OPNBI INC Privacy Policy

What this privacy policy covers.

This Privacy Policy describes how OPNBI INC collects, uses, processes, protects and discloses personal information collected through the performance of its Services (as defined below) and its access to personal information on instances of OPNBI INC Cloud. We at OPNBI INC (OPNBI INC, and our affiliates) are committed to protecting your privacy. This Privacy Policy applies to both our website www.opnbi.com and our newsletter subscription service (the Subscription Service). This Privacy Policy governs our data collection, processing and usage practices. It also describes your choices regarding use, access and correction of your personal information. If you do not agree with the data practices described in this Privacy Policy, you should not use our website or the newsletter or email subscription service.

Definitions

In this policy, "you" means any individual or company whose data is collected by OPNBI INC "Customer" and provided to OPNBI INC in the context of a license agreement between the Customer and OPNBI INC; "we" or "us" means OPNBI INC. In this Privacy Policy, "OPNBI INC" refers both to OPNBI INC and OPNBI INC, and its affiliates. "Customer" means the individual(s) or organization(s) that have entered into a license agreement with OPNBI INC entitling them to received Services from OPNBI INC or use the OPNBI INC Cloud, including free trial/evaluation services and OEM partners. "OPNBI INC Cloud" shall mean the managed cloud hosting services as defined in the OPNBI INC Cloud Terms and Conditions. "Personal Information" is information about you that is personally identifiable by name or can be linked to you through a personal identifier like your address, e-mail address, phone number, or location, and which is not otherwise publicly available. This definition is given here for this policy only, and some laws may use a different definition. If you are asserting your rights under the law, the applicable legal definition governs your rights.

"Services" means any services which may involve granting OPNBI INC access to the Customers' information or records, such as support services, professional services, business intelligence consulting, and business relations.

If you have any questions about this privacy policy or our treatment of the information you provide us, please write to us by email at admin@opnbi.com or by mail to OPNBI Inc. 16192 Coastal HWY, Lewes DE 19958, USA. Attention: Privacy Policy.

OPNBI INC as a Data Processor

OPNBI INC is a Business Intelligence software and consultancy company. Customers use the OPNBI INC software to analyse and create dashboards and reports from their business/personal and various other data. OPNBI INC software's are subscription bases only and users are referred as "licensees" of OPNBI INC software, and we also provide the OPNBI INC Cloud to Customers who host their instance of the OPNBI INC software on OPNBI INC cloud servers. In cases where OPNBI INC has access to Personal Information found in a Customer's data, the Customer is the Data Controller of that Personal Information. OPNBI INC is the Data Processor carrying out data processing activities and instructions on behalf of each Data Controller.

OPNBI INC as a Data Controller

OPNBI INC is a Data Controller of data, including any Personal Information contained in such data, that we use for our business purposes, such as for our business records.

Disclosures of information under OPNBI INC Customer control

OPNBI INC provides its services to customers of its software. OPNBI INC cloud customers use the OPNBI INC cloud to store, process and distribute data belonging to them (or their customers, licensees, or users) through their IT systems, websites, software applications, bundled products, or other comparable means. As the controllers of personal information included in their data, customers are

responsible for maintaining the privacy of personal information included in their data. OPNBI INC is not responsible for disclosures of information made by OPNBI INC customers through the OPNBI INC cloud or using the OPNBI INC software on a customer's system. When we have access or process your personal information on behalf of our customer, it is that customer' responsibility to protect your privacy. If you are concerned about your privacy while interacting with products and services provided by OPNBI INC customer, you should address requests and inquiries relating to your personal information directly to that customer. If you contact us regarding information belonging to our customer, we may forward your requests or inquiries to the relevant customer.

When does OPNBI INC have access to your Personal Information?

When a customer requests services from OPNBI INC, we may have access to their data. If a customer's data includes your personal information, OPNBI INC may have limited access or exposure to personal information. Examples of situations where OPNBI INC may have access or exposure to customer data include:

- When a customer shares a screen showing their data on a business consulting call to help it evaluate or use the OPNBI INC Software, your personal information may be revealed to us.
- When a customer submits a file containing its data to our support help desk to resolve a software/application issue, your data may be included in such data.
- When a customer shares sample data file/files for evaluation or helps with their POC or when they
 share their data when they are using our professional services for dashboard/report or any other
 development purpose, your personal/business information is revealed to us. We at OPNBI INC
 take utmost care of such data, however, we always advise customers to provide us with dummy
 data and try with your own data in your own environment.
- We have ongoing access to the OPNBI INC cloud environments on which our customers run the OPNBI INC software to host and process their data. If you are an authorized user of the OPNBI INC software on the OPNBI INC Cloud, the software stores your user ID and password on the OPNBI INC cloud environment.
- If you interact with us as a customer or on behalf of a customer, we may have your name, contact information, billing address, and any other information you provided to us.

Our customers use the OPNBI INC software for a wide range of business analytics purposes, and we do not preview, screen, or review their data. Therefore, we do not know what categories of personal information a customer may collect and control about you in their data.

How we use your Personal Information

If we have access to your personal information as described above, we may only use it for the following purposes:

- 1. To provide the services and OPNBI INC cloud functions requested by our customer.
- 2. Managing the business relationship with our customers, such as providing service notices, create proof of concept (POC) and other visualization based on client data and billing.
- 3. We use the customer's contact and billing/email address to send the customer offers and promotional information.

Service provider access to information

We rely on certain trusted third-party service providers to provide part of the services and functions that make up the services and the OPNBI INC cloud. For example, we host OPNBI INC cloud environments on third-party cloud platforms, and the OPNBI INC internationalization package is powered by a third-party service. We may also use outsourced personnel to perform technical and support functions that may involve access to customer data. OPNBI INC does not disclose your personal information to any third parties (other than our services providers) except in the limited circumstances detailed below. Our service providers do not have permission to use your personal information for any purpose other than to provide us with the services we require to serve our customers.

Disclosure of Personal Information to third parties

We do not disclose your personal information to third parties (except our service providers, as stated above), under the following circumstances and for the following purposes:

- When we have the customers' permission, to provide the customer with services it requests.
- When required by law to respond to subpoenas, court orders, or legal process by public authorities, including disclosures required by national security or law enforcement agencies.
- When we need to establish or exercise our legal rights, or to defend against legal claims, or when
 we believe it is necessary to share information in order to investigate, prevent, or take action
 regarding illegal activities, data breaches, suspected fraud, situations involving potential threats to
 the physical safety of any person, or as otherwise required by law.
- If OPNBI INC is acquired by or merged with another company, OPNBI INC will come under the
 control of a new entity any rights and permission that OPNBI INC has to access your personal
 information may be assigned to the new entity.

Retention of information

We may retain customer data (including your personal information) for any lawfully permitted period of time, and as necessary to comply with our legal and contractual obligations, enforce our agreements, and enable us to investigate events and resolve disputes.

Confidentiality, security, and data integrity

We take great precautions to protect the integrity of your personal information. However, no data transmission over the Internet or stored on any other network or system can be guaranteed to be 100% secure. While we strive to protect information on our systems and the OPNBI INC Cloud, we cannot and do not guarantee the security of any information you transmit.

Rights of European Data Subjects under the General Data Protection Regulation (GDPR)

If you are in one of the EU/EEA countries, OPNBI INC will have certain obligations as a data processor towards our customers regarding your personal information, and certain obligations towards you as a data controller, under the GDPR. The customer, as the data controller, will be responsible for protecting your rights under the GDPR for your personal information included in data under the customer's control. To learn more about your rights under the GDPR you can visit the European Commission's page on Protection of Personal Data, at http://ec.europa.eu/justice/data-protection/index_en.htm.

Use of the subscription service by OPNBI INC

The subscription service can be used to help organize sales data about a company's sales pipeline (e.g., leads, customers, deals, etc.). The information added to the subscription service, either by site visitors providing their contact information is stored and managed by OPNBI INC and its affiliates. This information is then used to contact visitors about their interest in the company's goods or services and interact with the company.

We use our own subscription service to build web pages that people can visit to learn more about OPNBI INC and services or updates it has to offer. Information that we collect and manage using the subscription service for our own marketing belongs to us and is used, disclosed and protected according to this Privacy Policy.

"Sensitive Information" refers to credit or debit card numbers, VAT, company number, GST, personal financial account information, Social Security numbers, National Insurance or any National Identification number issued by Local government, passport numbers, driver's license numbers or similar personal identifiers, racial or ethnic origin, physical or mental health condition or information, or other employment, financial or health information.

Information we collect

When you visit our websites, mobile application and online/offline chat services.

You are free to explore the websites without providing any personal information about yourself. When you visit the websites or register for the subscription service or want to access certain information, we request that you provide personal information about yourself, and we collect Navigational Information.

We use google analytics, various geolocation software, and third-party software to allow us to better understand your use of our website and the functionality. This software may record information such as how often you use our website, the events that occur within the website, aggregated usage, performance data, and where the OPNBI INC software/application was downloaded from. In addition to the information we collect on our websites, we may also collect your city location, device model and version, the device identifier (or "UDID"), OS version, and your OPNBI INC subscription service credentials.

We send push notifications from time to time in order to update you about events or promotions. If you no longer wish to receive such communications, you may unsubscribe by following the steps in the email or if such information is not available you can simply a response to the email address with the subject title "Unsubscribe" or write to us at admin@opnbi.com and we will unsubscribe you.

We may link information we store within the analytics software to personal information you submit when subscribing or downloading the OPNBI INC software's/application. We do this to improve the services we offer you and improve our marketing, analytics and site functionality.

"Personal Information"

This refers to any information that you voluntarily submit to us and that identifies you personally, including contact information, such as your name, e-mail address, company name, address, phone number, and other information about yourself or your business. Personal Information can also include information about any transactions, both free and paid, that you enter into on the websites, and information about you that is available on the internet, such as from Facebook, LinkedIn, Twitter and Google, or publicly available information that we acquire from service providers.

Personal information also includes Navigational Information or Payment Information where such information can directly or indirectly identify an individual. Navigational information refers to information about your computer and your visits to this website such as your IP address, geographical location, browser type, referral source, length of visit and pages viewed.

Payment information includes: We may collect and process payment information from you when you subscribe to the subscription service or buy our applications through our website or by contacting us or through our partners, including credit cards numbers and billing information, using third-party PCI-compliant service providers. Except for this, we do not collect Sensitive Information from you.

Information we collect from third parties

From time to time, we may receive personal information about you from third-party sources including partners with which we offer co-branded services or engage in joint marketing activities, and publicly available sources such as social media websites, or we may buy some information from third-party data selling companies.

Information about Children

The Websites are not intended for or targeted at children under 16, and we do not knowingly or intentionally collect information about children under 16. If you believe that we have collected information about a child under 16, please contact us at admin@opnbi.com, so that we can delete the information.

Compliance with Our Privacy Policy

We use the information we collect only in compliance with this Privacy Policy.

We will never sell your personal information to any third party.

Use of personal information

In addition to the uses identified elsewhere in this Privacy Policy, we may use your personal information to:

- Improve your browsing experience by personalizing the websites and to improve the subscription service:
- Send information or OPNBI INC content to you which we think may be of interest to you by post, email, or other means and send you marketing communications relating to our business;
- Promote the use of our services to you and share promotional and information content with you in accordance with your communication preferences;
- Provide other companies with statistical information about our users -- but this information will
 not be used to identify any individual user;
- Send information to you regarding changes to our customer terms of service, Privacy Policy (including the Cookie Policy), update on the EULA or other legal agreements;
- To provide and improve the subscription service (which may include the detection, prevention and resolution of security and technical issues);
- To respond to customer support requests; and
- Otherwise to fulfil the obligations under the OPNBI INC EULA and customer Terms of Service, or any associated Statement of work (SOW) with the customer from time to time.

The Legal basis for processing personal information (EEA visitors only)

If you are a visitor/customer located in the European Economic Area ("EEA"), OPNBI INC is the data controller of your personal information. OPNBI INC Data Protection Officer can be contacted at admin@opnbi.com.

Our legal basis for collecting and using the personal information described above will depend on the personal information concerned and the specific context in which we collect it. However, we will normally collect personal information from you only where we have your consent to do so, where we need the personal information to perform a contract with you, or where the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms. In some cases, we may also have a legal obligation to collect personal information from you.

If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information). Similarly, if we collect and use your personal information in reliance on our legitimate interests (or those of any third-party), we will make clear to you at the relevant time what those legitimate interests are.

Use of Navigational Information

We use Navigational Information to operate and improve the websites and the subscription service. We may also use navigational information alone or in combination with personal information to provide you with personalized information about OPNBI INC product and services.

Customer testimonials and comments and Logo

We post customer testimonials, comments and logos on our websites and other marketing and distributable materials, which may contain personal information. We may or may not obtain customer's consent via email prior to posting the customer's name and testimonial.

Use of credit card information

We take security very seriously, If you give us credit card information, we use it solely to check your financial qualifications and collect payment from you. We use a third-party service provider to manage March 2022

credit card processing. We only use fully FSA regulated service provider to process the payment, if you have any concern about the information you provide/share with them you can contact them directly or contact us and we will help you obtain how they process the payment and what information they store about you.

Security of your personal information

We intend to use a variety of procedures to help protect your personal information from unauthorized access, use or disclosure. All Personal Information is protected using appropriate physical, technical and organizational measures.

Social media features

Our websites include social media features, such as the Facebook like button and widgets, such as the share this button or interactive mini-programs that run on our sites. These features may collect your IP address, which page you are visiting on our sites, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third-party or hosted directly on our websites. This Privacy Policy does not apply to these features, your interactions with these features are governed by the privacy policy and other policies of the companies providing them.

External websites (third-party website)

Our websites provide links to other websites. We do not control and are not responsible for, the content or practices of these other websites. Our provision of such links does not constitute our endorsement of these other websites, their content, their owners, or their practices. This Privacy Policy does not apply to these other websites, which are subject to any privacy and other policies they may have. You can request from the third-party owner directly on what information is collected by them and how they are storing your personal information.

Public forums

We offer publicly accessible message boards, blogs, and community forums. Please keep in mind that if you directly disclose any information through our public message boards, blogs, or forums, this information may be collected and used by others. We will correct or delete any information you have posted on the websites if you make a written/email request to us in the address given in the Privacy Policy.

Retention of personal information

How long we keep the information we collect about you depends on the type of information as described in further detail below. After such time, we will either delete or anonymize your information or, if this is not possible, then we will securely store your information and isolate it from any further use until deletion is possible.

We retain personal information that you provide to us where we have an ongoing legitimate business need to do so (for example, as long as is required in order to contact you about the subscription service or our other services, or as needed to comply with our legal obligations, resolve disputes and enforce our agreements).

When we have no ongoing legitimate business need to process your Personal Information, we securely delete the information or anonymise it or, if this is not possible, then we will securely store your personal information and isolate it from any further processing until deletion is possible. We will delete this information from the servers at an earlier date if you make a written/email request to us in the address given in the Privacy Policy.

If you provide information to our customers as part of their use of the subscription service, our customers decide how long to retain the personal information they collect from you. If a customer terminates its use of the subscription service, then we will provide the customer with access to all information stored for the customer by the subscription service, including any personal information provided by you, for export by the customer according to our agreement with our customer. After

termination, we may, unless legally prohibited, delete all customer information, including your personal information, from the subscription service.

If you have elected to receive marketing communications from us, we retain information about your marketing preferences for a reasonable period of time from the date you last expressed interest in our content, products, or services, such as when you last opened an email from us or ceased using your OPNBI INC account. We retain information derived from cookies and other tracking technologies for a reasonable period of time from the date such information was created. OPNBI INC solely reserves the rights to retain the information for a certain length, if you do not want OPNBI INC to store your information, you must request to get it to remove from our database.

How we share information we collect

OPNBI INC partners

We may share data with trusted partners to contact you based on your request to receive such communications, help us perform statistical analysis, or provide customer support. Such third parties are prohibited from using your personal information except for these purposes, and they are required to maintain the confidentiality of your information.

Corporate Event

If we (or our assets) are acquired by another company, whether by merger, acquisition, bankruptcy or otherwise, that company would receive all information gathered by OPNBI INC on the websites and the subscription service. In this event, you may be notified via email and/or a prominent notice on our website, of any change in ownership, uses of your personal information, and choices you may have regarding your personal information.

Compelled disclosure

We reserve the right to use or disclose your personal information if required by law or if we reasonably believe that use or disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or comply with a law, court order, or legal process.

International transfer of information

International transfers within OPNBI INC entities

To facilitate our global operations, we transfer information to either United Kingdom or other countries and allow access to that information from countries in which the OPNBI INC affiliated entities, partners and customers have operations for the purposes described in this policy.

This Privacy Policy shall apply even if we transfer personal information to other countries. We have taken appropriate safeguards to require that your personal information will remain protected.

International transfers to third parties

Some of the third-parties described in this privacy policy, which provide services to us under contract, are based in other countries that may not have equivalent privacy and data protection laws to the country in which you reside. When we share information of customers in the European Economic Area or Switzerland, we make use of the European Commission-approved standard contractual data protection clauses, binding corporate rules for transfers to data processors, or other appropriate legal mechanisms to safeguard the transfer.

Privacy Policy

OPNBI INC may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

You may direct any inquiries or complaints related to our privacy compliance to admin@opnbi.com If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, you may contact grievance or see your rights in https://www.usa.gov/privacy

Cookies and similar technologies

Cookies

OPNBI INC and its partners use cookies or similar technologies (such as web beacons) to analyse trends, administer the website, track users' movements around the website, and to gather demographic information about our user base as a whole. To find out more about how we use cookies on our websites and how to manage your cookie preferences please see our Cookie Policy.

Single sign-on

In near future, you will be able to view our live applications site using a Single Sign-on (SSO) service like your Google/Facebook/LinkedIn accounts. This service will authenticate your identity and provide you the option to share certain personal information with us such as your name and email address to pre-populate our sign up form. Such services may give you with the option to post information about your activities on these websites to your profile page to share with others within your network.

Advertising

We do not advertise through our website for any other companies, except our partners and clients website, contact details and service they offer. We provide links on our website to our company, partners and affiliate social media channels.

Third Party Tracking Technologies

The use of cookies and web beacons by any tracking utility company is not covered by our Privacy Policy or Cookie Policy, please contact third-party directly. OPNBI INC does not take any responsibility for any third-party companies on the way they use your information including its partner Privacy Policy.

How to Access & Control your personal data Reviewing, Correcting and Removing Your Personal Information

You have the following data protection rights:

- You can request access, correction, updates or deletion of your personal information.
- You can object to the processing of your personal information, ask us to restrict the processing of your personal information or request portability of your personal information.
- If we have collected and processed your personal information with your consent, then you can
 withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of
 any processing we conducted prior to your withdrawal, nor will it affect processing of your
 personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to a data protection authority about our collection and use of your personal information. Contact details for data protection authorities in the EEA, UK and certain non-European countries are available here.

To exercise any of these rights, please contact us at admin@opnbi.com or by mail to OPNBI Inc. 16192 Coastal HWY, Lewes DE 19958, USA, Attention: Privacy Policy. We will respond to your request to change, correct, or delete your information within a reasonable timeframe and notify you of the action we have taken.

Anti-spam policy

We do not send spam email to our customers and expect the same, if this does not comply with by a customer, this can result in immediate suspension or termination of the subscription service and any other services, OPNBI INC reserves the full rights to make a decision on termination of the services.

To unsubscribe from our communications

You may unsubscribe from our marketing communications by clicking on the "unsubscribe" link located on the bottom of our e-mails, updating your communication preferences, or in absence of "unsubscribe" link, by sending us email us at admin@opnbi.com or postal mail to OPNBI Inc., 16192 Coastal HWY, Lewes DE 19958 USA, Attention: Privacy Policy. Customers cannot opt out of receiving transactional emails related to their account with us or the subscription service.

Contacting OPNBI INC about this Privacy Policy

Any inquiries, concerns, or requests regarding the use or disclosure of your Personal Information should be directed to us at admin@opnbi.com

Changes to this Privacy Policy

OPNBI INC may update this Privacy Policy at any time without prior notice, we will post any privacy policy changes on this page. Any such changes will become effective prospectively from the date of publication. We encourage you to check this page frequently for any changes to our Privacy Policy.

Contact

OPNBI Inc. 16192 Coastal HWY, Lewes DE 19958