

Privacy Policy

Consumer, vehicle, dealer, Axia, subscription, and telematics data

Effective Date: September 8, 2026

Last Updated: September 8, 2026

Company: Tradora, Inc., 6682 162nd Pl E, Parrish, Florida 34219, United States

At launch

Tradora is designed for U.S. consumers, initially in Maryland and Delaware. Telematics, precise location, credit, insurance, and automated marketing require separate permissions when applicable.

1. Scope and Roles

This Privacy Policy explains how Tradora, Inc. collects, receives, uses, discloses, retains, and protects Personal Data when you use the Services.

Tradora generally acts as a controller for information collected directly from consumers through Tradora. When Tradora processes information supplied by a participating dealer solely on the dealer's instructions, Tradora may act as the dealer's processor or service provider. The applicable role may vary by data source and purpose.

This Policy does not govern a third party's independent privacy practices. Review the notices of any dealer, lender, insurer, warranty provider, payment provider, telematics provider, or other third party you choose to use.

2. Personal Data We Collect or Receive

- Account and identity data: name, contact details, login credentials, verification status, account preferences, and age confirmation.
- Vehicle data: VIN, make, model, year, trim, mileage, ownership or authorization status, title-related indicators, vehicle attributes, saved vehicles, and vehicle lifecycle events.
- Dealer, sales, and service data: purchase or lease information, dealer relationship, service history, repair orders, maintenance records, appointments, invoices, warranty or protection-product information, trade and appraisal information, and related communications.
- Axia and user-content data: prompts, responses, feedback, tool requests, recommendations, uploaded photographs, videos, documents, messages, and interaction history.
- Subscription and transaction data: plan, billing status, transaction identifiers, payment tokens, limited card details supplied by the processor, receipts, refunds, and chargeback status. Tradora does not intend to store full card numbers or card-security codes.
- Device and usage data: IP address, device identifiers, browser, operating system, app version, log data, feature use, clicks, pages, performance, security events, and cookie or similar technology data.
- Financial, credit, and insurance data: payoff, loan, coverage, quote, application, or eligibility-related data only when you request or authorize the relevant feature. Consumer reports and credit inquiries require separate authorization and a permissible purpose.

- Telematics and precise-location data: mileage, diagnostics, battery or fuel status, driving events, trip or location information, crash, theft, towing, or other connected-vehicle events only when separately authorized and permitted by the provider agreement.
- Consent and compliance data: legal-document versions, timestamps, checkbox and acceptance events, communication preferences, withdrawals, privacy requests, arbitration opt-outs, and transaction authorizations.

3. Sources of Personal Data

We may receive Personal Data directly from you; participating dealers and repair facilities; vehicle, DMS, CRM, service, valuation, warranty, telematics, identity, payment, financing, insurance, and integration providers; your device or browser; public or authorized vehicle-information sources; and other parties you direct us to contact.

Dealer-supplied information may be preloaded or matched to an account. Tradora may require identity and vehicle-relationship verification before displaying that information.

4. How We Use Personal Data

We use Personal Data to create and secure accounts; verify identity and vehicle authorization; provide Axia; display vehicle and service information; generate estimates and recommendations; schedule or facilitate services; process subscriptions; support transactions requested by you; communicate with you; prevent fraud; troubleshoot; measure performance; improve the Services; comply with law; and protect users, partners, and Tradora.

We use Sensitive Data only for disclosed and permitted purposes and, where required, with consent. We do not use precise location, consumer-report information, identity documents, or restricted financial data for generalized AI training without separate authority under law, contract, and consent.

We may create aggregated or de-identified information. We will maintain such information in de-identified form and will not attempt to re-identify it except to test de-identification where permitted by law.

5. Axia and Model Improvement

Tradora may use Axia interactions, user feedback, service-performance data, and appropriately de-identified or aggregated information to operate, secure, test, evaluate, and improve Axia and the Services.

We do not treat raw dealer Personal Data, consumer-report data, lender data, insurance application data, precise-location data, identity documents, or restricted provider content as freely available for model training. These categories are excluded from generalized training unless the applicable contract, law, and consent expressly permit the use.

Third-party AI providers may process information on Tradora's behalf under contractual controls. The Legal tab or this Policy will identify material changes to those practices.

6. How We Disclose Personal Data

- Service providers and subprocessors: cloud hosting, security, analytics, customer support, communications, identity verification, AI processing, payment processing, and technical integrations acting under contract.

- Participating dealers and repair facilities: information needed for a relationship, appointment, service request, repair workflow, offer, or other user-authorized activity. Dealers do not receive unrestricted access to precise location, detailed trip history, private Axia conversations, bank information, detailed financing data, or information from unrelated dealers unless separately authorized or legally permitted.
- Transaction partners: lenders, insurers, licensed insurance producers, warranty providers, administrators, telematics providers, inspection, title, transport, and other partners only when needed for a service you request and subject to applicable authorization.
- Payment providers: Stripe and other processors for billing, fraud prevention, refunds, and payment support.
- Legal and safety disclosures: courts, regulators, law enforcement, professional advisers, insurers, and others when reasonably necessary to comply with law, protect rights, investigate fraud, or respond to an emergency.
- Corporate transactions: a buyer, investor, lender, successor, or adviser in connection with a financing, merger, acquisition, reorganization, bankruptcy, or sale, subject to appropriate confidentiality and applicable law.

7. Sale, Targeted Advertising, and Profiling

As of the Effective Date, Tradora does not sell Personal Data for monetary consideration and does not sell Sensitive Data.

Tradora does not use precise-location, telematics, consumer-report, or financial-application data for targeted advertising.

If Tradora later engages in a practice treated as a sale, targeted advertising, or profiling producing legal or similarly significant effects under applicable law, Tradora will provide the required notice and opt-out or consent mechanism before or when the practice begins.

Disclosures to service providers or transaction partners for a service you request are not treated as a sale where applicable law excludes those disclosures.

8. Cookies and Analytics

Tradora may use necessary cookies and similar technologies for login, security, preferences, performance, and fraud prevention. Analytics or advertising technologies, if used, will be described in a Cookie Notice and preference center.

Where required, Tradora will honor applicable browser-based or universal opt-out preference signals for sale or targeted advertising.

9. Telematics and Precise Location

Telematics and precise-location collection are optional and require a separate affirmative consent. General acceptance of the Terms does not activate continuous location collection.

The separate consent will identify the provider, data categories, purposes, recipients, retention, and how to withdraw permission. You may continue to use reduced Tradora functionality if you decline.

By default, a dealer may receive mileage, diagnostics, maintenance needs, and a summarized vehicle-health or service opportunity, but not precise real-time location, detailed trip history, or detailed driving behavior unless separately authorized.

Telematics is not guaranteed to be continuous, accurate, or suitable for emergencies, theft recovery, accident detection, or personal safety.

10. Retention

Tradora retains Personal Data only as long as reasonably necessary for the disclosed purpose, account relationship, legal obligations, security, fraud prevention, dispute resolution, and enforcement.

Current operational targets are: precise raw location up to 30 days; detailed trip and driving-event data up to 90 days; useful mileage and diagnostic data up to 24 rolling months; ordinary Axia conversations up to 24 months; account data for the account life; payment and consent records generally up to seven years; ordinary security logs generally 12 to 24 months; and backups generally up to 90 days after active deletion.

Partner data is also subject to the relevant agreement. Regulated financial, transaction, claim, tax, legal-hold, fraud, or dispute records may be retained longer where required or permitted.

Retention targets may be shortened or adjusted as systems, contracts, and legal requirements evolve. Material changes will be reflected in this Policy.

11. Security

Tradora uses administrative, technical, and organizational safeguards designed to protect Personal Data, including access controls, encryption where appropriate, logging, vendor controls, credential protection, and incident-response procedures.

No method of transmission or storage is completely secure. You should protect your credentials, device, email, and authentication methods and promptly report suspected compromise to info@tradora.ai.

12. Your Privacy Rights

Depending on your state and subject to exceptions, you may have rights to confirm processing; access Personal Data; correct inaccuracies; delete Personal Data; obtain a portable copy; obtain information about third-party categories; opt out of sale, targeted advertising, or certain profiling; withdraw consent; and appeal a denied request.

Submit requests through <https://tradora.ai/privacy-request> or info@tradora.ai. Tradora may verify your identity and authority before acting.

Tradora will respond within the time required by applicable law, generally within 45 days for Maryland and Delaware requests, with an extension when reasonably necessary and legally permitted. If a request is denied, Tradora will explain the reason and the available appeal process.

Authorized agents may submit requests where permitted, subject to verification of authority and identity.

Tradora will not discriminate against you for exercising a privacy right.

13. Consent Withdrawal

Where processing is based on consent, you may withdraw consent through the relevant setting or by contacting info@tradora.ai. Withdrawal will be as easy as the method used to give consent where required.

Withdrawal stops future processing covered by the consent within the period required by law, but does not invalidate lawful processing completed before withdrawal. Some records may be retained for legal, fraud, security, or transaction purposes.

14. Account Deletion

You may request account deletion through the application or info@tradora.ai. Subscription cancellation and account deletion are separate actions.

Tradora will remove or de-identify active account data subject to legal, security, fraud, transaction, contractual, and backup exceptions. Information supplied by a dealer may also remain in the dealer's own systems and be subject to the dealer's privacy practices.

15. Children and Teens

Tradora does not permit accounts for individuals under 18 and does not knowingly collect Personal Data from children under 13. If you believe a minor has provided information, contact info@tradora.ai.

16. Interstate and International Processing

Tradora and its service providers may process information in states or countries other than your own. For the initial U.S. launch, the Services are intended for U.S. users. Canadian or other international expansion will be governed by additional notices and terms before launch in those jurisdictions.

17. Changes to This Policy

Tradora may update this Policy. Material changes will be disclosed as required. If a change requires consent, Tradora will request a new affirmative action rather than relying solely on continued use.

18. Contact and Appeals

Tradora, Inc.

6682 162nd Pl E, Parrish, Florida 34219, United States

Privacy request form: <https://tradora.ai/privacy-request>

Privacy requests and appeals: info@tradora.ai

Security reports: info@tradora.ai

Support: info@tradora.ai | [\(202\) 540-0399](tel:(202)540-0399)