Focus on the game. We will handle the rest.

Terms of Purchases from Cardhansa

version 1.0 · in force from 1 July 2026

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Definitions

Parties and sales channels

Cardhansa (also: **we**) – Daniel Majewski Cardverse, a sole trader registered in the Polish Central Register and Information on Economic Activity (CEIDG), using the brand name Cardhansa, with its registered office in Warsaw, ul. Żurawia 6/12 lok. 745, 00-503 Warszawa, Poland, tax ID (NIP): 9662027267, REGON: 527381669, e-mail: support@cardhansa.com. In contracts concluded under the Terms, Cardhansa acts as the seller.

Buyer (also: **you**) – a person buying Goods from Cardhansa: a natural person or a business, on the terms set out in §2(1).

Consumer – a Buyer who is a natural person and who buys Goods for a purpose not directly related to their business or professional activity (Art. 22^1 of the Civil Code).

Buyer with Consumer Rights – a Buyer who is a natural person and who buys Goods directly in connection with their business activity, where it follows from the content of the contract that the purchase is not of a professional nature for them (Art. 7aa of the Consumer Rights Act). We apply the provisions of the Terms concerning the Consumer to such a Buyer to the extent resulting from that provision.

Service – the Cardhansa website available at cardhansa.com, including its subpages and subdomains.

Trading Platform – an external trading service on which Cardhansa offers Goods as the seller. We indicate the current list of Trading Platforms in the Service.

Account – your account in the Service, maintained under the Service Terms, required in order to place an Order in the Service.

Terms – these Terms of Purchases from Cardhansa.

Service Terms – Cardhansa Service Terms, a separate document setting out the rules for using the Service and for the provision of services by electronic means.

Goods

Goods – an item offered by Cardhansa for sale, in particular a Card, a Bundle or a Sealed Product.

Card – a single collectible trading card game (TCG) card offered as a copy in a specified Condition.

Sealed Product – a TCG product (e.g. a booster box) offered in the original, intact packaging of the game publisher.

Bundle – Cards offered together as a single Line Item, in the composition and on the terms described with the Goods.

Condition – the wear class of a Card on the MT, NM, EX, GD, LP, PL, PO scale, indicated with the Goods and determined in accordance with the Card Condition Policy.

Card Condition Policy – a Cardhansa document describing the degree of wear of Cards on the scale of Conditions and the rules for assessing them, available in the Service.

Prices and payments

Price – the gross price indicated with the Goods, excluding the Delivery Cost, in the currency indicated with the Goods.

Price List – the Cardhansa Price List, a separate document setting out the Delivery Costs and the other fees related to an Order.

Delivery Cost – the cost of the delivery method chosen, indicated in the Price List and in the Order summary.

Payment Provider – the payment services provider handling payments for Orders.

Coupon – a code entitling you to the benefits set out in its description: a reduction of the Price, or a reduction of, or exemption from, the Delivery Cost. We express the reduction as an amount or as a percentage.

Promotion – a temporary benefit granted under separate promotion terms published in the Service.

The purchase process

Order – an offer to buy Goods placed by the Buyer, covering the list of Goods, their Prices, the delivery method chosen and the payment method.

Order Acceptance Confirmation – our statement accepting the Order, sent by e-mail. The Sales Agreement is concluded when it is delivered (§5(4)).

Line Item – a single item of Goods or a group of identical Goods within an Order.

Sales Agreement – the agreement for the sale of Goods concluded between you and Cardhansa under the Terms.

Business Day – a day from Monday to Friday, excluding public holidays in Poland.

§1 General provisions

1. **Scope.** The Terms set out the rules for the sale of Goods by Cardhansa to Buyers. We apply them to Orders placed in the Service and on Trading Platforms; the differences concerning Trading Platforms are described in §8.
2. **Roles of the parties.** In transactions under the Terms, Cardhansa acts as the seller and the Buyer as the purchaser of the Goods. The rules for selling cards to Cardhansa, that is buyback, are set out in the Terms of Selling Cards to Cardhansa.
3. **Using the Service.** The rules for using the Service and for the provision of services by electronic means, including maintaining an Account, are set out in the Service Terms. In matters of purchases, the Terms prevail.
4. **The version binding for an Order.** We apply to an Order the version of the Terms in force when it is placed. A change to the Terms does not affect Orders placed earlier, so while your Order is being fulfilled its content does not change. Each version of the Terms has a number and an effective date; we make the current one available in the Service and archive earlier ones.
5. **Contact.** For all matters concerning the Terms, write to support@cardhansa.com. A support chat also operates in the Service.

§2 The Buyer

1. **Who may buy.** Goods may be bought by adult natural persons with full capacity to perform legal acts and by businesses. A person who is at least 13 years old and is not an adult buys within the scope of contracts commonly concluded in minor everyday matters (Art. 20 of the Civil Code) or with the consent of their legal guardian (Art. 17 of the Civil Code).
2. **Your status.** When placing an Order, you indicate whether you are buying as a Consumer, as a Buyer with Consumer Rights, or in connection with your business activity of a professional nature. Providing a tax ID (NIP) means a purchase in connection with business activity. Purchases by businesses are additionally governed by §11.
3. **Account and data.** To place an Order in the Service you need an Account, maintained under the Service Terms. You provide true and current data for delivery and for the invoice; you may indicate a different delivery address and a different person to receive the parcel, and the rights under the Sales Agreement remain with you. You are responsible for the consequences of providing incorrect data, in particular an incorrect delivery address.

§3 Goods

1. **What we sell.** We sell Cards, Bundles and Sealed Products, as well as the other Goods made available in the Service. Some Goods come from the secondary market, including from our buyback. The features of the Goods are determined by their description: for Cards and Bundles this is above all the Condition, which describes their degree of wear in accordance with the Card Condition Policy, and for Sealed Products the original, intact packaging of the game publisher.
2. **Condition of a Card.** We assess the Condition of each Card in accordance with the Card Condition Policy and indicate it with the Goods. We apply the same scale and the same criteria in buyback and in sale.
3. **Signs of wear.** A Card in a given Condition shows the signs of wear proper to that Condition, described in the Card Condition Policy. We indicate the Condition with the Goods and in the cart, and together with the rest of the description of the Goods it forms part of the contract. Signs of wear falling within the indicated Condition match the description of the Goods and do not constitute a lack of conformity of the Goods with the contract.

4. **Photographs.** For Goods marked as a copy with a photograph, we present photographs of that copy. For the other Goods, the photographs show the version of the Card, and the features of the copy are determined by the indicated Condition.
5. **Sealed Products.** The contents of a Sealed Product are determined by the game publisher and follow from the product description. We sell Sealed Products in the original packaging sealed by the publisher: a Sealed Product is determined by intact packaging, not by the scale of Conditions.
6. **Information about the Goods.** In the description of the Goods we indicate the manufacturer or the game publisher and the markings identifying the Goods, in particular the name, the set, the version and the language, as well as the manufacturer's warnings, where they apply to the Goods.
7. **Availability.** We offer Goods in the number of copies available, which you see with the Goods. We offer the same copies in parallel in the Service and on Trading Platforms, and we update stock levels between channels automatically, which is why the number of copies available changes on an ongoing basis.
8. **Limits.** We may set limits on the number of copies per Buyer and per Order. You see the limits with the Goods.

§4 Prices, Coupons and Promotions

1. **Gross price.** We state Prices as gross prices, inclusive of the taxes due, in the currency indicated with the Goods. The Price does not include the Delivery Cost. Prices apply in the sales channel in which we present them, which is why the Price and the currency of the same Goods in the Service and on a Trading Platform may differ.
2. **Margin scheme.** We sell some Goods under the margin scheme for second-hand goods (Art. 120 of the VAT Act). The invoice then indicates the scheme applied and does not show the amount of tax separately. This affects neither the amount of the Price nor your rights.
3. **Delivery Cost.** The Delivery Cost depends on the delivery method chosen and follows from the Price List. You see the total amount payable, including the Delivery Cost, before placing the Order.
4. **Changes of Prices.** Prices change with the market. The Prices visible when you place your Order are binding for it: at that moment the prices of the Line Items are fixed in the Order and do not change.
5. **Price reductions.** When announcing a reduction of the Price, we state next to it the lowest Price of those Goods in the 30 days before the reduction was introduced, or, if we have been offering them for a shorter time, the lowest Price since they were made available for sale.
6. **Obvious error in the Price.** If the Price contained an obvious error, in particular one resulting from a mistake or a technical failure, and departed from the value of the Goods so clearly that an average Buyer could easily notice that error, we do not confirm acceptance of the Order as to that Line Item (§5(6)(c)). We inform you of this by e-mail together with an explanation, and we refund the amount paid on the terms set out in §5(7).
7. **Coupons.** You may use one Coupon in a single Order. The benefits and conditions of a Coupon are set out in its description. Coupons and Promotions combine only where the terms of the Promotion so provide.
8. **Promotions.** Temporary benefits, for example a reduced Delivery Cost above an Order value threshold, are set out in separate Promotion terms published in the Service. The terms of a Promotion state the duration and the conditions of the benefit.

§5 The Order and conclusion of the contract

1. **Nature of the presentation of Goods.** The presentation of Goods in the Service, including their descriptions and Prices, is an invitation to conclude a contract (Art. 71 of the Civil Code). We present Goods in the number of copies available, which you see with the Goods.
2. **How you place an Order.** In the Service you add Goods to the cart, choose the delivery method and the payment method and provide the recipient's data. Before placing the Order you see a summary with the total amount payable, and you can correct the data and change the contents of the cart. You place the Order using the button labelled "Order and pay", having accepted the Terms beforehand. Above the button we inform you that you are making an offer and that the contract is concluded when the Order Acceptance Confirmation is delivered. We record the content of the Order together with the accepted version of the Terms and make it available to you in the Account panel and by e-mail. We conclude contracts in Polish.
3. **Your offer.** The Order is your offer to buy the Goods (Art. 66 § 1 of the Civil Code). You make the offer separately as to each Line Item, which is why we may accept it in whole or in part. We confirm receipt of the Order without delay by e-mail; confirmation of receipt is not yet acceptance of the offer.
4. **Conclusion of the contract.** The Sales Agreement is concluded when the Order Acceptance Confirmation is delivered to you. We send it without delay, no later than within 2 Business Days of the Order being placed, itemising the Line Items, the Prices, the Delivery Cost and the total amount.
5. **Confirmation on a durable medium.** Together with the Order Acceptance Confirmation we send you by e-mail a confirmation of the contract concluded, with information about the right to withdraw from the contract and a model withdrawal form: in the body of the message and in an attached PDF file. You can save the file and reproduce it unchanged; making this information available in the Account panel is for your convenience and does not replace the e-mail message.
6. **When we do not confirm acceptance of an Order.** We may refrain from confirming acceptance of an Order only for a justified reason. The list of these reasons is exhaustive and comprises:
    a. the sale of the ordered copy in another sales channel, including on a Trading Platform, before your Order was placed, where the number of copies available has not yet been updated,
    b. the loss of, or damage to, the ordered copy,

c. an obvious error in the Price or in the description of the Goods (§4(6)),
d. placing the Order in a manner contrary to the Terms, in particular using tools that automate purchases or in order to circumvent the limits under §3(8),
e. a justified suspicion of abuse, in particular of the use of another person's payment method or another person's data, including such a suspicion reported by the Payment Provider.

7. **Effects of an Order not being accepted.** We inform you of the lack of confirmation by e-mail within the time limit under paragraph 4, stating the reason, and we refund the amount paid, no later than within 3 Business Days. If the reason concerns only some of the Line Items, the contract is concluded as to the remaining ones, and the refund covers the amount paid for the Line Items not accepted.
8. **No confirmation within the time limit.** If we do not confirm acceptance of the Order within the time limit under paragraph 4, your offer expires, the contract is not concluded, and we refund payments on the terms set out in paragraph 7.
9. **Cancelling an Order.** Until the Order Acceptance Confirmation is delivered, you may cancel the Order in the Account panel or by e-mail; the contract is then not concluded, and we refund payments on the terms set out in paragraph 7. After the contract is concluded, cancellation is governed by §9.

§6 Payment and invoices

1. **Payment methods.** You pay using one of the methods made available when the Order is placed. Payments are handled by the Payment Provider; that provider's terms also apply to the payment itself. You provide your payment card details or your bank login details directly to the Payment Provider.
2. **Payment deadline.** You pay for the Order in the Payment Provider's payment session, to which we redirect you after the Order is placed. For methods requiring you to make the transfer yourself, you make the payment within 48 hours of placing the Order. By payment we mean our account being credited with the amount of the Order. Payment is made towards the Sales Agreement, which is concluded on the terms set out in §5(4); to accept the Order we require payment in full.
3. **Non-payment.** If the payment does not reach us within the time limit under paragraph 2, your offer expires and the contract is not concluded. We inform you of this by e-mail, and if we have received part of the amount, we refund it on the terms set out in §5(7). You may then place a new Order, at the Prices current when it is placed.
4. **Invoice.** For each Order we issue an invoice in electronic form and make it available to you in the Account panel or send it to the e-mail address you have indicated. By accepting the Terms, you agree to receive invoices in electronic form (Art. 106n of the VAT Act), and if you are buying as a Consumer, acceptance of the Terms is equivalent to requesting an invoice documenting the sale. If an Order covers Goods settled under different tax schemes, we issue a separate invoice for each of them.
5. **Refunds of payments.** We make refunds using the same method you paid with, and if that is not possible, with your consent, by transfer to the bank account you indicate. The refund involves no cost for you.

§7 Delivery

1. **Delivery methods and area.** We deliver Goods using the methods made available when the Order is placed, within the area indicated in the Service. The cost of the method chosen follows from the Price List and is fixed in the Order.
2. **Dispatch deadline.** We dispatch the Order within 2 Business Days of the conclusion of the Sales Agreement, or, if we have indicated a longer period with the Goods, within that period. We release the Goods no later than within 30 days of the conclusion of the Sales Agreement or within the period indicated with the Goods, whichever is longer (this applies in particular to pre-orders).
3. **Packaging.** We send Cards protected against damage in transit, in packaging without markings indicating the contents of the parcel.
4. **Passing of risk.** The risk of loss of, or damage to, the Goods passes to the Consumer when the Goods are released to you or to a person indicated by you other than the carrier (Art. 548 § 3 of the Civil Code). Until that moment, the risk is borne by us.
5. **Damaged or incomplete parcel.** If the parcel is damaged or its contents are incomplete, write to support@cardhansa.com. Attach to your report photographs of the Goods and of the packaging, including photographs of the damage, and, if one was drawn up, also the report made with the carrier. We need this documentation in order to consider the matter and to make a claim with the carrier. Your rights apply regardless of whether such a report was drawn up.
6. **Splitting a parcel.** We may send an Order in several parcels. The Delivery Cost indicated in the Order summary does not change for that reason.
7. **Uncollected parcel.** If a parcel returns to us as uncollected, we store the Goods and call on you by e-mail to indicate how they are to be collected, setting an additional time limit of 14 days. Re-dispatch takes place at your cost, in accordance with the Price List. If you do not indicate a method of collection within that time limit, we may withdraw from the Sales Agreement within 14 days of its expiry; we send the statement by e-mail and refund the Price paid on the terms set out in §6(5). The Delivery Cost is then not refundable, because delivery has been performed. Failure to collect a parcel is not a withdrawal from the Sales Agreement on your part; your withdrawal is governed by §9.

§8 Purchases on Trading Platforms

1. **Our role.** On Trading Platforms we sell Goods as the seller, in our own name. You conclude the Sales Agreement with Cardhansa, not with the operator of the Trading Platform.
2. **Scope of application of the Terms.** To Orders placed on a Trading Platform we apply the whole of the Terms except for the provisions replaced by the rules of the given Trading Platform: §5, §6(2) and (3), §7(1) and (2), and the provisions on the Account and on the Account panel. In their place, the rules of the Trading Platform and the content of our offer on that Trading Platform apply.

3. **Rules of the Trading Platform.** The manner of placing an Order, the moment of conclusion of the Sales Agreement, the payment and delivery methods available, the delivery cost, the currency and the language of the transaction follow from the rules of the given Trading Platform and from the content of our offer on that Trading Platform. Use of the Trading Platform itself takes place under a contract between you and its operator. We issue an invoice for an Order placed on a Trading Platform on the terms set out in §6(4), on the basis of the data provided by that Trading Platform, and we make it available in the manner provided for by it or by e-mail.
4. **Priority of Orders.** If Orders for the same copy are placed in several sales channels before the stock level has had time to update, priority is determined by the exact time at which the Order was placed. In such a case, the sole and justified reason for not fulfilling the Order placed later is the earlier sale of that copy, confirmed by the times of both Orders. Orders placed later cannot be fulfilled: in the Service we do not confirm their acceptance (§5(6)(a)), and on a Trading Platform we carry out a refund under the procedure made available by that Trading Platform. We inform you of this without delay and refund the entire amount paid, no later than within 3 Business Days.
5. **Your statutory rights.** The Consumer's rights under the law, in particular the right to withdraw from a distance contract and the rights arising from a lack of conformity of the Goods with the contract, apply to you regardless of the purchase channel. You may address requests concerning these rights directly to us at support@cardhansa.com or in the manner made available by the Trading Platform.
6. **Purchases from other countries.** If your habitual residence is in a country other than Poland, you retain the protection resulting from the mandatory provisions of the law of that country. We provide information about the Goods and about the purchase conditions in the language of the given Trading Platform.

§9 Withdrawal from the contract

1. **Who is entitled.** As a Consumer or a Buyer with Consumer Rights, you may withdraw from the Sales Agreement within 14 days, without giving a reason and without bearing costs other than those set out in paragraphs 4 and 6 (Art. 27 of the Consumer Rights Act).
2. **When the time limit starts.** We count the time limit from the day on which you, or a person indicated by you other than the carrier, took possession of the Goods, or, if we deliver the Order in parts, from taking possession of the last part.
3. **How to submit it.** Send the statement of withdrawal by e-mail to support@cardhansa.com, submit it in the Account panel, on the chat in the Service as a signed-in Buyer, or, for a purchase on a Trading Platform, in the manner made available by that Trading Platform. We confirm receipt of a statement submitted in the Account panel or on the chat without delay by e-mail (Art. 30(4) of the Consumer Rights Act). You may use the model form attached to the Terms. Sending the statement before the time limit expires is sufficient to meet it.
4. **Sending the Goods back.** Send the Goods back without delay, no later than within 14 days of the withdrawal; sending the Goods back before the time limit expires is sufficient to meet it. We indicate the address and the method of return in our reply to your statement, no later than within 2 Business Days. You bear the direct costs of sending the Goods back (Art. 34(2) of the Consumer Rights Act).
5. **Refund of payments.** We refund the Price and the Delivery Cost within 14 days of receiving the statement of withdrawal, using the same method you paid with, or, if that is not possible, by transfer on the terms set out in §6(5). We may withhold the refund until we receive the Goods or proof of their return, whichever occurs first (Art. 32(3) of the Consumer Rights Act).
6. **A more expensive delivery method.** If you chose a delivery method more expensive than the cheapest ordinary method available when the Order was placed, we refund the Delivery Cost up to the amount of that cheapest method (Art. 33 of the Consumer Rights Act).
7. **Inspecting the Goods and diminished value.** You may inspect the Goods in the way you would in a physical shop. You are liable for any diminished value of the Goods resulting from using them beyond such inspection (Art. 34(4) of the Consumer Rights Act); we deduct the equivalent of the diminished value from the amount refunded and inform you of its amount together with reasons.
8. **Inspecting Cards.** Inspecting a Card consists in examining it visually. Send Cards back in the protection in which you received them. If the Condition of a returned Card is lower than the Condition indicated with the Goods, we determine the diminished value according to the percentage thresholds indicated in the Card Condition Policy for the difference between those Conditions. We deduct it on the terms set out in paragraph 7.
9. **Inspecting Sealed Products.** Inspecting a Sealed Product consists in examining the sealed packaging. Opening the packaging or breaking the publisher's original film goes beyond inspection of the Goods, because the Sealed Product then loses the feature for which it is offered. The diminished value corresponds to the difference between the Price and the value of what is returned, determined according to the prices at which we buy such items in buyback at the time of the return. We deduct it on the terms set out in paragraph 7.
10. **Effect of withdrawal.** A Sales Agreement from which you have withdrawn is deemed not to have been concluded. The withdrawal also covers ancillary contracts concluded together with the Sales Agreement.

§10 Conformity of the Goods with the contract

1. **Our liability.** Towards the Consumer we are liable for a lack of conformity of the Goods with the contract existing at the time of their delivery and revealed within 2 years of that time, under the rules of Chapter 5a of the Consumer Rights Act. A lack of conformity revealed within that period is deemed to have existed at the time of delivery of the Goods, until it is shown otherwise.
2. **When the Goods conform with the contract.** The Goods conform with the contract when they match the description given at the time of purchase, in particular the indicated Condition, version, language and completeness. Cards and Sealed Products conform with the contract when they were manufactured by the game publisher or on its behalf, and a Sealed Product additionally has intact packaging.

3. **Condition and conformity.** Signs of wear falling within the indicated Condition match the description of the Goods and do not constitute a lack of conformity with the contract (§3(3)).
4. **How you report it.** Send your report to support@cardhansa.com or submit it in the Account panel. Describe the matter, give the Order number and attach photographs of the Goods if you have them.
5. **Repair or replacement.** You may demand repair or replacement of the Goods. We may replace the Goods where you demand repair, or repair them where you demand replacement, if bringing them into conformity in the way you have chosen is impossible or would require excessive costs from us. We carry out the repair or replacement within a reasonable time and without excessive inconvenience to you, and we bear the costs of doing so, including the cost of collecting the Goods from you.
6. **When we may refuse.** If repair and replacement are impossible or would require excessive costs from us, we may refuse to bring the Goods into conformity with the contract. For Cards and Sealed Products, which are one-off copies, replacement is usually not possible. We give reasons for the refusal, and you are then entitled to the rights under paragraph 7.
7. **Reduction of the Price or withdrawal.** In the cases set out in the Act, in particular where we refuse to bring the Goods into conformity or the lack of conformity persists despite our actions, you may make a statement of reduction of the Price or of withdrawal from the Sales Agreement. The reduced Price must remain in the same proportion to the Price as the value of the Goods lacking conformity with the contract remains to the value of conforming Goods. You may not withdraw from the Sales Agreement if the lack of conformity is immaterial. We refund the amount due within 14 days of receiving the statement, on the terms set out in §6(5).
8. **Outcome of the consideration.** We consider the report and respond to it within 14 days of receiving it. In order to assess the report we may ask you to send the Goods to an address indicated by us. If the report proves to be justified, we refund the cost of delivery to us. In our reply we present our position together with reasons: we accept the report in whole or in part, or we indicate why there is no lack of conformity, in particular where the Goods match the indicated Condition or where their condition changed after delivery.

§11 Buyer who is a business

1. **Scope.** We apply this paragraph to a Buyer who buys Goods in connection with their business activity and for whom the purchase is of a professional nature. We do not apply §9 and §10 to such a Buyer; nor do we apply the provisions concerning the Consumer to them in any other respect.
2. **Invoice.** We issue the invoice to the data indicated in the Order, including the tax ID (NIP). We issue and deliver invoices for businesses under the rules of the provisions on the National e-Invoicing System (KSeF).
3. **Release and risk.** The risk of loss of, or damage to, the Goods passes to the Buyer when the Goods are released to the carrier (Art. 544 § 1 of the Civil Code).
4. **Inspection of the Goods.** You inspect the Goods without delay after their delivery and report any reservations within 3 Business Days to support@cardhansa.com. After that time limit expires, you are deemed to have accepted the Goods without reservations.
5. **Exclusion of the statutory warranty.** We exclude liability under the statutory warranty for defects in its entirety, including for latent defects (Art. 558 § 1 of the Civil Code).
6. **Scope of our liability.** Our liability for non-performance or improper performance of the Sales Agreement is limited to the Price paid for the Goods. We are not liable for lost profits or for damage resulting from a delay in delivery. The limitations do not apply to damage caused intentionally.
7. **Returns.** You are not entitled to the right to withdraw from the Sales Agreement or to return the Goods without giving a reason.
8. **Competent court.** Disputes with a Buyer who is a business are settled by the court having jurisdiction over Cardhansa's registered office.

§12 Complaints and disputes

1. **How to submit one.** You submit complaints by e-mail to support@cardhansa.com. Describe the matter and give the Order number.
2. **Response time.** We respond within 14 days of receiving the complaint, to the e-mail address from which you sent it or to the address indicated in the complaint.
3. **Scope.** A complaint may concern in particular the Goods, delivery, payment and settlement of an Order. Complaints about services provided by electronic means, including the Account and the operation of the Service, are considered under the rules of the Service Terms.
4. **Supplementing a complaint.** If we need additional information or documents in order to consider a complaint, we will ask you for them without delay. The request does not suspend the running of the time limit under paragraph 2; if we do not receive the supplementary information before it expires, we consider the complaint on the basis of the information we hold.
5. **Out of court.** As a consumer you may use out-of-court means of handling complaints and pursuing claims: proceedings before the voivodeship inspector of the Trade Inspection and the free assistance of a municipal or district consumer ombudsman. You will find more information at uokik.gov.pl.
6. **Court.** Court disputes with a Consumer are settled by the court having jurisdiction under the general provisions.

§13 Final provisions

1. **Governing law.** The governing law is Polish law. In matters not regulated here, the provisions of the Civil Code, of the Consumer Rights Act and of other relevant acts apply. The choice of law does not deprive you of the protection resulting from mandatory provisions of law.

2. **Related documents.** The terms of your Order are jointly formed, in the version in force when it is placed, by the Card Condition Policy and the Price List. Separate documents available in the Service are the Service Terms, the Terms of Selling Cards to Cardhansa, the terms of Promotions, the Privacy Policy and the Cookie Policy.
3. **Personal data.** The controller of Buyers' personal data is Cardhansa. The rules for processing data are described in the Privacy Policy available in the Service. For personal data matters, write to gdpr@cardhansa.com.
4. **Form of statements.** You submit statements concerning an Order in the Account panel, on the chat in the Service as a signed-in Buyer, or by e-mail to support@cardhansa.com, from the address assigned to your Account or indicated in the Order, and, for a purchase on a Trading Platform, also in the manner made available by that Trading Platform. Statements submitted in this way take electronic form and produce legal effects (Art. 60 of the Civil Code), and are deemed to have been made at the moment at which the other party was able to read their content (Art. 61 § 2 of the Civil Code). A Sales Agreement concluded under the Terms does not require written form or signatures. We send our statements and information to the e-mail address assigned to your Account or indicated in the Order. You keep that address current, and messages sent to the last address you indicated are deemed effectively delivered.
5. **Non-binding provisions.** If any provision of the Terms proves to be invalid or does not bind you, the remaining provisions continue to apply. In place of such a provision, the relevant provisions of law apply.
6. **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.
7. **Entry into force.** The Terms are effective from 1 July 2026.
8. **Version history.**

Version	Effective from	What changed
1.0	1 July 2026	first version of the Terms

Model withdrawal form

The form is optional: you can also submit a withdrawal by an ordinary e-mail message.

Addressee: Daniel Majewski Cardverse (Cardhansa), ul. Żurawia 6/12 lok. 745, 00-503 Warszawa, support@cardhansa.com

I/We (*) hereby give notice that I/we (*) withdraw from the contract of sale of the following goods (*):

- Order number:
- list of Goods:
- date of conclusion of the contract (*) / of receipt (*):
- name of the Consumer(s):
- address of the Consumer(s):
- account number for the refund, if the refund is to be made by a method other than the payment method:
- date:
- signature of the Consumer(s), if you send the form on paper:

(*) Delete as appropriate.