THE CARD DOC LLC

TERMS OF SERVICE, RESTORATION CONSENT & ONLINE STORE AGREEMENT

Effective date: October 23, 2026

Business: The Card Doc LLC, doing business as “The Card Doc” (“Card Doc,” “we,” “us,” or “our”)

Website: https://thecarddoc1.com

Contact: thecarddoc1@gmail.com; Instagram @the_card_doc

Business address / legal-notice address: 451 Red Birch Ct, Ridgewood, NJ 07450

READ THIS FIRST — IMPORTANT CUSTOMER NOTICES

Our work involves unique, sometimes irreplaceable collectibles. Restoration can permanently alter a card, reveal or worsen pre-existing damage, change its appearance, reduce its market value, and cause third-party graders to reject, downgrade, or classify it as altered. A favorable outcome, grade, increase in value, or preservation of original condition is never guaranteed. Removing a graded card from a holder permanently ends the holder's existing certification and exposes the card to additional risk. A customer's stated or “declared” value is not an insurance policy, an appraisal, or an agreement that Card Doc will reimburse that amount. Shipping insurance and coverage while in our possession are distinct; no coverage should be assumed unless confirmed in writing. Certain sections below concern releases of liability, restrictions on damages, litigation in New Jersey courts, and the limits of permitted liability releases. Please read them closely.

Required online acceptance: Before ordering, each customer must deliberately accept the complete, viewable version of these Terms and execute a dated electronic signature linked to the identified order. Slab removal requires an additional card-specific e-signature. No staff member may start cleaning or open a slab before all required authorizations have been captured. These controls must be built into checkout; a website footer or an unchecked link by itself is not sufficient.

1. Scope; parties; acceptance

1.1. These Terms govern use of our website; estimates and consultations; receiving, evaluating, storing, handling, preparing, restoring, photographing, packaging, and returning collectible cards or related property (each an “Item”); slab or holder removal; sales of kits, tools, and supplies (“Products”); subscriptions, if offered; gift cards; and other expressly ordered services (“Services”).

1.2. You accept the version in effect at checkout when you affirmatively agree and place an order, or when you otherwise sign or accept an individualized written service agreement. Merely contacting us does not necessarily create a service contract. A quotation, email, message, photograph review, or social-media exchange is preliminary unless expressly incorporated into an accepted order.

1.3. A confirmed order, itemized service selection, approved written change order, and any separate high-risk authorization supplement these Terms. In case of a genuine conflict, individually negotiated and mutually signed terms control for that specific order; otherwise, the more specific written disclosure for the selected service controls. No casual statement by a team member overrides an accepted agreement without an authorized written amendment.

1.4. You must be at least 18 years old and legally capable of contracting, or have a parent or legal guardian place the

order on your behalf. Businesses, agents, or dealers submitting another person's property warrant that they are authorized to enter this Agreement and authorize all selected work.

1.5. We may reasonably decline, pause, limit, or return an order when appropriate, including for safety, suspected unlawful activity, inaccurate descriptions, unacceptable value or fragility, payment irregularities, or work outside our capabilities. Any amount refunded or retained will be determined under these Terms and applicable law, not by an automatic blanket forfeiture.

2. Services actually offered; methods; limits

2.1. Restoration. We provide appearance-oriented restoration and preservation-related handling of collectible cards, subject to an individualized assessment of suitability. Depending on the ordered tier and condition, our personnel may use surface cleaning; controlled, whole-card or localized humidity exposure; crease and dent reduction; precision heat pressing; pressure and flattening; precision tool work; adjustments to edges and corners that do not add or replace material; and other related non-additive, non-recoloring techniques. Every technique may create a physical change. We select suitable methods through professional judgment and may combine, repeat, modify, or stop techniques. We do not promise that every possible technique will be used.

2.2. No recoloring or replacement material. We do not use recoloring, paint, added ink, adhesives, card stock replacement, replacement printed elements, or the addition of new material as our normal Services. The customer does not authorize these methods by accepting these Terms. We do not promise that moisture, heat, cleaning, or pressure cannot alter existing inks, coatings, adhesives, printed areas, or surfaces already on the card.

2.3. Grading preparation. The Card Doc can provide condition observations, cleaning, handling, sleeving, and other preparation selected in an order. A prep service is not a promise of numeric grade, grading approval, authentication, or gain in value. Third-party graders independently decide whether any treatment is considered acceptable, detectable, altered, restored, or otherwise qualified. We do not submit Items to PSA, BGS, CGC, or any other grading company on the customer's behalf.

2.4. Slab removal. We open existing graded holders only when the customer specifically selects the separate $7-per-card slab-removal service and executes the additional dated, card-specific Slab Removal & High-Risk Authorization. Holder opening is destructive to the holder and can destroy value or damage the card. We do not provide holder opening implicitly as part of an ordinary restoration or prep order.

2.5. Separate products. We also sell DIY cleaning tools, restoration kits, sprays, polishes and other physical products, as well as any disclosed recurring merchandise subscriptions, gift cards or promotional products. The merchandise provisions are different from the rules governing property submitted for Services.

2.6. Employees, site and contractors. Restoration is currently performed by personnel working in person under The Card Doc's control, rather than by remote or outsourced mail-away restoration providers. We may select which trained on-site worker handles an Item. Any material shift to an outside third-party restorer or off-site servicing process requires updated disclosures and, where appropriate, additional authorization.

2.7. No outside grading or certification. We are independent of grading organizations; use of their names in service descriptions identifies third-party products or standards, not an affiliation, endorsement, authority to authenticate, or official grading status. All evaluation statements remain professional opinions, not appraisals, guarantees or investment recommendations.

3. Customer ownership, lawful submission, and disclosures

3.1. You warrant that you own each Item or have written authority from its owner to submit it, select treatment, consent to changes, and direct its return. You must disclose known ownership disputes, liens, security interests, theft reports, pending insurance claims, prior grading rejections, known counterfeiting, and material alterations or treatments.

3.2. You must provide the best available identifying information: card name, set, year, number, variation, quantity, serial

number where applicable, grading company/grade/certification number where applicable, known defects, requested Services, and credible estimated current market value. A photo submitted by the customer may omit defects and cannot replace physical inspection.

3.3. Knowingly false or misleading submissions may be declined or suspended. We may document suspected counterfeit, stolen, trimmed, forged, or materially misrepresented Items and follow applicable law. We do not automatically obtain title to rejected Items, and we will arrange lawful return subject to payment of properly disclosed charges.

3.4. You represent that you have a reasonable basis for any value you declare and will supply supporting recent sales, independent appraisal, proof of purchase, or comparable documentation on request. No declared amount binds Card Doc as an appraisal, establishes authenticity, or expands insurance or contractual liability.

4. Per-card market values

4.1. At submission, you must make a truthful good-faith estimate of each individual Item's current market value in its existing condition. Relevant evidence includes recent completed/sold eBay transactions for genuinely comparable cards, auction sales and differences in grade, authenticity, surface condition, rarity and variant. Active listing prices and unrealized asking prices are not proof of sale value. We may reasonably request comparables, assess whether the declared value appears inconsistent and decline or reprice the Item as appropriate.

4.2. Any value-based Diamond or other tier fee (if offered at the checkout price), including a percentage of declared value, is a price for the selected Service. It does not create a promise to compensate you up to declared value, market value or any other sum; it is not an appraisal, insurance premium, investment advice or agreed-upon insurance limit.

4.3. Customers submitting several cards must provide separate estimated current values for each.

5. Delivery, physical intake, documentation and storage

5.1. An order confirmation, label creation, carrier's "delivered" scan, or signature at a building does not by itself prove which Items arrived, their grade, condition or number. Physical receipt and reasonable intake verification are distinct. The customer is responsible for accurate identifying details and truthful disclosures; we will use reasonable intake and custody procedures.

5.2. The Card Doc does not promise before-and-after photographs for every submission. We may make images, video, grading-holder identifiers and condition notes, and customers should retain their own dated front/back, corner/edge, and slab images before shipment. Lack of photographs alone does not establish which party caused a disputed change. Images, if made, may be incomplete and are not an appraisal or exhaustive defect inventory.

5.3. We may document or evaluate actual appearance, apparent defects, shipping-container condition, mismatched inventory, non-original materials and suspected counterfeit attributes. If an Item is substantially different from its description or materially riskier than expected, we may decline, pause, re-quote, or seek added approval before cleaning.

5.4. The Company's premises use restricted storage and security controls. Security controls are risk-reduction measures, not a promise that theft, natural disaster, fire, water damage, accident, or other loss is impossible. No separately insured custody is included unless individually confirmed in writing. Any reasonable care duties that law imposes remain applicable.

5.5. We may request additional information or photographs, and may pause an order while awaiting the customer's instructions. The customer must maintain a working email address, review messages and respond in a timely manner. We will not intentionally substitute a materially different purchased service without required agreement.

5.6. If an unapproved or unsignable Item is declined, we will arrange lawful return and identify any actually owed return-shipping or completed service fees; the customer's ownership does not change merely because the Item was shipped to us.

6. Full consent to restoration, known dangers and condition changes

6.1. By executing the order's affirmative dated signature and selecting restoration, the customer instructs and authorizes The Card Doc to use all of its ordinary restoration methods appropriate to that Item, including controlled cleaning, localized or whole-card humidity exposure, precision heat pressing, crease reduction, flattening and shaping, and precision tool work. No separate permission is needed before each ordinary step in a properly selected restoration. This authorization does not include unpurchased slab removal, painting, recoloring, adhesives, the addition or replacement of materials, or another materially different service.

6.2. Risk disclosure. Collectible cards are fragile, layered, and often uniquely valuable. Their paper fibers, adhesives, coatings, ink, foil, surface finish, and existing defects may respond unpredictably to heat, humidity, friction, pressure, repeated tool contact, movement or cleaning compounds. Material already weakened by age, moisture, storage, prior work, or manufacturing defects may deteriorate unexpectedly.

6.3. Specifically foreseeable changes include increased or new creasing; dents; scratches; abrasions; gloss, texture, color, finish and surface changes; foil or ink lifting, bleeding or loss; staining or residue; warping, rippling, swelling or shrinkage; corner and edge whitening, bending, chipping or tearing; coating or layer separation; delamination; cracking or splitting; increased visibility of concealed defects; irreversible alteration; and partial or total loss of collectible value or utility. In rare cases a card can become substantially worse, non-gradeable, difficult to sell or physically destroyed.

6.4. No result is guaranteed. Some Cards cannot be improved at all, even after time and labor are expended. Paying for treatment buys an attempt to perform the selected Services, not an increase in grade or market value. A card may leave worse than it arrived, including where reasonable care is used. Customer authorizes the chance of no observable improvement and does not acquire an automatic refund, compensation, rework or reimbursement solely because the result is disappointing, subject to any specific written agreement and nonwaivable legal remedies.

6.5. Restoration may be detectable or classified as "Altered," "Restored," "Authentic" without a numeric grade, rejected or assigned a lower grade by a third party. Before ordering, the customer should assess whether preservation of original graded status or future grading eligibility is more important than cosmetic appearance. We make no promise that any procedure is permitted under any particular grading company's current or future policies.

6.6. If treatment creates unforeseen danger, we may reasonably pause, reduce, or end the process rather than continue in a manner that would likely cause additional damage. Customer must still comply with the agreed payment rules for labor actually commenced, subject to law. We can discuss an additional service attempt but have no obligation to provide unlimited repeat work for free.

6.7. The customer had a meaningful choice not to send the Item, to retain any existing sealed holder, to choose prep without restoration if offered, or to seek separate expertise or insurance. These acknowledgments relate only to disclosed and authorized risks; they do not permit fraud, unauthorized treatments or other conduct for which liability cannot lawfully be released.

7. Card-specific $7 slab removal; extra signature

7.1. Slab cracking is a separate $7-per-card elective service and requires a distinct dated, card-specific Slab Removal & High-Risk Holder Opening Authorization. Choosing the option on a form without completing the required signature workflow does not authorize the Company to begin opening. If the customer declines to sign, we may return the Item, skip the add-on, or cancel the affected work as the order permits.

7.2. By separately authorizing this Service, the customer understands the sealed grading holder must be opened and can fracture, splinter or shatter; tools, pressure, debris and holder edges may scratch, dent, tear, bend, crease, chip, delaminate or otherwise injure the Card, including by accident. A holder can be tight, damaged, resealed, irregular or defective, and risks may not be discoverable before opening. The card may suffer partial or complete destruction and material reduction in value.

7.3. Breaking the seal terminates the physical encapsulation and protective status associated with the prior graded holder. The prior grade/certificate may remain part of a company's records, but is not a binding present-day authentication or grading guarantee for the raw Card. The Company does not promise that removed holders, fragments, labels, holograms or inserts can be preserved or returned unless separately accepted in writing and feasible.

7.4. The customer's acknowledgement of inherent holder-opening risks and the separately described limited liability release are subject to mandatory New Jersey law. A $7 service fee or checkbox does not create insurance or guarantee complete immunity from claims.

8. Third-party grading and market value disclaimer

8.1. No Service guarantees an improvement in condition, specific numerical grade, passing authenticity review, obtaining an “unmodified” designation, sale price, auction eligibility, investment return, or acceptance by any grading company, marketplace, buyer, or insurer.

8.2. Restoration can be detected and can result in an “Altered,” “Authentic,” rejected, evidence-of-cleaning, or other qualification or designation, depending on a grader's rules. Conversely, some preparation may be viewed as acceptable by a particular grading company. Only that third party decides; descriptions such as “grade-ready” or “grader-legal” are not guarantees.

8.3. A customer's estimate, third-party grade, online listing, record sale, auction estimate, insured value, and replacement value can differ significantly. We do not promise that any quoted or declared value is accurate or will be maintained.

9. Tier prices, order details and change control

9.1. Current service names, prices, queue capacities, acceptance limits and estimated turnaround times are shown on the live service-selection and final checkout pages, and may be changed for new orders. As of drafting, the site lists Bronze, Silver, Gold, Platinum, Diamond (value-based pricing), and Fast Pass. The binding price for an accepted order is the exact amount and selected options recorded in its checkout receipt; future website changes do not retroactively increase the accepted price.

9.2. The stated card-value cap for a tier is an eligibility condition. We may require reclassification, a price adjustment or decline service if the declared or credible value falls outside that tier. If the change increases charges or materially changes the work, we will seek the customer's agreement before proceeding.

9.3. The slab-removal add-on, currently $7 per Card, is payable only when specifically selected and approved. Shipping, selected carrier services, optional third-party transit insurance, sales tax and any other displayed add-ons are separately itemized before payment.

9.4. Estimated market value and tier eligibility may be verified using reasonably comparable recent completed eBay sales and other credible market evidence. A quote may expire if not accepted. Errors and promotions are handled subject to applicable law and accepted orders.

9.5. Staff conversations, Instagram direct messages and automated responses do not silently amend an accepted paid order. Authorized changes to price, shipping, scope, risk or the card-specific liability agreement must be captured in a durable written or digitally signed change order.

10. Processing estimates and delays

10.1. Any turnaround time advertised for Bronze, Silver, Gold, Platinum, Diamond, Fast Pass, grading prep or another tier is an estimate, not a guaranteed deadline. Unless the specific checkout states otherwise, the relevant processing estimate begins after physical receipt and verification of the Item and completion of any required signatures, payment and material intake questions—not merely when the customer orders or when a carrier scans delivery.

10.2. Processing time can change due to workload, supply constraints, card condition, necessary repeat treatment, safety concerns, staffing, holidays, payment review, shipping events, weather and other circumstances. We may revise estimated completion dates with notice when practical, and we are not promising monetary compensation merely because an estimate is missed, subject to nonwaivable rights.

10.3. Fast Pass or an expedited tier purchases queue priority only as specifically described at checkout; it does not guarantee completion on an exact date, impose an obligation to take unsafe shortcuts, or insure the card against loss or a less desirable result. Any legally required refund or delay remedy remains available.

10.4. A delay outside reasonable control does not excuse permanently retaining customer property, collecting unlawful fees or avoiding nonwaivable duties. We will use reasonable communication and return procedures if an order cannot be completed.

11. Cancellations; when work starts; dissatisfaction

11.1. For restoration, substantive work begins when The Card Doc starts cleaning the Item. Receipt, inspection, photographs, order entry, or ordinary correspondence alone does not constitute the start of cleaning. Slab removal is a separate purchased activity and has its own authorization requirements; if slab opening begins earlier than cleaning, the separately stated slab-opening costs and consequences apply.

11.2. A customer may request cancellation by emailing thecarddoc1@gmail.com before the relevant paid work starts. We will determine whether cleaning or a separately authorized slab opening has begun, advise of any previously disclosed handling/return-shipping charges, and process any refund due under the accepted agreement and law. Payment does not justify keeping an unearned service fee where refund is required by law.

11.3. After cleaning has started, the Service fee generally becomes nonrefundable for dissatisfaction, lack of improvement, change of mind, market changes, lower grading outcome, or newly visible preexisting condition, except where law or a signed order requires otherwise. We may reasonably stop treatment, and no minimum degree of improvement is promised.

11.4. If restoration does not improve the Card, is not possible, or produces an appearance the customer dislikes, the customer is not automatically entitled to a fee refund, the Item's asserted market value, or additional compensation solely for that outcome. We may permit the customer to submit the Item again for additional evaluation or paid work at then-current prices, but do not guarantee another attempt will help or that it will be free.

11.5. If we elect to decline before any purchased treatment begins, we will identify the scope of any actually performed separately priced work and follow applicable cancellation and refund rules. Nothing in this Section eliminates remedies for a proven breach of a nonwaivable duty, misrepresentation, unauthorized Service, statutory violation or other non-excludable conduct.

11.6. Customer-requested order changes, return holds, address corrections and special instructions must be confirmed in the applicable authenticated system before the relevant activity occurs. Refusing consent to a new, higher-risk treatment will not by itself authorize us to perform it.

12. Payment, authorization, disputes, and collection

12.1. Payment is due as displayed at checkout or in an accepted invoice. You authorize the chosen processor to charge the agreed total and any later separately approved change orders. We will not charge undisclosed services or materially different fees without authorization.

12.2. You represent that you are authorized to use the payment method. You remain responsible for legitimate charges, applicable taxes, and properly disclosed shipping and storage amounts.

12.3. If a charge appears incorrect, contact us promptly with order details to enable investigation. Nothing in these Terms restricts your rights to seek a chargeback, exercise statutory billing protections, report fraud, or submit truthful information to a payment provider or regulator. We may submit transaction records, accepted terms, communications,

and service documentation in response to a legitimate payment dispute.

12.4. We may pause unperformed work or withhold return only to the extent permitted by applicable law when valid, undisputed charges remain unpaid. We may pursue lawful collection of amounts actually owed. Any fees, interest, liens, or collection expenses must be authorized by applicable law and expressly disclosed before assessment.

13. Shipping to Card Doc

13.1. Unless we expressly agree in writing to arrange pickup, you are responsible for accurately identifying, photographing, safely packing, and delivering Items to the carrier. Recommended materials and handling instructions will be provided separately and may vary by size, value, holder status, and fragility.

13.2. At minimum, use clean protective sleeves and rigid packaging appropriate for the Item, protection from movement, water, bending and crushing, a durable outer box where advisable, correct address and tracking, and insurance or signature services appropriate to the value where available. Avoid shipping loose cards, exposed adhesive, and improvised materials that touch the card surface. Preserve packing records and images.

13.3. A prepaid label provided by Card Doc does not automatically establish insurance, identify which party bears every transit risk, or change carrier claim deadlines. The label confirmation must identify the carrier, service, declared coverage amount (if any), insurer or claims administrator, deductible, exclusions, and who files claims.

13.4. We are not the carrier and do not control transit, scans, customs or inspections, delays, rerouting, theft, weather, damage, or delivery disputes. Liability for transit is allocated under the selected shipping agreement, applicable law, and any applicable insurance, not by a promise that all packages are automatically insured.

13.5. We will take reasonable steps to document received packages. If a package arrives damaged, visibly opened, incomplete, or inconsistent with the order, we may photograph it, notify you, and preserve relevant evidence as reasonably practical. A shipping claim may require your cooperation and original documentation.

14. Return shipping; release to carrier; undeliverable deliveries

14.1. We will return accepted Items using the agreed service and verified address, subject to cleared payment and applicable law. You must provide a complete, accurate, carrier-serviceable address and promptly report changes before dispatch. Additional charges caused by inaccurate address information may be passed through where legally permitted and properly disclosed.

14.2. We may recommend, but cannot guarantee, suitable declared-value insurance, signature confirmation, restricted delivery, and extra protective packaging. Whether insurance is included, optional, or unavailable must be affirmatively disclosed in the shipping selection or written confirmation.

14.3. Once an Item is properly packed and tendered to an independent carrier under the chosen shipping arrangement, transit risk is governed by applicable law, the carrier contract, and any insurance or separate written agreement. Card Doc does not disclaim responsibility for its own legally actionable packing error or other nonwaivable conduct.

14.4. Customers must report suspected carrier damage or loss promptly, preserve original packaging, and cooperate with reasonable carrier and insurer documentation requirements. Payment on any insurance claim is controlled by the applicable policy; no amount is promised merely by paying a shipping fee.

14.5. If an Item is returned to us as undeliverable, we will make reasonable contact efforts. Reasonable repeat-shipping or lawful storage expenses may apply after notice. Returned-to-sender property is not automatically abandoned.

15. No business insurance; elective shipment insurance; three risk periods

15.1. IMPORTANT — NO COMPANY CUSTOMER-PROPERTY POLICY. THE CARD DOC CURRENTLY DOES NOT CARRY BUSINESS INSURANCE THAT INSURES THE CUSTOMER'S CARD OR GUARANTEES REIMBURSEMENT FOR LOSS, THEFT, DAMAGE OR DESTRUCTION WHILE IT IS STORED, INSPECTED, HANDLED OR TREATED BY

US. Security measures are not insurance. Customers should consider this absence of coverage carefully before sending valuable or irreplaceable Items.

15.2. Shipping insurance is optional, customer-funded and never automatically included. A tracking number, shipping-label charge, carrier brand, signature service, declared value field or our purchase of a return label does not alone provide insurance. When coverage is requested, the accepted checkout or separate written shipping election must identify any carrier/third-party product available, price, scope, limits, exclusions and claims process; we do not promise that coverage is available for every collectible or route.

15.3. There are distinct risk periods: (a) incoming transportation arranged by or for the customer; (b) custody and restoration at our premises; and (c) return transportation, for which we typically buy the return label using the selected shipping arrangement. The Company seeks to allocate normal carrier transit risks to the customer to the fullest lawful extent, while not disclaiming responsibility for actionable negligence in packaging, misaddressing or other nonwaivable misconduct. Risk allocation is not itself insurance.

15.4. If you decline optional shipment insurance, you understand no purchased shipment coverage is being supplied by The Card Doc. You may ask about shipment choices before ordering. The Company is not agreeing to insure your estimated market value, replace a unique Item, or compensate for lost appreciation merely because you stated a declared value.

15.5. Neither a disclaimer nor a signed waiver eliminates legal obligations that cannot be waived. The company makes no representation that customers can necessarily purchase insurance for every category of restoration damage. Our website's misleading universal-insurance statements must be corrected prior to using these Terms.

16. Condition and outcome acknowledgments

16.1. We exercise reasonable professional care consistent with the selected Services, but we do not warrant an objective improvement, unchanged condition, unchanged collectible classification, unchanged resale value, or equivalence to a sample photograph. No process is risk-free.

16.2. Condition-sensitive outcomes may arise from inherent defects, age, unknown treatment history, hidden fractures, instability of print or foil, natural fading, storage damage, or a prior graded holder's concealed flaws, with or without fault by Card Doc.

16.3. Upon discovering a material unexpected condition, we may use reasonable professional judgment to pause, limit, or recommend abandoning treatment and may seek your approval for alternative work. We will not deliberately substitute a different material service without required approval.

17. Express assumption of inherent risks

17.1. By specifically approving restoration or slab removal, you knowingly accept the inherent and disclosed risks of those activities, including the possibility of irreversible physical change, a less appealing appearance, unfavorable third-party alteration finding, downgraded or refused grading, and reduced value even where reasonable care is used.

17.2. You acknowledge that you can decline a proposed treatment, select a lower-intervention service if available, keep a card in its original holder, seek an independent appraisal, arrange separate insurance, or decline Services entirely. You have not been promised that performing Services is financially beneficial.

17.3. This informed-risk acknowledgment does not authorize unauthorized treatments or waive rights for fraud, intentional misconduct, reckless or grossly negligent conduct where nonwaivable, or other conduct that applicable law does not permit a business to disclaim.

18. Limited release for ordinary negligence

18.1. TO THE FULLEST EXTENT PERMITTED BY NEW JERSEY AND OTHER APPLICABLE LAW, AND IN CONSIDERATION OF OUR AGREEMENT TO ACCEPT AND TREAT AN ITEM, YOU RELEASE THE CARD DOC LLC

FROM CLAIMS FOR ORDINARY NEGLIGENCE ARISING FROM THE INHERENT PHYSICAL RISKS OF A SPECIFICALLY AUTHORIZED RESTORATION OR SLAB-REMOVAL PROCEDURE THAT WERE CLEARLY DISCLOSED BEFORE YOU CONSENTED. This is not a release for conduct, losses, or legal obligations that cannot lawfully be released.

18.2. This release is limited to the Services knowingly selected and the disclosed risks reasonably connected with them. It is not intended to excuse theft, conversion, fraud, willful misconduct, reckless conduct, gross negligence where nonwaivable, false statements about insurance, failure to return property without lawful basis, unauthorized work, or violation of nonwaivable consumer rights.

18.3. Because releases involving another person's valuable property receive substantial legal scrutiny, the scope and enforceability of this clause must be independently evaluated by qualified New Jersey counsel before public use. Do not assume that bold text or a clickbox guarantees enforcement.

19. Disclaimers and limitation of damages

19.1. Except for warranties expressly provided in writing and nonwaivable rights, Services are provided without any promise of a particular appearance, grade, authenticity conclusion, investment result, resale price, or restoration success. Product warranties are addressed separately in Section 25.

19.2. TO THE MAXIMUM EXTENT LAWFULLY PERMITTED, CARD DOC WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, OR SPECIAL DAMAGES ARISING FROM THE SERVICES, INCLUDING SPECULATIVE LOST PROFITS, LOST SALES OPPORTUNITIES, DIMINUTION OF EXPECTED FUTURE APPRECIATION, REPUTATIONAL HARM, OR LOSS OF SENTIMENTAL VALUE. This exclusion does not apply to liability that cannot lawfully be excluded.

19.3. TO THE MAXIMUM EXTENT LAWFULLY PERMITTED, THE AGGREGATE CONTRACTUAL LIABILITY OF CARD DOC ARISING FROM AN INDIVIDUAL ITEM AND THE PARTICULAR SERVICE PROVIDED TO THAT ITEM WILL NOT EXCEED THE AMOUNT ACTUALLY PAID FOR THAT PARTICULAR SERVICE. Whether this cap can apply to a particular property-loss, bailment, negligence, or statutory claim depends on controlling law. A court may decline to apply it; nothing in these Terms limits any nonwaivable remedy.

19.4. The parties acknowledge that the Service fee is not proportionate to the potential open-market or sentimental value of a unique collectible and is not priced as an agreement to underwrite the Item's entire market value. The customer is encouraged to consider independently obtained coverage.

19.5. If any exclusion or cap is invalid as applied, the remainder operates to the extent lawful. This clause does not prevent relief that applicable law requires for fraud, willful misconduct, statutory violations, or other nonwaivable claims.

20. Five-day problem reporting; investigation rights

20.1. Promptly inspect the return package, retain the packaging, and review front, back, corners and edges when the Item is delivered. Report any alleged missing Item, transit damage, incorrect service or adverse condition change within five (5) calendar days after delivery by emailing thecarddoc1@gmail.com with the order number, delivery details, explanation and clear supporting photographs.

20.2. Five days is our requested customer-service reporting and investigation window so that photographs, packages and shipping information can be preserved. Late reporting may make causation difficult and may be considered when evaluating the evidence. It does not automatically eliminate legal claims or statutory rights that applicable law prohibits shortening or waiving.

20.3. Please do not clean, re-press, re-slab, re-grade or materially handle an allegedly damaged Card before a reasonable opportunity to investigate where doing so can safely be avoided. We may ask for original packaging, shipping details, images and a reasonable opportunity for inspection. We will consider the absence of reliable before/after images fairly; lack of an intake photo is not by itself proof that the Card was undamaged.

20.4. We may provide explanation, offer a further separately quoted treatment, voluntarily offer a partial refund or another resolution, or deny a claim based on documented facts, without admitting liability. No optional goodwill accommodation creates a guarantee for future orders. Mandatory consumer remedies remain unaffected.

21. Ninety-day notice and unclaimed property; no automatic ownership

21.1. When Services are complete, declined or ready for return, we will reasonably notify the customer through the supplied email or order account. The customer must maintain accurate contact and return-address information and cooperate with payment and shipping arrangements.

21.2. If property remains unclaimed, unpaid or undeliverable for 90 days following our written notice, we may designate the order for escalation, issue further written notices, pause nonessential work, seek customer response and propose reasonable prospective storage charges if lawfully disclosed and collectible. We do not acquire automatic ownership after 90 days.

21.3. An automatic contractual transfer of a customer's unique collectible to us merely because 90 days elapsed is not established by these Terms. Any enforcement of a lawful lien, sale, donation, disposal or treatment as abandoned requires an independently applicable legal basis, lawful notice and procedure, and any required accounting. If no such right exists, we will preserve the customer's property or seek an appropriate legal remedy instead of assuming ownership.

21.4. We may recover charges and reasonable costs only where legally allowed and appropriately disclosed; this provision is not a general right to sell a valuable Card to cover disputed fees. Customer-property and lien procedures must be checked with New Jersey counsel before implementation.

22. Images, recording and optional public marketing license

22.1. We may capture and retain nonpublic photographs, brief videos, intake records, packaging images and work records for identification, internal quality, security, evidence, dispute handling and customer communications. We do not guarantee recording every Item at every stage.

22.2. Marketing and Instagram publication require a separate, clearly disclosed media choice. The Card Doc frequently features before/after card imagery and process footage in public posts, but a customer's bare purchase should not be treated as permission to publish names, identifying messages, shipment details, certificate numbers or personal information. Before public marketing, we will offer an optional, recorded permission specifying allowed images or videos, social platforms, possible uses and whether names/usernames may appear.

22.3. The customer may decline optional public promotion without losing access to Services. If consent is given, we may publish within its defined scope. Withdrawal may stop future postings or uses within our control, but cannot guarantee deletion of material lawfully redistributed by other parties or archived under applicable law. Do not post personally identifying customer information or communications without proper authority.

22.4. Customer retains ownership of customer-created photos or writings, subject to rights granted for performing Services. The Company owns its original filming and editing, subject to third-party intellectual property and privacy rights. Nothing grants a customer a right to compel deletion of legally required records.

22.5. No provision prohibits honest reviews, consumer complaints, charge disputes, regulatory reports or lawful criticism. No penalty or ownership transfer is imposed on a customer for giving a negative review. Testimonials must be presented accurately and material incentive relationships disclosed.

23. Communications; Instagram; automation; privacy

23.1. We may communicate about orders through the email address, phone number, customer portal, or social-media messaging account you provide. Email and direct messages may be monitored and, where lawfully disclosed, assisted by automated systems; a chat reply is not a guarantee or a formally accepted modification of Services unless Card Doc

confirms it through an authorized order or written amendment.

23.2. For binding notices about payment, approval of additional procedures, or dispute resolution, email or an authenticated customer portal is preferred over social-media messaging. You must monitor your designated contact channel during an active order.

23.3. Transactional messages are distinct from optional marketing messages. Promotional email, SMS, automated communications, or similar marketing will be sent only as permitted by applicable consent and communication laws, and required unsubscribe methods will be provided.

23.4. We process necessary contact details, shipping information, order history, payment-provider references, photos, and communications as described in our separate Privacy Policy. These Terms are not a substitute for a complete, accurate Privacy Policy describing data practices, vendors, retention, consumer rights, and contact methods.

24. DIY kits and physical products; final-sale policy

24.1. The Card Doc offers DIY restoration kits, cleaning sprays, polishes, tools and other physical goods. Product descriptions, package contents, limitations, price, taxes, recurring status and shipping charges are displayed before ordering. Changes to inventory or future prices do not retroactively change accepted orders.

24.2. Unless mandatory law requires otherwise, all kit and physical-product sales are final: we do not accept returns for change of mind, used or opened goods, dissatisfaction with expected card results, or buyer's remorse. This policy must be presented conspicuously on the product page and at checkout before purchase. No "no returns" clause eliminates rights for defective, materially misdescribed, undelivered or otherwise legally nonconforming merchandise.

24.3. Products that arrive defective, damaged or missing promised components: Contact thecarddoc1@gmail.com promptly with order number, pictures and explanation; we will review and arrange an appropriate replacement or other remedy required by applicable law. Do not send liquids or hazardous substances back without explicit instructions and a compliant return method. We do not require customers to waive nonwaivable rights to obtain a lawful remedy.

24.4. Shipment promises for physical merchandise are distinct from service turnaround estimates. We must have a reasonable basis to ship by any stated deadline, or where none is given, comply with the FTC Mail, Internet, or Telephone Order Merchandise Rule, including consent to delays and legally required prompt refunds for unshipped orders.

24.5. Risks involving customer-owned Items submitted for Services are not automatically identical to delivery rules for new Products purchased from us. Any shipping protection or carrier responsibility described on a product page applies only if actually offered and lawfully enforceable.

25. Product instructions, risks, and warranties

25.1. Tools, sprays, polishes, clamps, rollers, pads, and other Products must be used strictly in accordance with supplied instructions, warnings, and their intended purposes. Keep all tools and substances away from children and pets, avoid ingestion and eye contact, and use appropriate ventilation and precautions where directed by the product label. Check material compatibility and test an inconspicuous area when practical.

25.2. Collectible card materials vary greatly. Even a Product used correctly may cause damage when applied to an unsuitable or already degraded card. Customer-performed restoration, polishing, pressure treatment, and liquid use are undertaken at the customer's discretion and risk. Card Doc does not guarantee that a Product will be grading-safe, reverse damage, or increase a card's grade or value.

25.3. Product instructions, warnings, ingredient information, and any legally required safety data must be truthful and accurate; these Terms do not substitute for safe design, labeling, quality control, or statutory product-liability obligations.

25.4. Except for written express warranties or rights that law prohibits disclaiming, no additional voluntary Product

performance warranty is created by a photograph, testimonial, general promotional phrase, or estimated result. Nothing in these Terms restricts applicable legal warranties or remedies that cannot lawfully be excluded.

26. Active monthly product subscriptions

26.1. Some Products are sold with an active optional monthly subscription. A subscription must be affirmatively selected rather than automatically attached to a one-time purchase. Before payment, we will clearly display the subscription Product, price, billing interval, delivery schedule, any tax and shipping charges, renewal terms and how to cancel. There are presently no existing subscribers according to the Company's records, but availability on the site means this Section applies if anyone enrolls.

26.2. By a separate affirmative enrollment action, you authorize recurring charges according to the disclosed terms until cancellation becomes effective. We may not add unauthorized extras or change material recurring terms without appropriate notices and consents. Subscription enrollment and ordinary purchase should be presented as clear alternatives.

26.3. Offer a workable online cancellation method accessible through the customer account or a clearly identified web route, and an email alternative at thecarddoc1@gmail.com. Cancellation will stop future charges as required by applicable law; treatment of charges for already fulfilled shipments and any mandatory refunds will be disclosed. Provide dated confirmation of enrollment, billing, cancellation requests and completion.

26.4. Automatic-renewal rules vary by jurisdiction and plan term. We will provide applicable renewal notices, confirmation, consent and cancellation rights as required for the Product, state, and transaction. If the website cannot reliably handle these controls, pause new subscription signups until corrected.

27. Gift cards, promotions, and referrals

27.1. Gift cards, where sold, are redeemable only for eligible Card Doc purchases or Services identified in the offer and do not represent deposits held against a particular customer's Item unless expressly stated. They cannot be exchanged for cash except as law requires. Expiration, fees, unclaimed property, and transfer rules are governed by applicable law; no unlawful expiration or dormancy fee is imposed by these Terms.

27.2. Promotions, creator and affiliate codes, referral awards, and discounts are governed by their clearly stated terms. Unless disclosed otherwise, percentage discounts apply to eligible service or merchandise prices and not to taxes, postage, third-party grading charges, insurance, or previously completed orders.

27.3. We may cancel fraudulent or unauthorized use, correct technical errors, and end promotions prospectively, but we will honor applicable requirements for offers already validly accepted. Any influencer, referral, or affiliate endorsement must clearly disclose material connections where required.

28. Intellectual property; website use

28.1. Our names, logos, brand assets, written content, original photographs, video, training materials, designs, and website features are owned by Card Doc or licensed to it. No rights are granted beyond ordinary lawful personal use of the website and purchased Products.

28.2. You may not interfere with website security, impersonate others, submit malicious software, scrape private customer data, attempt fraudulent refunds, or use our systems to violate laws or third-party rights. We may restrict abusive access while preserving any rights relating to paid Services or property in our possession.

28.3. Third-party trademarks, game names, card brands, grading company names, and logos belong to their owners; descriptive references do not imply affiliation or endorsement.

29. Customer indemnification — limited to customer-caused third-party claims

29.1. To the extent permitted by applicable law, you agree to defend, indemnify, and hold Card Doc, its personnel, and authorized agents harmless from reasonable third-party claims, losses, and costs arising directly from your knowing material misrepresentation of ownership or authorization; your infringement of third-party rights in material you supply; or your unlawful conduct in connection with a submitted Item.

29.2. This obligation does not require a consumer to indemnify Card Doc for Card Doc's own negligence, product defect, legal violation, or other liability that cannot lawfully be shifted. We will give reasonably prompt notice of covered claims and permit an appropriate defense, subject to conflicts of interest and applicable law.

30. Dispute notice and attempt at informal resolution

30.1. The parties should first attempt prompt, good-faith informal resolution. A customer may email thecarddoc1@gmail.com with "LEGAL DISPUTE NOTICE" in the subject and provide order number, specific Items, relevant dates, alleged conduct, supporting images, requested resolution and a reliable response address; postal notices may be sent to 451 Red Birch Ct, Ridgewood, NJ 07450.

30.2. Ordinarily the parties will allow up to 30 calendar days to explore resolution after a complete notice, but this informal process is voluntary to the extent the law requires, does not bar emergency or court-ordered relief, and does not by itself toll statutory deadlines. Customers remain free to seek counsel, report suspected misconduct, contact consumer agencies, contest payments within lawful deadlines and invoke nonwaivable remedies.

30.3. We may request the customer preserve the Item, packaging and contemporaneous evidence and provide a reasonable opportunity to inspect. No dispute notice requirement operates as a prohibited prerequisite to pursuing a claim in a court of competent jurisdiction.

31. No mandatory arbitration; New Jersey court proceedings

31.1. THE PARTIES DO NOT AGREE TO MANDATORY PRIVATE ARBITRATION UNDER THESE TERMS. Disputes not resolved informally may be brought in a court of competent jurisdiction. No website checkbox forces a customer to waive the right to sue before a judge, or to use a named private arbitration provider.

31.2. To the extent a forum selection clause is lawful and enforceable, the parties consent to state courts with appropriate jurisdiction in Bergen County, New Jersey, or where federal subject-matter jurisdiction exists, the United States District Court for the District of New Jersey. This is subject to mandatory consumer venue protections and courts' jurisdictional requirements, and it does not imply a federal courthouse is situated in Ridgewood.

31.3. The parties may voluntarily agree to mediation or arbitration after a particular dispute arises, but these Terms impose no obligation to do so. Nothing here restricts eligible small-claims proceedings, regulatory enforcement, legally permitted provisional relief, or rights that applicable law makes nonwaivable.

32. Individual disputes; consumer review and enforcement rights

32.1. Each party prefers resolution of its own dispute on an individual basis where lawful, but this Agreement does not purport to remove class, collective, public-injunctive, representative, statutory or procedural rights that cannot be waived in the applicable forum. Any proposed enforceable class waiver must be separately evaluated by qualified New Jersey counsel.

32.2. Nothing in these Terms limits customers' ability to leave truthful reviews, report concerns to regulators or law enforcement, or submit lawful complaints. We may defend against demonstrably false factual statements using generally applicable law, but not penalize an honest negative consumer assessment by a contractual fee or nondisparagement restriction.

33. Governing law and judicial venue

33.1. These Terms are construed under New Jersey law, without overriding laws that apply mandatorily to a consumer located elsewhere or other controlling choice-of-law limitations.

33.2. Subject to jurisdiction and mandatory venue protections, any permitted civil court action relating to this Agreement is to be brought in a court of competent jurisdiction in Bergen County, New Jersey, or the United States District Court for the District of New Jersey if federal jurisdiction exists. The parties consent to personal jurisdiction to the fullest extent lawfully available.

33.3. No compulsory arbitration or jury-trial waiver is imposed by the master Terms. Nothing prevents the parties from voluntarily resolving a dispute through counsel, settlement or later written dispute-specific agreement.

34. Notices; revisions; entire agreement; interpretation

34.1. We may amend these Terms prospectively. The version affirmatively accepted for an order governs that order unless the parties mutually agree in writing to a lawful amendment. Changes posted later are not automatically retroactive to paid work.

34.2. Notices will be directed to the email, portal, or postal address supplied by the relevant party, subject to any special notice requirement. Customers must keep their contact and return shipping information updated.

34.3. If one provision is unenforceable, it will be severed or narrowed only as permitted by law, without automatically invalidating the entire Agreement. Headings are for convenience. Failure to enforce a clause once is not a waiver of future enforcement. Neither party obtains rights in the other's property beyond what applicable law and this Agreement permit.

34.4. Nothing in these Terms limits a consumer's rights under applicable nonwaivable federal or state law. The parties intend accurate disclosure rather than a waiver of rights that the law forbids waiving. Any required New Jersey-specific disclosures, exclusions, or limitations must be set forth expressly, not buried in a generalized disclaimer.

35. Company contact; binding electronic acceptance

35.1. For customer service, send email to thecarddoc1@gmail.com or message the verified @the_card_doc Instagram account. For formal legal notices, email thecarddoc1@gmail.com with "LEGAL NOTICE" in the subject and/or send correspondence to The Card Doc LLC, 451 Red Birch Ct, Ridgewood, NJ 07450, subject to applicable service-of-process law. Routine Instagram DMs may not be an adequate formal service method.

35.2. The actual contract is the complete dated master Terms version and the authenticated order record, plus any separately signed card-specific Slab Removal Authorization. The customer is shown a readable, downloadable copy and may review it before agreeing. E-signature may be completed by typing the customer's full legal name into the designated signature field, affirmatively checking the related consent box, and clicking the explicitly labeled "Electronically sign & place order" control; if a commercial e-sign platform is used, the controlled document-signing ceremony and audit trail serves the same purpose.

35.3. The customer expressly adopts the typed name or platform signature as a legal electronic signature and agrees to use electronic records for this transaction. The checkout must record the exact document version, order ID, card ID when relevant, signed PDF or immutable copy, user-approved full name, server-generated date and time (UTC), electronic signature event, and other reliable attribution evidence (such as email verification and a reasonable audit trail). A customer-entered date alone is insufficient. Provide a downloadable or emailed signed copy. Collect IP/device metadata only as appropriately disclosed in the Privacy Policy.

35.4. Where electronic documents satisfy a legal requirement for written consumer information, provide any applicable federal E-SIGN consumer-consent disclosures, including paper-copy options, ability to withdraw electronic-record consent, hardware/software access and retainability, and demonstrate access as legally required. If a customer does

not consent to electronic delivery, offer a lawful non-electronic alternative or do not accept the online order where permissible.

35.5. Customer certification on signature: "I own or am authorized to submit all listed Items; I supplied good-faith current per-card values; I had the opportunity to read, download and retain these Terms; I understand that restoration can permanently worsen or destroy a card, change grade or market value and yield no visible improvement; I understand the absence of business insurance on items in The Card Doc's custody, optional customer-paid transit insurance, and the applicable exclusions and limitations of liability; I voluntarily authorize only the purchased services and adopt this electronic signature as my binding agreement, subject to applicable law."

35.6. Separate signatures. Any slab-cracking selection requires its own dated signature for the specific slab and $7 service. Optional marketing-image permission and monthly subscription enrollment require independent affirmative choices; they must never be included in an unchangeable mandatory checkbox.

35.7. Customers may contact thecarddoc1@gmail.com for records, a copy of the accepted Terms, or other legally required documentation. We will retain signed records under an appropriate privacy, retention and dispute-preservation policy consistent with applicable law.