

# Privacy Policy

Last updated: December 11, 2025

## 1. Overview

**CardIO** is developed and operated by **Dmytro Serhatyi**. It allows users to create, store, and manage various types of codes (QR, PDF417, Aztec, Code 128) locally on their device for personal use.

## 2. Data Collection

**CardIO** does **not collect, transmit, or store** personal data on external servers. All user-created data is stored locally on the device using **SwiftData** and **AppStorage**.

## 3. App Settings and State

**CardIO** may store small configuration details (e.g., sorting order or display preferences) locally. This information **never leaves the device**.

## 4. Camera Access

To scan codes, **CardIO** may use the device camera, **subject to the user granting permission**. **CardIO** does not access camera data beyond the scanning process.

## 5. Data Export and Import

**CardIO** may include export and import features so users can back up or share their data. These actions are fully user-controlled - once data leaves **CardIO**, its handling is users' responsibility.

## 6. Advertising

**CardIO** may display ads through Google AdMob.

- If users provide consent, AdMob may show personalized ads based on limited technical data (such as device type, IP address, or ad interactions).
- If users do not provide consent, only non-personalized ads are shown.
- **CardIO** does not collect or share any user data with advertisers; only AdMob collects and processes data according to its policies.

For details, see Google's Privacy Policy: <https://policies.google.com/privacy>.

## 7. Cookies and Tracking

**CardIO** does **not** use cookies or similar tracking technologies directly. AdMob may use its own technologies to serve ads, as described in Google's policy above.

## 8. Children's Privacy

**CardIO** does not knowingly collect data from children. If users believe a child has shared data externally, please contact us for assistance.

## 9. Security

User data is stored only on the device and protected by system security features (e.g., passcode, Face ID, or encryption).

## 10. Changes to This Policy

This Privacy Policy may be updated from time to time. The latest version will be available in the settings view of **CardIO** with a new "Last updated" date. Significant changes may be notified within **CardIO**.

## 11. Language Version Priority

In case of any discrepancies or inconsistencies between different language versions of this Policy, the English version shall prevail.

## 12. Contact

For questions or concerns, contact: [\*\*dmytro.serhatyi@gmail.com\*\*](mailto:dmytro.serhatyi@gmail.com)