Focus on the game. We will handle the rest.

Cardhansa Service Terms

version 1.0 · in force from 1 July 2026

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Definitions

Parties and the Service

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. Cardhansa is the service provider within the meaning of the Act on Providing Services by Electronic Means and the owner of the Service.

User (also: **you**) – a person using the Service or the Electronic Services: a natural person, a legal person or an organisational unit to which the law grants legal capacity.

Consumer – a User who is a natural person using the Electronic Services for a purpose not directly related to their business or professional activity (Art. 22^1 of the Civil Code). We apply the provisions of the Terms concerning the Consumer also to a natural person using the Electronic Services directly in connection with their business activity, where this is not of a professional character for that person (Art. 7aa of the Consumer Rights Act).

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

Electronic Services

Electronic Service – a service provided by Cardhansa by electronic means through the Service, listed in §2.

Account – the set of resources and permissions kept for you in the Service, identified by your e-mail address, in which we collect your data, orders, requests and consents.

Newsletter – Cardhansa's commercial and marketing information sent to the e-mail address you provide, on the basis of your consent.

Documents and content

Terms – these Cardhansa Service Terms.

Transaction Terms – the terms setting out the rules of transactions with Cardhansa: Terms of Selling Cards to Cardhansa (buyback) and Terms of Purchases from Cardhansa (shop).

Price List – the Cardhansa Price List, a separate document setting out the prices and fees related to transactions, in particular parcel prices and additional fees. The rules for applying them are set out in the Transaction Terms.

Service Content – the elements of the Service: texts, descriptions, graphics, photographs, the layout and appearance of pages, software, databases and Cardhansa's designations.

§1 General provisions

1. **Scope.** The Terms set out the rules for using the Service and the rules under which Cardhansa provides services by electronic means. They are terms and conditions within the meaning of Art. 8 of the Act of 18 July 2002 on Providing Services by Electronic Means.
2. **Service provider.** The Electronic Services are provided by Cardhansa. The details identifying the service provider, its address and its e-mail address are given in the Definitions section (Art. 5 of the Act on Providing Services by Electronic Means).
3. **Contact.** For all matters concerning the Service, write to support@cardhansa.com or use the support chat. Address matters concerning personal data to gdpr@cardhansa.com.
4. **Transactions.** The rules for selling cards to Cardhansa and for purchases from Cardhansa are set out in the Transaction Terms. The Terms apply to the use of the Service in each of these transactions; in case of any discrepancy, the applicable Transaction Terms prevail. The terms of purchases also cover purchases on trading platforms on which we offer goods; the use of the platform itself is governed by the rules of its operator, and the Terms do not apply to it.
5. **Making the Terms available.** We make the Terms available free of charge in the Service before a contract is concluded, in a form that allows them to be obtained, reproduced and recorded (Art. 8(1)(1) of the Act on Providing Services by Electronic Means). At your request we will send them to you by e-mail.
6. **Language.** We draw up the Terms in Polish and conclude contracts for Electronic Services in that language. Versions in other languages are made available for convenience; in case of any discrepancy, the Polish version is binding.
7. **Who may use the Service.** The Service and the Electronic Services are used by adults with full capacity to perform legal acts and by businesses. A person who is at least 13 years old and is not an adult uses the Service 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). The Newsletter requires being at least 16 years old, and below that age the consent of a legal guardian (Art. 8 GDPR). Selling cards to Cardhansa is available to adults only, under the Terms of Selling Cards to Cardhansa.

§2 Types and scope of Electronic Services

1. **Catalogue of services.** Through the Service we provide the following Electronic Services:
   a. browsing the Service: access to pages, descriptions of cards and products, prices and information about Cardhansa,
   b. search and quotation: searching for cards and products and presenting buyback prices and sale prices,
   c. cart: listing the items you select and calculating their value before you place an order,
   d. Account: managing your data, orders, requests and consents in one place,
   e. support chat: contact with our support team in the chat window in the Service,
   f. Newsletter: commercial and marketing information sent by e-mail.
2. **Free of charge.** All Electronic Services are free of charge. Fees related to fulfilling orders, in particular parcel costs and additional fees, follow from the Price List and from the Transaction Terms; you see their amount before you place an order.
3. **Nature of the services.** Browsing the Service, the search, the quotation, the cart and the support chat are one-off services, provided for as long as you use the given feature. The Account and the Newsletter are continuous services, provided for an indefinite period.
4. **Scope of features.** The features available within each Electronic Service are described in the Service next to that feature.

§3 Technical requirements and security

1. **What you need.** To use the Service you need: a device with internet access, a current version of a web browser (Chrome, Firefox, Safari, Edge or Opera) with JavaScript and cookies enabled, a connection encrypted with the HTTPS protocol and an active e-mail address. An Account additionally requires a mobile phone number; we send the codes needed for registration and sign-in to the e-mail address and to that number (Art. 8(3)(2)(a) of the Act on Providing Services by Electronic Means).
2. **Cookies.** Cookies and browser memory are needed for the Service to work correctly, including signing in and the cart. The rules for their use are described in the Cookie Policy.
3. **Particular risks.** Using services provided by electronic means involves the risks typical of the internet: malicious software, attempts to obtain sign-in credentials by deception (phishing) and interception of transmissions on unsecured networks (Art. 6(1) of the Act on Providing Services by Electronic Means). Secure your device with up-to-date software and use trusted networks.
4. **Your sign-in credentials.** Keep codes and passwords to yourself and enter them only in the Service. We never ask you to give a code or a password by e-mail, by SMS, on the chat or over the phone. If you suspect that someone has gained access to your Account, write to support@cardhansa.com; we will secure the Account immediately.

§4 Conclusion and termination of the contract for Electronic Services

1. **When you conclude the contract.** You conclude the contract for browsing the Service, the search, the quotation and the cart when you enter the Service or launch the given feature, and it ends when you leave the Service. You conclude the contract for the support chat when you start the conversation, and it ends when the conversation ends. You conclude the contract for the Account when you create the Account, and the contract for the Newsletter at the moment set out in §9(3).
2. **Acceptance of the Terms.** Before you create an Account and before you subscribe to the Newsletter, you accept the Terms. We collect marketing consents separately, in separate checkboxes.
3. **Cancellation.** You can terminate the contract for the Account and the contract for the Newsletter at any time, without giving a reason and free of charge: you delete the Account in the Account panel or by e-mail, and you unsubscribe from the Newsletter using the link in the message or in the Account panel. The contract ends when your instruction is carried out.
4. **Withdrawal within 14 days.** The contract for the Account and the contract for the Newsletter are distance contracts, so you can withdraw from them within 14 days of their conclusion, without giving a reason and at no cost (Art. 27 of the Consumer Rights Act). Send your statement to support@cardhansa.com. You achieve the same effect faster by deleting the Account or unsubscribing from the Newsletter in accordance with §4(3).
5. **Orders in progress.** Termination of a contract for an Electronic Service does not affect contracts concluded before it was terminated or orders in progress. We complete and settle them in accordance with the Transaction Terms.
6. **Termination by us.** The rules for suspension and termination of the contract for the Account by Cardhansa are set out in §6.

§5 Account

1. **What it is for.** The Account brings together in one place your data, the history of buyback and purchase orders, the documents issued for those orders, support requests and consents. The scope of features available from the Account and the cases in which an Account is needed to place an order are set out in the Transaction Terms.
2. **Who creates an Account.** Accounts are created by persons who are at least 13 years old and by businesses, under §1(7). On behalf of a business, the Account is created and used by a person authorised to act on its behalf, and the business is liable for that person's actions as for its own.
3. **How you create it.** You fill in the registration form, provide an e-mail address and a phone number, confirm them with the codes we send to them, and accept the Terms. The phone number is needed to confirm operations on the Account and for order notifications.
4. **Signing in.** You sign in with a one-time code that we send to the e-mail address assigned to the Account. The Service may also make other sign-in methods available, including a password or an account with an external identity provider. Registration and sign-in are handled on our instructions by an external authentication provider, and the rules for processing data during sign-in are described in the Privacy Policy.
5. **One Account.** You may have one Account. Keep access to the Account to yourself, and if you act as a business, share it only with authorised persons.
6. **True data.** You provide data that is true, complete and current, and when it changes, you update it in the Account panel. You are responsible for the consequences of providing incorrect data, in particular an incorrect address for delivery and an incorrect bank account number.
7. **Deleting the Account yourself.** You can delete the Account at any time in the Account panel or by e-mail to support@cardhansa.com, without giving a reason and free of charge. The consequences for orders in progress are set out in §4(5), and the periods for which data is kept after the Account is deleted are described in the Privacy Policy.
8. **Documents after the Account is deleted.** We make the documents issued for your orders available in the Account panel for the whole time the Account is kept. Before you delete the Account, download the ones you want to keep; after deletion we will send them to you at your request within the period for which we keep them under the applicable law.

§6 Suspension and deletion of an Account by Cardhansa

1. **Grounds for suspension.** We may suspend access to the Account where there is:
   a. a reasonable suspicion of unauthorised access to the Account or of a breach of its security,
   b. a reasonable suspicion of abuse, in particular circumventing limits or promotion conditions from multiple Accounts or an attempt at fraud,
   c. a reasonable suspicion that the data provided in the Account is untrue or belongs to another person,
   d. a breach of the rules for using the Service described in §10, in particular automated retrieval of data from the Service,
   e. an obligation arising from the law or a request from an authorised authority.
2. **Suspension procedure.** We suspend the Account immediately and inform you of the suspension by e-mail. If you disagree with our decision, send us a message with your explanations to support@cardhansa.com; within 14 days of receiving it we will address your explanations and inform you of the decision we have taken.
3. **Termination of the contract for the Account.** We may terminate the contract for the Account for important reasons: gross or persistent breach of the Terms, the abuse referred to in §6(1)(b), acting to the detriment of Cardhansa or of other Users, or supplying unlawful content despite our call to stop.
4. **Notice period.** We send the notice of termination by e-mail, with reasons and with a 14-day notice period. After it expires, we delete the Account.
5. **A new Account.** After termination of the contract for the Account for the reasons set out in §6(3), we may refuse to conclude a new contract for an Account with you. We inform you of this by e-mail, and you can challenge the decision in a complaint under §13.

6. **Orders and settlements.** Suspension and termination do not release either party from settling contracts already concluded. The cases in which we may refuse to accept an offer or to fulfil an order are set out in the Transaction Terms.
7. **Your rights under concluded contracts.** Suspension of the Account and termination of the contract for the Account do not limit your ability to make statements concerning contracts already concluded, in particular withdrawal from a contract, complaints and return instructions. During the suspension and after the Account is deleted, you make these statements by e-mail to support@cardhansa.com, and we handle them under the Transaction Terms.
8. **Your means of appeal.** You can challenge suspension of the Account and termination of the contract for the Account in a complaint under §13.

§7 Search, quotation and cart

1. **Search.** The search lets you find a card or a product and check how much we will pay for it in the buyback and the price at which we sell it.
2. **Quotation.** We present prices next to each card and each product, broken down by card condition where this applies. The rules for assessing condition are described in the Card Condition Policy.
3. **Nature of prices.** The legal effects of the prices presented, the moment an offer is made and the moment a contract is concluded are set out in the Transaction Terms.
4. **Current information.** Prices, the availability of cards and products and the scope of the buyback change continuously with the market and with our stock.
5. **Cart.** The cart lists the items you select and calculates their value. You change the contents of the cart until you place an order. We confirm the items and prices at the moment you place the order, under the Transaction Terms.
6. **Remembering the cart.** We remember the contents of your cart on your device, and once you are signed in also in the Account, so that you find it on your next visit. The details are described in the Cookie Policy.

§8 Support chat

1. **What it is for.** The chat in the Service connects you with our support team. We will help with matters concerning cards and products, orders, payouts, deliveries and the operation of the Service.
2. **Conversation record.** We save conversations and link them to the matter they concern, in order to keep our service continuous and to handle any complaint. You can send the record of a conversation to the e-mail address assigned to your Account. The rules for processing this data are described in the Privacy Policy.
3. **Binding statements.** You make decisions concerning orders, in particular acceptance of price proposals, withdrawal from a contract and return instructions, in the Account panel, by e-mail or on the chat, if you hold the conversation as a signed-in User. The effects of these statements are set out in the Transaction Terms.
4. **Scope of the data you provide.** On the chat you provide the data needed to handle your matter, in particular the order number and the e-mail address of the Account.
5. **Automated handling.** An automated system may reply on the chat or suggest replies to our support team; we inform you of this in the chat window. You can ask to speak to a person at any time. The automated system does not make declarations of intent on our behalf, in particular as to prices, order conditions or the outcome of a complaint.

§9 Newsletter and marketing consents

1. **What the Newsletter is.** The Newsletter is messages about cards, prices, promotions and changes at Cardhansa, sent to your e-mail address.
2. **Subscribing.** You subscribe to the Newsletter in the subscription form, by providing your e-mail address and confirming the subscription with a button, or by ticking a consent checkbox where the subscription accompanies another action in the Service; the box is not ticked by default. Consent is voluntary and independent of your use of the other Electronic Services and of concluding transactions with Cardhansa. The Newsletter requires being at least 16 years old, under §1(7).
3. **When the contract is concluded.** If you subscribe while signed in to your Account, you conclude the contract for the Newsletter when you tick the consent in the Service (in the cart, in the Account panel or in the subscription form), and we start sending the Newsletter from that moment. If you subscribe while not signed in, we send a message with a confirmation link to the address you provided; you conclude the contract for the Newsletter when you click that link, and we start sending the Newsletter from that moment.
4. **Legal basis.** We carry out commercial information and direct marketing on the basis of your consent, in accordance with Art. 398 of the Act of 12 July 2024, the Electronic Communications Law, and with the GDPR.
5. **Contact channels.** We collect consent to marketing contact once. In the Account panel you choose which channels you want to receive, and you switch any of them off at any time. Consent to telephone calls for marketing purposes is collected separately.
6. **Withdrawing consent.** You can withdraw consent at any time: via the "Unsubscribe" link in every message or in the Account panel. Withdrawal is as easy as giving consent, works for the future and ends the contract for the Newsletter.
7. **Marking of messages.** Every marketing message identifies Cardhansa as the sender and contains an unsubscribe link.
8. **Order notifications.** Messages about the status of your order are part of performing the contract and we send them regardless of marketing consents. We send them by e-mail and, if you have not objected, also by SMS to the number assigned to the Account; you

can object in the Account panel or at support@cardhansa.com. The rules concerning these notifications are described in the Privacy Policy.

§10 Rules for using the Service

1. **Prohibition of unlawful content.** When using the Service, you refrain from supplying content of an unlawful character (Art. 8(3)(2)(b) of the Act on Providing Services by Electronic Means), in particular content that infringes the law, personal rights, copyright and trade marks, and content that is offensive or misleading.
2. **Use as intended.** You use the Service in accordance with the law, good practice and the Terms, respecting the rights of others.
3. **Security of the Service.** You refrain from actions that disrupt the operation of the Service: attempts to circumvent security measures, to gain unauthorised access to data, to introduce malicious software and to place an excessive load on the Service.
4. **Automated retrieval of data.** We do not agree to automated retrieval of data from the Service, or to the reproduction and further use of our database of cards, products and prices; automated access is possible only under the rules that we make available separately in the Service. We reserve the right to block, and to report to the competent law enforcement authorities, activities that disrupt the functioning of the Service, breach the security of the system and lead to obtaining unauthorised benefits: the use of bots, scripts, indexing robots, scraping tools and other automated processes in order to access information, collect data, automate purchases, take part in promotional campaigns or interfere with the operation of the Service in a manner inconsistent with its purpose.
5. **Identity.** You use the Service in your own name, with your own data, without impersonating other persons.
6. **Consequences of breaches.** In the event of a breach of §10(1) to §10(5), we call on you to stop it and set a deadline. We may also suspend the Account or terminate the contract for the Account in accordance with §6.
7. **Reporting irregularities.** You report unlawful content, abuse and errors in the Service to support@cardhansa.com. We consider the report immediately, at the latest within 14 days, and inform you of the outcome.

§11 Intellectual property rights

1. **Our rights.** The Service Content is protected by copyright and related rights, by database rights and by industrial property rights. Those rights belong to Cardhansa or to our licensors.
2. **The scope of your use.** You use the Service and the Service Content for your own personal use and for the purpose of concluding and performing contracts with Cardhansa. Reproduction, distribution, making available to the public and adaptation of the Service Content in any other scope requires our consent.
3. **Cardhansa's designations.** The name Cardhansa, the logo and Cardhansa's other designations are legally protected. Using them requires our consent.
4. **Third-party marks.** The names of TCG games, publishers, series and products, and the trade marks relating to them, belong to the entitled parties. We use them solely to identify the cards and products covered by the buyback and the sale.
5. **Your content.** We use the content you provide to us, in particular photographs of cards and messages to support, to the extent needed to handle your matter and to consider a complaint.

§12 Service availability and technical breaks

1. **Due care.** We maintain the Service with the due care proper to services provided by electronic means, and we take care of its availability and security.
2. **Breaks in availability.** The Service and the Electronic Services may be temporarily unavailable during maintenance, updates and upgrades of the Service, and in the event of a failure.
3. **Liability.** We are liable for non-performance or improper performance of the Electronic Services under the rules set out in the Civil Code, within the limits of the circumstances for which we are responsible. Circumstances beyond our control include in particular force majeure, failures on the side of your internet provider or your device, and acts of third parties which we could not have prevented while exercising due care.
4. **Development of the Service.** We develop the Service: we add, change and withdraw features. Changes that are not necessary to keep the Electronic Services in conformity with the contract are introduced solely for the important reasons set out in §16(1), and you bear no costs on that account. We inform you of such a change in a clear and comprehensible manner. If a change materially and adversely affects your access to an Electronic Service or your use of it, we inform you of it in advance on a durable medium, and you may terminate the contract for that Electronic Service without notice within 30 days of the change being made. Changes to features do not affect rights acquired under contracts concluded before they were introduced, or orders in progress.
5. **Accessibility.** We design and develop the Service with people with special needs in mind, applying the WCAG 2.2 accessibility guidelines. The current scope of the Service's accessibility, the known limitations and the way to report barriers are described on the Accessibility statement page.

§13 Complaints

1. **What they concern.** This paragraph describes complaints concerning the Electronic Services: the operation of the Service, the Account, the search, the quotation, the cart, the support chat and the Newsletter, as well as suspension of the Account and termination of the contract for the Account.

2. **Transaction complaints.** We handle complaints concerning orders, card verification, settlement, payout, delivery and purchased goods under the rules described in the Transaction Terms.
3. **How to file.** You file a complaint by e-mail to support@cardhansa.com. Describe the matter, give the e-mail address assigned to the Account and the order number, if the matter concerns one.
4. **Response time.** We respond within 14 days of receiving the complaint, to the e-mail address you sent it from or to the address given in the complaint.
5. **Additional information.** If we need additional information or documents to consider the complaint, we will ask you for them immediately. The request does not suspend the running of the time limit under §13(4); if we do not receive the additional information before it expires, we consider the complaint on the basis of the information we hold.
6. **Outcome.** In our reply we present our position with reasons: we uphold the complaint in whole or in part, or we state why it is unfounded. Where we uphold a complaint, we state what we will do and by when.

§14 Personal data

1. **Controller and rules.** The controller of Users' personal data is Cardhansa. The purposes, legal bases, retention periods, recipients of data and your rights are described in the Privacy Policy.
2. **Cookies.** The rules for using cookies and similar technologies, together with an inventory and instructions for managing consent, are described in the Cookie Policy.
3. **Contact.** Address matters concerning personal data to gdpr@cardhansa.com.

§15 Disputes and out-of-court dispute resolution

1. **Amicably.** We try to resolve disputes amicably. Write to us first at support@cardhansa.com; we clarify most matters directly.
2. **Out of court.** As a Consumer you can use out-of-court means of handling complaints and pursuing claims: proceedings before the voivodeship inspector of the Trade Inspection and free assistance from the municipal or district consumer ombudsman. Information on the rules of access to these procedures is available at uokik.gov.pl and prawakonsumenta.uokik.gov.pl.
3. **Court.** Court disputes are decided by the court having jurisdiction under the provisions of the Code of Civil Procedure.

§16 Changes to the Terms

1. **Important reasons.** We may change the Terms for important reasons: changes in the law or in its interpretation, decisions or recommendations of authorised authorities, changes to the scope or manner of providing the Electronic Services, changes to the features of the Service, security considerations and the prevention of abuse, and editorial changes improving clarity.
2. **Advance notice.** We inform you of a change in the Service and, if you have an Account or the Newsletter, also by e-mail, at least 14 days before it takes effect. We state the scope of the changes and the date on which they take effect.
3. **Your choice.** If you do not accept a change, you may, before it takes effect, terminate the contract for the Account or for the Newsletter with immediate effect, in accordance with §4(3).
4. **Orders in progress.** Orders placed before a change takes effect are governed by the version of the Terms in force at the time they were placed.
5. **Archive.** Each version of the Terms has a number and an effective date; we make the current one available in the Service and archive the earlier ones.

§17 Final provisions and version history

1. **Governing law.** The governing law is Polish law. In matters not regulated by the Terms, the provisions of the Civil Code, the Act on Providing Services by Electronic Means, the Consumer Rights Act, the Electronic Communications Law and the GDPR apply. The choice of Polish law does not affect the protection resulting from mandatory provisions in force in the country of your habitual residence.
2. **Non-binding provisions.** If any provision of the Terms proves to be invalid or does not bind you, the remaining provisions continue to apply. The relevant provisions of law apply in place of such a provision.
3. **Form of statements and delivery.** You make statements concerning the Electronic Services in the Account panel or by e-mail to support@cardhansa.com, from the address assigned to your Account. We send our statements to that address, so you keep it up to date. Statements made 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).
4. **Related documents.** In the Service we make available: Terms of Selling Cards to Cardhansa, Terms of Purchases from Cardhansa, the Card Condition Policy, the Price List, the Privacy Policy, the Cookie Policy and promotion terms.
5. **Entry into force.** The Terms are effective from 1 July 2026.
6. **Version history.**

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