

# Terms of Use

Last updated: November 15, 2025

## 1. Purpose

**CardIO** allows users to create, store, and manage various types of codes (QR, PDF417, Aztec, Code 128) for personal use, such as discount or loyalty cards. Users define how to use these codes at their own responsibility. **CardIO** does not guarantee that codes will work in specific stores or systems.

## 2. Ownership

**CardIO** and all non-user content are owned and operated by **Dmytro Serhatyi**. Users retain ownership of any codes or data they create within **CardIO**.

## 3. Data Storage and Privacy

All user data is stored locally on the device using SwiftData and AppStorage. **CardIO** does not collect, transmit, or share user information with the developer or third parties. For detailed data practices, see our Privacy Policy.

## 4. App Features (Essential)

- Users can add codes manually or by scanning with the device camera, provided the user has authorized camera access.
- Codes can be edited or deleted.
- Access to full functionality requires acceptance of the Terms of Use and Privacy Policy; if not accepted, users may only delete existing codes.
- Ads may be displayed within **CardIO**.
- **CardIO** may let users export and import their data to share or back up their information. Users are solely responsible for how they share or store exported data once it leaves **CardIO**.

## 5. Intellectual Property

All trademarks, logos, and other non-user content in **CardIO** are the property of **Dmytro Serhatyi** and protected by applicable intellectual property laws. Users may not copy, modify, or redistribute **CardIO** without prior written permission. Users retain ownership of any data or content they created within **CardIO** but grant **Dmytro Serhatyi** a limited right to store and

display it locally within **CardIO** as intended. Users may not copy, modify, or redistribute any part of **CardIO** without prior written permission.

## 6. Advertising

**CardIO** may display **non-personalized ads** provided by Google AdMob. These ads do not use tracking identifiers or personal data for targeting. By using **CardIO**, users acknowledge that AdMob may process limited technical data (e.g., device information or approximate location from IP) to deliver ads. See Google's Privacy Policy: <https://policies.google.com/privacy>.

## 7. Acceptable Use

Users agree not to:

- Use **CardIO** for unlawful purposes;
- Reverse engineer, copy, or modify **CardIO**;
- Attempt to disrupt or misuse **CardIO** functionality.

## 8. Disclaimer

**CardIO** is provided "as is" without warranties of any kind. **Dmytro Serhatyi** makes no guarantees regarding accuracy, reliability, or uninterrupted operation of codes or app functions.

## 9. Limitation of Liability

To the fullest extent permitted by law, **Dmytro Serhatyi** is not liable for any losses or damages arising from the use or inability to use **CardIO** or the codes stored within it.

## 10. Updates and Changes

These Terms may be updated at any time. The latest version will be available in the settings view of **CardIO** with a new "Last updated" date. Continued use of **CardIO** constitutes acceptance of the revised Terms. Major changes may require the user to review and agree again before accessing full functionality.

## 11. Governing Law

These Terms are governed by the laws of the **Republic of Poland**.

## 12. Language Version Priority

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

## **13. Contact**

For questions, contact: **dmytro.serhatyi@gmail.com.**