

Accounting, Bookkeeping and Consultancy Services

Client Privacy Notice

This notice explains how Accounting & Bookkeeping Services Limited (“**ABS**” or the “**Company**”) operating from 4th Floor, Cedar House, 41 Cedar Avenue, Hamilton HM12, Bermuda, collects and uses your personal information. As you have placed your trust in us when providing your personal information, we want to be totally transparent with you about how it’s handled.

“Personal information” is information relating to you as a living, identifiable individual. ABS will use your personal information in accordance with Bermuda’s Personal Information Protection Act 2016 (“**PIPA**” or the “**Act**”), related regulations and guidance notes which regulate the way in which all personal information is held and used in Bermuda.

How we use your personal information

Your personal information is used for a number of different reasons depending on what it is. We only collect what is necessary in order to provide our service to you. The tables below set out what information is collected, our purpose for collecting it and our lawful basis (why we need to collect it) in line with PIPA.

- 1. Your personal details such as your name, date of birth, address, email address, phone number, identification documentation and information in connection with matters we are acting on**

What we do and why	Our lawful basis
We collect your name, address and contact details so we can identify who you are when providing services to you and to ensure that our records are accurate.	As part of our contract with you.
We also collect identification documents such as passports and proof of residential address.	This is a legal requirement and part of our contract with you and will only be collected when necessary to be able to carry out our services.
When taking instructions, we may collect personal information including information about your source of wealth, bank accounts, job, background, interests and personal life or expressions of opinion about you in connection with matters we are acting on.	As part of our contract with you, and will only be collected when needed.
Send updates and reminders to ensure that you provide us with information to deliver services to you.	Our legitimate interest to provide our services to you.

What we do and why	Our lawful basis
Send you service updates such as changes to our terms and conditions or service disruptions or to inform you of any changes to the services we provide.	This is a legal requirement and part of our contract with you.
Send you information about our wider services, events and resources. We like to keep you up to date and help you get the best from our services (you can find out more in the section on marketing messages below).	Only with your consent, so the choice is yours.

In addition, use of your personal information may be necessary for compliance with our legal and professional obligations to you as our client and to third parties. This includes for example, the courts and our obligations to regulators. It also includes other legal obligations we have, for example to identify connected persons or beneficial owners and to fulfil our reporting obligations to the Bermuda Government.

Personal information we obtain from you to satisfy our legal obligations under the Proceeds of Crime Act 1997 and the Proceeds of Crime (Anti-Money Laundering and Anti-Terrorist Financing Supervision and Enforcement) Act 2008 will be used only for the purposes of preventing money laundering, terrorist financing or proliferation financing, or for such other purposes as may be permitted by law.

2. Your contact history with us

This covers things you've said, whether that be via email or telephone to our employees or the 'Contact Us' page on our website. Calls made to our contact number may be recorded as referenced above.

What we do and why	Our lawful basis
Provide client service and support.	It's up to you whether you contact us via the methods above so it depends on the nature of your query. It could be part of our contract with you.

We may also anonymise and/or aggregate your personal information, so you aren't identifiable. This process may be used to facilitate the testing of our IT systems, research, data analysis, improving our website and developing new products and services.

3. Sensitive personal information

Certain personal information is subject to additional safeguards under PIPA. Such information includes details of:

- your racial or ethnic origin;
- your political opinions;
- your marital status;
- your religious beliefs or other beliefs of a similar nature;
- whether you are a member of a trade union;
- your physical or mental health or condition;
- your sexual life or sexual orientation;
- the commission or alleged commission by you of any offence, or
- any proceedings for any offence committed or alleged to have been committed by you, the disposal of such proceedings or the sentence of any court in such proceedings.

It may be necessary for us to use some sensitive personal information in order to comply with legal or regulatory obligations (including making reasonable adjustments for clients with disabilities), or if we need to do so in order to seek confidential legal advice or establish or defend legal claims.

Otherwise, we will only use your sensitive personal information with your explicit consent. If you voluntarily send us your sensitive personal information, we shall treat that as your explicit consent for us to hold that information, which otherwise shall only be used in accordance with this privacy notice. Where such information is used by us on the basis of your explicit consent, you may withdraw your consent at any time: this will not affect the lawfulness of any use based on your consent before you withdrew it.

How do we obtain your information

There are several ways in which we obtain your information. Most information is voluntarily provided by yourself via completing our forms or conversing with our employees.

If you decide not to provide personal information

If you decide not to supply personal information that we have requested and as a result we are unable to comply with our professional, legal or regulatory obligations, then we may have to cease acting for you or may be unable to enter into a relevant contract with you.

Who will see or use your personal information

Your personal information may be seen or used by our employees in the course of their duties or others lawfully working with us in the ordinary course of our business (for example, former employees or consultants in accordance with the terms of our contract with them).

We may also outsource some of our support services or engage consultants and others to support us (for example secretarial, marketing, courier, translation or IT services). In these cases relevant personal information would be provided to and used by the provider of such services, in accordance with the terms of our contract with them and to the extent appropriate for the performance of that contract.

Sharing your information

You have trusted us with your information, therefore the first thing we want to assure you of is that we do not, and shall not, sell any of your personal information to any third party.

However, we may share your personal information with the following categories of companies as an essential part of being able to provide our services to you, to fulfill our legal and professional obligations, or to undertake searches (e.g. credit searches):

- Other professional advisors, auditors or counter parties.
- Witnesses, courts and tribunals.
- Banks
- Credit reference and fraud prevention agencies, so that we can obtain information about you and help to detect and prevent fraud.
- Debt collection agencies, should you fall behind with payments for the services we provide.
- Law enforcement, government and other agencies should we receive a request from them to assist with any investigations, or we deem it necessary.
- Third parties such as the police or other authorities where we are unable to reach you for consent and unlikely to be able to for some time.
- Third party software providers, where we implement and you make use of our third party provided apps, your personal information will be shared to facilitate a more convenient, streamlined and more accessible process.

Exceptionally, we might need to share your personal information in order to obtain necessary confidential legal advice or to comply with our insurance, legal or regulatory obligations. For example, we may have to provide some or all of the information to our insurers, legal advisors, public authorities such as the Bermuda Monetary Authority or the Tax Commissioner, or to a court/tribunal.

We take the sharing of your personal information very seriously and only do so where necessary for the purposes set out above. Where your personal information is shared with third party software providers, we ensure that they have the appropriate personal information protection procedures, policies, and certificates in place before transferring any information.

If you would like to know more about the organisations we may share personal information with, or how to find out more on how they will use your personal information, please contact us at the details below.

Transfer of your personal information to other countries

All of the personal information we process is stored within Bermuda, the UK or the European Economic Area (EEA) which have the same legal protections for your personal information as those under PIPA. Therefore, we can guarantee that your data will be handled in accordance with

PIPA and the UK and EU General Data Protection Regulations. It's important for us to be transparent with you so if this were ever to change, we would let you know in advance.

How long we keep your information

We will keep your personal information for as long as we need to in order to fulfil the purposes we have set out in this Privacy Notice. If you cease to be our client, we will still need to keep some of your personal information to meet our legal and regulatory obligations, resolve disputes, prevent fraud and abuse and to enforce our terms and conditions. We will only keep what is necessary for these purposes.

We may be obliged to suspend any planned destruction or deletion where legal or regulatory proceedings require it or where proceedings are underway such as require the personal information to be retained until those proceedings have finished.

Your rights

You have a number of rights relating to your personal information, which are as follows:

- The right to be informed about how your personal information is used, most of which is within this notice.
- The right to access personal information we hold about you.
- The right to rectify personal information we hold about you if it is inaccurate or incomplete (we ask that you contact Nicki Horan if any of your contact details have changed).
- The right to request that we delete your personal information, stop using it or collecting it in some circumstances.
- The right to object to the use of your personal information for the furtherance of our legitimate interests.

If you wish to exercise any of these rights, or have any questions, please contact us using the details in 'How to contact us' below.

Changes to this notice

We will keep this notice under regular review and publish any updates on www.abs.bm. Any significant changes will be communicated with you directly, so you are kept up to date on how your personal information is handled.

This privacy notice was last updated on 31 December 2024.

How to contact us

Client feedback is essential in ensuring that we provide the best possible service to you. If you have any questions about this notice, want us to stop using your personal information or exercise any of your rights then please contact our Privacy Officer:

Privacy Officer- Nicki Horan



Email: nhoran@abs.bm
Telephone: +1 441 292 1918

Complaints

If you have any concerns about our use of your personal information, you can make a complaint to us via the contact details above.

Whilst we would always prefer to have the opportunity to resolve your complaint first, you can also complain to the Privacy Commissioner if you are unhappy with how we have used your personal information.

The Privacy Commissioner's address:

Maxwell Roberts Building
4th Floor, 1 Church Street
Hamilton HM11, Bermuda
Helpline number: +1 441 543 7748
Website: www.privacy.bm
Email: privcom@privacy.bm