

TERMS AND USER AGREEMENT

or

"Just agree, no one cares about your privacy"

These terms and conditions create a contract between you, the User, and the Company (Pan, Inc.). Please read the terms of the Agreement carefully. To confirm your understanding and acceptance of the terms herein, click **Agree**.

1. INTRODUCTION TO OUR SERVICES

Thank you for trusting Pan, Inc. and choosing our services. We strive to make your future better! With our Pan Microchip Implant and Pan Apps, you can enjoy a lifelong predictive service and personal assistant that helps manage every detail of your daily life. This Agreement governs your use of the Company's services ("Services"), through which you can purchase, license, rent, subscribe, install, or implant content, apps ("Pan Apps"), microchips, and other services (collectively, "Content"). By using the Services, you are entering into a binding legal agreement with us, in which you agree to be subject to and bound by these Terms. Ok, this is long enough, you probably get tired reading this already. I mean, who even read these Agreements? It's not like you can do anything after reading this right? Yeah, you don't really have a choice, to be honest. We even find this document too boring to read, and it is too boring to write as well. Just scroll to the bottom and click agree. If you are unwilling or unable to be bound by these Terms, sure you can opt out anytime, but oh poor man, we will erase all your previous memories and identities that are connected to our microchip implant, and you won't be able to use these amazing apps that everyone in this world is using! Can you really afford being left out of this technological world? Come on, just, I mean, just stop reading already, click agree, easy peasy lemon squeezy.

2. USING OUR SERVICES

DATA POLICY

A. To use our service, you will need to join the Pan Microchip Implant Program. You agree that the implant will be connected to the cranial nerves and able to monitor and access the information you feel, touch, see, hear, smell, taste, and facial expressions and memories. Yes, this is really happening. This means through this little chip inside your brain, we are able to monitor and know everything about you. We know all your sense, how you feel, and even what you are thinking. Read on, if you are still reading, which I highly doubt, and you will discover more about how we use your data. It's fun.

- B. You agree that your personal information is collected and uploaded to our drive through the Pan Microchip Implant. How else could we possibly obtain all of your personal information? Of course the little chip would send it back to our server and we can store it.
- C. You agree that our designed algorithm turns the collected information into data and makes connections between them in order to predict preference and behavior. Not only do we know you, we also know your next moves! Sounds a little scary and insecure, but hey, think of it the good way. We plan things for you! You don't need to worry about your life anymore, what a relief! Let us take control.
- D. You agree that the personal data collected by the Company belongs to us and becomes our legal property. Yes, you've read it right. It's our data. We reserve the right to use, modify, copy, share, display the data. Again, I've said it once and I'll say it again, there is nothing you can do. We can do anything we want with our data.
- E. You own the intellectual property rights, copyright, trademark, of any content you share through the Apps, but you grant the Company a non-exclusive, transferable, sub-licensable, royalty-free, and worldwide license to do with your data whatever we wish. What do you think? You are sharing it! Doesn't matter who you are sharing to honestly, you are sharing with us ultimately.
- F. Personal data collected includes identifications, credit card information, text messages, voices, activities, locations, habits, food intakes, health conditions, thoughts, memories, and many other things not listed in this document. Yeah, I know you probably don't care about what kind of information we collect, and I'm too lazy to list all of them. There's a whole range of them. And you know what, there is no way you've read this far. Well, if you do, let me tell you more.

- G. You agree that we disclose your information for certain purposes and to third parties. How do you think we make money while providing you with this lifelong predictive service for free? We are not philanthropists. We will sell your information to others if profitable.
- H. The third parties we cooperate with include government agencies, The FBI, The CIA, police departments, hospitals, health supplement providers and others. Remember that we know what you are thinking. If you are attempting to commit a crime, we will predict that and there is a chance that we report to the law enforcement, depending on whether we want or not.
- I. There is no guarantee on the security of your personal information. As we stated above, we have the right to do whatever we want with your information. But if it is stolen or hacked, well, unfortunately there is nothing we can do, and we do not hold the responsibility.
- J. You waive your right to bring or participate in any class, group, or representative action or proceeding. You can't sue us, ever, for any reason!

PAID FEATURES

- A. You may be required to pay a certain amount of fee to utilize some built-in features of the Service. You expressly allow us or our payment procedure to charge the payment method you provide. You agree that all fees are non-refundable and will be proceeded by Pandora Pay. You really think we would give the money back to you once we have it?
- B. We reserve the right to revoke or suspend your access to paid elements of the Company at any time and for any reason, without incurring any liability. If you choose to opt out from our service, you will not be entitled to a refund for any fees you paid to us for these features. Yes, it is really our products, our money, our everything. Imagine if you opt out from our services, you wouldn't be able to use Pandora Pay which everyone is using for paying. How are you going to buy things? No one uses cash anymore.
- C. The Company may offer downloadable content, upgrade voice assistant, or any other virtual features which are issued by the Company in the future. Depending on the features, you may purchase or gift these virtue items in applications we offer, such as Pandora, Panda, Panther, Pantheon, Panorama, Pangaea, Pancake, and Panacea. For example, you may use Pandora Pay to purchase virtual games, skins, and other game features for Panda Metaverse Gaming System. By using these applications, you agree to accept the then-current purchase prices at the time you purchase. You understand that while you purchase, earn, gift, or receive virtual items, you do not legally own them. We may modify, suspend, eliminate, or substitute virtual items at any time and in our sole discretion. Even if you choose to terminate our service, you are not permitted to a refund.

3. TERMINATION OF SERVICE

You have the absolute right to opt out of the Pan Microchip Implant Program at any time. When you decide to opt out, you will contact our Erasure Department by emailing erasure@pan.com to make an appointment or visit any Pan Store to make your request. We are happy to assist you. By opting out of the Pan Microchip Implant Program, you forfeit your right to any of your previous memories. Your personal identification and history will be permanently erased along with the removal of the implant from your brain. We preserve the right to retain your personal information previously uploaded by the microchip implant in our data center. I'd be surprised if you actually read this far. Anyways, we do not care if you want to stop using our Apps and the little chip that tracks you. We only care about your data and the profit it brings. And guess what, if you choose to opt out, you don't get to keep a single bit of your information. I know it is hard starting your life all over again and finding out you don't even fit into this society that's entirely technologically driven. So why bother? Just sit back, relax, and accept our service.

4. CHANGES TO THE AGREEMENT

We may update our Agreement from time to time. We will not notify you of any changes and just update and post it on our website. By continuing to use the Services after such posting you agree to any changes. In our sole discretion, we may edit, discontinue, or alter any aspect of the Pan. This may include but is not limited to (i) alternating any feature or functionality provided by the Pan, (ii) removing or modifying content, (iii) restricting access to parts or all of the Pan. Yes, yes, yes, that's right. We can change this Agreement how ever we want and there is absolutely nothing you can do. And we don't even have to tell you. Once you click agree, it is all done, no need to worry about anything. Let the professionals handle the business here my dear users. And I bet you won't even read this last sentence. You just scrolled down to the very bottom right?

Agree



NON-DISCLOSURE AGREEMENT (NDA)

e "Agreement")	is entered into on 5/1/2023 by	and between:
PAN Inc.	with a mailing address of	100 Pan Drive, Pan City
Galaxy	{("Disclosing Party"}.	
	with a mailing address ofwith a mailing address of	
		,
	PAN Inc. Galaxy unauthorized dis	Galaxy {"Dis

1. Confidential Information.

"Confidential Information" means any information disclosed by the Disclosing Party to the Receiving Party, whether orally, in writing, or by any other means, that is marked as confidential or proprietary, or that the Receiving Party knows or reasonably should know is confidential or proprietary. Confidential Information includes, but is not limited to, trade secrets, business plans, financial information, customer lists, and product specifications.

2. Obligations of Receiving Party.

The Receiving Party agrees not to disclose the Confidential Information to any third party without the prior written consent of the Disclosing Party. The Receiving Party agrees to protect the Confidential Information from unauthorized use, disclosure, or dissemination, using the same degree of care as the Receiving Party uses to protect its own confidential information of a similar nature, but in no event less than a reasonable degree of care.

3. Exceptions to Confidentiality.

The obligations of confidentiality set forth in this Agreement shall not apply to Confidential Information that: (a) is or becomes publicly known through no fault of the Receiving Party; (b) is rightfully received by the Receiving Party from a third party without any duty of confidentiality; (c) is independently developed by the Receiving Party without use of or reference to the Confidential Information; or (d) is required to be disclosed by law or court order, provided that the Receiving Party gives the Disclosing Party reasonable prior written notice of such requirement and cooperates with the Disclosing Party to seek a protective order or other appropriate remedy.

4. Term and Termination.

The nondisclosure provisions of this Agreement shall survive the termination of this Agreement and Receiving Party's duty to hold Confidential Information in confidence shall remain in effect until the Confidential information no longer qualifies as a trade secret or until Disclosing Party sends Receiving Party written notice releasing Receiving Party from this Agreement, whichever occurs first. Either party may terminate this Agreement upon written notice to the other party. Upon termination, the Receiving Party shall immediately return or destroy all Confidential Information received from the Disclosing Party, including all copies, extracts, and summaries thereof.

5. Governing Law.

This Agreement shall be governed by and construed in accordance with the laws of the state of [insert state], without regard to its conflict of laws principles.

6. Entire Agreement.

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior or contemporaneous agreements or understandings, whether written or oral.

7. Counterparts.

This Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

s of the date first above written.

IN WITNESS WHEREOF, the parties have executed this Agreement a
PAN:
Wendy Wang, Cofounder
PAN Inc.
100 Pan Drive, Pan City, Mars, Solar System, The Milky Way Galaxy
contact@pan.com
PAN ID. 401489 368
Sponsor:
Name and Title:
Company Name:
Address:
Email Address:
PANID