

VndFi, LLC — cndl Privacy Policy

Last Updated: Oct. 22, 2026

1. Scope

This Privacy Policy explains how VndFi, LLC ("VndFi," "we," "us") collects, uses, and shares personal information through the cndl website, mobile apps, and related services (the "Service"). The Service was previously offered under the name "VndFi." It is part of our Terms of Use; capitalized terms not defined here have the meanings given there. By using the Service, you acknowledge this Policy.

We may update this Policy by posting a revised version and updating the date above. For material changes, we will give at least 30 days' notice by email or in-app message before they take effect.

2. Information We Collect

Category	Examples	Source
Account data	Name, username, email, password, sign-in provider ID (Google, Apple), profile photo	You
Collection and inventory data	Items you add, quantities, condition, grades, purchase prices, notes	You
Rip Packs activity	Virtual Packs you create, packs you open, and rip results	You; automatically
Scanned images	Photos of cards captured with the Scanning Feature	You (camera, with your permission)
User Submissions	Posts, comments, likes, follows, messages	You
Payment data	Billing name, plan, transaction history; card details are handled by our payment processors or app stores, not stored by us	You, processors, app stores
Device and usage data	IP address, device type, OS, app version, identifiers, pages and features used, crash logs	Automatically, via cookies, SDKs, and similar technologies
Approximate location	City/region inferred from IP address	Automatically
Advertising and partner data	Ad interactions, interests, and	Third parties

Category	Examples	Source
	audience data from advertising and analytics partners	
Support communications	Messages you send us and our replies	You

We do not collect precise geolocation or government ID numbers. Do not include sensitive information (such as health or financial account numbers) in User Submissions or scanned images.

3. How We Use Information

We use personal information to:

- provide, operate, and secure the Service, including identifying scanned items, maintaining your collection, and operating the Rip Packs Feature;
- process payments, renewals, and refunds, and send renewal reminders and account notices;
- personalize content, offers, advertisements, and sponsored content;
- train, test, and improve our identification, valuation, and other models, including with scanned images and User Submissions;
- analyze usage and develop new products and features;
- create aggregated or de-identified data, including market and pricing data, which we may use and commercialize for any lawful purpose (we will not attempt to re-identify it);
- send marketing communications, which you can opt out of at any time;
- detect, investigate, and prevent fraud, abuse, and violations of our Terms; and
- comply with law and enforce our rights.

4. How We Share Information

We do not sell personal information for money. We share it only with:

- **Service providers** that host, process payments, analyze, support, or otherwise work on our behalf under contract;
- **Advertising and analytics partners** that help us show and measure ads and offers, which may include using cookies and device identifiers across sites and apps;
- **Other users**, for content you choose to make public (profile, posts, likes, follows, shared collections, shared Virtual Packs), including your username, profile photo, and activity, which may appear alongside sponsored content;
- **Sign-in providers and app stores**, as needed to authenticate you or process purchases;
- **Authorities and others**, when we believe in good faith it is required by law or needed to protect rights, safety, or the Service;
- **Successors**, in a merger, acquisition, financing, or sale of assets; and
- **Anyone else**, with your consent or in aggregated or de-identified form.

We do not sell or share your scanned images except with service providers acting for us or as required by law.

Targeted advertising. Sharing data with ad partners may count as "selling," "sharing," or "targeted advertising" under some state laws. You can opt out by emailing admin@vndfi.com with the subject "Do Not Sell or Share," and we honor Global Privacy Control signals in your browser as an opt-out request.

5. Your Choices and Rights

- **Account and data.** You can edit your profile and collection in the app, and delete your Account from Account settings.
- **Marketing.** Use the unsubscribe link in any marketing email.
- **Device permissions and cookies.** Turn off camera access, push notifications, or ad tracking in your device or browser settings. Some features may stop working.
- **State privacy rights.** Depending on where you live (for example, California, Colorado, Connecticut, Virginia, and other states with comprehensive privacy laws), you may have the right to access, correct, delete, or obtain a copy of your personal information, and to opt out of targeted advertising, sale, or sharing. Submit requests at admin@vndfi.com. We will verify your identity before responding, and you may use an authorized agent. If we deny your request, you may appeal by replying to our decision. We will not discriminate against you for exercising these rights.

6. Retention

We keep personal information as long as your Account is active and as needed to provide the Service, comply with law, resolve disputes, and enforce our agreements. Scanned images are kept for up to 24 months after capture, then deleted or de-identified. After you delete your Account, we delete or de-identify your personal information within a reasonable period, except where retention is required by law or permitted under our Terms of Use (for example, User Submissions licensed to us under Section 18). Backups may persist for a limited time, and aggregated or de-identified data may be kept indefinitely.

7. Security

We use reasonable administrative, technical, and physical safeguards to protect personal information. No system is completely secure, and we cannot guarantee the security of information you transmit. Keep your password confidential.

8. Children

The Service is not directed to children under 13, and we do not knowingly collect their personal information. Users under the age of majority (18 in most U.S. states) may use the Service only with a parent or guardian's consent. If you believe a child under 13 has given us information, contact admin@vndfi.com and we will delete it.

9. International Users

The Service is operated in the United States. If you use it from elsewhere, your information will be transferred to and processed in the United States, where privacy laws may differ from those in your country.

10. Disputes

Disputes about this Policy are governed by the Terms of Use, including its arbitration agreement and class action waiver.

11. Contact Us

VndFi, LLC, 30 N Gould St #61031, Sheridan, WY 82801, admin@vndfi.com.