

Privacy Policy

General

Pango values its relationship with and the privacy of its customers. Pango's certification by the Payment Card Industry ("PCI") Security Standards Council reflects Pango's efforts to maintain, and notify you of, Pango's privacy and data security practices as clearly, concisely and transparently as possible. The Council's members include the major credit card companies. The standards established by the Council provide technical and operational requirements to protect cardholder data.

Non-Personally Identifiable Information

In general, you may visit Pango's Website without telling Pango who you are or revealing personal information about yourself. Information collected through Pango's Parking System without your specific consent is anonymous and cannot personally identify you. For example, Pango, its business partners and other companies providing services to or on behalf of Pango (such as, for example, companies assisting with the operation or features of Pango's Parking System, advertising and promotional campaigns, surveys, contests and the like) may use various technologies (such as cookies, web beacons, pixel tags, click-through URL links) to collect non-personally identifiable information discernable as a result of your use of Pango's Parking Services or visiting Pango's Website. This may include, without limitation, your IP address, web pages requested or viewed, date, time and domain type, demographic information and responses to surveys, promotions and advertisements. Information gleaned from your browser is automatically received and recorded on server logs. As technology evolves, information may be gathered through other means as well. Pango uses information collected to provide Pango's Parking Services, maintain and administer Pango's Website, assist in diagnosing problems, tracking browsers, all of which assists Pango in better understanding how visitors use Pango's Parking System. Pango may use any non-personal information gained through or gleaned from and/or through use of Pango's Parking System for any legal purpose, including to develop, use and make available to third parties (at no charge or for a fee) aggregated information that does not identify you personally, such as regarding trends, services, security/privacy patterns and research, internal record keeping and reporting, measuring and reporting learning, performance and other statistical information.

When you set up your Account you select your preferences with respect to Mobile Offers you choose to receive. Pango collects non-PII with respect to your Mobile Offers settings in connection with Pango's Smartphone Application. Pango also gathers usage statistics, metrics or other data generated by your use of your mobile device as previously discussed above. Pango does not use cookies to collect information. Pango only shares your non-PII with third parties, such as its service providers, business partners (or provide it in response to government request), in the aggregate with other users' non-PII. To the extent Pango combines PII with non-PII, it will treat the combined information as PII under this Agreement.

Because much of the communication between Pango and you occur through your mobile carrier's network, your carrier may have access to the information transmitted. Pango has no control over and you should contact your mobile carrier to better understand your mobile carrier's treatment of any information transmitted through your mobile device. Pango also has no control over collection or use of your PII or non-PII by third parties whose websites, products or services you may access as a result of Mobile Offers or hyperlinks accessible from Pango's Website. You should contact those third parties directly to better understand their privacy practices generally and their treatment of any information collected as a result of your accessing a hyperlink or participating in a Mobile Offer.

Please note that the internet and wireless telecommunications networks are open media and no data transmission via the internet or mobile device can be guaranteed to be 100% secure. As a result, while Pango strives to protect your personal information and privacy, it cannot guarantee or warrant the security of any information you disclose or transmit via the internet and/or your mobile device and vice versa. Pango is not responsible for the theft, destruction, or inadvertent disclosure of your PII. You acknowledge this risk when using Pango's Parking Services. Please do not transmit sensitive information to Pango via email. Email is not a secure communication method and should never be used to transmit credit card, bank account or other sensitive information. The transaction encryption capabilities offered by Pango's payment processor service provider through Pango's Website offers reliable protection from unauthorized access and the safest way to pay for parking

through Pango's Parking Services. See Section entitled "Personally Identifiable

Information ("PII") below for more information.

Personally Identifiable Information (PII)

PII Storage vs Collection.

Pango uses commercially available technology in accordance with the PCI Security Standards Council's framework and engages respected third party providers to safeguard personal information collected through use of Pango's Parking Services. For example, Pango contracts with reputable companies which serve as payment gateways and otherwise manage payments, including identity authentication. Although you initially provide credit/debit card account number and expiration date of the credit/debit card associated with your Account when you Sign-up, Pango's Parking Platform immediately transmits this information to the payment gateway service provider. These companies, not Pango, store your credit card information in their databases to process your credit and debit card transactions and bill your credit card. Pango retains and stores only the last four digits of your credit card number in its database. The payment gateway service provider returns a token to Pango that, along with the last four digits, enables Pango to identify and validate your identity to bill you for your parking activity as well as to identify you when identification processes are necessary, such as to enable you to edit your Account information.

Collection of PII.

Pango collects and stores certain PII that you provide in connection with Account registration. When you create an Account, depending on the method used to Sign-Up, you will either be prompted to provide, or Pango's Parking Platform will automatically collect and store, some or all of the following information: (a) your name; (b) physical mailing and email address; (c) billing information associated with the credit/debit card associated with your Account; (d) mobile device information, including, without limitation, the mobile number associated with each mobile device registered to your Account, the types of mobile devices used, each mobile device's unique device ID, its IP address and operating system, the type of mobile internet browsers used by and the telecommunications carrier associated with each mobile device; (e) vehicle license plates/tag numbers and state of registration for each vehicle associated with your Account. If your location is enabled or the Mobile Offers of which you take advantage use location enabled products or services, you will be sending Pango location information. This information may reveal your actual location, such as GPS data. Information about the way you use Pango's Smartphone Application will be required and/or captured during registration, when you install Pango's Smartphone Application on your mobile device and in communications or as you use Pango's Parking Services. Contact lists and call logs from your mobile device are not collected. PII will not be sent to or stored on your device. In addition to that which you provide, information, including PII, may be collected from other sources and combined with that which you provide. Once received, Pango stores your PII (other than credit card number) in its secure database in the United States in accordance with U.S. laws. Pango may duplicate its database, including your PII, to enable Pango to restore its database if necessary. These copies may be stored at secure locations inside and/or outside the United States. International users should review Section C5 entitled "International Users" below.

Location-Based Services:

Pango may collect location-based information in order to provide the specific location-based services you request. You understand that location-based services (such as Mobile Locator) require a location to function properly and your use signifies your agreement to allow Pango to use your location for such purposes. If you do not want Pango to use location-based information, please refrain from using the location-based service or click "DON'T ALLOW" when your mobile device requests your location-based information. Except as set forth in this Agreement, your location will not be shared with third parties without your specific consent.

Use and Sharing of PII:

In addition to the Account information described above, Pango automatically collects transaction information related to your use of Pango's Parking Services and any Mobile Offers as well as precise real time information about the location of your mobile device is collected if caller identification is activated.

Pango uses this and all PII and location information: (i) to provide Pango Parking Services and for any other specific purpose for which such information was provided; (ii) to provide customer service and support; (iii) to track parking activities to be able to bill you; (iv) to handle disputes; (v) to show you a

history of your

Account activity; (vi) to develop new features; (vii) to provide you with a better user experience and improve the overall quality of Pango's Parking System; (viii) as disclosed at the time such information is provided; and/or (ix) as disclosed in this section. If Pango is or should it become part of a family of companies, unless otherwise prohibited by law, all companies within the Pango family may share information collected as a result of your use of Pango's Parking Services. If Pango, or a division or unit of Pango, were to sell all or any part of Pango's Parking System, merge with or be acquired by one or more third parties or if it were to cease operations, Pango may, in its sole discretion, transfer, sell or assign information collected through use of Pango's Parking Services, including without limitation, PII and other information. The PII and other information would then be subject to the acquiring entity's privacy terms which may be different from those of Pango. As a result, one or more of these entities may contact you directly. Pango may disclose PII and location information generally to its legal, financial and other advisors in connection with seeking their advice. In addition, Pango may disclose PII to parking authorities, parking operators, or other third parties: (i) to comply with applicable laws; (ii) to respond to governmental inquiries; (iii) to comply with valid legal process or orders; (iv) in an emergency or to protect Pango's Parking System, Pango's rights or property, the rights or safety of Pango customers or others; (v) to investigate fraud, a problem, claim or dispute; or (vi) in the event of a sale, assignment or transfer of all or any part of Pango or its business.

Mobile numbers will not be shared with third parties or affiliates for marketing or promotional purposes. Additionally, any opt-in data and consent related to text messaging originators will remain confidential and will not be disclosed to any third parties.

Third Party Agents:

Pango employs third parties to perform or offer services on its behalf, such as reputable service providers who store your credit card information, process your credit card payments or others who assist Pango in its provision of Pango's Parking Services or Mobile Offers. Such third parties will have access to PII and your location information as necessary to perform their services. In addition to treating your information in accordance with Pango's data security and privacy requirements, such third parties are contractually required to maintain the highest security attainable as of 2012 under the payment card industry's data security standards.

Security and Data Retention:

Protecting the security of your PII is very important to Pango. When you transmit PII to Pango, Pango's Parking Platform protects your information using both a "firewall" (a combination of computer hardware and software that helps keep unauthorized visitors from accessing information within Pango's Parking Platform) and industry standard SSL (secure socket layer) encryption. Once Pango receives your transmission, it takes reasonable precautions to ensure its security on Pango's Parking Platform using appropriate data security procedures. Only the last four digits of your credit card number are stored in Pango's database to enable Pango to identify you when you use Pango's Parking Services, login to your Account etc. Pango retains all data collected in connection with your Account and use of Pango's Parking Services for as long as your Account is open or you use Pango's Parking Services and for a reasonable time thereafter. Please note that some or all of the information you provide or that Pango collects may be required in order for Pango's Parking Platform to function properly and we may be required to retain certain information by law. Please refer to Section 3 entitled "Third Party Agents" for their security requirements.

International Users:

If you are not a resident of the United States and/or access Pango's Parking Platform and/or Pango's Website outside the United States, any PII you provide or that is automatically collected by Pango's Parking System will be processed and maintained in the United States on Pango's network. Your information, including PII, may be stored, transmitted and shared in accordance with United States data privacy laws which may not be equivalent to those in effect in your country of residence. However, Pango adheres to the US- European Union Safe harbor Principles and self certifies to the Department of Commerce annually. Visit <http://export.gov/safeharbor/> for more information on the Safe Harbor Principles and Framework. In the event Pango elects to store copies of its database, including your PII, outside of the United States, such copies will be stored in compliance with the laws of the jurisdiction where the PII is being stored.

Notice to California Residents About Your Privacy Rights: In addition to the other rights described in this Agreement, if you are a customer residing in California, you have the right to request information regarding the third parties with whom Pango has shared PII for direct marketing purposes during the past year. You have the right to submit a request to Pango at its designated address and receive the following information within 30 days of its receipt of that request: (i) the types of personal information disclosed to third parties

during the immediately preceding calendar year, (ii) the names and addresses of third parties

that received the personal information, and (iii) if the nature of a third party's business cannot be reasonably determined from the third party's name, examples of its products or services. You are entitled to receive a copy of this information in a standardized format. Please note that the information provided will not be specific to you individually. All such requests must be in writing and sent to Pango's designated address set forth at the end of this Agreement.

Account Cancellation:

The user may request to cancel their Pango account by sending an email to: cancel@mobilesmart.city.
Once the account is terminated, it cannot be reactivated again.

Data Deletion:

The user may request to delete their data from the Pango account by sending an email to: delete@mobilesmart.city. Once the data is deleted, it cannot be recovered again.

Privacy Policy Addendum – Compliance with U.S. Short Code Requirements:

Mobile Smart City Corp (Pango) is committed to protecting your privacy. This Privacy Policy describes how we collect, use, disclose, and protect your information, particularly in connection with mobile messaging services (SMS/MMS), and complies with requirements set by mobile carriers and AWS for short code messaging programs in the United States.

Data Collection Methods and Types of Data Collected

We collect personal and non-personal information:

- When you register for our services or contact us
- Through your interaction with our websites or mobile apps
- Through SMS or other mobile communications

The data we may collect includes:

- Name, email address, phone number, billing information
- IP address, device identifiers, location data
- Information regarding your mobile device and carrier

Purpose of Data Usage

Your information is used to:

- Provide and improve our parking and messaging services
- Authenticate identity and process payments
- Send service notifications and requested information
- Fulfill legal and regulatory obligations

Sharing Practices

We do NOT sell or share your mobile information with third parties for marketing or promotional purposes. Any third-party service providers (e.g., payment processors) are contractually bound to use your data only as necessary to perform services on our behalf.

Mobile numbers will not be shared with third parties or affiliates for marketing or promotional purposes. Additionally, any opt-in data and consent related to SMS messaging originators will remain confidential and will not be shared with any third parties.

Security Measures

We employ industry-standard physical, technical, and administrative safeguards, including:

- Secure Socket Layer (SSL) encryption


- Firewalls
- Tokenization of payment data
- Limited access controls


Consumer Rights

You have the right to:

- Request access to or deletion of your personal data
- Cancel your account at any time
- Opt out of receiving SMS messages by replying "STOP" to any message

Requests related to your data can be submitted to:


 privacy@mobilesmart.city


 delete@mobilesmart.city (data deletion)

 cancel@mobilesmart.city (account cancellation)

Contact Information

For questions or privacy-related inquiries, you may contact:
Mobile Smart City Corp

 privacy@mobilesmart.city

 1-844-726-4644