



THE CITADEL

The Citadel OneCard Program - TERMS AND CONDITIONS

- 1. Nature of Account.** The Citadel agrees to accept and to hold for the benefit of the Holder, and exclusively for the purposes described herein, funds prepaid by the Holder to a plan maintained by OneCard. Funds prepaid by the Holder to the OneCard account shall be applied to charges for goods and services made by the Holder using a OneCard account. The holder understands and agrees that a OneCard account is not a credit card account and that under no circumstances may debits or charges to the account result in a balance below zero. A OneCard account may not be used to obtain cash or cash advances under any circumstances.
- 2. Establishing an Open Account.** OneCard Open Account(s) are activated for the Holder no less than one business day after receipt of an initial minimum prepayment of ten (10) dollars. Additional prepayments can be made at any time in any amount equal to or greater than ten (10) dollars, at the OneCard office or online at www.citadel.edu/onecard. After the plan is opened, there is no minimum balance required. OneCard reserves the right to apply a maximum limit to the accumulated prepayments on any individual account on a case-by-case basis.
- 3. Commuter Meal Plans.** At this time, there is no commuter meal plan. Students (graduate, 2+2, or other) can use their OneCard in all campus concessions.
- 4. Faculty & Staff Meal Plans.** At this time, there is no Faculty/Staff Meal Plan available. You can use your OneCard in all campus concessions. Payroll deduction may be available in the future.
- 5. Meal Plans.** The Citadel cadet has one meal plan and a OneCard is not necessary to participate. However, cadets will use their OneCards at the The Canteen, Brewed Awakenings, concessions, Dry Cleaning & Laundry, Tailor Shop, uniforms, Barbershop, Bookstore, The Marketplace, etc.
- 6. Dormant Accounts.** Any account determined to be inactive, without transactions or deposits for over a twenty-four (24) month period, will be considered dormant and will be charged a twenty-five (25) dollar dormant account fee every year the account remains inactive until such account receives a zero (0). In addition, OneCard will deactivate the account when it has been determined to be inactive to prevent unauthorized use and will require a new agreement by Holder before reactivation.
- 7. Open Account Reload Program.** This is not available at this time. (However, it works by choosing this option, you authorize OneCard to charge your credit card automatically and without further notice either for \$50 or for \$You can submit a letter in writing to cancel this program at any time. Please allow one business day for credit to your account.)
- 8. Locations.** The Holder may use OneCard accounts to purchase goods and services at The Citadel wherever payment through use of the particular OneCard account is authorized.
- 9. No Interest on Funds.** The Holder understands and agrees that no interest or other earnings will be paid to the Holder or credited by OneCard to the Holder's plan.
- 10. Account Activity & Statement.** Account information is available online.



- 11. Account Information Access.** Due to the Buckley Amendment and other laws relating to the rights to privacy, account information may only be released to the Holder unless specific access is granted by the Holder in the form of writing or online authorization.
- 12. Use of OneCard Accounts.** The Holder must present his or her official OneCard at the time of transaction in order to access the Holder's account. The plan is non-transferable and, except as provided below, the Holder is responsible for purchases made and debited to the Holder's plan. In order to prevent unauthorized use of the Holder's identification card, additional identification may be required from any person attempting to access the Holder's plan. There is no daily limit on the number of purchases that may be made and debited to the plan. However, the Holder cannot exceed the amount of funds in the Holder's plan at that time.
- 13. Transfers Between Accounts.** Transfers between accounts is not available.
- 14. Lost or Stolen Cards.** The Holder shall immediately report any lost or stolen OneCard to the OneCard Office during business hours in person, or by telephone (843) 953-7000. Online deactivation is also available for immediate service at <https://eacct-citadel-sp.transactcampus.com/eaccounts/AnonymousHome.aspx>.
- 15. Holder's Liability for Unauthorized Purchases.** If a OneCard is lost or stolen, Holder is responsible for all unauthorized cards. Once the card is reported as lost or stolen, the OneCard (and its associated OneCard Accounts) will be deactivated.
- 16. Error Resolution Procedures.** Holder must telephone (843) 953-7000 or write the OneCard Office, 171 Moultrie St, Charleston, SC 29409, as soon as possible, if Holder believes there has been an error in connection with the Holder's plan. Such notification must include: Holder's name and CWID number, description of the error or the transactions Holder is unsure about, an explanation of items believed to be in error or why more information is requested, and the dollar amount of the suspected error. If notification is made orally, OneCard may require that Holder send the complaint or question in writing within ten (10) business days. OneCard will inform Holder of the results of its investigation within ten (10) business days of the date The Citadel hears from Holder, and will promptly correct any error. If OneCard requires more time, however, OneCard may take up to forty-five (45) days to investigate Holder's complaint or question. In that case, OneCard will credit Holder's account within ten (10) business days for the amount Holder claims is in error, so that Holder will have the use of the money during the time it takes OneCard to complete its investigation. If Holder is asked by OneCard to put Holder's complaint or question in writing and OneCard does not receive it within ten (10) business days, OneCard may not credit Holder's account. If OneCard determines that there was no error, OneCard will send Holder a written explanation within three (3) business days after the conclusion of its investigation and immediately debit the account in the amount of the credit. Holder may ask for copies of the documents that OneCard used in its investigation.
- 17. Closing Plan; Refunds; Returns.** OneCard reserves the right to close a Holder's account(s) at any time, and to refuse any application to establish a new account. Students who choose to activate any prepaid OneCard account are not permitted to withdraw prepaid funds until the student either graduates or withdraws from the university. Staff, Faculty members and affiliates who choose to utilize prepaid OneCard accounts, will not be permitted to withdraw funds unless their employments or affiliation with the University ceases. A refund may be requested after the holder graduates, withdraws, or terminates. All refund requests must be directed to the OneCard Office in writing. If the Holder decides to open another OneCard Account thereafter, the Holder will



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be required to enter into a new OneCard Account agreement. Goods and services purchased and debited to a OneCard Account may be returned according to return policies at the location where the purchase was made; if such return is permitted, the Holder's account will be credited for the appropriate amount. The Holder understands and agrees that no cash refunds or withdrawals may be made to the Holder.

- 18. Effective Date of Agreement.** These terms and conditions shall be in effect from the date of receipt of a signed application or online agreement from Holder through OneCard until the plan is closed.
- 19. OneCard.** All cards will be administered by the OneCard Office, which is located at 208 Richardson Avenue. Special conditions apply to the Commandant's Office (Jenkins Hall) under the OneCard program policies.
- 20. Modification of Agreement.** The terms and conditions of this agreement are subject to change without notice. In addition, The Citadel and/or the OneCard office may terminate these programs in whole or in part at any time.
- 21. Governing Law.** These terms and conditions shall be governed in all respects by and construed in accordance with the laws of the State of South Carolina.