

SPARTANCARD TERMS & CONDITIONS

Please read and acknowledge this Agreement before using your SpartanCard account. It contains the terms and conditions of the SpartanCard account. By adding value, and/or using your SpartanCard account, you agree to be bound by the terms and conditions contained in this agreement, which will govern your use of the SpartanCard. Please read this Agreement. The term of this contract begins when these terms are acknowledged and end when the participant graduates or withdraws from NSU (students), terminates employment (faculty/staff), or the participants SpartanCard expires (other individuals).

1 Definitions

- a. Cardholder and Cardholder each mean the Cardholder
- b. We, Us, and Our each mean NSU.
- c. Cardholder means an individual in whose name and for whose benefit a SpartanCard is to be issued or has been issued by NSU.
- d. Authorized participant means an active student, faculty or staff member for NSU.
- e. Contributor means an individual other than the Cardholder who loads value to a SpartanCard account for a Cardholder.
- f. University or NSU means Norfolk State University.
- g. SpartanCard means the Official Norfolk State University ID/Debit card issued to the Cardholder by NSU.
- h. Accepting Location means a point-of-sale location that is authorized to accept the SpartanCard account for the purchase of goods and services.
- i. SpartanBucks account means an account with pre-paid value that can be accessed using Cardholder SpartanCard. A SpartanCard may have one or more accounts.

2 SpartanCard Description

- a. Official Norfolk State University Identification
- b. Access device for meal plan accounts
- c. Access device for one or more SpartanCard pre-paid accounts
- d. Access device for building access.

3 Eligibility

- a. Cardholder are an authorized participant at Norfolk State University
- b. Cardholder have the following data on record with NSU: ID Number, First Name, Last Name, Classification (Faculty, Staff, and Student)
- c. Cardholder agree that you have read and understood this Agreement and that you will be bound by and will comply with all of its terms and conditions
- d. Cardholder have a valid NSU email address to provide for SpartanCard program communications.

4 Contact Information

If you have questions regarding your SpartanCard Accounts you may call (757) 823-9479, 8am – 5pm, M-F.

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5 Using the SpartanCard Account

- a. Pay for goods and services at accepting locations on campus
- b. Obtain balances
- c. Add value to SpartanCard accounts using a check, debit or credit card, cash, financial aid

5.1 Multiple Accounts

Cardholder SpartanCard may be associated with multiple Accounts. Each Account has its own policies and rules pertaining to acceptance and fund loading. We reserve the right to restrict the use of Accounts to certain qualifying locations. When authorizing a SpartanCard purchase we will search for funds across all of your eligible Accounts in a specific order consistent with our acceptance policies. Cardholder agree that. We may use value from more than one Account to complete a single purchase.

6 Adding Value to SpartanCard Accounts

Cardholder and Contributors may add value to select SpartanCard Accounts at the Cashier's Office, by phone or mail, subject to the limitations provided herein.

We reserve the right to accept or reject any request to add additional value to SpartanCard Accounts, in our discretion. If any transfer of value to a SpartanCard Account becomes subject to any stop payment order or chargeback after value has been credited to the SpartanCard Account, we will be entitled to recover the full amount of the stopped or charged back payment by deducting an

equivalent amount from the SpartanCard Account.

6.1 Value Availability

Value added from credit card, debit card, and check payments will be made available to the Cardholder on the same business day as the payment

7 Making Purchases with SpartanCard Accounts

Cardholder must have sufficient value available in Cardholder SpartanCard account to pay for each transaction. Each time you use Cardholder SpartanCard account, the amount of the transaction will be debited from the Account. Cardholder may not spend more value than Cardholder have on any given Account. Should your purchase exceed the remaining balance in your SpartanCard account, Cardholder are responsible for providing a secondary form of payment to complete the transaction.

8 Lost or Stolen SpartanCards

Tell Us AT ONCE if (i) Your SpartanCard has been lost or stolen or (ii) You believe someone has made a purchase using Your SpartanCard without your permission. Cardholder can suspend SpartanCard by contacting Campus Police at (757) 823-8102, or, the SpartanCard Office at (757) 823-9479. When Cardholder SpartanCard has been reported lost or stolen, we will suspend the SpartanCard Accounts to prevent unauthorized use. Cardholder may also request a replacement card. There is a card replacement fee of \$20 (subject to change without notice).

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8.1 Re-activating SpartanCards

If you find your SpartanCard after it has been reported lost, you may reactivate the SpartanCard (i) if you bring your card in person and (ii) a new card has not been issued.

9 Disputes/Returns

Cardholder agree to work to resolve all disputes about purchases made using the SpartanCard with the merchant or location that accepted the SpartanCard. If you are entitled to a refund for any reason for goods or services obtained with the SpartanCard, you agree to accept the credits to the SpartanCard in place of cash.

10 Account Refunds

Currently enrolled students may complete SpartanCard Refund Requests in the SpartanCard Office, Spartan Station, Suite 116 between November 15 – December 15, or, April 15 – May 15.

- a. Cardholder may request a refund of SpartanCard Account balance during the aforementioned time frames (exceptions may be made).
- b. Refunds are processed when there is a balance of at least \$20 on the SpartanCard Account
- c. There is a \$10 processing fee deducted from all refunds.
- d. If a balance is owed to Norfolk State University, fine will be deducted from refund.
- e. Refunds will be mailed to address on refund request form.

10.1 Students not enrolled

- a. Students who have withdrawn may request a refund at the SpartanCard Office during normal business hours.
- b. Students must bring proof of withdrawal.

11 Inactivity

If you do not use or re-load a SpartanCard account for six (6) consecutive calendar months, the Account will be considered inactive and you may be charged a monthly Inactivity Fee of \$3.00 per month (subject to change without notice). If a SpartanCard account is inactive and has zero value it will be closed.

12 Unclaimed Property

If you do not access Your SpartanCard account for a period of one (1) year, it will be terminated. After the date of termination, We will use the information provided by Student Information System to try to send Cardholder any funds that We are holding in custody for Cardholder. If that information is not correct, and We are unable to complete the payment to Cardholder, Cardholder funds will be subject to applicable state laws regarding escheat of unclaimed property. Cardholder may also be charged an Account Closing Fee of \$10 (subject to change without notice).