

## Pandia Privacy Policy

- **Information you provide** – When you purchase our product, we ask you for personal information such as your name, address, phone number and credit card or other payment account information. This information is maintained in encrypted form on secure servers and is only used to process the transaction. The e-mail address that we ask you for is retained during the guarantee period to make sure we can communicate with you and maintain your satisfaction as a customer. Since it is our policy to, at times, offer unadvertised bonuses to customers who we trust will become “raving fans” we may use your e-mail address to send you extra bonuses, provided that you opt in to receive them. We may also, in the future, send you notification about another product or service we develop or recommend. You can, of course, unsubscribe and forego any future bonuses and/or communications from us at any time.
- **Cookies** – When you make a purchase one or more cookies – a small file containing a string of characters – may be sent to your computer that uniquely identifies your browser. Our sites do not use “persistent cookies” or any persistent tracking technologies that can identify a specific visitor, or information about that visitor over multiple visits.
- **User communications** – When you send an e-mail or other communication to us, we may retain that communication in order to process your inquiry, respond to your request and/or improve our products and customer service. Should you e-mail us with an inquiry about a product or service, your name will not be added to any list and we will not send you any communications other than a personalized response to your e-mail.
- **Affiliated sites** – We offer some of our products in connection with other web sites, such as ClickBank Marketplace, which handle Internet transactions. Personal information that you provide to those sites may be sent to us in order for us to deliver our product or service. We process such information in accordance with this Privacy Policy. Ads for our products may be displayed on a variety of personal and commercial websites. The affiliated sites may have different privacy practices. We encourage you to read their privacy policies.
- **Links** – We may present links on our website in a format that enables us to keep track of whether these links have been followed. We use this information to help improve our content.
- **Other sites** – This Privacy Policy applies to Pandia Publishing websites only. We do not exercise control over any other sites to which we link, or for which we display advertising, or which display our advertising. These other sites may place their own cookies or other files on your computer, collect data or solicit personal information from you.
- **Understanding Privacy Issues** – For more about issues of Internet Privacy, we refer you to Wikipedia:

[http://en.wikipedia.org/wiki/Internet\\_privacy](http://en.wikipedia.org/wiki/Internet_privacy)

Note that we may share your personal information under these limited conditions:

- We have your consent to do so. (We require opt-in consent.)
- We provide such information to trusted businesses or persons for the purpose of processing personal information on our behalf (such as shopping cart providers). In this case we promise to choose providers who process such information in compliance with the strictest confidentiality and security measures.
- We have good reason to believe that access to, use of, preservation of or disclosure of such information is necessary to (a) satisfy an applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of Pandia Publishing, its users or the public as required or permitted by law.

If you have any questions about our Privacy Policy, contact us at:

**E-mail:** clyo(at)moneysavingcreditcardsecrets.com

**Phone:** (519) 204-0995 (CANADA)

**By Letter:** Money-Saving Credit Card Secrets

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CANADA

While we have not applied for self-certification due to the corporate bureaucracy and paperwork required to receive certification, we ascribe to these Safe Harbor Principles:

[http://www.export.gov/safeharbor/SH\\_Overview.asp](http://www.export.gov/safeharbor/SH_Overview.asp)

### **Notice**

Organizations must notify individuals about the purposes for which they collect and use information about them. They must provide information about how individuals can contact the organization with any inquiries or complaints, the types of third parties to which it discloses the information and the choices and means the organization offers for limiting its use and disclosure.

### **Choice**

Organizations must give individuals the opportunity to choose (opt out) whether their personal information will be disclosed to a third party or used for a purpose incompatible with the purpose for which it was originally collected or subsequently authorized by the individual. For sensitive information, affirmative or explicit (opt in) choice must be given if the information is to be disclosed to a third party or used for a purpose other than its original purpose or the purpose authorized subsequently by the individual.

### **Onward Transfer (Transfers to Third Parties)**

To disclose information to a third party, organizations must apply the notice and choice principles. Where an organization wishes to transfer information to a third party that is acting as an agent(1), it may do so if it makes sure that the third party subscribes to the safe harbor principles or is subject to the Directive or another adequacy finding. As an alternative, the organization can enter into a written agreement with such third party requiring that the third party provide at least the same level of privacy protection as is required by the relevant principles.

### **Access**

Individuals must have access to personal information about them that an organization holds and be able to correct, amend, or delete that information where it is inaccurate, except where the burden or expense of providing access would be disproportionate to the risks to the individual's privacy in the case in question, or where the rights of persons other than the individual would be violated.

### **Security**

Organizations must take reasonable precautions to protect personal information from loss, misuse and unauthorized access, disclosure, alteration and destruction.

### **Data integrity**

Personal information must be relevant for the purposes for which it is to be used. An organization should take reasonable steps to ensure that data is reliable for its intended use, accurate, complete, and current.