**Charleston Southern University Buc Card Terms and Conditions**

**Charleston Southern University BucCard Program, Agreement Terms and Conditions**

1. *Nature of Account.* Charleston Southern University 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 BucCard. Funds prepaid by the Holder to the BucCard account shall be applied to charges for goods and services made by the Holder using a BucCard account. The holder understands and agrees that a BucCard 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 BucCard account may not be used to obtain cash or cash advances under any circumstances.
2. *Establishing Buccaneer Bucs Account*. A BucCard Buccaneer Bucs Account is activated for the Holder no less than one business day after receipt of an initial deposit into account. Additional deposits can be made at any time. After the plan is opened, there is no minimum balance required. BucCard reserves the right to apply a maximum limit to the accumulated prepayments on any individual account on a case-by-case basis. Buccaneer Bucs may be used anywhere on campus, except for vending machines.
3. *Commuter Dollars.* Commuter Students are automatically given Commuter Dollars upon the start of the Fall Semester. Unused Commuter Dollars are refundable.
4. *Dining Dollars.* Some meal plans may include Dining Dollars. Dining Dollars may also be purchased at the Aramark office. These Dining Dollars may be used in the Cafeteria, Chick-fil-A, and Java City. Dining Dollars are non-refundable.
5. *Book Slip Money.* If available, students may have a Book Slip credit on their BucCard for purchase of Books in the campus bookstore. This credit may only be used in the bookstore for books and class related items. Book slip money is funded by your Financial Aid award. Any questions about Book slip funds awarded should be directed to Student Accounts.
6. *Faculty & Staff.* Faculty and staff may purchase Dining Dollars at the Aramark Office.
7. *Meal Plans*. Charleston Southern University has different meal plans for resident and commuter students. All students must use their BucCard to enter the Cafeteria and use their meal plan.
8. *Dormant Accounts*. Any account determined to be inactive, without transactions or deposits for over a twelve (12) 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, the BucCard will deactivate when it has been determined to be inactive to prevent unauthorized use and will require a new agreement by Holder before reactivation.
9. *Locations*. The Holder may use BucCard accounts to purchase goods and services at Charleston Southern University in the Dining Hall, Java City, and Chick-Fil-A™.
10. *No Interest on Funds*. The Holder understands and agrees that no interest or other earnings will be paid to the Holder or credited by BucCard to the Holder's plan.
11. *Account Activity & Statement*. Account information is available online at BucCard Central.
12. *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.
13. *Use of BucCard Accounts*. The Holder must present his or her official BucCard 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.
14. *Transfers between Accounts*. Transfers between accounts are not available.
15. *Lost or Stolen Cards*. The Holder shall immediately report any lost or stolen BucCard to the BucCard Office during business hours in person, or by telephone (843)-863-7169. The card holder may immediately deactivate a lost or stolen card by reporting the loss online using BucCard Central, which can be accessed via MyCSU.
16. *Holder's Liability for Unauthorized Purchases*. If a BucCard is lost or stolen, Holder is responsible for all unauthorized transctions. Once the card is reported as lost or stolen, the BucCard (and its associated BucCard Accounts) will be deactivated. Cards may be deactivated by Holder online through BucCard Central, which can be accessed via MyCSU.
17. *Error Resolution Procedures*. Holder must telephone (843)-863-7169 or write the Information Technology Services Office, 9200 University Blvd, Charleston, SC 29406, 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 CSU ID 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, Charleston Southern University may require that Holder send the complaint or question in writing within ten (10) business days. Charleston Southern University will inform Holder of the results of its investigation within ten (10) business days of the date Charleston Southern University hears from Holder, and will promptly correct any error. If Charleston Southern University requires more time, however, Charleston Southern University may take up to forty-five (45) days to investigate Holder's complaint or question. In that case, Charleston Southern University 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 Charleston Southern University to complete its investigation. If Holder is asked by Charleston Southern University to put Holder's complaint or question in writing and Charleston Southern University does not receive it within ten (10) business days, Charleston Southern University may not credit Holder's account. If Charleston Southern University determines that there was no error, Charleston Southern University 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 Charleston Southern University used in its investigation.
18. *Closing Plan; Refunds; Returns*. Charleston Southern University 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 BucCard 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 BucCard 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. A Buccaneer Bucs Account with less than $25 credit is not eligible for a refund. The Dining Dollars account is not eligible for a refund. All refund requests must be directed to the Information Technology Services Office in writing. If the Holder decides to open another BucCard Account thereafter, the Holder will be required to enter into a new BucCard Account agreement. Goods and services purchased and debited to a BucCard 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.
19. *Effective Date of Agreement*. These terms and conditions shall be in effect from the date of receipt of a BucCard.
20. *BucCard*. All cards will be administered by the Information Technology Services Office, which is located in Room 239, Strom Thurmond Center.
21. *Modification of Agreement*. The terms and conditions of this agreement are subject to change without notice.  In addition, Charleston Southern University and/or the Information Technology Services office may terminate these programs in whole or in part at any time.
22. *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.