style="list-style-type: none"> • To register you for the survey, contest or event, and provide you with the results or contents of the event

What we collect	Why we collect it
events), including your contact information, your business name and address, and general information about your organization that you choose to provide, such as annual company revenue, number of employees, and industry.	<ul style="list-style-type: none"> To advertise and market products or features to you
Inferences that are drawn from your preferences, characteristics, or behavior while visiting or interacting with our website or our Services.	<ul style="list-style-type: none"> To provide you use of, and to improve, our platform and other related services (e.g., identifying ways to make our platform easier to use or navigate) To personalize the platform for you To advertise and market products or features to you

C. Prospective Ourbookkeepingservices mates

We collect the following personal information about you when you apply for a position with Ourbookkeepingservices:

What we collect	Why we collect it
Contact information about you that you provide us about yourself, like your name, address, email address, and phone number.	<ul style="list-style-type: none"> To communicate with you during the recruitment process To book interviews with you and members of our team To verify your identity To comply with legal requirements
Additional personal information you provide us, such as your professional and employment history (such as your resume or CV, past employment experience, occupations and titles, your LinkedIn profile or other social media handles), your nationality, and your education (such as your	<ul style="list-style-type: none"> To review your suitability for a position and qualify you for a role To verify your legal ability to work in Canada

What we collect	Why we collect it
degrees and schooling, licenses and professional memberships).	

D. Prospective Customers

In order to offer our Services to prospective Customers who might find our Services useful, we collect personal information, such as names, emails addresses, and phone numbers, from business partners and public sources. We may also collect information about how you access our Services, including information about the device and browser you use, your network connection, your IP address, and details about how you browse and interact with our websites and platform.

How we use your information

We use the personal information we collect from you to provide you with our Services, to fulfill a contractual obligation (for example, to process your subscription payments), to improve our Services or where we need your personal information for a legitimate business interest, including to better understand business trends, such as how our products and services are used, and share these insights with our affiliates and business partners. These legitimate interests include:

- verifying your or your business' identity
- preventing risk and fraud (for example, to detect and protect Ourbookkeepingservices and other third parties against error, negligence, breach of contract, fraud, theft and other illegal activity, and to audit compliance with Ourbookkeepingservices's policies and contractual obligations)
- answering questions or providing other types of support
- providing, securing, debugging and improving our Services and website
- providing reporting and analytics
- testing out features or additional services
- assisting with marketing, advertising, or other communications
- understanding your needs and eligibility for products and services
- personalizing your experience on our Services, such as presenting tailored content
- complying with legal and regulatory requirements
- enforcing our Terms of Use and / or compliance with this Privacy Policy

We may also collect and use your personal information for any other purpose to which you consent.

We only collect the personal information we consider necessary for achieving these purposes.

We may use information that is aggregated or de-identified so that it is no longer reasonably associated with an identified or identifiable natural person for any business purpose.

Your use of others' personal information

In using our Services, you may provide us with the personal information of others (for example, the names and addresses of your accounting clients or employees) , and if you are an accounting client or employee of one of our Customers, we may receive your personal information from our Customers or Accountant Clients. In these circumstances, we are only a "service provider" of such information.

As your service provider, we process (collect, use, disclose, etc.) such information as directed by you for the purpose of providing you our Services. For example, we do not use your customers' or employees' information to independently market or advertise to them unless they are also using our Services directly.

You are responsible for the personal information of others that you disclose to us via our Services and for ensuring that your instructions regarding the processing of such information complies with applicable data protection laws.

Your rights over your information

Depending on your use of our Services and where you reside, you may have the right to request access to, correct, amend, delete, or object to certain uses of certain personal information (for example, by unsubscribing from direct marketing emails).

We strive to provide you with the ability to exercise these rights yourself via our Services. For example, you can access, update and correct most of your information from your account settings pages. If you cannot exercise a particular right via our Services, you can always email our privacy team at privacy@ourbookkeepingservices.com. Please note that if you send us a request relating to your personal information, we have to make sure that it is you before we can respond. In order to do so, we may ask to see documentation verifying your identity.

Please also note that there is a difference between the information we decide to collect for our own purposes (for example, your account sign-up information) and the information our Customers and Accountant Clients direct us to store or process via our Services (for example, names of employees or clients). If you are an individual who wishes to exercise your rights over information that one of our Customers or Accountant Clients may be storing or processing via our Services for their own purposes, you will need to contact the Customer or Accountant Client directly. In this scenario, we are only a service provider acting at their direction, and we cannot decide how to process their information.

Your California privacy rights

If you are a California resident, you may exercise the following rights with respect to personal information (as defined by the California Consumer Privacy Act of 2018 (California Civil Code §§ 1798.100 to 1798.199) and its implementing regulations, as amended or superseded from time to time (“CCPA”)) that we collect as a business under California law.

A. Right to know and access personal information

You may submit a verifiable request to be informed about the (1) categories of personal information collected, sold, or disclosed by us, (2) purposes for which categories of personal information are collected or sold by us, (3) categories of sources from which we collect personal information, (4) categories of third parties with whom we disclosed or sold personal information, and (5) specific pieces of personal information that we collected about you during the prior twelve months.

B. Right to request deletion of personal information

Subject to certain exceptions, you may submit a verifiable request that we delete the personal information about you that we collected from you.

C. Verification

Requests for access to or deletion of personal Information are subject to our ability to reasonably verify your identity in light of the information requested and pursuant to relevant CCPA requirements, limitations, and regulations. To request access or deletion, you can email us at privacy@ourbookkeepingservices.com, call us, or mail a letter with your name, mailing address, email address, phone number, and the last 4-digits of an account or credit card number in your request

and we will reach out to you. To verify your identity based on information previously provided to Ourbookkeepingservices, we may request additional information.

D. Right to opt-out of the sale of personal information

You have the right to opt-out of the sale of your personal information.

E. Right to equal service and price

You have the right not to receive discriminatory treatment by a business for the exercise of your CCPA privacy rights, subject to certain limitations.

F. Submit requests

If you are a California resident and would like to exercise your rights under the CCPA, please send your request by email to privacy@ourbookkeepingservices.com with “Your California Privacy Rights” in the subject field of your email, call us toll-free at 1-888-760-1940, or send your request by mail to our address listed in the “How you can reach us” section below.

G. Authorizing an agent

If you are acting as an authorized agent to make a request to know, delete, or opt out on behalf of a California resident, please send a message to the email in our “How you can reach us section” and attach a written authorization signed by the resident.

H. Do not track

There is no accepted standard on how to respond to Do Not Track signals, and we do not respond to such signals.

When and why we share your information with others

We restrict access to your information to authorized employees and contractors. We may share your personal information with third parties in the following circumstances.

As a Customer or Accountant Client, we may share all of the categories of personal information described in the “What information we collect about you and why” section with service providers, including the following service providers to provide you with our Services:

Service provider	Service provided	Location
AWS	Cloud storage and infrastructure	USA
Sendgrid	Transactional email API	USA
Mandrill	Transactional email API	USA
DataDog	Centralized logging	USA
Rollbar	Error monitoring	USA
FileThis	Consumer finance document API	USA
Plaid	Technical financial infrastructure API	USA
Stripe	Payments API	USA
Salesforce	CRM	USA

We may also share all of the categories of your personal information described in the “What information we collect about you and why” section with the following categories of third parties for certain other business purposes:

- **Other Service Providers, Partners, Contractors or Vendors:** for analytics and reporting, marketing and advertising, auditing, communicating with you, managing our customer database, providing you with professional services, managing our recruitment process and conducting background checks (for Prospective Ourbookkeepingservices mates).
- **Successor Entities:** if we merge with or are acquired by another company, are involved in a bankruptcy, or if the ownership or control of all or part of our Services or their assets changes, information about you may be transferred to such entities.
- **Law Enforcement, Government Agencies, and Professional Advisors:** to prevent or investigate suspected fraud, threats to physical safety, illegal activity, or violations of a contract or our policies, or to comply with a law or regulation, or if we are otherwise legally required to do so, such as in response to a court order or legal process, or to establish, protect, or exercise our legal rights or to defend against legal claims or demands.

We also share certain categories of personal information with third parties to provide personalized online advertising and with third parties for their direct marketing purposes. Under the CCPA, some of this information sharing may be broadly considered a “sale” of Personal Information. Except for this type of sharing, we do not sell your Personal Information. We share identifiers (such as name, email address, IP address and online identifiers), commercial information, internet or other electronic network activity information, and inferences drawn from personal information with third parties for these purposes. If you are a California resident, you can opt out of the sale of your personal information as described above.

Where your data resides

Our Services are managed by Ourbookkeepingservices’s team headquartered in Canada and operating from locations around the world. Our Services are hosted in the United States and individuals located within the United States are permitted to use our Services. If you circumvent Ourbookkeepingservices’s measures restricting our Services to the United States and use our Services from the European Union or other regions of the world with laws governing data collection and use that may differ from U.S. law, then please note that you are transferring your personal information outside of those regions to the United States for storage and processing. Also, we may transfer your personal information from the United States to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating our Services. By providing any information, including information from or about you or your devices, on or to our Services, you consent to such transfer, storage, and processing.

Data retention

Ourbookkeepingservices is a United States company, serving US persons and businesses, and as such, we and our third party affiliates may be subject to various legal compliance and reporting obligations that require us to retain your personal information for a specific period of time which may be beyond the time when you stop using our Services.

How we protect your information

We maintain security safeguards to protect your information, which are designed to ensure its confidentiality, integrity and availability. While we strive to protect your information on our Services, we cannot guarantee absolute security of your personal information. To learn more about our information security measures, please see our [Security Practices](#).

How we use cookies and other tracking technologies

We use cookies and similar tracking technologies on our website and when providing our Services. For more information about how we use these technologies, and an explanation of how you can opt out of certain types of cookies, please see our [Cookie Policy](#).

Changes to this Privacy Policy

We may make changes to this Privacy Policy at any time to reflect updates to our Services, applicable laws, and other factors. We will notify you as outlined above when we materially change the ways in which we use or share personal information previously collected from you through our Services, but we encourage you to stay informed by reviewing this policy periodically.

How you can reach us

If you would like to ask about, make a request relating to, or complain about how we process your personal information, you can contact us by email at privacy@Ourbookkeepingservices.com, by calling us toll-free at 1-888-760-1940, or by sending a letter to:

Ourbookkeepingservices Accounting Inc.,
545 Robson St.,
Vancouver, BC V6B 2B7
Attn: Ourbookkeepingservices Privacy Team

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Cookie Policy

Last updated: August 21, 2020

Like many web-based service providers, **Bench (Bench Accounting, Inc.)** and its affiliates, collectively “Bench”) utilizes “cookies” in connection with the use of our “Services”. This cookie notice provides information about how and when we use cookies and other similar tracking technologies on our platform and our website (collectively, our “Services”). To better understand how we use the data collected through these technologies, please read our Privacy Policy.

What are cookies?

A cookie is a small text file that is transferred by a web server and stored on the hard drive of your computer or mobile device when you visit certain websites. Generally, cookies are used to make your browsing experience better by allowing a website to remember your actions and preferences (for example, your authentication status). Cookies also provide information on how people may use a website (for instance, whether it's their first time visiting or if they are a frequent visitor).

What cookies do we use and why?

We use a number of different cookies to provide you with our Services, to monitor usage and performance, to customize and improve your experience, and to facilitate our marketing, social and advertising activities.

Strictly Necessary Cookies

We use a small number of cookies that are necessary to allow you to use our Services. The use of these cookies is essential for our Services to work. For example, we use session cookies for the duration of a session to keep track of a user's identity and authentication status.

Functional Cookies

We use third party tools to help customize our website and to remember choices you've made, some of which may use cookies or similar technology in order to function. For example, we use tools like [Hello Bar and Proof](#) to customize messaging for website visitors.

Analytics and Reporting Cookies

We use many tools to help us improve our Services and the overall user experience for our customers and website visitors. To this end, we use reporting and analytics cookies to collect information about how you use our website, and how often.

For example, we use Google Analytics and other third-party analytics providers to help measure how users interact with our website content and product features. For more information on Google Analytics, visit Google's information page.

Marketing and Advertising Cookies

We use a number of tools to help us with our marketing efforts, some of which may use cookies or similar technology. Marketing and advertising cookies are used on our marketing website to tailor marketing to you and your interests and provide you with a more personalized service in the future. These cookies remember that you visited our website and we

may verify this information with third-parties, such as advertisers. Although these cookies can track your device's visits to our website and other sites, they typically cannot personally identify you.

Social and Content Cookies

Social and content cookies are placed by many social media plugins (for example, the Facebook “like” button), and other tools meant to provide or improve the content on a website (for example, services that allow the playing of video files, or that create comments sections). We integrate some of these modules into our website to improve the experience of browsing and interacting with our content. Some of these third party services may place cookies that are also used for things like behavioral advertising, analytics, and/or market research.

How to opt-out, remove or prevent the setting of cookies

Most browsers give you the ability to manage cookies to suit your preferences. In some browsers you can set up rules to manage cookies on a site-by-site basis, giving you more fine-grained control over your privacy. This means you can disallow cookies from all sites except those that you trust. To customize your cookie management preferences for your browser, please consult the documentation that your browser manufacturer provides.

For display advertising, you may opt out at any time by visiting your Google Ads Settings page or by installing and running the Google Analytics Opt-out Browser Add-on. The Network Advertising Initiative has also developed a tool available here that may help you understand which third parties have currently enabled cookies for your browser and opt-out of those cookies.

In addition, on your iPhone, iPad or Android, you can change your device settings to control whether you see online interest-based ads.

Please keep in mind that removing or blocking cookies can negatively impact your user experience and parts of our website or Services may no longer be fully accessible.