

Privacy Policy

This Privacy Policy describes how **Jay Chopra**, operating as **Chopra Studio** (“we,” “us,” or “our”), collects, uses, protects, and shares information when you visit choprastudio.com, subscribe to our text-messaging program, communicate with us, or otherwise use our services.

1. Contact Information

Business: Jay Chopra

Program or Brand: Chopra Studio

Email: jay@choprastudio.com

Mailing Address: 12648 Victoria Place Circle, Apt 6222, Orlando, FL, 32828

Privacy Requests: <https://forms.gle/q6GUNopdq5tn3UoP8>

2. Information We Collect

We may collect the following information:

- Your name.
- Your mobile telephone number.
- Your email address, when voluntarily provided.
- Your SMS subscription and consent records, including the date, time, source, and method of consent.
- Your messaging preferences.
- Messages, questions, keywords, and responses you send to us, including requests such as STOP or HELP.
- Technical and usage information associated with our website, signup forms, and communications.
- Records showing when messages were sent, delivered, failed, opened, clicked, or otherwise interacted with, where such information is available.

We collect this information directly from you, through our website and signup forms, through your communications with us, and from service providers that help us operate our website and messaging program.

3. How We Use Information

We may use your information to:

- Enroll you in the **Chopra Studio SMS Program** text-messaging program.
- Send the research summaries, educational commentary, market-related content, links, program notices, and other messages you requested.

- Confirm and document your consent to receive messages.
- Process opt-out and help requests.
- Respond to questions and provide support.
- Maintain, secure, troubleshoot, and improve our website and messaging services.
- Measure program performance and understand how subscribers interact with our communications.
- Prevent fraud, abuse, unauthorized access, and unlawful activity.
- Comply with legal, regulatory, carrier, and messaging-platform requirements.

4. SMS and Mobile Information

By voluntarily subscribing to our text-messaging program, you may receive recurring SMS or MMS messages from **Us** relating to dividend research, global-equity research, market commentary, educational information, links to third-party content, and program administration.

Message frequency may vary, but we presently anticipate approximately [ONE MESSAGE PER WEEK / UP TO 6 MESSAGES PER MONTH]. Message and data rates may apply.

You may opt out at any time by replying **STOP** to any message. You may receive a final message confirming your opt-out. For assistance, reply **HELP** or contact us at jay@choprastudio.com.

Consent to receive text messages is voluntary and is not a condition of purchasing any product or service.

5. Mobile Information Non-Sharing Policy

We do not sell, rent, or share mobile telephone numbers, SMS opt-in data, or SMS consent information with third parties or affiliates for their own marketing or promotional purposes.

We may provide mobile information to vendors and service providers that perform services on our behalf, such as messaging delivery, communications infrastructure, website hosting, data storage, security, analytics, and customer support. These providers may use the information only as necessary to provide services to us and are not authorized to use your mobile information for their own marketing or promotional purposes.

The foregoing excludes text-messaging originator opt-in data and consent; this information will not be shared with any third parties for marketing or promotional purposes.

This non-sharing language is especially important because Twilio may reject a campaign when the policy does not expressly protect mobile information and messaging consent from third-party marketing use.

6. Other Ways We May Share Information

Apart from the restrictions governing mobile information above, we may disclose personal information:

- To service providers working on our behalf.
- To professional advisers such as attorneys, accountants, insurers, and compliance advisers.
- When reasonably necessary to comply with applicable law, legal process, governmental requests, carrier requirements, or platform rules.
- When reasonably necessary to investigate fraud, abuse, security incidents, or violations of our agreements.
- In connection with a merger, financing, acquisition, sale, restructuring, or transfer of all or part of our operations, subject to applicable law.

We do not presently sell personal information for monetary compensation or use personal information for cross-context behavioral advertising.

7. Third-Party Content and Links

Our messages or website may contain links to YouTube channels, financial publications, social-media accounts, websites, analysts, or other third-party sources.

Those third parties operate independently from us. Their collection and use of information are governed by their own privacy policies and practices. We are not responsible for the privacy, security, accuracy, or availability of third-party websites or services.

8. Cookies and Analytics

Our website may use cookies, logs, pixels, or similar technologies to operate the site, remember preferences, analyze traffic, measure engagement, and protect against fraud or abuse.

You may be able to control certain cookies through your browser or device settings. Disabling cookies may affect some website functions.

9. Data Retention

We retain personal information only for as long as reasonably necessary to:

- Operate the messaging program.
- Fulfill the purposes described in this policy.
- Maintain records of consent and opt-out requests.
- Resolve disputes.

- Enforce our agreements.
- Satisfy legal, tax, accounting, carrier, security, or compliance obligations.

We may retain records showing that a phone number opted out so that we can continue honoring the opt-out request.

10. Data Security

We use reasonable administrative, technical, and organizational measures intended to protect personal information from unauthorized access, misuse, alteration, loss, or disclosure.

No website, messaging service, transmission method, or storage system is completely secure. We therefore cannot guarantee absolute security.

11. Your Choices and Privacy Rights

Depending on where you reside, you may have the right to request that we:

- Confirm whether we process your personal information.
- Provide access to certain personal information.
- Correct inaccurate information.
- Delete certain information.
- Provide a portable copy of certain information.
- Restrict or object to certain processing.

You may submit a request at <https://forms.gle/q6GUNopdq5tn3UoP8>. We may need to verify your identity before completing a request.

To stop SMS messages, reply **STOP**. Consumers may revoke consent to receive robotexts through a reasonable opt-out method, and senders are expected to honor such requests.

12. Children's Privacy

Our website and messaging program are not directed to children under 13, and we do not knowingly collect personal information from children under 13.

Because the program concerns investments and financial markets, subscriptions should be limited to individuals who are at least **18 years old**, unless you intentionally establish a different age requirement and obtain appropriate legal advice.

If you believe a child has provided information to us, contact jay@choprastudio.com.

13. International Users

Our services are operated from the United States. If you access them from another country, your information may be transferred to, stored in, and processed in the United States, where privacy laws may differ from those in your location.

14. Changes to This Privacy Policy

We may update this Privacy Policy periodically. When we make changes, we will revise the “Last Updated” date above.

When required by law, we will provide additional notice or obtain consent before materially changing how we use previously collected personal information.

15. Contact Us

Questions, privacy requests, and concerns may be submitted to:

Jay Chopra Doing business as **Chopra Studio**

Email: jay@choprastudio.com

Mailing Address: 12648 Victoria Place Circle, Apt 6222, Orlando, FL, 32828

Privacy Request Page: <https://forms.gle/q6GUNopdq5tn3UoP8>