

H&R Block Digital Privacy Notice

Protecting your 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, www.hrblockdollarsandsense.com, and **MyBlock**SM, but not www.blockadvisors.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, third-party 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](#)
- [Franchise-Owned Retail Office Privacy Notice](#)
- [Block Advisors Privacy Notice](#)
- [Franchise-Owned Retail Office \(located outside the United States\) Privacy Notice](#)

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?

<p>In brief:</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. Personal information is data that can be used to identify you, your spouse, or your dependents individually. The information we may collect includes, but is not limited to:</p> <ul style="list-style-type: none"> • Contact Information (e.g., name, phone number, address, and email address); • Social Security Number and other government identification numbers (e.g., EIN, Driver’s License Number, and ITIN); • Date of Birth; • Financial Information (e.g., income, revenue, assets, credits, deductions, expenses, and bank account information); • Payment Data (e.g., checking, debit and credit card account numbers, balances and payment history);
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	<ul style="list-style-type: none"> • Health Information (e.g., health insurance status and financial information related to payment for healthcare services); • Geo-Location Information; • Website, Mobile Application, and Email Usage Data; • Device Information (e.g., internet protocol (IP) address, device type, unique identifier, app version, operating system, network data, and phone state); • Login Information; and • Demographic Information.
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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>We collect information directly from you.</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 MyBlockSM 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 clicking here. 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>We collect information when you use our services.</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 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>
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	<p>We collect information from other companies and government entities.</p> <p>In accordance with their privacy notices, our business partners, H&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 our products and services. These activities may be performed by us or a service provider acting on our behalf.</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"> • Offer you products and services. We may use your information to contact you about products and services offered by us or another H&R Block company. H&R Block companies are those related to us by common ownership or control. This may include delivery of newsletters or publications. • Geo-Location Uses. We may use your location to provide you a list of nearby H&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. • Mobile Devices. 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. • MyBlockSM Account. We may use your information to set up an online account or authenticate your identity. We may use your email address as your online username. • Security Enhancements. We may use your information to improve the security of our services, protect your identity, and protect your information. • Unique Identifiers. 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
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	<p>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.</p> <ul style="list-style-type: none"> • Calculators and Tools. 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 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. • “Send a Friend,” “Tell a Friend,” and Similar Programs. 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, or take our income tax training course. We do not store or use this information except as part of our referral programs. Your friend may contact us at clicking here to request that we remove your friend’s information from our systems. • Automated Decision Making. We do not use automated decision making with respect to your information.
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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 share your information to support the products and services you request or provide you information on products and services that may benefit you. We may also share your information as permitted by law or with your additional consent.</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 share your information to support the products and services you request or provide you information on products and services that may benefit you. We may also share your information as permitted by law or with your additional consent.</p> <p>For example:</p> <ul style="list-style-type: none"> • H&R Block Companies. We may provide information to H&R Block companies related by common ownership or control. These H&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&R Block companies for marketing, contact us by clicking here. • Business Partners. We work closely with a variety of business partners that are not H&R Block companies (e.g., our bank partners that offer the Refund Transfer product). 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.
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	<ul style="list-style-type: none">• Service Providers. 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 in this way is made pseudonymous. We require all service providers to have written contracts with us that specify appropriate use of your personal information, require them to safeguard your personal information, and prohibit them from making unauthorized or unlawful use of your personal information.• 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 joint marketers to have written contracts with us that specify appropriate use of your personal information, require them to safeguard your personal information, and prohibit them from making unauthorized or unlawful use of your personal information. We do not share your personal 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, third-party 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 personal data in response to lawful requests by public
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	<p>authorities, including to meet national security or law enforcement requirements.</p> <ul style="list-style-type: none"> • 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 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.
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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, 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"> • Cookies. 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. <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>Through the use of cookies, we can display only those items that may be of interest to you, make it easier for you to access your account information, or measure the number of unique visitors that have viewed a particular ad or visited a particular web page. We may also use cookies, and similar technologies, to provide you with enhanced online advertising tailored to your interests. To opt out of advertising provided by us click here. You may also opt-out of certain advertisements by clicking on the advertisement itself or by clicking</p>
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[here](#). Because we use cross-device tracking to customize and improve your experience across all of your devices, your opt-out choices will be specific to your account. If you have multiple accounts, you must opt-out of cookies in each account by logging in prior to opting-out of receiving cookies. Because we utilize probabilistic device identification techniques in our cross-device tracking efforts, you may inadvertently receive advertisements from us even though you have opted out from receiving them.

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.
- **Online Behavioral Advertising.** We allow third-party companies 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 order to provide advertisements about goods and services likely to be of greater 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, complete both forms at

	<p>https://webmedis.hrblock.com/optout.html. You may also opt out by visiting the Network Advertising Initiative’s opt-out page.</p> <ul style="list-style-type: none"> • Mobile Device Information. We may record data from your mobile device such as Apple IDFA, general characteristics of your device and other device IDs. • Mobile Analytics. 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.
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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.

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 clicking here.</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 clicking here.</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 physical, electronic and procedural 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 that specify appropriate use of your personal information, require them to safeguard your personal information, and prohibit them from making unauthorized or unlawful use of your personal information.</p>
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How long do we keep your information?

<p>In brief:</p> <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>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>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>It is our policy that if you start, but do not complete, a tax return in our online tax programs, we will generally keep the tax return information you provide until the end of that tax season, after which it will be deleted from our system.</p> <p>For more information, please see the “Updating or deleting your information” section of this Privacy Notice.</p>
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Third-party products and services, including social media features

<p>In brief:</p> <p>This Privacy Notice does not apply to products or services offered by third-parties on or through our services (such as bank partners who offer Refund Transfers). 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 third-party products or services. When you request products or services from such companies, you give us permission to provide these third-parties 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 third-parties on or through our services (such as bank partners who offer Refund Transfers). 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 third-party products or services. When you request products or services from such companies, you give us permission to provide these third-parties with information about you necessary to fulfill or process your request.</p> <p>Our services may contain links to third-party websites or offers for services from third-parties. This Privacy Notice does not apply to these products or services. You should carefully read the privacy notices of the third-parties 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 third-party or hosted directly on our site, and your interactions with these features are governed by the 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 update your information by calling 1-800-HRBLOCK. If you are an H&R Block tax client you may be able to view and update your personal information through MyBlockSM. You can delete your MyBlockSM account through the “Manage Account” and “Account Settings” screens. If you have questions, you may contact us by clicking here or by calling 1-800-HRBLOCK. We will respond to requests within a reasonable timeframe. After proper identity verification, we will provide you with information about whether we hold any of your personal information.</p>	<p>You may update your information by calling 1-800-HRBLOCK. If you are an H&R Block tax client you may be able to view and update your personal information through MyBlockSM. You can delete your MyBlockSM account through the “Manage Account” and “Account Settings” screens. If you have questions, you may contact us by clicking here or by calling 1-800-HRBLOCK. We will respond to requests within a reasonable timeframe. After proper identity verification, we will provide you with information about whether we hold any of your personal information.</p> <p>If you are a user of our online tax return preparation products or MyBlockSM, you may access your personal information through those services and, where available, update that information. 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 MyBlockSM.</p> <p>When you update or delete your information (including deleting documents from your MyBlockSM account), we may maintain a copy of the unrevised 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 clicking here 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 clicking here 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. To opt out of electronic communications, click here. To opt out of all other communications call us at 1-800-HRBLOCK. You may, however, continue to receive e-mail 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. To opt out of electronic communications, click here. To opt out of all other communications call us at 1-800-HRBLOCK. You may, however, continue to receive e-mail 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&R Block or third-parties. If at any time you wish to limit your receipt of such communications, you may click here. 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>You may not opt-out of the sharing of information that does not identify you personally.</p>
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	<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&R Block companies, or H&R Block independently owned, third-party 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. We also 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 data. 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.

To exercise your rights, or if you otherwise have questions about the processing of your personal data, you may contact us at dataprotection@hrblock.com or a US-based representative at 1-800-HRBLOCK.

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 is effective December 1, 2017.

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HRB Digital LLC
One H&R Block Way
Kansas City, MO 64105
1-800-472-5625