

Legal

TruKKer Group Privacy Policy

Effective Date: 12 August 2016

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1. Introduction

TruKKer Group (“TruKKer”, “we”, “us”, or “our”) is committed to protecting the privacy of all individuals and entities interacting with our Services, including:

- **Users (Customers):** Individuals and businesses using our Services to request transportation, delivery, or other on-demand logistics services.
- **Drivers & Transport Providers:** Independent drivers, couriers, and transportation companies operating on the TruKKer platform.
- **Vendors:** Business partners and third-party service providers engaged in logistics operations.
- **LoadBoard Users:** Businesses and drivers using TruKKer LoadBoard Application to connect for freight, cargo, and logistics services.

This **Privacy Policy (“Policy”)** explains how we collect, use, store, disclose, and protect your personal and financial data.

1.1 Legal Compliance

TruKKer complies with international, regional, and national data protection laws to ensure the responsible processing of your data. This Privacy Policy is designed to align with the following regulations:

1.1.1 General Data Protection Regulation (GDPR) – EU Regulation 2016/679

The GDPR governs the processing of personal data of individuals within the European Economic Area (EEA). TruKKer adheres to GDPR principles, which include:

- **Lawfulness, Fairness, and Transparency:** Data is collected and processed lawfully, with full transparency to users.
- **Purpose Limitation:** Personal data is only used for legitimate, specified purposes.
- **Data Minimization:** Only necessary data is collected and processed.
- **Accuracy:** TruKKer ensures that personal data remains accurate and up to date.
- **Storage Limitation:** Personal data is not kept longer than necessary.

- **Integrity and Confidentiality:** Strong security measures are in place to prevent unauthorized access.
- **Accountability:** TruKker takes full responsibility for compliance and privacy governance.

1.1.2 United Arab Emirates (UAE) Data Protection Laws

TruKker adheres to UAE's Federal Decree-Law No. 45 of 2021 concerning personal data protection, which outlines the rights and obligations related to:

- Consent-based data collection and transparent processing.
- Restrictions on cross-border data transfers and necessary compliance safeguards.
- Mandatory data protection impact assessments (DPIA) for sensitive personal data.
- Security and confidentiality of financial and transactional data.

1.1.3 Compliance with Other Global Data Protection Regulations

In addition to **GDPR and UAE laws**, TruKker also complies with:

- Personal Data Protection Laws in GCC Countries (e.g., Saudi Arabia, Bahrain, Oman, Qatar, Kuwait)
- Other applicable international privacy laws based on the jurisdictions in which TruKker operates.

1.2 Consent and User Acknowledgment

By using our Services, you explicitly consent to:

- The collection and processing of your personal and financial data as described in this Policy.
- The transfer of data across borders (where applicable).
- Our compliance with legal obligations related to fraud prevention, law enforcement requests, and regulatory reporting.

If you do not agree with any part of this Privacy Policy, please discontinue using our Services immediately.

2. Scope & Applicability

2.1 Who This Privacy Policy Applies To

This Privacy Policy applies to **all individuals and businesses interacting with TruKker's platform**, including:

2.1.1 Individuals & Businesses Using TruKker's Services

- Freight and logistics customers booking cargo transportation via TruKker's platform.

- E-commerce, retail, and corporate entities utilizing TruKKer's logistics solutions.
- Warehouse, fulfillment, and distribution partners integrating with TruKKer's ecosystem.
- Users of the TruKKer LoadBoard Application, a platform connecting shippers and carriers for freight matching.

2.1.2 Drivers, Couriers & Partner Transportation Companies

- Independent truck drivers providing freight transportation services through TruKKer.
- Fleet operators and transportation companies managing cargo shipments.
- Last-mile delivery providers handling package fulfillment and shipment distribution.
- Logistics subcontractors performing services on behalf of TruKKer.

2.1.3 Vendors, Business Partners, and Service Providers

- Suppliers and contractors involved in procurement, maintenance, or logistics support.
- Technology and payment gateway providers assisting with financial transactions.
- Marketing and analytics partners helping TruKKer optimize its platform and customer engagement.

2.2 What This Privacy Policy Covers

This Privacy Policy governs the **collection, use, processing, storage, sharing, and transfer** of:

2.2.1 Personal Data (Personally Identifiable Information - PII)

We collect and process **identifiable personal information**, including:

- User & Driver Identification: Full name, date of birth, contact details, email addresses.
- Government-Issued IDs: Emirates ID, Passport, Driver's License, Business Registration Documents.
- Biometric Data (if applicable): Face recognition and verification data for security purposes.

2.2.2 Financial & Transactional Data

TruKKer processes financial data to facilitate transactions, including:

- Bank account details (for vendor payouts, driver payments, and corporate invoices).
- Credit & Debit Card information (processed via PCI DSS-compliant payment processors).
- E-wallet, digital banking, and mobile payment methods.

- Tax-related information for compliance with VAT and other fiscal regulations.

2.2.3 Location & Movement Data

- Real-time GPS tracking of vehicles and drivers (subject to consent and system permissions).
- Load tracking and estimated time of arrival (ETA) calculations.
- Geo-fencing and security monitoring for cargo and fleet safety.

2.2.4 Behavioral & Analytics Data

- User interaction data, website visits, and in-app browsing history.
- Ratings, feedback, and performance metrics for drivers and vendors.
- Advertising and marketing response tracking (email clicks, campaign performance, etc.).

2.3 Services & Platforms Covered by This Privacy Policy

This Policy applies to **all Trukker digital and operational platforms**, including:

2.3.1 Trukker Freight & Logistics Platform

- Main website (www.trukker.ae) and customer dashboard.
- Mobile application for booking and managing transportation services.
- Integration with third-party supply chain & ERP software.

2.3.2 Trukker LoadBoard Application

- Load-matching platform for truckers and businesses.
- Carrier & shipper interaction features for freight brokerage.
- Automated pricing, bidding, and contract execution tools.

2.3.3 Trukker Vendor & Fleet Management System

- Portal for logistics vendors and fleet owners.
- Data-driven route optimization and fleet tracking solutions.
- Accounting, invoicing, and payout reconciliation features.

2.4 Exemptions & Limitations

This Privacy Policy does not apply to:

- Third-party websites or services that may be linked within TruKKer's platform. Users should review the privacy policies of these external services separately.
- Anonymous or aggregated data, where individuals are not identifiable.
- Offline data collection through manual paperwork, unless subsequently digitized.

2.5 Updates to the Privacy Policy

- TruKKer reserves the right to modify this Privacy Policy periodically.
- Any significant changes will be communicated via email or in-app notifications.
- Users are encouraged to review the Privacy Policy regularly to stay informed about data protection updates.

3. Information We Collect

TruKKer collects personal, financial, operational, and behavioral data to deliver seamless logistics, freight, and transportation services. This data is obtained from various sources, including direct user input, automated tracking, and third-party integrations.

3.1 Information You Provide Directly

When you create an account, interact with TruKKer's platform, or communicate with our customer support team, we collect the following types of information:

3.1.1 Personal & Business Information

We collect data necessary for user verification, account management, and compliance:

- **For Individual Users:**
 - Full name, date of birth, gender, nationality
 - Email address, phone number, postal address
 - Government-issued ID numbers (e.g., Emirates ID, passport, or driver's license)
- **For Business Users:**
 - Company name, registration details, VAT number
 - Business license, trade license, commercial registration documents
 - Corporate contact information (company email, phone, and physical address)

- **For Drivers & Vendors:**

- Driving license, work permits, and employment verification documents
- Bank details for salary/wage processing
- Insurance details for liability and compliance verification

3.1.2 Financial & Payment Information

To process transactions securely, we collect:

- **Credit/Debit Card Information:**

- Cardholder name, card number (only stored via PCI-DSS-compliant payment processors)
- Card expiration date and CVV (processed securely, not stored by TruKker)

- **Banking Details:**

- Bank account number, IBAN, SWIFT codes (for settlements, refunds, and vendor payments)

- **Invoice & Billing Data:**

- Invoice number, transaction history, payment status
- Freight cost breakdown, tax calculations, and VAT compliance data

3.1.3 Driver & Vendor-Specific Information

For drivers, transport companies, and vendors, we collect:

- **Vehicle Information:**

- Model, year, registration number, engine type, ownership details

- **Insurance Details:**

- Valid insurance certificates, policy numbers, and coverage details

- **Work & Service Records:**

- Route preferences, historical trip logs, service areas
- Performance ratings and feedback from customers

3.1.4 LoadBoard Users' Information

For users of TruKker LoadBoard, we collect:

- **Shipper and Carrier Details:**

- Contact information, cargo type, origin & destination addresses
- Load availability and freight-matching preferences
- **Service-Level Agreements (SLAs) & Contracts:**
 - Signed agreements between shippers and carriers
 - Agreed pricing terms, performance guarantees, and contract validity dates

3.2 Information Collected Automatically

When you use Trukker's Services, our system automatically collects the following data:

3.2.1 Location Data

To optimize routes, improve efficiency, and enhance security, we collect:

- **Real-time GPS Tracking:**
 - If location tracking is enabled, we record precise GPS coordinates throughout trips.
- **Approximate Location (Derived from IP Address):**
 - If GPS tracking is disabled, we estimate location via Wi-Fi networks, IP address, or cell towers.
- **Trip History & Route Data:**
 - Pickup/drop-off addresses, distance traveled, estimated time of arrival (ETA), trip duration

3.2.2 Device & Log Information

For technical support, troubleshooting, and fraud prevention, we collect:

- **Device Details:**
 - Model, operating system (iOS/Android), browser type/version
- **App Usage Logs:**
 - Time spent on different features, screens accessed, interaction history
- **IP Address & Network Data:**
 - Internet provider (ISP), device connection type (Wi-Fi, mobile data)
- **Error Reports & Crash Logs:**
 - Bug reports, system failures, and diagnostic information

3.2.3 Transaction Data

To maintain financial records and verify service completion, we collect:

- **Ride & Freight History:**
 - List of completed and pending trips
 - Cargo weight, dimensions, and special handling instructions
- **Payment & Invoicing Details:**
 - Payment method used, transaction status (successful, pending, failed)
 - Invoice numbers, VAT calculations, and compliance with anti-money laundering (AML) laws

3.2.4 Cookies & Tracking Technologies

We use cookies, SDKs, and tracking pixels to:

- Enhance User Experience: Store preferences, autofill login details, and optimize app performance.
- Enable Analytics & Performance Monitoring: Track browsing behavior and service performance.
- Support Marketing & Advertising: Serve personalized recommendations and promotions
- Users can manage cookie preferences via browser settings

3.3 Information from Third-Party Sources

In certain cases, we obtain additional user data from external entities, including:

3.3.1 Payment Processors & Financial Institutions

- Transaction validation details (e.g., chargebacks, fraudulent activity alerts).
- Banking & compliance data (e.g., verification of payment methods).

3.3.2 Enterprise Clients & Employer-Provided Data

- If a corporate client subscribes to our services, they may share employee contact details.

3.3.3 Insurance & Compliance Providers

- Verification of driver/vendor insurance policies.
- Compliance data for fleet licensing, safety certifications, and background checks.

4. How We Use Your Information

TruKker processes personal data for the following purposes:

4.1 Service Operations

We use collected data to:

- Manage logistics, transportation, and freight operations.
- Process ride-hailing, cargo shipments, and LoadBoard transactions.
- Facilitate LoadBoard freight-matching services (connecting shippers and carriers).

4.2 Security & Fraud Prevention

To ensure the security of users, drivers, vendors, and shipments, we:

- Verify driver identity and conduct background checks.
- Monitor trip and transaction data for suspicious activity.
- Implement anti-fraud mechanisms to prevent unauthorized payments or account breaches.

4.3 Financial Transactions & Payment Processing

To streamline financial operations, we:

- Securely process payments via banking and digital payment providers.
- Maintain financial records for invoicing, settlements, and tax compliance.
- Store necessary accounting records as required by UAE VAT & international finance laws.

4.4 Marketing & Communications (With Consent)

We may use your contact information to:

- Send promotional emails, discount offers, and service updates.
- Provide personalized recommendations based on usage history.
- Allow users to opt out of marketing communications at any time.

4.5 Legal & Regulatory Compliance

We process personal data to:

- Comply with tax, labor, and data protection regulations in all jurisdictions where we operate.
- Assist law enforcement, courts, and regulators upon legal request.
- Enforce contractual obligations between users, vendors, and TruKker.

5. Data Sharing & Transfers

TruKker does not sell or rent your personal data to third parties. However, we may share your data with trusted partners, regulatory authorities, and service providers for legitimate business, operational, and legal purposes.

5.1 With Trusted Third-Party Providers

We may share limited personal, financial, and operational data with carefully vetted third parties that help us operate our Services, including:

5.1.1 Payment Processors, Financial Institutions & Tax Authorities

To facilitate secure payments, refunds, and financial reporting, we may share:

- Billing & transaction details with banks and payment service providers.
- Tax-related information (VAT compliance, invoicing records) with government tax authorities.
- Fraud prevention data with card issuers and financial risk management agencies.

5.1.2 Insurance Providers, Compliance Auditors & Security Partners

To ensure compliance and security for drivers, vendors, and freight shipments, we may share:

- Driver & fleet insurance details with insurance companies for policy verification.
- Vehicle registration and maintenance records with regulatory compliance auditors.
- Security-related data (e.g., GPS tracking, route deviations) with law enforcement or risk management teams for cargo security and fraud investigations.

5.1.3 Logistics & Service Partners

For seamless freight management and shipment tracking, we may share:

- Pickup & delivery details with third-party warehouses, dispatch centers, and logistics partners.
- Customer contact information (only when necessary) with drivers and fleet operators.
- Freight-matching data with TruKker LoadBoard users (shippers & carriers).

5.2 For Legal & Compliance Purposes

In certain circumstances, we may be required to disclose personal and financial data to regulatory bodies, courts, or law enforcement agencies. This includes situations where:

5.2.1 Law Enforcement & Government Requests

We may disclose personal data in response to valid legal requests, such as:

- Subpoenas, court orders, or regulatory investigations.

- Law enforcement requests related to fraud, money laundering, or criminal activities.
- National security or public safety concerns.

5.2.2 Compliance with Data Protection & Financial Regulations

We comply with all applicable data protection laws, including:

- UAE Federal Decree-Law No. 45 of 2021 (Personal Data Protection Law).
- EU GDPR requirements for international data transfers.
- KYC (Know Your Customer) and AML (Anti-Money Laundering) compliance.

5.2.3 Protection of Trukker's Legal Rights & Business Interests

We may disclose information if necessary to:

- Enforce our contracts and service agreements with users, vendors, and business partners.
- Protect Trukker against legal claims, fraud, or financial losses.
- Investigate and take action against violations of our Terms of Service.

5.3 With Your Consent

Trukker will always seek your explicit consent before sharing any personal or sensitive data with third parties for purposes beyond the standard operation of our Services.

You will be given clear opt-in or opt-out options in cases where:

- Your data may be shared with marketing partners for promotional campaigns.
- You wish to connect your Trukker account with external third-party services.

6. Your Rights & Choices (GDPR & UAE Compliance)

Trukker respects your rights under GDPR, UAE data protection laws, and other applicable privacy regulations.

6.1 Access & Control

You have the right to:

- Request a copy of your personal data that Trukker holds.
- Request corrections to inaccurate or outdated information.
- Request account deletion (subject to regulatory and financial obligations)
- To submit a data access or deletion request, please contact us at contact@trukker.com.

6.2 Location Data & Contact Permissions

6.2.1 Managing Location Tracking

- You can disable GPS location tracking via your device settings.
- Disabling location tracking may limit your ability to book services (e.g., freight delivery, route navigation).
- We may still collect trip location data from drivers' devices to complete shipments.

6.2.2 Managing Contact & Device Permissions

- You can control app permissions (e.g., contacts, storage access) via device settings.
- For iOS users, you can revoke contact access in the Privacy Settings.
- For Android users, contact syncing cannot be disabled once granted.

6.3 Promotional Communications

TruKKer allows users to:

- Opt out of marketing emails, SMS, and notifications via the "unsubscribe" link in our messages.
- Continue receiving essential service notifications, including:
 - Trip confirmations, security alerts, account-related updates.

7. Data Retention & Security

TruKKer follows strict data retention and security protocols to protect user data from unauthorized access, breaches, and misuse.

7.1 Data Retention Policy

- We retain personal and financial data only for as long as necessary to:
 - Fulfill service obligations.
 - Comply with legal and regulatory retention periods.
 - Resolve disputes, fraud investigations, or chargebacks.
- Once data is no longer required, we securely delete or anonymize it.

7.2 Security Measures

TruKKer uses industry-standard security safeguards, including:

- 256-bit encryption for data in transit and at rest.
- Multi-factor authentication (MFA) to prevent unauthorized access.

- Regular security audits & penetration testing to detect vulnerabilities.
- Data masking & anonymization techniques for sensitive financial data.

8. International Data Transfers

Trukker operates globally, which may involve cross-border data transfers to ensure efficient logistics and service delivery.

8.1 Where Your Data May Be Processed

Your data may be stored and processed in:

- United Arab Emirates (UAE) – Our headquarters & primary data centers.
- European Union (EU) & United States – Cloud hosting services for global operations.
- Other countries where Trukker operates, in compliance with local data laws.

8.2 GDPR Compliance & Standard Contractual Clauses (SCCs)

For EEA-based users, we ensure compliance by:

- Using SCCs for EU-to-non-EU data transfers.
- Ensuring third-party providers meet GDPR standards.
- Implementing adequate security controls to protect transferred data.

9. Changes to This Privacy Policy

Trukker reserves the right to update or modify this Privacy Policy in response to:

- Changes in regulatory requirements.
- Updates to our Services and technology.
- Enhancements in data protection measures.

9.1 How We Notify You of Changes

- For significant changes, we will notify you via email or app alerts.
- For minor updates, we encourage users to review our Privacy Policy periodically.

10. Delete Account

To delete any account with us. Please send an email to us at contact@trukker.com.

Contact Us

If you have questions about this Privacy Policy or wish to exercise your rights, contact us at:

 **Email:** contact@trukker.in

 **Office Address:** TruKker Technologies DMCC, a freezone company established in the United Arab Emirates, having its offices at Unit RET-R5-065, JLT-PH2-RET-R5, AstroLabs, Cluster R, Jumeirah Lakes Towers, Dubai, PO Box 336851

 **Website:** www.trukker.ae