Card Condition Policy

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This document applies together with the Terms of Selling Cards to Cardhansa (buyback) and the Terms of Purchases from Cardhansa (shop). It forms part of the terms of your Order in the version in force at the moment the Order is placed.

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Definitions

Capitalised terms not defined in this document have the meaning given in the Terms.

Terms – the Terms of Selling Cards to Cardhansa or the Terms of Purchases from Cardhansa, depending on which of them a given matter concerns.

Condition – one of the seven classes of the scale that describes how worn a Card is, marked with the symbols MT, NM, EX, GD, LP, PL, PO; §5 describes the Conditions from NM to PO, and §4(4) covers the MT Condition.

Obverse and **reverse** – the front and the back side of a card.

Foil – a card with a reflective foil layer over the print.

Imperfection – any departure of a card from a flawless copy: wear from handling and play, damage, or a factory defect.

Slab – a sealed case in which a third-party grading company encloses a card together with the numeric grade it has given it (PSA, BGS, CGC and similar).

How we describe the extent of an imperfection

Barely visible – visible only at an angle, in reflected light, or from close up. Not visible straight on from arm's length.

Light – visible straight on from arm's length, in one place or in a few places.

Moderate – visible at a glance, in several places at once or over a noticeable part of the card.

Heavy – visible at a glance and dominating the look of the card: over most of its surface, or along most of its perimeter. The same word may describe two neighbouring Conditions; the description in the row then decides.

Wear and damage

Corner wear – wear of the corners: softening, rounding and whitening, and in the worst case a corner broken off or missing.

Edgewear – wear along the edges and the border: loss of colour, sheen or material, most often showing as whitening. Also called border wear, fraying or nicks.

Whitening – the white core of the card stock showing through where the printed layer has been rubbed away. On the corners and the edges it is part of edgewear, on the face of the card it is surface wear.

Surface wear – whitening on the face of the card: the printed layer is rubbed through and the layer beneath shows.

Scratch – a line cut into the surface of the card, which removes material.

Scuffing – a group of fine scratches and abrasions which dulls the surface, without exposing the layer beneath.

Clouding – scuffing of the foil layer, which makes it look milky and takes away its shine. It reveals itself in reflected light, with the card in motion.

Grime – dirt on the surface, from handling, play or storage: smudges, finger marks, soiling.

Indentation – a dent or a groove that displaces the material of the card without cutting it. A pressure mark is an indentation that shows through to the other side.

Bend and **crease** – a bend is a curve of the card that does not break its structure. A crease is a hard fold, with a permanent line or ridge along it.

Curling – a lift of the card away from a flat surface, measured as the gap between the card and that surface. Foils curl most readily, and storage humidity affects how much.

Peeling – a lift of the surface layer of the card stock, most often along an edge, which does not expose the core beneath it. Rippling is a wave of that same layer, most often after contact with moisture.

Structural damage – damage that affects the integrity of the card: a tear, a hole, a missing piece, splitting of the layers of the card stock that exposes its core, water damage that has deformed or stained the card. A slight lift of the surface layer along an edge that does not expose the core is edgewear; a larger one is peeling.

Interference – a change made to a card after it left the manufacturer: ink on the edges or the border, writing, a signature, repainted or altered artwork.

Factory defects

Factory defect – a departure from the intended design of a card that arose during printing or manufacture. The card left the press that way; it has not been played.

Print line – a straight, fine line or imprint left on the surface by the machinery of the printing process. Also called a roller line or a roller mark.

Inclusion – a foreign particle enclosed in the card stock or under the coating during manufacture.

Miscut – a cut running outside the intended line, which leaves an uneven border or a fragment of the neighbouring card.

Centring – the proportion between the borders on the opposite sides of a card. Off-centre printing is a factory defect, not wear.

Speckled foil – ink that has not adhered evenly to the foil layer, so that the foil shows through the print as patches of speckles.

Foil bubbling – bubbles between the foil layer and the card stock, formed during manufacture.

§1 Scope

1. **What this document covers.** This document describes the Conditions of Cards and the rules by which we assess them. We apply it to every Card, in the buyback and in the sale.
2. **The same standards.** We apply the same scale and the same criteria in the buyback and in the sale of Cards. The standard by which we buy Cards from you is the standard you can expect when you buy Cards from us. In this way we aim to keep the assessment of Condition fair and transparent.
3. **Original Cards.** We assess Condition only for original Cards, that is Cards manufactured by the game publisher or on its behalf.
4. **Sealed Products.** The scale of Conditions does not cover Sealed Products. A Sealed Product is determined by the original, intact packaging of the game publisher, not by a Condition.
5. **Bundles.** Where the Terms of Purchases from Cardhansa provide that the Condition describes a Bundle, we determine that Condition in the same way as for a single Card: on the scale set out in this document, by the Cards that make up the Bundle.
6. **Accessories and other Goods.** The scale of Conditions does not cover Goods other than Cards.

§2 Assessment rules

1. **The weakest feature.** A Card is only as good as its weakest feature. One imperfection is enough to decide the Condition, even where everything else on the Card is flawless.
2. **Both sides.** We assess the obverse and the reverse. The Condition is decided by the worse of the two sides. Where the same imperfection appears on both sides, we treat it as more extensive than the same imperfection on one side alone.
3. **Normal light.** The reference point is inspection in normal daylight, at arm's length. Part of the boundaries between Conditions depends on whether an imperfection is visible straight on, or only at an angle, in reflected light.
4. **Extent, not measurement.** We describe how far an imperfection goes using the scale from the Definitions: barely visible, light, moderate, heavy. Where a number makes the boundary clearer, we give it as an approximation, for example "about 5 mm", and not as an exact measurement to take with a ruler.
5. **Your declaration.** When you place a buyback Order, you declare the Condition of each Card in accordance with this document. You do not have to be an expert: where one of your assessments differs from the standard, we correct it during Verification. With a variant

that requires your confirmation, we let you know and ask for your decision; with No confirmations, we settle the Order according to the result of Verification without asking you for a decision.

6. **Verification and its result.** In the buyback, during Verification we assess the Condition of every Card. The Condition determined in Verification is the Condition we apply to a Line Item, and our assessment settles the matter under this document. Where that Condition differs from your declaration, the Terms of Selling Cards to Cardhansa apply: with a variant that requires your confirmation, you receive a New Proposal; with No confirmations, we settle the Line Item according to the result of Verification without asking you for a decision. In the sale, where the Condition of a Card you have received does not match the Condition indicated with the Goods, the Terms of Purchases from Cardhansa apply, including their rules on inspecting Cards and on complaints. The complaints procedure set out in the Terms remains available to you.
7. **Curling.** Curl of up to about 5 mm from a flat surface does not affect the Condition. Greater curl lowers the Condition to GD at best, and curl that permanently breaks the structure of the Card means PO. This applies to every Card; foils curl most readily (§6). Curling is the only imperfection that depends on the surroundings the Card is kept in: it comes not only from the humidity of the air but from a change in that humidity, so a Card moved to a damper place curls more. We assess the threshold of about 5 mm in our storage conditions, which are set up for keeping Cards. A Card received from our warehouse may therefore curl more in damper surroundings; this does not worsen the assessment of its Condition as at dispatch, and your right to withdraw from the contract, described in the Terms of Purchases from Cardhansa, remains unaffected.

§3 Wear and factory defects

1. **Two different things.** Wear comes from handling, play and storage. A factory defect comes from printing or manufacture. We assess the two separately.
2. **A factory defect does not lower the Condition.** We assess a Card with a factory defect on its wear alone. This covers in particular print lines, inclusions, ink and print errors, miscuts, off-centre printing, speckled foil and foil bubbling.
3. **When a defect does lower the Condition.** A factory defect that affects the structure of the Card or the legibility of its content means PO. This covers in particular a cut that removes part of the artwork or of the text, foil that has separated from the card stock, and text that cannot be read.
4. **Centring.** Off-centre printing does not lower the Condition on its own, however clearly it is visible, as long as none of the Card's artwork or text is cut off.

§4 The scale of Conditions

1. **Seven Conditions.** We use a seven-grade scale: MT, NM, EX, GD, LP, PL, PO, from the best to the worst. §5 describes the Conditions from NM to PO in detail, and paragraph 4 below covers the MT Condition.
2. **Each Condition includes the ones above it.** A Condition allows everything that the better Conditions allow. A row is met when the imperfection does not go beyond what that row describes; it does not have to match the description exactly.
3. **Where in doubt, we grade down.** The Condition of the Card is the lowest Condition to which any of its imperfections leads (§2(1)). For example, a Card that meets NM everywhere, but whose scratches fit only EX, is an EX Card. Where we are in doubt between two Conditions, we choose the lower one.
4. **The MT Condition.** We reserve MT (Mint) for good-quality graded Cards enclosed in slabs; we currently do not specifically buy Cards in slabs (§7(5)), which is why in practice, in the buyback and in the sale alike, we work on the scale from NM down.

§5 Detailed description of the Conditions

5.1 NM (Near Mint)

1. **Overall impression.** The Card looks as if it had just been taken out of a booster and had never been played. Only barely visible imperfections are acceptable, and nothing catches the eye in normal light: single tiny white points on the edges or on one corner still fit NM. Boundary against EX: distinct white points, visible straight on from a normal distance, or more than a few of them, mean EX.
2. **Acceptable imperfections.** The table sets out how far each imperfection may go at NM. An imperfection that goes beyond what the table allows means the next lower Condition.

Imperfection	Acceptable at NM
Corner wear	None, or barely visible softening of at most one or two corners, with a barely visible trace of white allowed on one corner. The corners stay sharp.
Edgewear	None, or single tiny white points on the edges, a few at most on the Card and without a continuous stretch of white.
Surface wear	None.
Scratches	None, or at most two or three fine scratches visible only at an angle, each up to about 10 mm.
Scuffing	None, or barely visible scuffing over a small area, seen only at an angle.
Clouding (foils)	None.

Imperfection	Acceptable at NM
Grime	None.
Indentations	None.
Bends and creases	None.
Curling	Up to about 5 mm of lift from a flat surface.
Factory defects	Allowed where they affect neither the structure nor the legibility of the Card; they do not lower the Condition.
Interference	None.
Peeling and rippling	None.
Structural damage	None.

5.2 EX (Excellent)

1. **Overall impression.** The Card has been used without a sleeve and carries its first distinct but spot-like marks: white on up to about three corners, and single white points on the edges, separated from one another. The white keeps to the edge itself and does not reach the face of the Card, the corners stay sharp, and the surface keeps its gloss across the whole side. Boundary against GD: when the white points join into short continuous stretches along an edge, cover more corners, or the white begins to move from the edge onto the face of the Card, the Card is GD.
2. **Acceptable imperfections.** The table sets out how far each imperfection may go at EX. An imperfection that goes beyond what the table allows means the next lower Condition.

Imperfection	Acceptable at EX
Corner wear	Light: tiny white points visible straight on, on up to about three corners; the corners still sharp.
Edgewear	Light: single white points on the edges, separated from one another, without a continuous stretch of white; the white does not reach the face of the Card.
Surface wear	None.
Scratches	Light: isolated scratches visible only at an angle, up to about three per side, none visible straight on.
Scuffing	Barely visible: small dulled areas seen only at an angle, the gloss of the whole side intact.
Clouding (foils)	Barely visible clouding, seen only at an angle.
Grime	None.
Indentations	Barely visible: isolated pinpoints that do not show through to the other side.
Bends and creases	None.
Curling	Up to about 5 mm of lift from a flat surface.
Factory defects	Allowed where they affect neither the structure nor the legibility of the Card; they do not lower the Condition.
Interference	None.
Peeling and rippling	None.
Structural damage	None.

5.3 GD (Good)

1. **Overall impression.** The Card has been played without a sleeve for a longer time. The white on the corners is distinct and visible from a normal distance, it covers several corners, and the corners may be slightly rounded. Along the edges the white forms short continuous stretches, though not around the whole perimeter, and in places it moves off the edge onto the face of the Card as single small points. The surface loses its gloss over part of a side. Boundary against LP: when the white runs around practically the whole perimeter of the Card, covers all the corners, or spreads across the face of the Card in larger patches, the Card is LP.

2. **Acceptable imperfections.** The table sets out how far each imperfection may go at GD. An imperfection that goes beyond what the table allows means the next lower Condition.

Imperfection	Acceptable at GD
Corner wear	Moderate: distinct white on several corners, visible straight on; the corners may be slightly rounded.
Edgewear	Moderate: white visible straight on in many places, in places forming short continuous stretches, but not along the whole perimeter.
Surface wear	Light: single small white points on the face of the Card, mostly near the edges.
Scratches	Moderate: up to a few scratches visible straight on, each up to about 10 mm.
Scuffing	Light: dulling visible straight on over part of a side, the rest of the side keeping its gloss.
Clouding (foils)	Light: clouding visible straight on over part of the foil.
Grime	Light: traces of handling, visible from close up.
Indentations	Light: single dents visible straight on that do not show through to the other side.
Bends and creases	None.
Curling	Any curl that does not permanently break the Card.
Factory defects	Allowed where they affect neither the structure nor the legibility of the Card; they do not lower the Condition.
Interference	None.
Peeling and rippling	None.
Structural damage	None.

5.4 LP (Light Played)

1. **Overall impression.** The Card has been played without a sleeve for a long time. The white runs around practically the whole perimeter of the Card and covers all the corners, which are visibly soft or rounded, and from the edges it moves onto the face of the Card in patches visible at a glance. The surface is dulled over a large part of a side, and the scratches show straight on. In a sleeve the Card remains fully playable and indistinguishable from the other Cards in the deck; that is what this boundary rests on. The European LP is not the same as the American Lightly Played; the names are misleading. Boundary against PL: deep scratches covering the surface, ingrained dirt, pressure marks or a crease mean PL.
2. **Acceptable imperfections.** The table sets out how far each imperfection may go at LP. An imperfection that goes beyond what the table allows means the next lower Condition.

Imperfection	Acceptable at LP
Corner wear	Heavy: white on all the corners, the corners visibly soft or rounded.
Edgewear	Heavy: white along practically the whole perimeter of the Card.
Surface wear	Moderate: white spread over parts of the face of the Card, visible at a glance.
Scratches	Heavy: many scratches visible straight on, including longer ones, but no deep scratches covering the surface.
Scuffing	Moderate: a dull surface over a large part of a side.
Clouding (foils)	Moderate: clouding over most of the foil.
Grime	Moderate: visible dirt that is not ingrained.
Indentations	Moderate: single dents visible straight on, which may show through to the other side; no pressure marks across the Card.
Bends and creases	A bend that does not break the Card, without a crease.
Curling	Any curl that does not permanently break the Card.
Factory defects	Allowed where they affect neither the structure nor the legibility of the Card; they do not lower the Condition.

Imperfection	Acceptable at LP
Interference	None.
Peeling and rippling	Light: a small peel or rippling of the surface layer, without exposing the core.
Structural damage	None.

5.5 PL (Played)

1. **Overall impression.** The Card shows obvious, heavy wear and several imperfections at once: heavy damage to the edges, the corners and the surface, ingrained dirt, deep scratches, pressure marks and bends. The Card keeps its structural integrity, but bends, pressure marks or a crease may be recognisable even through a sleeve: such a Card may be treated as marked and unfit for tournament play. Boundary against PO: the first damage that affects the structure, such as a tear, a missing piece or a crease that breaks the Card, and any trace of interference, mean PO.
2. **Acceptable imperfections.** The table sets out how far each imperfection may go at PL. An imperfection that goes beyond what the table allows means the next lower Condition.

Imperfection	Acceptable at PL
Corner wear	Heavy: corners worn down and rounded, the layers of the card stock may show, no corner broken off.
Edgewear	Heavy: white along the whole perimeter, the edges frayed.
Surface wear	Heavy: white spread across the face of the Card.
Scratches	Heavy: deep scratches covering the surface.
Scuffing	Heavy: a dull surface over both sides.
Clouding (foils)	Heavy: clouding over the whole foil.
Grime	Heavy: ingrained dirt.
Indentations	Heavy: dents and pressure marks, which may show through to the other side, none of them puncturing the Card.
Bends and creases	Pronounced bends, or a crease that does not break the Card.
Curling	Any curl that does not permanently break the Card.
Factory defects	Allowed where they affect neither the structure nor the legibility of the Card; they do not lower the Condition.
Interference	None.
Peeling and rippling	Moderate: peeling and rippling over a larger area, the layers of the card stock still holding together; signs of contact with liquid that have neither deformed nor stained the Card.
Structural damage	None.

5.6 PO (Poor)

1. **Overall impression.** A Card with damage that goes beyond wear from play: broken corners, tears, missing pieces, creases that break the Card, water damage, ink marks or writing. Inked Cards, altered Cards and Cards with any signature fall into PO automatically (§7). PO is the lowest Condition on the scale, so it has no boundary below it.
2. **What PO covers.** The table sets out what PO covers. A Card in a state worse than the one described here is still PO.

Imperfection	Covered by PO
Corner wear	Any, including corners broken off or missing.
Edgewear	Any, including edges with material torn away.
Surface wear	Any, including white over the whole face of the Card.
Scratches	Any, including scratches that cut into the card stock.
Scuffing	Any.
Clouding (foils)	Any.

Imperfection	Covered by PO
Grime	Any, including stains and substances that have soaked into the Card.
Indentations	Any, including dents that puncture the Card.
Bends and creases	Any, including a crease that breaks the structure of the Card.
Curling	Any, including curl that has permanently broken the Card.
Factory defects	Any, including defects that affect the structure or the legibility of the Card.
Interference	Any: ink, writing, any signature, repainted or altered artwork.
Peeling and rippling	Any, including peeling that exposes the core and rippling across the whole Card.
Structural damage	Any: tears, holes, missing pieces, splitting of the layers of the card stock that exposes the core, water damage that has deformed or stained the Card.

§6 Foil cards

1. **A stricter standard.** The foil layer is more delicate than a matt surface and shows imperfections more readily, which is why we assess foils more strictly. We inspect scratches and clouding at an angle, with the Card in motion, because they reveal themselves in reflected light. Curling is not stricter for a foil: it is governed by §2(7), although a foil curls most readily.
2. **Clouding caps the Condition.** Clouding is subject to a ceiling that applies whatever the rest of the Card looks like:
   a. **Any visible clouding.** Clouding visible at an angle rules out NM. A foil with clouding is EX at best.
   b. **Clouding visible straight on.** Clouding visible straight on over part of the foil is GD at best.
   c. **Clouding over most of the foil.** Clouding over most of the foil surface is LP at best.
3. **Scratches on a foil.** A scratch on the foil layer visible straight on lowers the Condition of a foil to GD at best, even where the general Scratches row would allow more.
4. **Speckled foil and foil bubbling.** Both are factory defects (§3). Speckling, and bubbles smaller than about 1 mm that stay flat under light pressure, do not lower the Condition. A bubble that separates the foil layer from the card stock affects the structure of the Card and means PO.

§7 Signed, altered, inked and slabbed cards

1. **Any signature.** Any signature on a Card means the PO Condition, whosever it is. We do not verify the authenticity of signatures, which is why we treat an artist's signature the same as any other. We do not buy Cards with a signature, even where the signature belongs to the artist or to a well-known personality.
2. **Altered.** A Card with repainted or altered artwork is in the PO Condition. We do not buy such Cards.
3. **Looking ahead.** We expect that in the future we will also buy Cards signed by the artist and altered Cards. We will announce that separately in the Service.
4. **Inked and touched up.** We classify Cards with traces of ink masking imperfections, for example blackened edges or a touched-up border, as PO regardless of their other features. We treat modifications made to inflate value as an attempt to mislead. We do not buy such Cards.
5. **Cards in slabs.** We currently do not buy Cards in slabs (PSA, BGS, CGC and similar).

§8 Final provisions

1. **Language.** This document is drawn up in Polish; the English version is provided for convenience. In case of any discrepancy, the Polish version is binding.