

KNIGHT CARD ACCOUNT Terms and Conditions

By applying for the debit option of your Knight Card, you agree to be bound by the terms of the following agreement. The Knight Card Account is a prepaid debit account. Once your application is approved, you may use the Knight Card to pay for purchases at participating on and off campus locations; up to the amount of your Knight Card Account balance (some applications have daily limits). You *cannot* withdraw cash from your Knight Card Account. There is no fee to establish or use the account: the full amount of your deposit will be available on your Knight Card Account.

1. This agreement is executed between the individual named on the front of this page (the PARTICIPANT) and Saint Michael's College (SMC). This agreement references a Knight Card Account, which is an option available to SMC students, faculty, staff and certain SMC affiliates. This agreement is administered for Saint Michael's College by the Knight Card Office.
2. The term of this agreement will be determined by the participant's College affiliation or status. The term for *Students* is from the time this agreement and the initial deposit are received by the Knight Card Office until the participant graduates, withdraws, or otherwise severs their relationship with the College. The term for *Faculty/Staff* is from the time this agreement and the initial deposit are received by the Knight Card Office until the Faculty/Staff member terminates employment at Saint Michael's College. The term for Other Affiliation is for the time this agreement and the initial deposit are received by the Knight Card Office until the participant no longer has a College affiliation.
3. Once payment (cash, check, or major credit card) and a signed application form are submitted to the Knight Card Office, a Knight Card Account will be activated. Additional deposits may be made at any time by completing the necessary forms and making payment to the Knight Card Office, at the Value Port machine located in the Durick Library, or on line at the website listed on the front page of the application form. (Note: You may not pay for tuition using your Knight Card)
4. The Knight Card Account is automatically closed at the end of this agreement. The Knight Card Office reserves the right to close any Knight Card Account that has been inactive for a period of twelve (12) months. Refunds on closed accounts may be requested and will be made in the full amount 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 Knight Card 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 Knight Card will be the access device for Knight Card Account. The card must be presented at the time of purchase and shall be the only means of accessing the participant's account. The participant may be required to sign a receipt for goods.
7. This account is non-transferable. The cardholder may be charged a fee and authorized SMC or Dining Services staff may confiscate their card if the card has been loaned to another individual. Additional ID may be required to ensure that only the participant use 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. Saint Michael's College 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 Knight Card Office as soon as possible. A fee will be charged for replacement of lost, stolen or damaged cards. The address and phone number for the Knight Card Office is as follows: Knight Card Office, Saint Michael's College, SMC Box 154, Alliot Hall, Colchester, VT 05439. (802)-654-9500.
11. Lost or stolen Knight Cards must be reported immediately to the Knight Card Office (654-9500) or the SMC Switchboard (654-2000) after business hours; the Switchboard is open 24 hours a day. For your convenience our WebCard center is available 24 hours a day. To flag your card lost or found, just log on to webcard.smevt.edu. If the participant does not inform the Knight Card Office about a lost or stolen card, the Knight Card Office and Saint Michael's College are not responsible for any charges made to the Knight Card Account. If the participant informs the Knight Card Office 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 Knight Card Office 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 Friday.
12. Log on to webcard.smevt.edu to view your current balance and transactions. If the transactions shown were not made by the participant, the participant must inform the Knight Card Office immediately. The error will be investigated and the participant will be notified of the determination within twenty (20) business days. If the Knight Card Office is not informed within sixty (60) days that there was an error, the participant is liable for the erroneous charges.

