

You have entered a “replicated website” of an Independent Travel Promoter or Customer of PANVOYA™ (referred to herein as “PANVOYA”, “our”, “us” or “we”). This Site is operated by PANVOYA, and is hosted on the server of PANVOYA’s third-party technology provider. The information you submit on this site is accessed by PANVOYA and not the Independent Travel Promoter to whom this Site is assigned (except as set forth in this privacy policy). By visiting this Site and providing information to PANVOYA you consent to the following privacy policy, use and disclosure of information.

INFORMATION COLLECTION

PANVOYA is the sole owner of the information collected on our websites and on the replicated PANVOYA websites that we provide for use by independent contractor Independent Travel Promoters and Customers (hereafter the “websites”). We collect information from Independent Travel Promoters (“Independent Travel Promoters”), Customers and visitors to the websites at different points on the websites.

PERSONALLY IDENTIFIABLE INFORMATION

Through your use of or visits to our websites, you may be required or requested to provide personally identifiable information to us. Personally identifiable information is any piece of information that can potentially be used to uniquely identify, contact, or locate a single person including names, addresses, email addresses, telephone numbers, social security and tax identification numbers, and credit card or banking information.

INDEPENDENT TRAVEL PROMOTER AND CUSTOMER INFORMATION

In order to become an Independent Travel Promoter, an applicant must provide biographical and contact information (such as name, mailing address, telephone numbers, and email address) to us. We also require an applicant’s Social Security Number or Federal Tax ID Number so that we may prepare and file necessary non-employee compensation forms for the IRS. Independent Travel Promoters and Customers are required to provide contact information (such as name, mailing address, telephone number(s), and email address). Independent Travel Promoters and Customers are also required to provide payment information (such as credit card, debit card, or checking account information). We use this information to maintain contact with Independent Travel Promoters and Customers, to process Independent Travel Promoter and Customer orders, and for billing purposes.

PROFILE INFORMATION

PANVOYA gathers and stores information that it collects through cookies, log files, clear gifs, and/or third parties to create a profile of visitors to our websites (“users”), including Customers and Independent Travel Promoters. A profile is stored information that PANVOYA keeps on individual users which details their viewing preferences. Profile information is tied to the user’s personally identifiable information to provide offers and improve the content of the site for the user.

INFORMATION USE & SHARING

PERSONALLY IDENTIFIABLE INFORMATION

PANVOYA DOES NOT share personally identifiable information except with contracted service providers as may be necessary to: (a) process orders and/or returns and obtain payment; (b) complete an enrollment as an Independent Travel Promoter or Customer. We also provide information to Independent Travel Promoters (a) to provide information to upline Independent Travel Promoter(s) as described in the Downline Genealogy Report section; and/or (b) to list the

Independent Travel Promoter on the Company's Independent Travel Promoter locator feature on the Company's website; and/or (c) to assign a sales or enrollment lead to an Independent Travel Promoter.

GENEALOGY INFORMATION

As a network marketing company, PANVOYA provides certain information to Independent Travel Promoters regarding the other Independent Travel Promoters and Customers enrolled in an Independent Travel Promoter's downline marketing organization. If you enroll as an Independent Travel Promoter with PANVOYA, your name, address, email address, telephone number, personal purchase information, and sales volume information will be provided to other Independent Travel Promoters as downline genealogy information. No other personally identifiable information will be shared with other Independent Travel Promoters. Information relating to downline Independent Travel Promoters is made available to PANVOYA Independent Travel Promoter subject to a confidentiality and non-solicitation covenant in the agreement that each Independent Travel Promoter enters into with PANVOYA. However PANVOYA does not warrant that other Independent Travel Promoters will adhere to the confidentiality and non-solicitation covenants, and PANVOYA shall not be responsible for Independent Travel Promoters' violation of these covenants.

SALES INFORMATION

If you make a purchase from an Independent Travel Promoter through this Site, we will provide the Independent Travel Promoter to whom this Site is assigned with your name, contact information, a description of the item(s) purchased, and the sales volume associated with the purchase. No other personally identifiable information will be shared with the Independent Travel Promoters.

AGGREGATE INFORMATION (NON-PERSONALLY IDENTIFIABLE)

PANVOYA may share aggregated demographic information with our partners, vendors, suppliers, third party providers, and advertisers. This is not linked to any personally identifiable information.

BUSINESS TRANSITIONS

In the event PANVOYA goes through a business transition, such as a merger, being acquired by another company, or selling a portion of its assets, the personal information of Independent Travel Promoters and Customers will, in most instances, be part of the assets transferred. If as a result of the business transition, an Independent Travel Promoter's or Customer's personally identifiable information will be used in a manner different from that stated at the time of collection, the Independent Travel Promoter or Customer will be given choice consistent with our notification of changes section.

LEAD ASSIGNMENT AND INDEPENDENT TRAVEL PROMOTER LOCATER FEATURES

PANVOYA occasionally will assign prospective sales and new Independent Travel Promoter leads to Independent Travel Promoters. In these cases, we will provide the lead with the appropriate Independent Travel Promoter's name and contact information and/or provide an Independent Travel Promoter with the prospective lead's name and contact information. In addition, PANVOYA may have an Independent Travel Promoter Locator feature on its website. Pursuant to this feature, a prospective Customer or new Independent Travel Promoter can locate a nearby PANVOYA Independent Travel Promoter. In order to make the Independent Travel Promoter Locator feature and the lead assignments effective, the company will provide the prospective Customer or new Independent Travel Promoter with the Independent Travel Promoter's name and contact information, which may include his/her telephone number, address, and/or email address.

COMMUNICATIONS FROM US

SPECIAL OFFERS AND UPDATES

PANVOYA sends all new Independent Travel Promoters and Customers a welcoming email to verify password, username, and acceptance of the Independent Travel Promoter Agreement or Customer Agreement. All Independent Travel Promoters and Customers will occasionally receive information on the PANVOYA business, products, services, special deals, and a newsletter.

SERVICE ANNOUNCEMENTS

On rare occasions it is necessary to send out a strictly service related announcement. For instance, if our service is temporarily suspended for maintenance we might send Independent Travel Promoters and/or Customers an email. Generally, Independent Travel Promoters may not opt-out of these communications, though they can deactivate their account. However, these communications are not promotional in nature.

INDEPENDENT TRAVEL PROMOTER AND CUSTOMER SERVICE

PANVOYA communicates with Independent Travel Promoters and Customers via email, regular mail and telephone on a regular basis to provide requested services and in regards to issues relating to their PANVOYA business. PANVOYA communicates with Customers with respect to products or services purchased by such Customers from PANVOYA. Such communications may be by email, regular mail or telephone. PANVOYA also communicates with Independent Travel Promoters through leaving messages in Independent Travel Promoters' Back-Offices.

MISCELLANEOUS

LEGAL DISCLAIMER

Though PANVOYA makes every effort to preserve user privacy, PANVOYA may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a law enforcement action, a court order or legal process served on PANVOYA.

CHANGES TO THIS PRIVACY POLICY

PANVOYA™ reserves the right to amend or change this Privacy Policy at any time at its sole discretion, without prior notice to users.

CHOICE

Users are notified when their information is being collected by any outside parties. We do this so users can make an informed choice as to whether or not they should proceed with services that require an outside party.

LINKS

PANVOYA's websites may contain links to other sites. Please be aware that PANVOYA is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by PANVOYA websites.

CALIFORNIA ONLINE PRIVACY PROTECTION ACT COMPLIANCE

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT COMPLIANCE

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act); we do not collect any information from anyone under 13 years of age. Our website, products and services are all directed to people who are at least 13 years old or older.

ONLINE PRIVACY POLICY ONLY

This online privacy policy applies only to information collected through our website and not to information collected offline.

QUESTIONS

Questions regarding this Privacy Policy should be directed to <http://support.PANVOYA.com> or by mail to PANVOYA, Inc., 1651 N. Collins Boulevard, Suite 240, Richardson, TX 75080.

EFFECTIVE DATE

The effective date of this Privacy Policy is May 5th, 2013.