



**PANGEA-RISK**

## **PRIVACY POLICY UAE**



**Last Updated:** June 2026

PANGEA RISK - FZCO is committed to protecting your privacy.

This Privacy Policy explains how we collect, use, disclose, and safeguard your personal data when you visit our website <https://pangea-risk.com/> and use our services.

This policy is designed to comply with the **UAE Federal Decree-Law No. 45 of 2021 on Personal Data Protection (PDPL)** [u.ae].

## 1. Data We Collect

We collect information that identifies, relates to, or could reasonably be linked to you. This includes:

- **Identity Data:** Name, surname
- **Contact Data:** Email address
- **Technical Data:** IP address, browser type, cookies, and usage data.
- **Commercial Data:** Billing address, transaction history, payment details – do not store full credit card numbers].

## 2. Legal Basis for Processing

Under the UAE PDPL, we process your personal data using the following legal grounds:

- **Your Consent:** You have given clear consent for us to process your data for a specific purpose (e.g., subscribing to a newsletter). You may withdraw this consent at any time.
- **Contractual Necessity:** Processing is required to perform a contract with you (e.g., delivering a product or service).
- **Legal Obligation:** Processing is necessary to comply with UAE laws and financial regulations.

## 3. How We Use Your Data

We use your data strictly for the purposes it was collected for, including:

- Managing your account and providing our services.
- Processing payments and executing transactions.
- Communicating with you regarding updates, customer support, or marketing (where consented).
- Enhancing website security and performance.

## 4. Data Sharing and Cross-Border Transfers

We do not sell your personal data. We may share your information with trusted third-party service providers (such as hosting, payment gateways, or delivery partners) who assist us in our operations.

**Cross-Border Transfers:** If your personal data is transferred outside the UAE, we ensure appropriate safeguards are in place. This includes transferring data only to countries with adequate data protection laws, or using strict contractual clauses to guarantee your information remains secure.

## 5. Data Security and Retention

We implement robust technical and organisational security measures to protect your data from unauthorised access, alteration, disclosure, or destruction.

We retain your personal data only as long as necessary to fulfil the purposes outlined in this policy, or to comply with statutory legal and financial retention periods under UAE law.

## 6. Your Rights Under UAE Law

As a data subject in the UAE, you possess the following rights:

- **Right to Access:** Request a copy of the personal data we hold about you.
- **Right to Correction:** Request the correction of inaccurate or incomplete data.
- **Right to Erasure (Right to be Forgotten):** Request the deletion of your data when it is no longer needed or if you withdraw consent.
- **Right to Restrict Processing:** Object to or restrict how your data is processed under specific circumstances.
- **Right to Data Portability:** Request the transfer of your data to another organization.

To exercise any of these rights, please contact our Data Protection Officer at the email listed below.

## 7. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or UAE legal requirements. Updates will be posted on this page with a revised "Last Updated" date.

## 8. Contact Us

If you have questions about this policy or your data rights, please contact us at:

**Company Name:** PANGEA RISK - FZCO

**Email Address:** [info@pangea-risk.com](mailto:info@pangea-risk.com)