Privacy Policy

Last updated: November 15, 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 **non-personalized ads** through Google AdMob.

- AdMob does **not** use data from **CardIO** for personalized ad targeting.
- AdMob may process limited technical data (e.g., device type or approximate location from IP) to deliver and measure ads.
- **CardIO** does not enable tracking or share user data with advertisers.

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**