

PandoraBiz.com – Terms & Conditions

Effective Date: September 26, 2025

Jurisdiction: Jurisdiction & Governing Law

These Terms shall be governed by the laws of Bhutan for users and vendors located in Bhutan, and by the laws of India for users and vendors located in India. For users in other countries, Bhutanese law shall apply unless mandatory consumer protection laws of their country require otherwise.

Any disputes shall first be resolved amicably through negotiation. If unresolved, disputes may be referred to arbitration under the Arbitration and Conciliation Act, 1996 (India) or the Alternative Dispute Resolution Act of Bhutan, as applicable.

1. Introduction

These Terms & Conditions (“Terms”) govern your use of PandoraBiz.com, including all services, platforms, and content (collectively, “Platform”). By registering, buying, selling, or participating in the affiliate program on PandoraBiz.com, you agree to these Terms in full. If you do not agree, do not use the Platform.

2. Definitions

“Seller”: Any person or entity listing products for sale on PandoraBiz.com.

“Buyer”: Any person or entity purchasing products from PandoraBiz.com.

“User”: Any individual using the Platform, including sellers, buyers, affiliates, and visitors.

“Affiliate”: Any registered user participating in PandoraBiz.com’s affiliate or PB Coin program.

3. Seller Obligations & Responsibilities

Sellers agree to:

1. Provide accurate product descriptions, including specifications, safety, and origin.
2. Ensure all products comply with Bhutanese law, local regulations, and any applicable international laws.
3. Maintain all licenses, permits, and certifications required for their products.
4. Fulfill orders timely and handle customer inquiries professionally.
5. Assume full liability for product quality, safety, legality, and delivery.
6. Indemnify and hold harmless PandoraBiz.com for any claims arising from product defects, legal violations, or thirdparty claims.
7. Not post illegal, counterfeit, or prohibited products.

Important: PandoraBiz.com acts solely as a platform and does not guarantee, endorse, or approve products sold by sellers.

4. Buyer Responsibilities

Buyers agree to:

- ✓ Provide accurate shipping and contact information.
- ✓ Pay for products promptly using approved payment methods.
- ✓ Understand that transactions are between buyer and seller, and PandoraBiz.com is not responsible for fulfillment failures.
- ✓ Resolve disputes with sellers in good faith, using Platform mediation if available.

5. Platform Use & Account Management

- ✓ Users must maintain the confidentiality of their account credentials.
- ✓ Unauthorized access or suspicious activity must be reported immediately.
- ✓ PandoraBiz.com reserves the right to suspend or terminate accounts at its sole discretion for violations, including:
 - ✧ Fraudulent activity
 - ✧ Illegal products or services
 - ✧ Repeated complaints or disputes
 - ✧ Breach of these Terms
- 4. Users may not transfer accounts or rights without explicit permission.

6. Payment & Refunds

- ✓ PandoraBiz.com does not charge any listing fees; joining is free.
- ✓ Payments for products are processed through approved thirdparty gateways. PandoraBiz.com is not responsible for errors, delays, or failures caused by these services.
- ✓ All refunds, returns, or replacements are the responsibility of the seller unless otherwise agreed. PandoraBiz.com is not liable for financial losses resulting from seller nonfulfillment.

7. Intellectual Property

- ✓ All content on PandoraBiz.com, including text, images, graphics, and trademarks, is owned or licensed by PandoraBiz.com.
- ✓ Users may not reproduce, copy, or use Platform content without explicit permission.
- ✓ Sellers and users are responsible for respecting thirdparty IP rights and indemnify PandoraBiz.com for any infringement claims.

8. UserGenerated Content

- ✓ Users may post reviews, comments, images, or other content ("Content").
- ✓ Users are solely responsible for the legality, accuracy, and appropriateness of their Content.
- ✓ PandoraBiz.com is not liable for any claims, damages, or losses arising from usergenerated Content.

9. Limitation of Liability

To the fullest extent permitted by law:

1. PandoraBiz.com is not liable for:

- ✓ Direct, indirect, incidental, consequential, or punitive damages
- ✓ Loss of profits, revenue, or data
- ✓ Damages from thirdparty actions, product defects, or user disputes
- ✓ Cybersecurity breaches or technical failures beyond reasonable control

2. Users agree to use the Platform at their own risk.

10. Indemnity

Users, including sellers, buyers, and affiliates, agree to:

> Indemnify, defend, and hold harmless PandoraBiz.com, its affiliates, employees, and partners from any claims, damages, losses, or expenses arising from their use of the Platform, including but not limited to product liability, IP infringement, legal violations, or usergenerated content.

11. Force Majeure

PandoraBiz.com is not liable for failure or delay in performance due to events beyond reasonable control, including:

Natural disasters, strikes, or pandemics
 Government actions or restrictions
 Cyberattacks, internet outages, or technical failures

12. Dispute Resolution & Governing Law

- ✓ Users must first attempt to resolve disputes amicably.
- ✓ Any unresolved disputes will be governed under Bhutanese law.
- ✓ Users agree that disputes may be submitted to the Royal Court of Justice of Bhutan or through arbitration, if mutually agreed.

13. Data Privacy & Security

- ✓ PandoraBiz.com collects and uses personal data according to its Privacy Policy.
- ✓ PandoraBiz.com implements reasonable security measures but is not liable for unauthorized access, data breaches, or cyberattacks beyond its control.

14. Affiliate Program (PB Coin Edition)

General Use

- ✓ As a member (affiliate marketer), you cannot harm the program, including:
 - I.Spreading propaganda against PandoraBiz.com, its services, or staff
 - II.Attempting to access or damage the platform source code
- ✓ Violations may lead to account suspension, deletion, or legal action.

Member Agreement

1. Multiple accounts are allowed but must be verified during registration with required documents.

2. Fraudulent or illegitimate accounts will be deleted and blacklisted.
3. Inactivity for three consecutive months may result in account deactivation or deletion.

Program Purpose

PandoraBiz.com provides a platform to securely generate passive income from anywhere — home, travel, or daily activities.

Advertising Rules

1. Ads must not contain:
 - Malicious code or redirects
 - Adult or illegal content
 - Multilevel offers or referral sales
2. Websites must support multiple visits per second.
3. PandoraBiz.com reserves the right to reject any advertisement deemed inappropriate.

Payments & Withdrawals

1. Joining the affiliate program is free of charge.
2. All purchases are nonrefundable.
3. Withdrawals occur once every 30 days:
 - 5% transaction fee applies
 - 2% admin fee after 1 year
4. Payouts via bank transfer or mobile wallets (e.g., mBoB, TPay).
5. Only verified users may withdraw.

PB Coin Program

1. Eligibility:
 - Must be 18+
 - Verified PandoraBiz account with completed KYC (CID and bank details)
2. Earnings:
 - 10 PB Coins per new user app download via referral code
 - 1% PB Coins from referred users' purchases
 - Extra PB Coins for watching ads, sharing content, or social media promotion
3. Conversion:
 - 1 PB Coin = Nu. 1
 - Minimum withdrawal: 10,000 PB Coins

Restrictions & Fraud

1. No fake referrals or spamming.

2. Fraudulent activity may freeze PB Coins and ban accounts.
3. PandoraBiz.com may modify or cancel the affiliate program at any time.

15. Modifications to Terms

PandoraBiz.com may modify these Terms at any time. Continued use constitutes acceptance of updated Terms.

16. Miscellaneous

1. PandoraBiz.com may use thirdparty services and is not liable for their failures.
2. These Terms constitute the entire agreement between users and PandoraBiz.com.
3. If any provision is found invalid, the remaining provisions remain in effect.

SRC Mentorship – Terms of Service (Disclaimer)

1. Educational Purpose Only

SRC Mentorship is intended solely for educational purposes. I am not a licensed financial advisor, investment advisor, or broker. All information, strategies, and materials shared are for learning and awareness only. Users are strongly encouraged to consult with a licensed professional before making any financial or investment decisions.

2. Personal Initiative

SRC Mentorship is my personal initiative to guide individuals through practical, experiencebased methods toward financial literacy and potential independence. It is not a corporate training institute, nor does it represent a formal educational institution
Disclaimer: PandoraBiz is an independent entity and is not affiliated, associated, authorized, endorsed by, or in any way officially connected with SRC Mentorship.

3. Mentorship vs. Training

SRC Mentorship is an informal, personalized mentorship program. It is not a certified training course or governmentaccredited program. The guidance provided is based on realworld trading and crypto experience, not on standardized curricula.

4. Experience & Foundation

I have been active in cryptocurrency since 2012 and have traded successfully since 2017. The mentorship is built upon this handson experience, not on theoretical or academic certification.

5. Proven Impact (No Guarantee)

Many mentees have benefited from SRC Mentorship strategies. However, past success does not guarantee future results. Outcomes vary depending on market conditions, individual discipline, and personal circumstances.

6. Fees & Tax Compliance

Participation in SRC Mentorship requires a onetime fee. This fee is categorized as consultancy income under Bhutanese tax law, and all applicable taxes are duly paid.

Important: Although taxed under “consultancy,” SRC Mentorship represents personalized guidance, not corporate consulting services.

7. Promotional & Video Content

Any promotional videos, testimonials, or lifestyle depictions are meant to illustrate possible outcomes. They should not be interpreted as guarantees of earnings, financial success, or specific results.

8. Risk & Limitation of Liability

Trading Risk: All forms of trading, including cryptocurrency, forex, and binary options, involve substantial risk of financial loss.

No GetRichQuick Scheme: SRC Mentorship does not promote instant wealth, shortcuts, or guaranteed profits.

User Responsibility: You acknowledge that you are solely responsible for any investment or trading decisions you make, and you accept full liability for any potential losses.

9. Transparency & Expectations

I am fully committed to clear communication about the mentorship scope, fee structure, and expectations. SRC Mentorship provides education and guidance only, and participation does not ensure profits or financial success.

10. Payment & Refunds

You will be paying only Nu. 6262 with one time payment for lifetime Mentorship and you will be given access to everything like videos, WhatsApp group and guidance and more after paying so it's non-refundable

PandoraBiz Advertising Terms & Conditions

These Advertising Terms & Conditions (“Terms”) govern the relationship between PandoraBiz.com (“PandoraBiz”, “we”, “our”, “us”) and advertisers/vendors (“Advertiser”, “you”, “your”) who place advertisements within the PandoraBiz app/platform. By submitting an advertisement, you agree to be bound by these Terms.

1. Advertising Plans

PandoraBiz offers three advertising options:

1. ReadyMade Templates – Advertisers may choose from predesigned templates and customize them with their own content.
2. DIY (DoltYourself) – Advertisers may upload their own banners or videos.

3. Custom Plan – For advertisers who prefer professional support. PandoraBiz's creative team will design and publish ads based on advertiser-provided details, after a separate quotation and agreement.

2. Types of Advertisements

Within the plans, advertisers may select the following ad types:

1. Website Traffic Ads – Banner or Video (one at a time).
2. Social Media Traffic Ads – Banner or Video (one at a time).
3. Product/Service Video Ads – Video only.
4. Product/Service Banner Ads – Banner only.

3. Content Responsibility

Advertisers are solely responsible for the accuracy, legality, and authenticity of their ad content.

PandoraBiz does not endorse or guarantee any advertiser's product, service, or claims.

Advertisers must ensure compliance with applicable laws of Bhutan, India, and their own jurisdiction.

4. Approval & Monitoring

All ads are subject to review and approval before publishing.

Ads may be rejected or removed at any time if deemed misleading, fraudulent, offensive, illegal, or in violation of these Terms.

Restricted categories (not allowed): gambling, pyramid/Ponzi schemes, counterfeit goods, get-rich-quick promises, adult/obscene material, weapons, drugs, politically sensitive or prohibited content.

5. Reporting & Removal of Ads

Users may report advertisements suspected to be spam, scam, or fraudulent.

PandoraBiz reserves the right to remove any reported ad after internal verification.

Removal due to fraud, spam, or violation is nonrefundable.

Advertisers will be notified by email upon removal.

6. Payments & Refund Policy

All advertising fees must be paid in advance.

Payments are nonrefundable, including in cases where ads are removed for violations.

Custom Plan quotes must be accepted and confirmed before production begins.

7. Fraud Prevention & Indemnity

Advertisers engaging in fraudulent, deceptive, or illegal activity will be permanently banned from PandoraBiz.

Advertisers agree to indemnify and hold harmless PandoraBiz, its management, employees, and affiliates from any claims, damages, or liabilities arising out of their ads or dealings with consumers.

8. Limitation of Liability

PandoraBiz is not liable for any direct, indirect, incidental, or consequential damages arising from advertisements.

Any disputes, complaints, or claims must be settled directly between the advertiser and consumer.

9. Jurisdiction & Governing Law

These Terms shall be governed by and construed under the laws of Bhutan.

Any disputes shall be subject to the exclusive jurisdiction of the courts of Bhutan.

10. Updates to Terms

PandoraBiz reserves the right to update, modify, or change these Terms at any time.

Continued use of advertising services after changes constitutes acceptance of the revised Terms.

Acknowledgment: By submitting an advertisement to PandoraBiz, you confirm that you have read, understood, and agreed to these Terms & Conditions.