

## **Monster Tax, Inc. Privacy Policy**

Monster Tax, Inc. ("we" or "us") recognize your need for the appropriate protection and management of your personally identifiable information ("Personal Information") that we may acquire in connection with your use of our website (the "Web Site"), tax preparation software (the "Software"), and the services offered on our web site (the "Services"). Accordingly, we have instituted this privacy policy ("Privacy Policy") to inform you how we collect, use, and store your Personal Information. The URL covered by this privacy policy is: [www.monstertax.com](http://www.monstertax.com).

### **Acceptance of and Changes to Privacy Policy**

This Privacy Policy is a part of and subject to the Monster Operating Agreement (the "Agreement"). Accordingly, when you click the "I Agree" button, or access or use the Web Site, Software, or the Services, you agree that you have read, understand, and agree that we can collect, use, and disclose your information in accordance with this Privacy Policy. If you do not agree or are not comfortable with any part of this Privacy Policy, you should indicate that you do not agree to the Agreement (including this Privacy Policy) and you may not use the Web Site, Software, or the Services.

When you receive notification of a change in our Privacy Policy, you should review the new Privacy Policy carefully to make sure that you understand our practices and procedures. We reserve the right to modify this privacy policy at any time and it is your responsibility to update yourself regarding any and all modifications to this privacy policy, so please review it frequently. If we make material changes to this policy, we will notify you here, by e-mail, or by means of a notice on our home page prior to the change becoming effective.

### **Information Collection and Use of Personal Information**

We collect Personal Information from you for the purpose of providing the Web Site, Software, and Services. Further, we use your Personal Information to allow you to prepare and file tax returns, collect your tax refund, and use the other Services that we offer.

**Tax Information** – We collect the information that you provide to us when you complete and file any tax return using the Software and the Services. This information includes, but is not limited to: your name, e-mail address, social security number, address, income, dependents, and other financial information. We may also use this information to contact you regarding your use of the Services. Further, if you make a claim for a refund under the limited warranty in the Agreement, we will use any Personal Information that you have provided in order to evaluate your claim.

You may review and change this Personal Information at any time before the IRS or state taxing authority accepts your tax return by simply logging on to the Web Site and accessing your tax return. After the IRS or state taxing authority accepts your tax return, you cannot change the Personal Information contained in that tax return. The only exception is changing your e-mail address, a "change e-mail address" link is provided on your status screen after you log into your account. However, you may access that tax return through your account on the Web Site up until October 20 of the next tax year following acceptance by the applicable taxing authority.

We will retain your information for as long as your account is active or as needed to provide you services. If you wish to cancel your account or request that we no longer use your information to provide you services contact us at [customerservice@monstertax.com](mailto:customerservice@monstertax.com). We will retain and use

your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

**Registration Information** – When you register to use the Services and the Software, we will use this information to provide you with customer service. We will likely send you a welcoming e-mail verifying you have entered a valid e-mail address. Also, we will likely send a yearly e-mail reminder to return to Monster Tax to complete your latest tax return. If you no longer want to receive the reminder e-mails simply click the "unsubscribe" link in the e-mail. For service related e-mails i.e. your tax return status you will not be able to unsubscribe. You must contact Customer Service if you no longer wish to receive service related e-mails. If you request to be removed from the service related e-mails list the only way to obtain the status of your tax return filed with us is to log into your account on the Web Site(s). If you need to change your e-mail address and you have an accepted return, a link is provided on your status screen after you log into your account. Contact Monster Tax Customer Service if you believe that you have provided Monster Tax with an incorrect e-mail address or if you need further e-mail address correction assistance.

**Financial Information** – We collect credit card, banking, and other financial information ("Financial Information") from you in order to allow you to pay to use the Software and Services and, in some cases, to receive your tax refund via direct deposit. You will know when we are collecting Financial Information from you, because you will provide it to us via the Web Site. At times, however, we will obtain relevant information that we need from third parties. For example, if you choose to pay with a credit card, you will need to provide us with your credit card information. As another example, if you choose to receive your refund through direct deposit, you must provide us with your bank information. We do not use Financial Information for anything other than to process transactions. If you would like to review or request changes to your Financial Information, please contact Monster Tax Customer Service and we will allow you to review your Financial Information and we will make any changes that we believe are applicable.

### **Disclosure of Personal Information**

We will generally not disclose your Personal Information to unaffiliated third parties. Specifically, we do not share, sell or rent your Personal Information to third-party advertisers, "spammers", or anyone else who we know will use it for their own advertising or marketing purposes. We will, however, disclose your Personal Information under the limited circumstances listed below:

**Tax Returns** - When you prepare and file a tax return using the Software and Services, that tax return, and the Personal Information that you include in it, will be provided to the taxing authority with whom the tax return is filed. The IRS and any applicable state taxing authority will use this information to process your return. In addition, each year the IRS analyzes data from tax returns to monitor tax-filing trends, improve its processes, prevent fraud, and promote its services. The IRS currently requires that all returns filed through the Free File program (including those filed through the Services) indicate that they originated from the Free File program, and may use that information consistent with IRS rules governing the collection and use of taxpayer data. Monster Tax does not control and takes no responsibility for IRS use of Personal Information. The IRS requires that your IP address be linked to your Personal Information. The IP address includes the IP address itself, and also includes, but is not limited to, date, time and time zone information. Accordingly, we treat your IP address as "Personal Information" and will protect it as such, as outlined in this Privacy Policy. In addition, in an attempt to detect fraud, we provide

your IP address to the applicable taxing authority when you file your tax return using the Services.

**Third-Party Providers** - We may disclose certain Personal Information to third-party service providers who help us maintain the Web Site, Software, or the Services through the Web Site. For example, Tax Products Group (SBTPG) provides "pay from refund" services. If you request either of these services, we will disclose the Personal Information contained in your tax return to them so that they can process and evaluate your request for these services. We will also disclose your Financial Information to the institutions and companies who will process your payment for the Services. We use Right Now to host our customer service pages. They do not have access or control of your Personal Information entered on these pages and they may not use it for their promotional purposes. Where possible, we will take reasonable steps to ensure that these third-party service providers are obligated to protect your personal information on our behalf.

**Emergencies and Disclosure Required by Law** - We reserve the right to disclose your Personal Information without your consent to prevent an emergency, to protect or enforce our rights, to protect or enforce the rights of a third-party, as required or permitted by law (including, without limitation, to comply with a subpoena or court order), in response to an inquiry or request from regulatory authorities, or to protect against fraud. You should note that the taxing authorities frequently request information regarding our users' use of the Software and Services, and we comply with such requests. If Monster Tax, Inc. is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

### **SSL and Data Security**

Our Web Site uses Secure Socket Layer (SSL) encryption using a Verisign certificate to protect Personal Information. We restrict access to our users' information that we keep in our offices. Only employees who need such information to perform a specific job are granted access to it.

We cannot and do not act as insurers of the security of your Personal Information, particularly when it is transmitted over the Internet. Accordingly, we assume no liability for any disclosure of data due to errors in transmission, unauthorized third-party access or other acts of third parties, or acts or omissions beyond our reasonable control.

### **Non-Personal Information**

We collect information from you that cannot be easily used to personally identify you in most cases, such as your browser type and the URL of the previous web site you visited. We use this information to analyze trends, administer the Web Site, track a user's movement, and gather broad demographic information for aggregate use. Further, our server is hosted by IBM, and IBM monitors traffic for the purposes of maintaining the security of our Web Site. We may set an indicator (cookie) on your computer to assist in gathering the information. A cookie is a small text file that is stored on a user's computer for record-keeping purposes. The indicator (cookie) will expire the next day and become inactive. This privacy policy covers the use of cookies by www.monstertax.com only and does not cover the use of cookies by any third-party providers.

## **Web Beacons**

We employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We tie the information gathered by clear gifs to our customers' personally identifiable information.

We use clear gifs in our HTML-based 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. If you would like to opt-out of these emails you may follow the unsubscribe instructions found in the email communications we send.

## **Links to Other Sites**

Our Site includes links to other Web sites whose privacy practices may differ from those of Monster Tax, Inc. If you submit personal information to any of those sites, your information is governed by their privacy policies. We encourage you to carefully read the privacy policy of any Web site you visit.

## **Social Media Features**

Our Web site includes Social Media Features, such as the Facebook button. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features are either hosted by a third party or hosted directly on our Site. Your interactions with these Features are governed by the privacy policy of the company providing it.

## **A Note About Children's Privacy**

The Web Site, Software, and Services are intended for users ages eighteen and older. Individuals under eighteen years old are not allowed to use the Web Site, Software, or Services. Accordingly, we will not knowingly collect or use any Personal Information from individuals we know to be under the age of eighteen. In addition, if notified, we will delete any Personal Information in our database that originates from anyone under the age of eighteen. However, a parent or guardian may input data for a taxpayer under the age of eighteen.

## **Better Business Bureau**

Your trust is important to us. By participating in the Council of Better Business Bureau's BBBOnline® Reliability Program we have made a commitment to meet the programs' strict requirements regarding how we treat your information. Further information about this program is available at [www.bbbonline.org](http://www.bbbonline.org).

## **TRUSTe**

Monster Tax, Inc. has been awarded TRUSTe's Privacy Seal signifying that this privacy policy and practices have been reviewed by TRUSTe for compliance with TRUSTe's program requirements including transparency, accountability and choice regarding the collection and use

of your personal information. TRUSTe's mission, as an independent third party, is to accelerate online trust among consumers and organizations globally through its leading privacy trustmark and innovative trust solutions. If you have questions or complaints regarding our privacy policy or practices, please contact us at [customerservice@monstertax.com](mailto:customerservice@monstertax.com). If you are not satisfied with our response you can contact TRUSTe here. The TRUSTe program covers only information that is collected through the Web site: [www.monstertax.com](http://www.monstertax.com)

### **Customer Support**

QUESTIONS? If you have any questions or concerns, you can contact our Customer Service Department at 1-800-364-2012, or you can email us at [customerservice@monstertax.com](mailto:customerservice@monstertax.com), or you can send a letter to: Monster Tax, Inc., 1611 East Main Street, Russellville, AR 72801