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UVM CAT\$cratch Account

Terms and Conditions

By applying for the debit option of your CATcard, you agree to be bound by the terms of the following agreement. The CAT\$cratch Account is a prepaid debit account. Once your application is approved, you may use the CATcard to pay for purchases at participating on and off campus locations, up to the amount of your CAT\$cratch Account balance (some applications have daily limits). You can not withdraw cash from your CAT

\$cratch Account. There is no fee to establish or use the account; the full amount of your deposit will be available on your CAT\$cratch Account.

1. This agreement is executed between the individual named on the front of this page (the participant) and The University of Vermont and State Agricultural College (UVM). This agreement references a CATcard CAT\$cratch Account (CAT\$cratch), which is an option available to UVM students, faculty, staff and certain UVM affiliates. This agreement is administered for The University of Vermont and State Agricultural College by the CATcard Service Center.

2. The term of this agreement will be determined by the participant's University affiliation or status. The term for *Students* is from the time this agreement and the initial deposit is received by the CATcard Service Center until the participant graduates, withdraws or otherwise severs their relationship with the University. The term for *Faculty/Staff* is from the time this agreement and the initial deposit is received by the CATcard Service Center until the Faculty/Staff member terminates employment at UVM. The term for *Other Affiliation* is from the time this agreement and the initial deposit is received by the CATcard Service Center until the participant no longer has University affiliation.

3. A CAT\$cratch Account will not be activated until payment (cash, check, or major credit card #) is received, along with a signed application form, by the CATcard Service Center. Additional deposits may be made at any time by completing the necessary forms and making payment to the CATcard Service Center, the Cashiers Office or with cash deposits at the DART machines located in the Bailey Howe and Dana Medical Libraries.

4. The CAT\$cratch Account is automatically closed at the end of this agreement. The CATcard Service Center reserves the right to close any CAT \$cratch Account that has been inactive for a period of twelve (12) months. Refunds on closed accounts may be requested and will be made at the full value of the unused balance, minus a processing fee; refunds will be mailed to the last known address. All debts on the participant's Student Account must be satisfied prior to a check being processed for a refund. Any negative CAT\$cratch Account balances will be charged to the participant's Student Account (students) or billed directly to the participant (all others).

5. To minimize potential loss to the participant, unattended locations/applications such as vending, laundry and photocopiers will carry a daily spending limit.

6. The participant's CATcard will be the access device for the CAT\$cratch Account. The card must be presented at the time of purchase and shall be the only means of accessing the participant's account.

7. This account is non-transferable. The cardholder may be charged a fee and their card may be confiscated by authorized University or Dining Services staff if the card has been loaned to another individual. Additional ID may be required to ensure that only the participant uses the account. The participant may be required to sign a receipt for goods.

8. Information regarding the participant's account or transactions may be disclosed to third parties when necessary to complete transactions, when the condition or existence of an account must be verified, to comply with government agency or court orders, or with the participant's written permission.

9. The University of Vermont reserves the right to determine hours of operations and pricing for the goods and services available for purchase with this account.

10. Should the participant's identification number change after execution of this agreement, he/she must notify the CATcard Service Center as soon as possible. A fee will be charged for replacement of lost, stolen or damaged cards. The address and phone number for the CATcard Service Center are as follows: CATcard Service Center, UVM Bookstore Building, Burlington, VT 05405-0152. (802) 656-4509 FAX (802) 656-4528.

11. Lost or stolen CATcards must be reported immediately to the CATcard Office (656-4509), or Police Services after business hours; Police Services is open 24 hours a day. The phone number for Police Services is: (802) 656-3473. If the participant does not inform the CATcard Service Center about a lost or stolen card, the CATcard Service Center and The University of Vermont are not responsible for any charges made to the CAT\$cratch Account. If the participant informs the CATcard Service Center within two (2) business days of the loss that their card is lost or stolen, the participant is liable for up to \$50 in charges to the card if the card was used without

permission. If the participant informs the CATcard Service Center of the loss that their card was lost or stolen, after two (2) business days but within sixty (60) days, the participant may be liable for up to \$500 if the card was used without permission. Business days are defined as Monday through Saturday.

12. An electronic statement will be available through our website to the participant each month. The participant agrees to review this statement promptly upon receipt. If the monthly statement shows transactions that were not made by the participant, the participant must inform the CATcard Service Center immediately. The error will be investigated and the participant will be notified of the determination within twenty (20) business days. If the CATcard Service Center is not informed within sixty (60) days after the statement was sent that there was an error, the participant is liable for the erroneous charges.