

CarolinaCard Cardholder Agreement

USC School of Medicine

1. THE CAROLINACARD: The CarolinaCard is your official University ID card. It is not transferable (to another person) and must be returned upon request. Because misuse of cards may have a negative impact on both students and the institution in general, students are expected to protect their card and abide by all terms and conditions associated with the use of the CarolinaCard as student identification as found in the Student Handbook, The Carolina Community found at <http://www.sa.sc.edu>. The CarolinaCard and its account(s) and all forms, records, and transcripts of its use are the property of the University. Use of the CarolinaCard account may be revoked at any time.

2. CAROLINACARD ACCOUNT(S): (a) The Account is a record of pre-deposited funds accessed by the Cardholder for the purpose of purchasing products and services; (b) there is no daily limit on the number of purchases that may be made and debited; however, no debits or charges shall exceed the amount of deposited funds; (c) no interest shall be paid on any balance in the Account(s); (d) the Cardholder understands and agrees that the Account is nontransferable; (e) the Account(s) will be activated automatically upon receipt by the University of an initial deposit; (f) the patron is responsible for monitoring his or her own account balance(s) and for all purchases made.

Deposits may be made as follows: (1) through the University's VIP website by selecting either of the following options under the financial tab: optional fees (to add money onto your card via your tuition bill during fee payment) or the CarolinaCard options tab at any time with a credit card; (2) in person at the CarolinaCard office at the Russell House, in Columbia, SC with check, money order, credit card or debit card; (3) by telephone with a credit card only; (4) by mail addressed to CarolinaCard, Russell House, Columbia, SC 29208; (5) through Automatic Deposit Machines located across the Columbia campus. All deposits will be immediately available for use with the exception of those deposits made via credit card through the CarolinaCard option on VIP -these will be available when the system updates daily every half hour between the hours of 7:00 am - 1:00 am.

3. FEES: There are no charges assessed to the Cardholder for any transaction(s); however, a check presented for deposit to an Account, which is returned by the bank as uncollectible, will be assessed a fee of \$30.00 per check. The Cardholder's Account(s) will be deactivated until sufficient funds are deposited by the Cardholder.

4. BALANCES, REFUNDS, RETURNS AND ACCOUNT CLOSURES: a. Merchandise may be accepted for return in accordance with the refund policy in effect at the place of purchase of the product(s) or service(s). Any refund(s) shall be credited to the Cardholder's Account; no cash refunds will be made for any purchase made with the CarolinaCard. b. Requests for refunds from your CarolinaCard accounts are granted for graduation, withdrawal from the University, at the end of each academic semester, or termination of employment. Funds left in the CarolinaCard accounts longer than 18 months after graduation, withdrawal from the University, or termination are forfeited and become the property of University of South Carolina. c. No refunds on money remaining on the CarolinaCard will be issued for Account balances of \$25 or less. A \$20 check processing fee will be charged for all refunds. The University Bursar's Office reserves the right to use this refund to offset any outstanding University balance on your account. To receive a refund request complete the refund request form on the CarolinaCard website <http://carolinacard.sc.edu>. Please allow approximately four to six weeks for any refund to be processed.

5. ACCOUNT ACTIVITY: Activity of your account will be made available to you on-line via <http://carolinacard.sc.edu>. Balances given by card readers may not reflect outstanding manual account activity.

6. LOST OR STOLEN CARDS: Lost or stolen cards should be immediately reported through the CarolinaCard website available 24 hours a day at <https://vip.sc.edu>. Once notified, your CarolinaCard will be blocked preventing unauthorized usage. If you notify our office within 2 business days after your card has been lost or stolen, your maximum liability is \$50. If you notify us after the 2nd business day after the loss or theft of your card, but within 60 days, your maximum liability is \$500. If you notify us after 60 days, your liability is unlimited. **Replacement cards are \$25.00. Once a new card is made, previous cards cannot be re-activated nor will the \$25.00 fee be refunded.**

7. DAMAGED CARDS: Damaged cards can be replaced at the CarolinaCard office during regular business hours. A card is considered damaged if any of the following apply: the card is broken, bent, holes have been punched in it, it has been misused (torn, chewed by pet), or warped from the heat (dashboard, clothes dryer). There is no fee to reprint cards that need to be replaced due to normal wear and tear on the cards or for a card in which the magnetic strip no longer works, if the cardholder has had the card longer than one year. **Damaged cards will be replaced for \$15.00. Once a new card is made, previous cards cannot be re-activated nor will the \$25.00 fee be refunded.**

8. ERROR RESOLUTION: If there is an error on a receipt or activity statement, or if the Cardholder would like more information about a specific transaction, the CarolinaCard office may be contacted by phone at (803)777-1708 or by mail within sixty (60) days of noticing the error. In the event of a phone notification, the CarolinaCard office requires that the Cardholder submit a written notification within ten (10) business days of the verbal notification. If your statement shows transactions you did not make, please notify the CarolinaCard office immediately. If you do not report the statement errors to the CarolinaCard office within 60 days after the your statement was available to you, you will not be refunded any money lost if it can be proved that reporting the error(s) in a timely basis would have prevented someone else from making transactions with your card.

9. DISCLOSURE OF INFORMATION TO THIRD PARTIES: We will only disclose information to third parties about your account or the transfers you make (a) where it is necessary for completing transfers; or (b) in order to comply with government subpoena or court order, or (c) if you give your written permission. If you request we release information to a third party (see below), you will waive your right of nondisclosure only for CarolinaCard account information and only to the person specified. The release will expire when the card is no longer valid, or at your request -whichever comes first. **ID**

PHOTOS: CarolinaCard ID photos can be released and used for official University business.

10. CHANGES IN TERMS AND CONDITIONS: The University shall mail, email, or deliver a written notice at least thirty (30) days before the effective date of any change in terms or conditions if the change would result in increased fees or charges or increased liability for the cardholder. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic fund transfer system or account. However, if a change is to be made permanent, the University shall provide written notice of the change to the cardholder on or with the next regularly scheduled periodic statement or within thirty (30) days, unless such disclosure would jeopardize the security of the system or an account.

Please have an official ID such as a Driver's License, Military ID or Passport ready to show for verification.

_____ **Student** _____ **Faculty** _____ **Staff** _____ **Spouse** _____ **Visitor** _____ **Other**
_____ **Resident** _____ **Fellow**

Name (Last, First, M.I.)

Local Phone

Email

Department

I agree to the terms and conditions above for using the CarolinaCard and its associated accounts. I understand that the CarolinaCard and its accounts and all forms, records, and transcripts of its use are the property of the University and that the use of the CarolinaCard and its accounts may be revoked at any time. In addition, I give the CarolinaCard staff my explicit permission to release information regarding my financial account(s) on my CarolinaCard to my parent(s)/guardian(s):

Name Street City State Zip (Area Code) Phone Number

Name Street City State Zip (Area Code) Phone Number

Signature _____ Date: _____

Revised November 2008