

Privacy Policy

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.

Overview

Panorama Management Advisory Services is a reputable consulting firm that specializes in providing comprehensive solutions to businesses in various industries. With a team of seasoned experts, Panorama offers a wide range of advisory services to help clients navigate complex business challenges and achieve sustainable growth.

One of their core services is Business Consultancy, dedicated to assisting clients establish and execute their business operations with strong privacy policies, ensuring the protection of sensitive data, and full compliance with relevant regulations. Their expertise benefits their clients in crafting effective strategies for safeguarding information and meeting industry requirements.

Service for Privacy Policy:

In today's digital world, data privacy has become a critical concern for businesses, as well as their customers and stakeholders. Crafting a clear and effective Privacy Policy is essential for protecting customer information and establishing trust and credibility with users. Panorama's Privacy Policy advisory service assists clients in developing tailored privacy policies that align with their unique business operations and comply with relevant privacy laws and regulations, such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA).

Governing Texts

The concept of data privacy and underlying data protection rights and requirements is new in Bangladesh, but one that 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 are laid out by the rights of privacy granted under the Constitution of Bangladesh ('the Constitution'), along with the Information Communication Technology Act 2006 ('the Technology Act') and the Digital Security Act, 2018 ('the Digital Security Act').

Privacy Policy Assessment:

Panorama starts by conducting a comprehensive assessment of the client's existing privacy policy, if any, to identify gaps and areas of improvement. They analyze the company's data collection, storage, and processing practices to ensure compliance with applicable privacy regulations.

Privacy Policy

Last updated July 24, 2023

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1. Regulatory Compliance: Key Acts and Regulations Directives, Bills.

The team at Panorama is well-versed in global privacy regulations and keeps up to date with the latest developments in the field. They guide clients through the complexities of various privacy laws and assist in aligning their policies with the requirements of specific jurisdictions.

The Constitution:

The Constitution does not expressly grant the fundamental right to privacy. However, the courts have read the right to privacy into the following existing fundamental rights: freedom of thought and conscience; freedom of speech under Article 39; and right to life and personal liberty under Article 32. These fundamental rights under the Constitution are, though, subject to reasonable restrictions provided under Article 39(2) of the Constitution that may be imposed by the State. Under Article 43, the Constitution grants every citizen the right, subject to any reasonable restrictions imposed by law in the interests of the security of the State, public order, public morality, or public health, to the privacy of their correspondence and other means of communication. Furthermore, the Constitution provides that no person shall be deprived of life or personal liberty except according to procedures established by law. As such, judicial intervention is very much possible in the legal system of Bangladesh, and so such privacy is subject to the application of lawful interception.

1.1. Policy Development and Customization:

Panorama understands that every business has unique data handling practices and risk factors. They work closely with the client to develop a customized Privacy Policy that clearly outlines how customer data is collected, used, stored, and shared. The policy is written in user-friendly language to enhance transparency and readability.

1.2. Data Protection Best Practices:

Panorama goes the extra mile to advise clients on data protection best practices. This includes implementing security measures, data breach response protocols, and employee training to foster a privacy-conscious culture within the organization.

1.3. Ongoing Support and Updates:

Privacy regulations are subject to change, and businesses must adapt their policies accordingly. Panorama provides ongoing support to clients, helping them stay up to date with privacy law amendments and ensuring their policies remain compliant and effective.

1.4. Communication Strategies:

In some cases, businesses may need to communicate their privacy practices to customers and stakeholders effectively. Panorama assists in developing communication strategies that reinforce the company's commitment to data privacy and build trust with its audience.

By engaging with Panorama Management Advisory Services for Privacy Policy consulting, businesses can rest assured that their data privacy concerns are addressed comprehensively, ensuring legal compliance, and enhancing customer trust in an increasingly data-sensitive world.

1.5. The Technology Act:

The Technology Act provides legal recognition for electronic certificates and transactions carried out using electronic data interchange, in addition to other means of electronic communication, which involve the use of alternative or paper-based methods of communication and storage of information to facilitate the electronic filing of documents with government agencies. The Technology Act imposes responsibility for a person or body corporate that is possessing, dealing, or handling any sensitive personal data or information. In addition, the Technology Act requires the implementation and maintenance of reasonable security practices to avoid the wrongful loss or wrongful gain by the owner of such data as per the below provision

2. The Digital Security Act:

The Digital Security Act addresses issues relating to wrongful disclosure, misuse of personal data, and violation of contractual terms in respect of personal data.

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Collecting and Using Personal Data

2.2. 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, Province, ZIP/Postal code, City

2.3. 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.

2.4. 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.

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
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- **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 Affiliates:** We may share your information with Panorama's affiliates. Affiliates include Panorama's parent company and any other subsidiaries, joint venture partners, or other companies that we control or that are under common control with us.
- **With business partners:** We may share your information with Panorama's business partners to offer you certain products, services, or promotions.
- **With other users:** When you share personal information or otherwise interact in public areas with other users, such information may be viewed by all users and may be publicly distributed outside.
- **With your consent:** We may disclose your personal data for any other purpose with your consent.

Retention of Personal Data

We will retain 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 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 your state, province, country, or other governmental jurisdiction 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.

Deletion 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 in to your account if you have one, and visiting 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.

Disclosure of Personal Data

Business Transactions: If Panorama is involved in a merger, acquisition, or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

Law Enforcement: Under certain circumstances, Panorama may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

Other Legal Requirements:

Panorama may disclose your Personal Data in the 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 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. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Children's Privacy

Our Service does not address anyone under the age of 16. We do not knowingly collect personally identifiable information from anyone under the age of 16. If you are a parent or guardian and you are aware that your child has provided Panorama with Personal Data, please contact us. If we become aware that we have collected Personal Data from anyone under the age of 16 without verification of parental consent, we take steps to remove that information from Panorama's servers. If we need to rely on consent as a legal basis for processing your information and your country requires consent from a parent, we may require your parent's consent before we collect and use that information.

Links to Other Websites

Panorama's Service may contain links to other websites that are not operated by us. If you click on a third-party link, you will be directed to that third party's site. We strongly advise you to review the privacy policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Changes to this Privacy Policy

We may update Panorama's Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. We will also let you know via email and/or a prominent notice on Panorama's Service, prior to the change becoming effective, and update the "Last updated" date at the top of this Privacy Policy. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

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

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 Bangladesh.
- Data Controller, for the purposes of the General Data Protection Regulation (GDPR) (EU) 2016/679, means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information is, or is to be, processed.
- Data Processor (or Service Provider) means any natural or legal person who processes the data on behalf of the Data Controller.
- Device means any device that can access Panorama's Service, such as a computer, a cellphone, or a digital tablet.
- 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/1sbUaLLKNCwIDeJI-eCQePlvkR7_l-4E7/view?usp=sharing

The End of Privacy Policy