

Privacy Policy (USA)

This Privacy Policy describes how Panorama Management Advisory Services Ltd ("Panorama," "we," "us," or "our") collects, uses, and protects the personal data of individuals ("you" or "your") when you use Panorama's Service. By using our Service, you agree to the collection and use of your personal data as described in this Privacy Policy.

The concept of data privacy and underlying data protection rights and requirements in Texas, USA, has never been so important as in this era of fast digital development, social networking, cyber-crime, artificial intelligence, electronic communication, and increasing awareness of users/consumers. Data protection is the set of privacy laws, policies, and procedures that aim to minimize the intrusion into one's privacy caused by the collection, storage, and dissemination of personal data.

Personal data generally refers to the information or data that relates to a person who can be identified from that information or data, whether collected by any government or any private organization or agency. The basic framework of such data protection and privacy is laid out by the rights of privacy granted under the Constitution of the United States of America ('the Constitution'), along with applicable federal and state laws.

Acceptance of this Privacy Statement Please read this Privacy Statement carefully. By browsing the Site expressly consenting, where required under applicable privacy laws, you agree to be bound by this Privacy Statement.

Definitions and key terms

To help explain things as clearly as possible in this Privacy Policy, every time any of these terms are referenced, are strictly defined as:

- **Cookie:** a small amount of data generated by a website and saved by your web browser. It is used to identify your browser, provide analytics, and remember information about you such as your language preference or login information.
- **Company:** When this policy mentions "Company," "we," "us," or "our," it refers to Panorama Management Advisory Services Limited, (2727 Palomar Road, Celina, Texas 75009, United States of America), that is responsible for your information under this Privacy Policy.
- **Country:** where Panorama Limited or the owners/founders of Panorama Limited are based, in this case, Texas USA.
- **Customer:** refers to the company, organization, or person that signs up to use the Panorama Limited Service to manage the relationships with your consumers or service users.
- **Device:** any internet-connected device such as a phone, tablet, computer, or any other device that can be used to visit Panorama Limited and use the services.
- **IP address:** Every device connected to the Internet is assigned a number known as an Internet protocol (IP) address. These numbers are usually assigned in geographic blocks. An IP address can often be used to identify the location from which a device is connecting to the Internet.
- **Personnel:** refers to those individuals who are employed by Panorama Limited or are under contract to perform a service on behalf of one of the parties.

Privacy Policy

Last updated July 24, 2023.

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- **Personal Data:** any information that directly, indirectly, or in connection with other information — including a personal identification number - allows for the identification or identifiability of a natural person.
- **Service:** refers to the service provided by Panorama Limited as described in the relative terms (if available) and on this platform.
- **Third-party service:** refers to advertisers, contest sponsors, promotional and marketing partners, and others who provide our content or whose products or services we think may interest you.
- **Website:** Panorama Limited's site, which can be accessed via this URL: <https://panoramamas.com>
- **You:** a person or entity that is registered with Panorama Limited to use the Services.

Collecting and Using Personal Data Types of Data Collected Personal Data: While using Panorama's Service, we may ask you to provide certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include but is not limited to: Email address First name and last name Phone number Address, State, ZIP/Postal code, and City.

Usage Data: Usage Data is collected automatically when using the Service. Usage Data may include information such as your device's Internet Protocol address (e.g., IP address), browser type, browser version, the pages of Panorama's Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers, and other diagnostic data. When you access the Service through a mobile device, we may also collect certain information automatically, including the type of mobile device you use, your mobile device's unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers, and other diagnostic data. We may also collect information that your browser sends whenever you visit Panorama's Service or access the Service through a mobile device.

What Information Do We Collect? We collect information from you when you visit our website, register on our site, place an order, subscribe to our newsletter, respond to a survey, or fill out a form.

- Name / Username
- Phone Numbers
- Email Addresses
- Mailing Addresses
- Job Titles
- Billing Addresses
- Debit/credit card numbers
- Age

Where and when is information collected from customers and end users?

Panorama Limited will collect personal information that you submit to us.

How Do We Use the Information We Collect?

Any of the information we collect from you may be used in one of the following ways:

- To personalize your experience (your information helps us to better respond to your individual needs)
- To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs)
- To process transactions

- To administer a contest, promotion, survey, or other site feature
- To send periodic emails.

How Do We Use Your Email Address? By submitting your email address on this website, you agree to receive emails from us. You can cancel your participation in any of these email lists at any time by clicking on the opt-out link or other unsubscribe option that is included in the respective email. We only send emails to people who have authorized us to contact them. We do not send unsolicited commercial emails, because we hate spam as much as you do.

By submitting your email address, you also agree to allow us to use your email address for customer audience targeting on sites like Facebook, where we display custom advertising to specific people who have opted-in to receive communications from us. Email addresses submitted only through the order processing page will be used for the sole purpose of sending you information and updates pertaining to your order. If, however, you have provided the same email to us through another method, we may use it for any of the purposes stated in this Policy. Note: If at any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

How Long Do We Keep Your Information? We keep your information only so long as we need it to provide Panorama Limited to you and fulfill the purposes described in this policy. This is also the case for anyone whom we share your information with and who carries out services on our behalf. When we no longer need to use your information and there is no need for us to keep it to comply with our legal or regulatory obligations, we'll either remove it from our systems or depersonalize it so that we can't identify you.

How Do We Protect Your Information? We implement a variety of security measures to maintain the safety of your personal information when you place an order or enter, submit, or access your personal information. We offer the use of a secure server.

All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our Payment gateway provider's database only to be accessible by those authorized with special access rights to such systems and are required to keep the information confidential. After a transaction, your private information (credit cards, social security numbers, financials, etc.) is never kept on file. We cannot, however, ensure or warrant the absolute security of any information you transmit to Panorama Limited or guarantee that your information on the Service may not be accessed, disclosed, altered, or destroyed by a breach of any of our physical, technical, or managerial safeguards.

Could my information be transferred to other countries? Panorama Limited is incorporated in Texas USA. Information collected via our website, through direct interactions with you, or from the use of our help services may be transferred from time to time to our offices or personnel, located throughout the world, and may be viewed and hosted anywhere in the world, including countries that may not have laws of general applicability regulating the use and transfer of such data. To the fullest extent allowed by applicable law, by using any of the above, you voluntarily consent to the trans-border transfer and hosting of such information.

Is the information collected through the Panorama Limited Service secure?

We take precautions to protect the security of your information. We have physical, electronic, and managerial procedures to help safeguard, prevent unauthorized access, maintain data security, and correctly use your information. However, neither people nor security systems are foolproof, including encryption systems. In addition, people can commit intentional crimes, make mistakes, or fail to follow policies. Therefore, while we make reasonable efforts to protect your personal information, we cannot guarantee its absolute security. If applicable law imposes any non-disclaimable duty to protect your personal information, you agree that intentional misconduct will be the standard used to measure our compliance with that duty.

Can I update or correct my information?

The rights you have to request updates or corrections to the information Panorama Limited collects depend on your relationship with Panorama Limited. Personnel may update or correct their information as detailed in our internal company employment policies.

Customers have the right to request the restriction of certain uses and disclosures of personally identifiable information as follows. You can contact us in order to

(1) Update or correct your personally identifiable information

(2) Change your preferences with respect to communications and other information you receive from us, or

(3) Delete the personally identifiable information maintained about you on our systems (subject to the following paragraph), by canceling your account. Such updates, corrections, changes, and deletions will have no effect on other information that we maintain, or

information that we have provided to third parties in accordance with this Privacy Policy prior to such update, correction, change, or deletion. To protect your privacy and security, we may take reasonable steps (such as requesting a unique password) to verify your identity before granting you profile access or making corrections. You are responsible for maintaining the secrecy of your unique password and account information at all times. You should be aware that it is not technologically possible to remove each and every record of the information you have provided to us from our system.

The need to back up our systems to protect information from inadvertent loss means that a copy of your information may exist in a non-erasable form that will be difficult or impossible for us to locate. Promptly after receiving your request, all personal information stored in databases we actively use, and other readily searchable media will be updated, corrected, changed, or deleted, as soon as and to the extent reasonably and technically practicable.

If you are an end-user and wish to update, delete, or receive any information we have about you, you may do so by contacting the organization of which you are a customer.

Tracking Technologies and Cookies:

We use Cookies and similar tracking technologies to track the activity on Panorama's Service and store certain information. Tracking technologies used may include beacons, tags, and scripts to collect and track information and to improve and analyze Panorama's Service. The technologies we use may include.

Cookies or Browser Cookies:

A cookie is a small file placed on your device. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some parts of Panorama's Service. Unless you have adjusted your browser setting to refuse cookies, Panorama's Service may use cookies. Web Beacons: Certain sections of Panorama's Service and Panorama's emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of a certain section and verifying system and server integrity).

For more information about the cookies, we use and your choices regarding cookies, please visit Panorama's Cookies Policy or the Cookies section of Panorama's Privacy Policy.

Use of Your Personal Data We may use your personal data for the following purposes: To provide and maintain Panorama's Service, including monitoring the usage of Panorama's Service. To manage your account: to manage your registration as a user of the Service. The personal data you provide can give you access to different functionalities of the Service that are available to you as a registered user. For the performance of a contract: the development, compliance, and undertaking of the purchase contract for the products, items, or services you have purchased or of any other contract with Panorama through the Service.

To contact you:

To contact you by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications, regarding updates or informative communications related to the functionalities, products, or contracted services, including security updates when necessary or reasonable for their implementation. To provide you with news, special offers, and general information about other goods, services, and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

To manage your requests:

To attend and manage your requests to us.

For business transfers:

We may use your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Panorama's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Panorama about Panorama's Service users is among the assets transferred.

For other purposes:

We may use your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of Panorama's promotional campaigns, and evaluating and improving Panorama's Service, products, services, marketing, and your experience.

Disclosure of Your Personal Data We may share your personal data in the following situations:

With Service Providers: We may share your personal data with Service Providers to monitor and analyze the use of Panorama's Service and to contact you. **For business transfers:** We may share or transfer your personal data in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of Panorama's business to another company.

With your consent:

We may disclose your personal data for any other purpose with your consent.

Retention of Your Personal Data:

We will retain your personal data only for as long as it is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal data to the extent necessary to comply with Panorama's legal obligations, resolve disputes, and enforce Panorama's legal agreements and policies. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Panorama's Service, or we are legally obligated to retain this data for longer time periods.

Transfer of Your Personal Data Your information, including Personal Data, may be processed at Panorama's operating offices and in other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Texas, USA, where the data protection laws may differ from those of your jurisdiction.

Your consent to this Privacy Policy, followed by your submission of such information, represents your agreement to that transfer. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy, and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place, including the security of your data and other personal information.

Delete Your Personal Data:

You have the right to delete or request that we assist in deleting the Personal Data that we have collected about you. Our Service may give you the ability to delete certain information about you from within the Service. You may update, amend, or delete your information at any time by signing, into your account, if you have one, and visit the account settings section that allows you to manage your personal information. You may also contact Panorama to request access to, correct, or delete any personal information that you have provided to us. Please note, however, that we may need to retain certain information when we have a legal obligation or lawful basis to do so.

Personal Data in good faith belief that such action is necessary to:

Comply with a legal obligation Protect and defend the rights or property of Panorama Prevent or investigate possible wrongdoing in connection with the Service Protect the personal safety of users of the Service or the public Protect against legal liability.

Security of Your Personal Data:

The security of your Personal Data is important to us but remember that no method of transmission over the Internet or method of electronic storage is 100% secure.

Contact Us If you have any questions about this Privacy Policy, you can contact us:

By email: info@panoramamas.com

Interpretation and Definitions Interpretation:

The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in the singular or in the plural.

Definitions:

For the purposes of this Privacy Policy: Account means a unique account created for you to access Panorama's Service or parts of Panorama's Service. Affiliate means an entity that controls, is controlled by or is under common control with Panorama, where "control" means ownership of 50% or more of the shares, equity interest, or other securities entitled to vote for the election of directors or other managing authority.

Cookies mean small files that are placed on your computer, mobile device, or any other device by a website, containing the details of your browsing history on that website among its many uses. Country refers to the **United States of America**.

Your Consent We've updated our Privacy Policy to provide you with complete transparency into what is being set up when you visit our site and how it's being used. By using our Panorama Limited,

registering an account, or making a purchase, you hereby consent to our Privacy Policy and agree to its terms.

Payment Details With respect to any credit card or other payment processing details you have provided us with, we commit that this confidential information will be stored in the most secure manner possible.

Kids' Privacy We do not address anyone under the age of 13. We do not knowingly collect personally identifiable information from anyone under the age of 13. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 13 without verification of parental consent, we take steps to remove that information from Our servers.

Changes To Our Privacy Policy

We may change our Service and policies, and we may need to make changes to this Privacy Policy so that they accurately reflect our Service and policies. Unless otherwise required by law, we will notify you (for example, through our Service) before we make changes to this Privacy Policy and give you an opportunity to review them before they go into effect. Then, if you continue to use the Service, you will be bound by the updated Privacy Policy. If you do not want to agree to this or any updated Privacy Policy, you can delete your account.

Tracking Technologies

• Cookies

We use cookies to enhance the performance and functionality of our platform but are non-essential to their use. However, without these cookies, certain functionality like videos may become unavailable or you would be required to enter your login details every time you visit the platform as we would not be able to remember that you had logged in previously.

• Sessions

We use "Sessions" to identify the areas of our platform that you have visited. A Session is a small piece of data stored on your computer or mobile device by your web browser.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us.

We do not sell the Personal Information of our users.

For more information about these rights, please contact us.

Contact Us

Don't hesitate to contact us if you have any questions.

- **Via Email:** info@panoramamas.com
- **Via this Link:** <https://panoramamas.com>

Personal Data is any information that relates to an identified or identifiable individual. Service refers to the service provided by Panorama as described in the **Terms and Conditions** and on Panorama's website. Usage Data refers to data collected automatically, either generated by the use of Panorama's Service or from Panorama's Service infrastructure itself (for example, the duration of a page visit)

Terms and Conditions

Link: <https://drive.google.com/file/d/13fiJty97UlhqOgYYImoQAXeBIX0cZlrQ/view?usp=sharing>

End of Privacy Policy