

Talsko - Privacy Policy

1) Introduction and Scope

This Privacy Policy explains how Talsko collects, uses, discloses, and protects personal data for visitors, registered users, clients, experts, and partners who use the Platform.

Talsko is the **data fiduciary/controller** for Platform account data and marketing. For client project data handled under a Statement of Work, Talsko acts as a **data processor** to the client's instructions. By using the Platform, you agree to this Policy.

2) Information We Collect

A. Data You Provide Directly

- **Identity and contact:** name, email, phone, location, company, role.
- **Professional details (experts):** domain expertise, case proofs, references, availability, portfolio/LinkedIn links.
- **Company details (clients):** industry, funding stage, project requirements, team contacts.
- **Support and communications:** messages, forms, recordings (with notice), interviews.

B. Data Collected Automatically

- **Device and usage:** browser and device type, IP address, timestamps, pages viewed, clicks, session identifiers, crash and performance logs.
- **Cookies and analytics:** essential, performance, preference, and (with consent) marketing cookies. See "Cookies and Tracking" below.

C. Financial and Payment Data

- **Clients:** billing contact, invoice details, payment confirmations (processed via authorised payment partners).
- **Experts:** payout identifiers (for example, bank details or UPI), Know Your Customer verification data.

Talsko does **not** store complete card details on its own servers.

D. Artificial-Intelligence and Governance Signals

- **Matching inputs and outputs:** VetScore, profile fitness, past engagement performance, availability, governance telemetry (for example, on-time milestone rate).
- **Outcome evidence:** anonymised before/after metrics for proof tiles (with client approval).

E. Special Notes

- We do **not** intentionally collect children's data; the Platform is for users **18 years and older**.

3) How We Use Your Data

We use personal data to:

- **Match and deliver projects:** shortlist experts, run governed sprints, track milestones, and generate outcome reports.
- **Operate the Platform:** authenticate accounts, provide dashboards, maintain security, and prevent fraud.
- **Process payments and payouts:** weekly upfront billing, escrow releases, expert payouts, accounting, and taxes.
- **Run VetScore and governance:** improve quality, reliability, and explainability of matching.
- **Product improvement:** analytics, feature development, and user-experience enhancements (for example, nudges, templates).
- **Communicate:** service alerts, proposals, contracts, invoices, policy updates.
- **Comply with law and resolve disputes:** regulatory requests, audit logs, dispute resolution artefacts.

- **Marketing (only with explicit consent):** newsletters, case studies, updates. You may withdraw marketing consent at any time.

4) Lawful Bases / Legal Grounds

- **India (DPDP Act, 2023):** consent or legitimate uses as permitted by law (for example, to provide services you request, ensure security, and meet legal obligations).
- **EU/UK (GDPR/UK-GDPR):** performance of a contract, legitimate interests (security, service improvement), consent (for marketing/non-essential cookies), and legal obligation (tax, accounting).
Where consent is the basis, you may **withdraw consent** at any time without affecting prior processing.

5) Sharing and Disclosure

We share data only as needed:

- **With clients and experts:** limited project-relevant information under our standard confidentiality and services agreements.
- **With service providers:** hosting, analytics, payments, email and support tools, identity verification, each bound by contract to protect data and use it only for our instructions.
- **With authorities:** when required by applicable law (for example, DPDP Act, Information Technology Act, tax authorities, courts).
- **Business transfers:** in a merger, acquisition, or reorganisation, data may transfer subject to this Policy.
We do not sell or trade personal data.

6) Retention

We keep data only as long as necessary for the purposes described or as required by law. Representative periods:

- **Account and profile data:** while the account is active and up to **3 years** after closure for support and fraud prevention.
- **Project data (artifacts, milestones, logs):** up to **24 months** post-engagement unless a longer period is required by contract or law.
- **Billing and tax records:** up to **8 years** to satisfy legal retention.
- **Security logs:** typically **90–365 days**.
When data is no longer needed, we securely delete or anonymise it.

7) Your Rights and Choices

Subject to applicable law, you may:

- **Access and portability:** request a copy of your personal data.
- **Correction:** update inaccurate or incomplete data.
- **Deletion:** request erasure when data is no longer needed or if consent is withdrawn (subject to legal retention).
- **Restriction/Objection:** restrict or object to certain processing (for example, direct marketing).
- **Consent withdrawal:** opt-out of non-essential processing (for example, marketing emails, marketing cookies).
To exercise rights, email support@talsko.com. We will verify your identity before responding.

8) Cookies and Tracking

We use:

- **Essential cookies:** login, load balancing, security, payment routing.

- **Performance/analytics cookies:** usage metrics to improve the Platform.
- **Functionality cookies:** remember preferences.
- **Marketing cookies (consent-based):** measure campaigns and reach.
For EU/UK visitors and where required, we display a **consent banner** with choices to accept, reject non-essential, or customise. You can also manage preferences via **Cookie Settings** at any time. See our **Cookie Policy** for details.

9) Data Security

We implement **reasonable security practices and procedures** including:

- **Encryption:** TLS/SSL in transit; industry-standard encryption for data at rest (for example, AES-256 where appropriate).
- **Access controls:** role-based access, least-privilege, multi-factor authentication for internal systems.
- **Operational safeguards:** employee and contractor confidentiality, security training, vendor due diligence.
- **Testing and monitoring:** vulnerability scanning, periodic audits, and incident logging.
- **Resilience:** backups, disaster recovery, and business continuity plans.
No method is perfect, but we work to protect data against unauthorised access, alteration, disclosure, or destruction.

10) International Transfers

Your data may be processed outside India (for example, on global cloud infrastructure or by international payment processors). Where required, we use **lawful transfer mechanisms** such as **Standard Contractual Clauses** or equivalent safeguards. We will inform you in our agreements or notices when cross-border storage or processing occurs.

11) Automated Decision-Making and Profiling (VetScore)

Talsko uses algorithmic scoring and rules to help shortlist experts and monitor governance. **Human review is part of the final decision.** You may request an explanation of the key factors considered and, where applicable law provides, you may contest automated components.

12) Children's Privacy

The Platform is not intended for individuals under **18**. We do not knowingly collect children's personal data. If you believe a child has provided data, contact us to delete it.

13) Changes to This Policy

We may update this Policy from time to time. We will post the updated version with a new **Effective Date** and, where material, notify users by email or in-app messages. Continued use of the Platform after the Effective Date means you accept the updated Policy.

14) How to Contact Us / Grievance Redressal

- **Privacy inquiries and rights requests:** support@talsko.com

15) Definitions (Helpful Summary)

- **Personal data:** information that identifies or can reasonably identify an individual.
- **Processing:** any operation on personal data (collection, storage, use, disclosure, deletion).
- **Controller / Data fiduciary:** the party deciding why and how personal data is processed (Talsko for account/Platform data).
- **Processor:** the party processing data on another party's instructions (Talsko for client project data).
- **Special category data (GDPR):** certain sensitive data with enhanced protections (we avoid collecting this unless strictly required and lawful).

16) Additional Disclosures (Where Applicable)

- **Regulator contact:** you may have the right to lodge a complaint with your local data protection authority.
- **Vendor list:** current categories of sub-processors (hosting, analytics, payments, communications, identity verification) are available on request at **support@talsko.com**.
- **Do Not Sell:** Talsko does not sell personal data.

End of Privacy Policy