

## H&R Block Digital Privacy Notice

Protecting your personal information is important to us. The following guidelines set forth our general privacy practices and principles that apply to information we collect through the following products and services, which are owned or operated by HRB Tax Group, Inc., or companies related by common ownership or control (collectively, "we," "us," or "our"):

- our online and software tax preparation products and services;
- our websites and the products and services offered through those websites (including [www.hrblock.com](http://www.hrblock.com), [makeeveryblockbetter.com](http://makeeveryblockbetter.com), and **MyBlock<sup>SM</sup>**, but not [www.blockadvisors.com](http://www.blockadvisors.com) or [www.sprucemoney.com](http://www.sprucemoney.com)); and
- our mobile applications that incorporate this privacy notice.

We utilize administrative, technical, and physical safeguards to protect your information. We protect information submitted to us, both during transmission and once we receive it. Please see "How do we secure your information?" for more information. If you have any questions about the security of our services, you can contact us by [clicking here](#).

This privacy notice also details choices available to you regarding the use of, your access to, and how to update and correct your personal information.

If you enter into another business relationship with us, or an H&R Block independently-owned and operated franchisee, including through our nationwide network of offices, we will make you aware of the privacy practices and principles that apply to that particular business or relationship. If you transact in an H&R Block or Block Advisors retail office, you can find copies of our retail privacy notices at the following links:

- [Company-Owned Retail Office Privacy Notice](#)
- [Company-Owned Retail Office Privacy Notice \(California\)](#)
- [Franchise-Owned Retail Office Privacy Notice](#)
- [Franchise-Owned Retail Office Privacy Notice \(California\) Block Advisors Privacy Notice](#)
- [Block Advisors Privacy Notice \(California\)](#)
- [Franchise-Owned Retail Office \(located outside the United States\) Privacy Notice](#)

This privacy notice does not apply to products or services offered by H&R Block Personalized Services, LLC or by Wave Financial, Inc., each of which has its own policies. You should carefully read the privacy policies and any terms and conditions applicable to such products or services.

**Special Note to Parents:** Because of the nature of the services we provide, we do not market our services to children under the age of 13, nor do we knowingly collect information from children under the age of 13.



If you have questions or complaints regarding our privacy practices or principles, please contact us by [clicking here](#) or calling 1-800-HRBLOCK.

## What information do we collect?

In brief:	<p>As part of providing products and services to you, we may collect information, including personal information, about you, your spouse, your dependents, or your business when you use our services.</p> <p>As part of providing products and services to you, we may collect information, including personal information, about you, your spouse, your dependents, or your business when you use our services.</p> <p>As part of providing products and services to you, we may collect information, including personal information, about you, your spouse, your dependents, or your business when you use our services.</p>
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## Where do we get this information?

<p>In brief:</p> <p>You provide most of the information we collect. We also receive information through certain digital technologies when you interact with us. Finally, other companies and government entities may share information with us.</p>	<p>You provide most of the information we collect. We also receive information through certain digital technologies when you interact with us. Finally, other companies and government entities may share information with us.</p> <p><b>We collect information directly from you.</b></p> <p>To deliver the products and services you request, customize your experience, and better serve you, we collect information you voluntarily provide as part of using or requesting our products and services. This information includes information you provide as part of preparing your tax return, electronically filing your tax return, setting up an online account, authenticating your identity, applying for or purchasing a product or service, or applying for employment. It also includes information from documents you choose to upload to your MyBlock<sup>SM</sup> Account. If you choose not to provide certain information we request, we may be unable to serve you as our products, services, tools, or calculators may rely upon this information.</p> <p>Our websites may offer publicly accessible blogs or community forums. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. To request removal of your personal information (e.g., name and city) from our blog or community forum, you can contact us by <a href="#">clicking here</a>. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.</p> <p><b>We collect information when you use our services.</b></p> <p>We collect certain information and usage data whenever you interact with us, whether online, through a mobile application, or through an email. This data may include which websites you visit, what you click on, and when you performed those actions. These activities may be performed by us or a service provider acting on our behalf.</p> <p>We utilize certain web and wireless technologies to collect this information. These technologies include cookies and web beacons. Please see "What types of web and wireless</p>
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	<p>technologies (including cookies) do we use?" for an in-depth discussion of these technologies and how to opt-out.</p> <p>The Internal Revenue Service (IRS) or state taxing authorities may require we collect certain personal and system information in connection with preparing or electronically filing your tax return. This may include your name, social security number, IP addresses, and unique device identifiers.</p> <p><b>We collect information from other companies and government entities.</b></p> <p>In accordance with their privacy notices, our business partners, H&amp;R Block franchisees, and unrelated third parties (including the IRS and credit reporting agencies) may share certain information about you with us.</p> <p>We also collect information when you request services or information from us or companies with whom we have a business relationship, enter contests or sweepstakes, or complete surveys or polls.</p> <p>To improve the security of our services, to protect your identity, and to protect your information, we may verify your personal information by matching the information you provide against other publicly available information that we obtain from identification verification companies.</p>
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## How do we use your information?

<p>In brief:</p> <p>We use your information to provide you the products and services you request. We may also use your information, as permitted by law, including: to service and report on your account; offer you relevant information, products, or services; and enhance</p>	<p>We use your information to provide you the products and services you request. We may also use your information, as permitted by law, including: to service and report on your account; offer you relevant information, products, or services; and enhance our products and services. These activities may be performed by us or a service provider acting on our behalf.</p> <ul style="list-style-type: none"> <li><b>Offer you products and services.</b> We may use your information to contact you about products and services offered by us or another H&amp;R Block company. H&amp;R Block companies are those related to us by common ownership or control. This may include delivery of newsletters or publications. We</li> </ul>
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<p>our products and services. These activities may be performed by us or a service provider acting on our behalf.</p>	<p>may also use aggregated information to offer our products and services.</p> <ul style="list-style-type: none"> <li>• <b>Geo-Location Uses.</b> We may use your location to provide you a list of nearby H&amp;R Block offices, assess the level of interest in our services in a particular area, and enhance the services we are providing you and other clients. You may at any time revoke our collection of this information by turning this off at the device level and not using our office locator.</li> <li>• <b>Mobile Devices.</b> Subject to your control, our mobile services may request permission to dial a phone number, access your camera or photo library, access the internet, access your calendar, send you push notifications, wake/lock your mobile device, or authorize in-app purchases.</li> <li>• <b>MyBlock<sup>SM</sup> Account.</b> We may use your information to set up an online account or authenticate your identity when you request certain services from us. We may use your email address as your online username. When you add documents to your MyBlock account, H&amp;R Block might access them to assist you with tax preparation or enhance its services. We may retain your MyBlock documents as allowed or required by law.</li> <li>• <b>Security Enhancements.</b> We may use your information to improve the security of our services, protect your identity, and protect your information.</li> <li>• <b>Unique Identifiers.</b> We may assign you a unique identifier when you use our services. This unique identifier allows us to match information collected through our other various products and services. Generally, we use this information to help us better understand your use of our products and services and to customize your experience and better serve you.</li> <li>• <b>Calculators and Tools.</b> When you use our calculators and other tools, we may collect non-identifiable data, such as the number of people that use a certain tool. We may also set cookies or clear</li> </ul>
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	<p>gifs based upon your use, so you do not have to re-enter your information in a later visit and to help us customize offers and tools to your particular interests. For our calculators and other tools that require registration or ask for your contact information, we may contact you directly with relevant services and offers.</p> <ul style="list-style-type: none"> <li>• <b>Send a Friend Program.</b> If you choose to use one of our referral services, we may ask for your friend's name and contact information, including email address. Depending on the particular referral service, we may contact your friend inviting him or her to visit our website, come in for tax preparation, sign up for bookkeeping services, or take our income tax training course. We do not store or use this information except as part of our referral programs. You can visit our <a href="#">Send a Friend website</a> to view full program rules. Your friend may contact us at <a href="#">clicking here</a> to request that we remove your friend's information from our systems. If you are a California resident, please see the California Notice of Financial Incentive of this privacy notice.</li> <li>• <b>Automated Decision Making.</b> We do not use automated decision making with respect to your information.</li> </ul>
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## Who do we share your information with?

<p>In brief:</p> <p>The privacy and security of your information is important to us. We do not sell or rent your information (including your social security number). We may disclose your information as permitted by law or with your consent to other H&amp;R Block companies or to third parties with whom we have a written contract limiting the use and disclosure of your information. We may share your information to support the products and services you request or provide you information on products and services that may benefit you.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• <b>H&amp;R Block Companies.</b> We may provide information to H&amp;R Block companies related by</li> </ul>	<p>The privacy and security of your information is important to us. We do not sell or rent your information (including your social security number). We may disclose your information as permitted by law or with your consent to other H&amp;R Block companies or to third parties with whom we have a written contract limiting the use and disclosure of your information. We may share your information to support the products and services you request or provide you information on products and services that may benefit you.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• <b>H&amp;R Block Companies.</b> We may provide information to H&amp;R Block companies related by</li> </ul>
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<p>companies or to third parties with whom we have a written contract limiting the use and disclosure of your information. We may share your information to support the products and services you request or provide you information on products and services that may benefit you.</p>	<p>common ownership or control. These H&amp;R Block companies may use this information to support the products and services you request or market additional products and services to you. These activities may include providing customer service, processing transactions, or offering products like Tax Identity Shield®. If you do not want us to share your personal information with H&amp;R Block companies for marketing, contact us by <a href="#">clicking here</a>.</p> <ul style="list-style-type: none"> <li>• <b>Business Partners.</b> We work closely with a variety of business partners that are not H&amp;R Block companies (e.g., our bank partners that offer the Refund Transfer product and Spruce Spending and Savings Accounts or Wave Financial, Inc.). We may offer products jointly with our business partners. You will be able to recognize when a business partner is associated with your transaction when its logo appears or is shown with our logo. We may share information that is related to such transactions with that business partner. Pursuant to our vendor management program, we require all business partners to have written contracts with us that require them to safeguard your information and prohibit them from selling, retaining, using, or disclosing your personal information for any purpose other than for the specific purpose of performing the contract.</li> <li>• <b>Service Providers.</b> We may disclose your personal information to service providers who perform business functions on our behalf, such as data processing and analysis, contest supervision, and direct mail or email production. We may also share your personal information, and a record of any transactions you conduct on our websites or offline with us with a third-party advertising partner and its service providers to deliver advertising tailored to your interests when you visit certain other websites. Data shared for tailored advertising is made pseudonymous. Pursuant to our vendor management program, we require all service providers to have written contracts with us that require them to safeguard your information and prohibit them from selling, retaining, using, or</li> </ul>
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disclosing your information for any purpose other than for the specific purpose of performing the contract.

- **Marketing Arrangements.** We may provide information to companies with whom we have a joint marketing arrangement. Pursuant to our vendor management program, we require all marketing service providers to have written contracts with us that require them to safeguard your information and prohibits them from selling, retaining, using or disclosing your information for any purpose other than for the specific purpose of performing the contract. We do not share your information with third parties for their marketing purposes without your consent or without providing you the opportunity to opt-out of such sharing.
- **Franchisees.** Certain H&R Block products and services are provided via a system of retail offices operated directly by independently owned and operated franchisees. In order to serve you, we may share your information with these franchisees.
- **Communications with the IRS and State Taxing Authorities.** The IRS and state taxing authorities may require or request we disclose certain personal and system information in order to process or electronically file your tax return. This information may include, but is not limited to, your name, social security number, IP addresses, unique device identifiers, bank account numbers, and tax return preparation user activity metrics (e.g., time to complete the tax return).
- **Persons Who Acquire Our Assets or Business.** If we sell or transfer any of our business or assets, certain information about our clients may be a part of that sale or transfer. In the event such sale or transfer results in a material change to this privacy notice, we will notify you. The notification procedure will be the same as the procedure we use to notify you of a change to this privacy notice as described below.

- **Responses to Legal Requests.** We may disclose your information when we have a good faith belief that such disclosure is required or permitted by law pursuant to a legal request. This may occur in connection with a court order, legal process, or other judicial, administrative, or investigative proceeding that produces a request for information from us. In certain situations, we may be required to disclose your information in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.
- **Protection of H&R Block and Others.** We may disclose your information when we believe that disclosure is necessary to protect your rights and safety, the rights and safety of others, or our rights and safety. We may disclose your information to proper federal, state, or local officials in order to, and only to the extent necessary, inform the official of activities that may constitute, or may have constituted, a violation of any criminal law or to assist the official in investigating or prosecuting a violation of criminal law. As permitted by law, we may disclose your information to the IRS and Information Sharing and Analysis Centers (ISACs) for the prevention of stolen identity refund fraud (SIRF) and as related to potential cyber security threats.
- **Aggregate Data.** We may use or disclose aggregate information compiled using information that does not identify you individually or personally. This may include, for example, the total number of visitors from a particular state or the average user age.
- **Third-Party Online Advertisements.** We may allow third parties to place advertisements for their products or services on our website. If you interact with these advertisements, you must disclose your personal information (e.g., IP Address) to these advertisers. If you click on a third-party advertisement, you will be directed to their website and your interactions with them will be governed by their privacy notice.

## What types of web and wireless technologies (including cookies) do we use?

<p>In brief:</p> <p>We, and our service providers, use commonly used technologies, such as cookies, to remember you and to personalize your experience with features and advertisements. We, and our service providers, use these technologies to help us know your usage patterns, track your preferences, and analyze how you use our services. We may receive reports on an individual or aggregate basis based on these technologies. You may opt-out of some of these technologies.</p>	<p>We, and our service providers, use commonly used technologies, such as cookies or similar technologies, to remember you and to personalize your experience with features and advertisements. We, and our service providers, use these technologies to help us know your usage patterns, track your preferences, and analyze how you use our services. We may receive reports on an individual or aggregate basis based on these technologies. You may opt-out of some of these technologies.</p> <ul style="list-style-type: none"><li>• <b>Cookies.</b> Cookies are a commonly used software technology that allow us to customize our websites for you by placing small files on your computer or mobile device as you visit various components of our websites. The purpose of cookies is to make your experience more convenient and personal. For example, knowing what products interest you helps us tailor your experience to meet your needs.</li></ul> <p>Cookies are small alphanumeric identifiers that a web server transfers to your computer via your Internet browser. When your Internet browser visits a web page, a cookie is set with a unique number. This number is recorded in a small text file that is transmitted to your computer and stored in the cookie directory of your hard drive. Then, when you visit each webpage on which the cookie technology is enabled, the website can recognize your browser as a unique user.</p> <p>We or our Service Providers acting on our behalf may use cookies and similar tracking technologies to collect information and infer your interests for interest-based advertising purposes. If you would prefer to not receive personalized ads based on your browser or device usage, you may generally express your opt-out preference to no longer receive tailored advertisements. Please note that you will continue to see advertisements, but they will no longer be tailored to your interests</p> <p>To opt-out of interest-based advertising by participating companies in the following consumer choice mechanisms, please visit the <a href="#">Digital Advertising Alliance (DAA)</a>'s self-regulatory opt-out</p>
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page and the mobile application-based [AppChoices](#) download page, the [European Interactive Digital Advertising Alliance \(EDAA\)](#)'s consumer opt-out page, or the [Network Advertising Initiative \(NAI\)](#)'s self-regulatory opt-out page.

In the mobile environment, most mobile operating systems offer device-based opt-out choices that are transmitted to companies providing interest-based advertising. To set an opt-out preference for a mobile device identifier (such as Apple's IDFA or Android's GAID), visit the device manufacturer's current choice instructions pages, or read more about sending signals to limit ad tracking for your operating system [here](#).

Please note that these settings must be performed on each device (including each web browser on each device) for which you wish to opt-out, and if you clear your cookies or if you use a different browser or device, you will need to renew your opt-out preferences.

You may also adjust your browser settings to accept or deny all cookies, or to request your permission each time a site attempts to set a cookie. Although cookies are not required for some parts of our services, our services may not work properly if you disable cookies entirely. Clearing cookies from your web browser may revoke a prior opt-out you have selected.

- **Local Storage Objects HTML5.** We, and third parties with whom we partner to provide certain features on our website or to display advertising based upon your web browsing activity, use HTML5 to collect and store information. Various browsers may offer their own management tools for removing HTML5.
- **Clear GIFs or Web Beacons.** We employ a software technology called clear gifs (also known as pixel tags or web beacons), that help us better manage content on our websites by allowing us to understand usage patterns, fix issues, and improve the products and services offered to you on our

websites. We may use clear gifs in our emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. These activities may be performed by us or a service provider acting on our behalf.

- **Log Files.** Like most websites, we use log files. Information collected in log files may include IP addresses, unique device IDs, browser type, Internet Service Provider (ISP), referring/exit pages, the files viewed on our site (e.g., HTML pages, graphics, etc.), platform type, date/time stamp, and number of clicks. We utilize this information to analyze trends, administer the site or mobile application, track user's movement in the aggregate, and gather broad demographic information for aggregate use. When you use certain online tax services, IP addresses and unique device IDs may be tied to personal information to enable users to file or transmit tax returns to the IRS.
- **Traffic Data.** We collect information relating to traffic on our website. We may collect and record information on pages visited, mouse movements and clicks, scrolling activity, keystroke data that you voluntarily enter on our website, HTML data on a page visited, IP address or information your browser provides to our web server, such as, browser type, operating system, language, screen resolution, referring URL, etc. Our collection of website traffic information is anonymized and does not include personally identifiable information. We utilize this data to improve our website and the products and services offered to you.
- **Online Behavioral Advertising.** We allow third-party companies, such as Google DoubleClick Campaign Manager, to serve ads and collect certain pseudonymous information when you visit our websites. These companies may use this information (e.g., click stream information, browser information, time and date, device ID, geo-location, IP address, or subject of advertisements clicked or scrolled over), during your visits to our websites in

	<p>order to provide advertisements about goods and services likely to be of interest to you and to enhance your consumer experience across the different devices that you use. These companies typically use a cookie or third-party web beacon to collect this information. We may engage different providers to provide similar services from time to time. To opt-out of this type of advertising you may refuse to accept cookies or by visiting the <a href="#">Network Advertising Initiative's</a> opt-out page. Options you select are browser and device specific. You may also opt out of this kind of advertising by adjusting the browser settings on your device. Some browsers have a “do not track” feature that lets you tell websites that you do not want to have your online activities tracked.</p> <ul style="list-style-type: none"> <li>• <b>Mobile Device Information.</b> We may record data from your mobile device such as Apple IDFA, general characteristics of your device and other device IDs.</li> <li>• <b>Mobile Analytics.</b> We use mobile analytics software to allow us to better understand the functionality of our mobile software on your phone. This software may record information such as how often you use the application, the events that occur within the application, aggregated usage, performance data, and where the application was downloaded from. We do not link the information we store within the analytics software to any personal information you submit within the mobile application.</li> </ul>
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### **How do we respond to web browser “do not track” signals?**

We treat the data of everyone who comes to our websites in accordance with this privacy notice, whatever their “do not track” setting. While we do not respond to web browser “do not track” signals, we give you choices about receiving promotional offers from us or third parties. You can exercise your choices as described in this privacy notice. If you are located in California, you may prevent us from storing cookies on your device to enhance site navigation, analyze site usage, and assist in our marketing efforts by declining cookies in the cookie banner presented to you when you visit our website.

## How do we secure your information?

<p>In brief:</p> <p>The security of your personal information is important to us. We utilize administrative, technical, and physical safeguards to protect your information. If you have any questions about the security of our services, you can contact us by <a href="#">clicking here</a>.</p>	<p>The security of your personal information is important to us. We utilize administrative, technical, and physical safeguards to protect your information. If you have any questions about the security of our services, you can contact us by <a href="#">clicking here</a>.</p> <p>We protect information submitted to us, both during transmission and once we receive it. Nevertheless, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security.</p> <p>We maintain administrative, technical, and physical safeguards that comply with applicable law and federal standards and that are designed to restrict access to your information. These safeguards include programs and specifications for physical security and records retention and disposal; computer and communication security measures reflected in system design, password protection, and data management practices; and other measures to restrict access to the data we hold in physical and electronic forms.</p> <p>If we collect sensitive information (such as your social security number), we will encrypt the transmission of that information using secure socket layer technology (SSL).</p> <p>If we share your information with our service providers, we require all service providers to have written contracts with us that require them to safeguard your information and prohibit them from selling, retaining, using or disclosing your information for any purpose other than for the specific purpose of performing the contract.</p> <p>We may notify you by email, mail, or telephone in the event of a data security incident, and where permitted by law.</p>
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## How long do we keep your information?

In brief:	In accordance with applicable laws, we keep your information for as long as needed to serve you, maintain
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<p>In accordance with applicable laws, we keep your information for as long as needed to serve you, maintain your account, as needed to operate our business, or to improve our offerings or develop new ones.</p>	<p>your account, as needed to operate our business, or to improve our offerings or develop new ones.</p> <p>We retain your information (including geo-location data) for as long as your account is active or as needed to provide you services. We may retain or use your information as necessary to comply with our policies, legal obligations, resolve disputes, and enforce our agreements.</p> <p>The IRS requires us to retain filed tax returns for a period of at least three years.</p> <p>For more information, please see the “Updating or deleting your information” section of this privacy notice.</p>
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## **Business partners’ products and services, including social media features**

<p><b>In brief:</b></p> <p>This privacy notice does not apply to products or services offered by our business partners on or through our services (such as bank partners who offer Refund Transfers or Spruce Spending and Savings Accounts). You will be able to recognize when a business partner is associated with your transaction when its logo appears or is shown with our logo. You should carefully read the privacy notices and any terms and conditions applicable to such business partner’s products or services. When you request products or services from such companies, you give us permission to provide these business partners with information about you necessary to fulfill or process your request.</p>	<p>This privacy notice does not apply to products or services offered by our business partners on or through our services (such as bank partners who offer Refund Transfers or Spruce Spending and Savings Accounts). You will be able to recognize when a business partner is associated with your transaction when its logo appears or is shown with our logo. You should carefully read the privacy notices and any terms and conditions applicable to such business partner’s products or services. When you request products or services from such companies, you give us permission to provide these business partners with information about you necessary to fulfill or process your request.</p> <p>Our services may contain links to business partners’ websites or offers for services from business partners. This privacy notice does not apply to these products or services. You should carefully read the privacy notices of the business partners providing such products or services and any terms and conditions applicable to such products or services.</p> <p>Your use of social media features may use scripting or may require us to share your IP address and which page you are visiting to enable the feature to function properly. Social media features and widgets are either hosted by a business partner or hosted directly on our site, and your interactions with these features are governed by the</p>
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<p>to provide these business partners with information about you necessary to fulfill or process your request.</p>	<p>privacy notice of the company providing it. Examples of these features are the Facebook “Like” button, the “Share This” button, and interactive mini programs that run on our services.</p>
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## Updating or deleting your information

<p>In brief:</p> <p>You may contact us regarding your information by calling 1-800-HRBLOCK. If you are a user of our online tax return preparation products or MyBlock<sup>SM</sup>, you may access your information through those services and, where available, update that information.</p>	<p>You may contact us regarding your information by calling 1-800-HRBLOCK. If you are a user of our online tax return preparation products or MyBlock<sup>SM</sup>, you may access your information through those services and, where available, update that information.</p> <p>You can delete your MyBlock<sup>SM</sup> account through the “Manage Account” and “Account Settings” screens. The types of information that you can access and update may change over time. Remember, some of the information we collect does not identify you personally or is not stored in an online accessible format and thus, may not be accessible through MyBlock<sup>SM</sup>.</p> <p>When you update or delete your information (including deleting documents from your MyBlock<sup>SM</sup> account), we may maintain a copy of the information in our records. Additionally, if you request we permanently delete your account or information, we may still retain and use your information as necessary to comply with our legal obligations.</p> <p>If an unauthorized profile has been created about you, please contact us by <a href="#">clicking here</a> or by calling 1-800-HRBLOCK to request to have it deleted. We will respond to requests within a reasonable timeframe.</p> <p>The profile you create on our Community page will be publicly accessible unless otherwise indicated. You may change the privacy settings of your profile through your account portal. If you have become a member of our Community page and would like to request deletion or deactivation of your profile, you may contact us by <a href="#">clicking here</a> or by calling 1-800-HRBLOCK. We will respond to requests within a reasonable timeframe.</p>
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## Opting-Out

<p>In brief:</p> <p>You may choose to limit our use or our ability to share your information in certain circumstances. Our ability to offer you certain products and services and your experience may be affected by your choice. If at any time you wish to limit our sharing your information with our affiliates or nonaffiliates, you may call 1-800-HRBLOCK. To opt out of electronic communications, <a href="#">click here</a>. To opt out of all other communications call us at 1-800-HRBLOCK. You may, however, continue to receive email communications related directly to the services and products you purchase, such as payment receipts and e-file status notifications.</p>	<p>You may choose to limit our use or our ability to share your information in certain circumstances. Our ability to offer you certain products and services and your experience may be affected by your choice. If at any time you wish to limit our sharing your information with our affiliates or nonaffiliates, you may call 1-800-HRBLOCK. To opt out of electronic communications, <a href="#">click here</a>. To opt out of all other communications call us at 1-800-HRBLOCK. You may, however, continue to receive email communications related directly to the services and products you purchase, such as payment receipts and e-file status notifications.</p> <p>Where permitted by law, we may use your information (subject to your consent, where required) to communicate with you about products and services available through H&amp;R Block or our business partners. If at any time you wish to limit your receipt of such communications, you may <a href="#">click here</a>. At your request and subject to the limitations below, we will make reasonable efforts to limit all such marketing communications to you. We will also provide you the ability to stop receiving marketing emails by following the unsubscribe instructions included in each marketing communication. We will respond to requests within a reasonable timeframe.</p> <p>The above paragraphs only apply to personal information we obtain through your use of our services covered by this privacy notice. You may still receive offers from us, other H&amp;R Block companies, or H&amp;R Block independently owned and operated franchisees where they obtain your contact information through other sources. In order to opt-out from communications from our franchisees, you must contact each franchisee in accordance with their policies.</p> <p>Please see “What types of web and wireless technologies (including cookies) do we use?” for information on how to opt-out of various web and wireless technologies we use.</p>
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## Accessing Our Services from Outside the United States

We process your information to provide the products and services you request and for our legitimate business interests, including marketing and tax preparation fraud prevention.

Our services are hosted on servers located in the United States and we use service providers located in the United States to bring you our products and services. The transfer of your information to the United States is necessary to deliver our products and services. Please be aware that the laws in the United States may not provide the same level of protection to your personal information as your home country.

If you are accessing our products or services from the European Union, you have certain rights regarding the processing of your personal information. For instance, if the information you provide contains special categories of personal data, we will only process it with your explicit consent, which can be withdrawn at any time. You have the following additional rights:

- You have the right to access and correct your information.
- You have the right to obtain erasure of your information, object to or restrict processing activities related to your information or withdraw your consent to the processing of your information after you have provided it.
- You have the right to obtain a copy of your information in a structured, commonly used, machine readable format.
- You have the right to lodge a complaint with your local supervisory authority regarding our processing of your information.

If you are accessing our products or services from Brazil, you have certain rights regarding the processing of your personal information.

You have the right to confirm if we are processing your information; to access your data; to correct incomplete, inaccurate or out-of-date data; to anonymize, block, or delete unnecessary or excessive data or data that is not being processed in compliance with Brazilian law; to the portability of data to another service or product provider, by means of an express request; to delete personal data processed with the consent of the data subject; to information about public and private entities with which the controller has shared data; to information about the possibility of denying consent and the consequences of such denial; and to revoke consent.

To exercise your rights, or if you otherwise have questions about the processing of your personal data, you may submit a request to exercise your rights by clicking [here](#) or calling 1-800-HRBLOCK.

## **Additional Information for California Residents**

California law requires us to disclose the following additional information related to our privacy practices. If you are a California resident, the following privacy disclosures apply to you in addition to the rest of the privacy notice.

- **Categories of Personal Information Collected and Disclosed.** California law requires organizations to disclose whether certain categories of personal

information are collected, disclosed for an organization's "business purpose", "sold" and/or "shared" for purposes of cross-context behavioral advertising (as those terms are defined under California law). Most of the personal information we collect, share, and disclose is subject to the Gramm-Leach-Bliley Act and other federal laws. Such information is not subject to the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively "California Privacy Law"), and while not required, may be included in the table below. In addition, we may have collected, shared, and disclosed personal information in various contexts that may be subject to California Privacy Law, which is reflected in the table below. Please note that the following table is comprehensive, and we collect different information about people based on their relationship and interactions with us.

Please note, in addition to the recipients identified below, we may disclose any of the categories of personal information we collect to government entities, as may be needed to comply with law or prevent illegal activity, or professional services organizations, such as auditors and law firms. We do not "sell" your personal information for money. As discussed elsewhere in this privacy notice, we use cookies and similar tracking technologies for purposes of targeted advertising. For more information, please see "What types of web and wireless technologies (including cookies) do we use?" section of this privacy notice.

Categories of Personal Information Collected	Categories of Recipients	
	Disclosures for Business Purposes	Sharing for Cross-Context Behavioral Advertising
<b>Identifiers</b> – such as name, postal address, unique personal identifier, online identifier, email address, account name, or other similar identifiers.	<ul style="list-style-type: none"> <li>• Affiliates or subsidiaries</li> <li>• Business partners</li> <li>• Data analytics providers</li> <li>• Joint marketing partners</li> <li>• Operating systems and platforms</li> <li>• Other Service Providers</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may include auditors and law firms</li> <li>• </li> </ul>	<ul style="list-style-type: none"> <li>• Advertising networks</li> </ul>
<b>Additional categories of personal information described in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</b> – this may include	<ul style="list-style-type: none"> <li>• Affiliates or subsidiaries</li> <li>• Business partners</li> <li>• Operating systems and platforms</li> </ul>	N/A

Categories of Personal Information Collected	Categories of Recipients	
	Disclosures for Business Purposes	Sharing for Cross-Context Behavioral Advertising
signature, physical characteristics, or description, insurance policy number.	<ul style="list-style-type: none"> <li>• Other Service Providers</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may include auditors and law firms</li> </ul>	
<b>Government Issued Identification</b> – such as social security number or other government identification number (e.g., EIN and TIN).	<ul style="list-style-type: none"> <li>• Affiliates or subsidiaries</li> <li>• Business partners</li> <li>• Operating systems and platforms</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may include auditors and law firms</li> </ul>	N/A
<b>Financial Information</b> – such as bank account number, credit card number, debit card number, and other financial information.	<ul style="list-style-type: none"> <li>• Affiliates or subsidiaries</li> <li>• Business partners</li> <li>• Operating systems and platforms</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may include auditors and law firms</li> </ul>	N/A
<b>Commercial information</b> – such as information about products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<ul style="list-style-type: none"> <li>• Affiliates or subsidiaries</li> <li>• Business partners</li> <li>• Joint marketing partners</li> <li>• Operating systems and platforms</li> <li>• Other Service Providers</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may</li> </ul>	<ul style="list-style-type: none"> <li>• Advertising networks</li> </ul>

Categories of Personal Information Collected	Categories of Recipients	
	Disclosures for Business Purposes	Sharing for Cross-Context Behavioral Advertising
	include auditors and law firms	
<b>Internet or other electronic network activity information</b> – such as browsing history, search history, and information regarding an individual's interaction with an internet website, application, or advertisement.	<ul style="list-style-type: none"> <li>Affiliates or subsidiaries</li> <li>Business partners</li> <li>Joint marketing partners</li> <li>Operating systems and platforms</li> <li>Other Service Providers</li> <li>Payment processors and financial institutions</li> <li>Professional services organizations, this may include auditors and law firms</li> </ul>	<ul style="list-style-type: none"> <li>Advertising networks</li> </ul>
<b>Geolocation data</b>	<ul style="list-style-type: none"> <li>Affiliates or subsidiaries</li> <li>Operating systems and platforms</li> <li>Other Service Providers</li> </ul>	<ul style="list-style-type: none"> <li>Advertising networks</li> </ul>
<b>Audio, electronic, visual, thermal, olfactory, or similar information</b> – such as call recordings or video surveillance.	<ul style="list-style-type: none"> <li>Affiliates or subsidiaries</li> <li>Operating systems and platforms</li> <li>Professional services organizations, this may include auditors and law firms</li> </ul>	N/A
<b>Professional or employment-related information</b>	<ul style="list-style-type: none"> <li>Affiliates or subsidiaries</li> <li>Operating systems and platforms</li> <li>Other Service Providers</li> <li>Professional services organizations, this may include auditors and law firms</li> </ul>	N/A
<b>Inferences drawn from any of the information listed above</b>	<ul style="list-style-type: none"> <li>Affiliates or subsidiaries</li> <li>Business partners</li> <li>Data analytics providers</li> <li>Joint marketing partners</li> </ul>	<ul style="list-style-type: none"> <li>Advertising networks</li> </ul>

Categories of Personal Information Collected	Categories of Recipients	
	Disclosures for Business Purposes	Sharing for Cross-Context Behavioral Advertising
	<ul style="list-style-type: none"> <li>• Operating systems and platforms</li> <li>• Other Service Providers</li> <li>• Payment processors and financial institutions</li> <li>• Professional services organizations, this may include auditors and law firms</li> </ul>	

- **California Sensitive Information Disclosure.** Some of the personal information we collect is considered “sensitive personal information” under California law. We collect the following categories of sensitive personal information (as defined under California law): Social security, driver’s license, state identification card, or passport number; and account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account. This information is collected in order to process transactions, comply with laws, manage our business, or provide you with products and services. Note that we do not use such information for any purposes that are not identified within the California Privacy Rights Act Section 1798.121. We do not “sell” or “share” sensitive personal information for purposes of cross-context behavioral advertising.
- **Your Privacy Rights.** If you are a California resident, you may have the following rights over your information:
  - For the period covering the 12 months preceding your request, you may request that we disclose to you the categories and specific pieces of information collected about you, as well as certain information about our collection and use of your personal information.
  - You may request that we delete information we collected from you, subject to certain exceptions.
  - You may request that we correct inaccuracies in the personal information that we maintain about you.
  - You may opt-out of the sharing of your personal information for purposes of cross-context behavioral advertising.
  - You have the right not to be discriminated against for exercising your rights over your information.

Please note, not all of the rights described above are absolute, and they do not apply in all circumstances. In some cases, we may limit or deny your request because the law permits or requires us to do so, or if we are unable to adequately verify your identity.

You or an authorized agent acting on your behalf may submit a request to exercise your rights by clicking [here](#) or calling 1-800-HRBLOCK. We will request personal information from you, such as your name, address, state of residence, email address, phone number, last four digits of your social security number, and your birth year, to verify your identity in order to process your request. To have an authorized agent submit a data subject access request on your behalf, we require you to submit a form that verifies your identity and that you have authorized the agent to act on your behalf.

To prevent online tracking based targeted advertising (e.g., cookies), opt out of social media and targeting/advertising cookies in the prompt presented to you in our cookie banner. You may change your cookie setting preferences by clicking on "[Cookie Settings](#)".

- **California Notice of Financial Incentive.** We offer certain programs, such as our Send a Friend program, that provides rewards and exclusive offers (the "Program"). When you sign up for the Program, we typically ask you to provide your name and contact information (such as your email address), as well as the contact information for individuals you will refer to us. Under California law, our Program might be interpreted as "financial incentive" program as it involves the collection of personal information. We do not assign a monetary value to the information we collect. Based on our reasonable estimate, the value of the personal information you provide to us is related to the value of the referral reward and free or discounted products or services offered through the Program. This value is based on the expense related to offering those free or discounted products or services. You or any person you refer to us may withdraw from participating in the Program at any time by contacting us [here](#). You can visit our [Send a Friend website](#) for more information.

## Contact Us

If you have questions or concerns regarding this privacy notice, contact us by [clicking here](#), by calling 1-800-HRBLOCK, or by mail through the mailing address below. If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact our U.S.-based third party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>.

## Privacy Notice Updates

We may update this privacy notice to reflect changes to our information practices. If we make a material change to this privacy notice, including a material change in the way

we use any personal information collected, we will notify you by using one of the following methods at least thirty (30) days prior to the effective date of such change: (1) we will post a notice on our website describing the change; or (2) we will send you an email notifying you of the change.

### **Effective Date**

This privacy notice was last updated and is effective January 1, 2023.

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