

## University Bucks Terms and Conditions

The University of Maine System operates as one entity. Although each campus has its own ID, all University Bucks accounts and funds fall within the scope of these terms and conditions. Appendix A includes individual definitions and contact information of each campus.

1. The University Bucks account is a pre-deposited debit funds account to be accessed by the Cardholder for the purchase of products and services at the University of Maine System Campuses and surrounding merchants. This Account will be administered by each campus local card office. All fees and other charges are subject to change. Further information and the most current University Bucks Account Terms and Conditions are located at each campus' website.

2. No one but the Cardholder is authorized to make purchases using a University Bucks account. By accepting and using the ID card, the Cardholder agrees to abide by the rules and regulations that pertain to use of the card. Future changes in terms and conditions regulating the use of the ID Card will apply to all cards and use and will supersede the terms and conditions in effect at the time the card was acquired. Changes to the most current version of these Terms and Conditions are posted on the website and Cardholders will be electronically notified twenty-one (21) days in advance of changes to these Terms and Conditions via the e-mail address of record. It is the Cardholder's responsibility to keep all account information current according to University policies. It is the responsibility of the individual to be informed of and to observe all regulations and procedures regarding the University Bucks agreement. In no case will a regulation be waived or an exception granted because an individual claims ignorance of the regulation. All questions concerning fees and refunds should be directed to Card Services, but claim of verbal misinformation is not grounds for a regulation waiver.

3. Although there is no daily limit to the number of purchases that may be made and debited from a Cardholder's University Bucks account, total debits and charges may not exceed the amount of deposited funds. University Bucks accounts will not accrue interest nor may they be used as a credit card or for an advancement of cash. Pre-authorized transactions will not be permitted.

Future University Bucks deposits will be automatically credited to the Cardholder's account when deposits are made. Deposits may be made on-line via credit card by logging into the Cardholder's campus e-accounts portal, or via cash at various campus locations where Bucks are accepted.

A fee of \$25.00 will be assessed for all returned checks and the Cardholder's account will be deactivated until the Cardholder deposits funds sufficient to cover both this fee and the amount of the intended deposit. The University of Maine System reserves the right to place an individual on "Cash Only" status for issuing a check to the University that is not honored upon presentation to the bank. If sufficient funds are not deposited into the account within ten (10) days of notification to the cardholder of non-sufficient funds, the University will take all appropriate collection action including, but not limited to, placing a "hold" on the Cardholder's University record for the fee(s) and/or turning the matter over to a collection agency. Upon request, the cardholder has the right to receive a receipt for any University Bucks transaction, wherever accepted.

4. University Bucks refunds are only permitted upon the following occurrences: University suspension, expulsion, graduation, withdrawal as a student, termination of University employment, or other release from the University. Card Services requires that the Cardholder provide documentation supporting the basis for a refund request plus a valid ID before refunds will be processed to the Cardholder.

University Bucks refunds may be processed (1) in person at Card Services; or (2) by mailing a notarized request together with copies of the above-referenced supporting documentation. Refund Checks are issued (for student cardholders) through the appropriate Bursar's Office after the refund has been posted to the student account. Merchandise returns at most University Bucks retailers may be accepted for refund in accordance with the refund policy in effect at the place of purchase. If refunds are provided, refunds will be credited to the Cardholder's account. No cash refunds will be made for any purchase made with the ID card.

The Cardholder's account will be closed by the University if one of the following occurs: • Twelve (12) months after the Cardholder ceases to be an active/enrolled student of the University by either graduating, withdrawing, or if the student is suspended or expelled from the University. • Within 12 months after the Cardholder ceases to be an employee of the University for any reason. • If the Cardholder alters, falsifies the ID card, produces or distributes false IDs, or uses duplicate copies of the ID Card for University benefits or discounts. • If the University Bucks account has been inactive (i.e. not used) for twelve (12) consecutive months.

5. If the Cardholder who is eligible for a refund under the terms and conditions of this Agreement has an inactive University Bucks account for thirty-six (36) consecutive months during which a Cardholder's University Bucks account has not been used, and if the value on the card is \$50 (fifty) dollars or more, a written notice will be sent to the apparent owner not more than 180 days or less than 60 days prior to submission to the State. If no request is made for a refund, or the amount is less than \$50 (fifty) dollars, the University Bucks account balance will be considered abandoned property per Title 33, Chapter 45 of the Maine Revised Statutes and the balance will be submitted to the State of Maine Revenue's Property Tax Division as State Unclaimed Property.

6. To prevent unauthorized use of lost or stolen cards, Cardholders should immediately report the lost or stolen card to Card Services to insure proper deactivation. Cardholders can deactivate their ID card by accessing their e-accounts portal 24x7. Alternatively, after business hours, Cardholders can report lost or stolen cards to the Campus Police. If a Cardholder informs the University of a lost or stolen ID Card within two (2) business days (Monday through Friday except for legal and University Holidays), the Cardholder will lose no more than Fifty Dollars (\$50.00) if someone has used the Cardholder's University Bucks account without the Cardholder's permission. However, if a Cardholder does not inform the University of a lost or stolen ID Card within two (2) business days after the Cardholder has learned of the loss or theft of the ID Card, and Card Services can prove it could have stopped someone from using the University Bucks account without the Cardholder's permission if Card Services had been informed by the Cardholder of the lost or stolen ID Card, the Cardholder could lose as much as Five Hundred Dollars (\$500.00). Cardholders should return to the Campus Card Services to receive a new card. Cardholders are subject to paying a replacement fee for the card.

7. Cardholders with active University Bucks accounts may check their University Bucks balance 24x7 by accessing their e-accounts portal account and will electronically receive, via the email address of record, a University Bucks account activity statement each month [unless there are no transfers in a particular month. In any case you will get the statement at least quarterly]. However, at any time a Cardholder may request an activity statement in person, or in writing from Card Services. If the request is made in writing, the Cardholder must present documentation of proof as to his or her identity. For immediate fund balance inquiries, the Cardholder may access the information on-, at any deposit station, or at any Dining Services Cashier. The Cardholder must inform Card Services within sixty (60) days as to any error in his or her University Bucks statement. If the Cardholder would like more information about a specific transaction, the Cardholder should contact Card Services in person or in writing as to the specifics of the inquiry. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

8. If the University Bucks statement shows transfers that the Cardholder did not make, the Cardholder should immediately report the non-authorized purchases. The Cardholder must report errors in his/her University Bucks statement to Card Services within sixty (60) days after the transaction was posted for review by the Cardholder. Card Services will determine whether an error occurred within 90 days after contact by the Cardholder and will correct any error promptly. Card Services will inform the Cardholder of investigation results within three business days after completing investigation. If Card Services determines that there was no error, a written explanation will be provided to the Cardholder. The Cardholder may ask for copies of any documents Card Services used in the investigation. The University reserves the right to extend reporting time periods due to extenuating circumstances which prevented the Cardholder from timely notifying Card Services of the error(s).

Any failure of Card Services to complete a transfer to or from the Cardholder's account on time or in the correct amount in accordance with these Terms and Conditions, the University of Maine System will be liable for the Cardholder's losses or damages.

However, there are some exceptions, for instance:

- (i) If, through no fault of the University, the Cardholder does not have enough money in the account to make the purchase.
- (ii) If the terminal used for making the purchase was not working properly and the Cardholder knew about the breakdown when making the purchase.
- (iii) If circumstances beyond the reasonable control of the University (such as fire or flood) prevent the purchase from being processed as requested.
- (iv) Other exceptions as stated herein.

9. The University will disclose information to third parties about the Cardholder's account or the purchases made:

- (i) Where it is necessary for completing purchases, or
- (ii) In order to verify the existence and condition of the account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with government agency or court orders, or
- (iv) If the Cardholder has provided the University with written permission.

### University Bucks

University of Maine	Bear Bucks
University of Maine at Augusta	Moose Bucks
University of Maine at Farmington	Beaver Bucks
University of Maine at Fort Kent	Bengal Bucks
University of Maine at Machias	Clipper Bucks
University of Maine at Presque Isle	Owl Bucks
University of Southern Maine	Husky Bucks