

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. This agreement references a Knight Card Account, which is an option available to SMC student, faculty, staff and certain SMC affiliates. This agreement is administered for Saint Michael's College.
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 IT HelpDesk 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 IT HelpDesk 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 IT HelpDesk 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 IT HelpDesk, a Knight Card Account will be activated. Deposits can also be made on line through our website at <http://www.smcvt.edu/Offices-and-Services/Knight-Card-Office.aspx> (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 IT HelpDesk reserves the right to close any Knight Card Account that has been inactive for a period of twelve (12) months. Refunds will be sent to owners of closed accounts if unused balance amount exceeds processing fee; refunds will be mailed to the last known address. Any funds used that do not belong to the owner will be credited from their Knight Card account or billed to student account.
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.
7. This account is non-transferable. The cardholder may be charged a fee and authorized 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. A fee will be charged for replacement of lost, stolen or damaged cards.
11. Lost or stolen Knight Cards must be reported immediately to the IT HelpDesk (654-2020) or Switchboard after business hours; Switchboard is open 24 hours a day. The phone number for Switchboard is 654-2000. For your convenience our webcard center is available 24 hours a day to flag your card lost or found, just log on to webcard.smcvt.edu. If the participant does not inform the IT HelpDesk about a lost or stolen card, the IT HelpDesk and Saint Michael's College are not responsible for any charges made to the Knight Card Account. If the participant informs the IT HelpDesk within two (2) business days that their card is lost or stolen, the participant is liable for up to \$50.00 in charges to the card if the card was used without permission. If the participant informs the IT HelpDesk 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 \$500.00 if the card was used without permission. Business days are defined as Monday through Saturday.
12. Log on to webcard.smcvt.edu to view your current balance and transactions. If the statement shows transactions that were not made by the participant, the participant must inform the IT HelpDesk immediately. The error will be investigated, and the participant will be notified of the determination within twenty (20) business days. If the IT HelpDesk 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.