

Terms of Use

Consumer services - United States launch

Effective date: September 8, 2026

Last updated: September 8, 2026

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

Important

These Terms include warranty disclaimers, limitations of liability, and a binding arbitration agreement with a class action waiver. Review the separate Arbitration Agreement before accepting.

1. Agreement and Scope

These Terms of Use (the "Terms") are a legally binding agreement between you and Tradora, Inc. governing your access to and use of Tradora websites, mobile applications, Axia artificial intelligence features, vehicle-ownership tools, subscription services, integrations, and related services (collectively, the "Services").

The Privacy Policy, Electronic Communications and E-SIGN Consent, Arbitration Agreement, Subscription Terms, Refund and Cancellation Policy, AI and Vehicle Information Disclosure, and any transaction-specific terms presented to you are incorporated into these Terms by reference.

By checking the required boxes and selecting or swiping the expressly labeled acceptance control, you confirm that you have reviewed and agree to these Terms. If you do not agree, do not create an account or use the Services.

2. Eligibility and Geographic Availability

You must be at least 18 years old, have legal capacity to enter into a binding contract, and be located in a jurisdiction where the Services are offered. Tradora is initially intended for consumers in the United States, with an initial focus on Maryland and Delaware.

Tradora is not directed to children under 13 and does not permit individuals under 18 to create or use an account. If Tradora learns that an account belongs to a minor, it may suspend the account and delete information as required or permitted by law.

Features, partners, pricing, and availability may vary by state, vehicle, dealer relationship, and other eligibility criteria.

3. Accounts and Security

You must provide accurate, complete, and current information. You are responsible for safeguarding your credentials and for activity through your account, except to the extent caused by Tradora or otherwise prohibited by law.

You must promptly notify Tradora at info@tradora.ai if you suspect unauthorized access, credential compromise, identity misuse, or unauthorized vehicle access.

Each individual must use a separate account. A primary vehicle user may invite another authorized person, but each invited person must create an account, accept the applicable legal terms, and receive only the permissions assigned to that person.

4. Vehicle Authorization and Verification

You may claim, connect, or access a vehicle only if you are its owner, lessee, borrower, authorized driver, or otherwise authorized to access the vehicle and related information.

Tradora may verify your relationship to a vehicle using email or telephone verification, VIN confirmation, participating dealer records, identity verification, ownership documentation, or another reasonable method.

You must update your account when you sell, transfer, return, or cease using a vehicle. Tradora may restrict or remove access when ownership or authorization is disputed.

5. Axia and Artificial Intelligence

Axia is an artificial intelligence-enabled information and orchestration system. It may analyze vehicle, service, value, equity, warranty, financing, insurance, telematics, and ownership information to provide explanations, estimates, alerts, recommendations, and suggested next steps.

Axia outputs are informational only. They are not a professional inspection, definitive diagnosis, safety certification, legal advice, financial advice, tax advice, lending decision, insurance advice from a licensed producer, or guarantee of any result.

Axia may help prepare a request, schedule an appointment, request a quote, or transmit information only after the authorization required for that action. Axia will not complete a purchase or payment without your affirmative confirmation and final action.

6. Vehicle Safety and No Emergency Service

Do not use the Services while driving. Use Tradora only when legally parked or through a lawful hands-free method that does not distract you.

Tradora is not an emergency-response service and does not guarantee detection of accidents, theft, breakdowns, recalls, unsafe conditions, or mechanical failures.

An alert may require professional inspection. If you believe there is immediate danger, stop the vehicle in a safe location and contact emergency services, roadside assistance, the manufacturer, or a qualified professional.

7. Vehicle Values, Equity, and Predictions

Vehicle values, equity calculations, payoff estimates, future-value forecasts, repair-cost estimates, and failure-risk predictions may rely on third-party data, dealer data, user inputs, telematics, market assumptions, and automated models.

Unless expressly labeled as a binding offer by the identified party, these outputs are estimates only. Actual value, equity, trade offer, cost, or transaction terms may differ based on inspection, condition, mileage, location, taxes, fees, payoff, title status, market conditions, and other factors.

You must verify material information before making a financial, safety, repair, sale, trade, or purchase decision.

8. Participating Dealers and Other Third Parties

Tradora may connect you with independent dealers, repair facilities, warranty providers, administrators, lenders, insurers, licensed insurance producers, telematics providers, payment providers, valuation providers, and other partners.

Unless transaction-specific terms expressly identify Tradora in another role, Tradora is a technology platform and intermediary and is not the seller, lender, creditor, insurer, insurance producer, repair facility, mechanic, vehicle dealer, manufacturer, warranty obligor, or claims administrator for a third-party product or service.

Third-party products and services are governed by the third party's own terms, pricing, eligibility criteria, privacy practices, warranties, cancellation rules, refund rules, and dispute procedures.

9. Financing, Credit, and Insurance

General acceptance of these Terms does not authorize a credit inquiry, consumer report, loan application, insurance application, quote, or binding of coverage.

Before Tradora shares information with a particular lender, insurer, or licensed producer, or before a soft or hard credit inquiry occurs, you will receive a separate authorization and applicable disclosures.

Tradora does not guarantee eligibility, approval, rates, savings, coverage, claim payment, or availability. A licensed or regulated third party remains responsible for its decision and legally required notices.

10. Payments and Merchant Identification

Stripe or another disclosed payment service provider may process payments. The seller or merchant of record for each transaction will be identified at or before checkout.

For a Tradora subscription, Tradora is the seller of the subscription. For a third-party product or service, the identified partner generally remains the seller and is responsible for fulfillment, quality, warranties, cancellations, refunds, and disputes, except where applicable law or transaction-specific terms provide otherwise.

You authorize charges only through a separate checkout or recurring-payment authorization. Axia cannot independently charge your payment method.

11. Subscriptions

Certain Services may require a paid subscription. Subscription purchases are governed by the Subscription Terms and Refund and Cancellation Policy.

Before purchase, Tradora will disclose the plan, price, billing frequency, trial terms, automatic-renewal terms, cancellation method, and other material conditions. Recurring billing requires a separate affirmative authorization.

You may cancel a directly billed Tradora subscription online through your account. App Marketplace purchases may need to be managed through the marketplace used for purchase.

12. Communications

Tradora may send operational emails and other communications needed to provide the Services, including verification messages, security alerts, receipts, subscription notices, appointment confirmations, legal notices, and responses to your requests.

Acceptance of these Terms does not constitute consent to receive automated advertising calls or text messages. Separate consent will be requested where required.

Commercial emails will include an unsubscribe method. Opting out of marketing does not prevent necessary operational, security, transactional, or legal communications.

13. Privacy and Data Use

The Privacy Policy explains the information Tradora collects, receives, uses, discloses, retains, and protects, including vehicle, dealer, service, financial, telematics, location, and Axia interaction data.

Telematics and precise-location collection require a separate permission. General acceptance of these Terms does not activate continuous location tracking.

Tradora may require verification before displaying data supplied by a dealer or partner. Dealer access is limited by role, relationship, contract, law, and user permissions.

14. User Content

You retain ownership of photographs, videos, messages, documents, reviews, feedback, and other content you submit, subject to the rights of others.

You grant Tradora a non-exclusive, worldwide, royalty-free, sublicensable license to host, store, reproduce, format, analyze, display, and transmit your content solely to operate, secure, improve, and provide the Services and requested transactions, and to comply with law.

You represent that you have the rights and permissions needed to submit the content and that it does not violate law, privacy, intellectual-property rights, or another person's rights.

15. Acceptable Use

You may not use the Services to access another person's vehicle or information without authorization; submit false information; commit fraud; interfere with security; introduce malicious code; scrape or harvest data; reverse engineer except where law permits; impersonate another person; violate a partner's rights; or use the Services unlawfully.

You may not use Axia outputs to make unlawful discriminatory decisions, create unsafe instructions, or circumvent licensing, underwriting, dealer, payment, or consumer-protection requirements.

Tradora may investigate suspected misuse and cooperate with lawful requests from authorities.

16. Tradora Intellectual Property

Tradora and its licensors own the Services, software, interfaces, designs, trademarks, databases, workflows, models, system data, and other proprietary materials, excluding user content and third-party materials.

Subject to these Terms, Tradora grants you a limited, personal, revocable, non-exclusive, non-transferable license to use the consumer Services for lawful personal purposes.

No rights are granted except those expressly stated.

17. Feedback

If you provide product feedback, suggestions, or ideas, you grant Tradora a perpetual, worldwide, royalty-free right to use them without restriction or compensation, provided Tradora does not publicly identify you without permission.

18. Suspension and Termination

Tradora may suspend or terminate access for fraud, security risk, unauthorized data access, violation of these Terms, nonpayment, harmful conduct, legal or regulatory requirements, or partner restrictions.

You may stop using the Services and request account deletion as described in the Privacy Policy. Subscription cancellation is separate from account deletion.

Provisions that by their nature should survive termination, including ownership, payment obligations, disclaimers, limitations, indemnification, dispute resolution, and recordkeeping, will survive.

19. Service Changes and Availability

Tradora may modify, add, suspend, or discontinue features for technical, security, legal, operational, or commercial reasons.

Material changes to subscription pricing, data practices, arbitration, or other terms will be disclosed in advance as required. Tradora will request renewed affirmative consent when applicable law requires it.

Tradora does not guarantee continuous availability or support for every vehicle, provider, dealer, or feature.

20. Disclaimer of Warranties

TRADORA, AXIA, AND ALL CONTENT, ESTIMATES, ALERTS, RECOMMENDATIONS, AND SERVICES ARE PROVIDED "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS."

TO THE MAXIMUM EXTENT PERMITTED BY LAW, TRADORA DISCLAIMS ALL EXPRESS, IMPLIED, AND STATUTORY WARRANTIES, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, QUIET ENJOYMENT, COURSE OF DEALING, AND USAGE OF TRADE.

TRADORA DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, COMPLETE, CURRENT, OR SUITABLE FOR ANY SAFETY-CRITICAL, FINANCIAL, INSURANCE, REPAIR, OR TRANSACTION DECISION.

21. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, TRADORA AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, LICENSORS, AND SERVICE PROVIDERS WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, LOST REVENUE, LOST DATA, LOSS OF USE, VEHICLE DOWNTIME, DIMINUTION IN VALUE, OR SUBSTITUTE-SERVICE COSTS.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, TRADORA'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICES WILL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID DIRECTLY TO TRADORA DURING THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM OR (B) \$100.

NOTHING IN THESE TERMS EXCLUDES LIABILITY FOR FRAUD, WILLFUL MISCONDUCT, GROSS NEGLIGENCE WHERE IT CANNOT LAWFULLY BE LIMITED, OR ANY NON-WAIVABLE CONSUMER RIGHT. IN JURISDICTIONS THAT RESTRICT A LIMITATION, IT APPLIES ONLY TO THE FULLEST EXTENT PERMITTED.

22. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless Tradora and its affiliates from third-party claims arising from your unlawful use of the Services, unauthorized access to a vehicle or account, violation of another person's rights, user content, fraud, or material violation of these Terms.

This obligation does not apply to the extent a claim results from Tradora's own negligence, willful misconduct, or violation of law, and it will not diminish non-waivable consumer protections.

23. Arbitration and Class Action Waiver

The separate Arbitration Agreement is incorporated into these Terms.

EXCEPT FOR ELIGIBLE SMALL CLAIMS MATTERS, CLAIMS THAT CANNOT LAWFULLY BE ARBITRATED, AND USERS WHO TIMELY OPT OUT, YOU AND TRADORA AGREE TO BINDING INDIVIDUAL ARBITRATION AND WAIVE THE RIGHT TO A JURY TRIAL OR CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE ACTION.

You may opt out within 30 days after first accepting these Terms by following the Arbitration Agreement.

24. Governing Law

The Federal Arbitration Act governs the Arbitration Agreement. Except as otherwise required by non-waivable law, these Terms are governed by Delaware law without regard to conflict-of-law principles.

This choice of law does not deprive you of mandatory consumer-protection rights provided by the law of your state of residence.

25. General Terms

If a provision is unenforceable, it will be modified to the minimum extent necessary or severed, and the remainder will remain effective.

Tradora's failure to enforce a provision is not a waiver. You may not assign these Terms without Tradora's consent. Tradora may assign them in connection with a merger, financing, reorganization, sale, or transfer of the Services, subject to applicable law.

These Terms and incorporated documents are the complete agreement concerning the consumer Services, except for transaction-specific terms.

26. Contact

Tradora, Inc.

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

Support: info@tradora.ai | (202) 540-0399

Legal notices: info@tradora.ai

Privacy requests: info@tradora.ai

Security reports: info@tradora.ai