



BOBCAT CARD AGREEMENT TERMS AND CONDITIONS

The undersigned, herein referred to as “Cardholder,” hereby opens a Bobcat Card Account (also referred to as a CatCash Account), herein referred to as “Account,” and agrees to be bound by all of the terms and conditions set forth herein. The Account will be administered by the Bobcat Card Office, located in the Maxwell Student Union.

The Bobcat Card Office is a unit of Auxiliary Services of Georgia College (GC).

1. The CatCash Account

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 to the Cardholder on any balance in the account.

d. The Cardholder understands and agrees that the Account shall not be used as a credit card or to obtain cash advances.

e. The Cardholder understands and agrees that the Account is nontransferable.

f. The Account is automatically activated when the Cardholder completes the Bobcat Card Agreement Form. Deposits may be made by cash, check, money order and credit card (MasterCard, Visa, Discover, and American Express). Deposits can be made as follows: (1) In person at the bobcat Card office; (2) In person at the Business Office; (3) By mail (by using cash or money order); (4) At any Value Transfer Station; (5) Online using MasterCard, Visa, Discover and American Express.

2. 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 due to insufficient funds, will be assessed a \$25.00 fee, payable from the Cardholder’s Account. The Cardholder’s Account will be deactivated until sufficient funds are deposited by the Cardholder.

3. The Bobcat Card

The mechanism for accessing the Cardholder’s Account shall be the Bobcat Card, herein referred to as “Card.” The Cardholder must present his/her Card at the time of use in order to purchase products or services.

4. Lost or Stolen Card

a. A lost or stolen Card must be reported immediately in person at the Bobcat Card Office or by telephone at 478-445-CARD, during the business hours of 8 a.m. to 5 p.m. , Monday through Friday. After business hours, contact the GC Public Safety Office at 478-445-4400, and then report it in person to the Bobcat Card Office on the following business day to receive a new card. Cards can be deactivated online at www.gcsu.edu/bobcatcard.

b. A charge of \$25.00 will be imposed for a lost or stolen card. No charge will be imposed for a card that breaks due to normal usage or for a card on which the magnetic stripe no longer works.

5. Error Resolution

a. If there is an error on a receipt, or if the Cardholder would like more information about a specific transaction, the Bobcat Card Office may be contacted by telephone at 478-445-CARD or by mail within sixty (60) days of noticing the error. In the event of verbal notification, the Bobcat Card Office may require that the Cardholder submit a written notification within ten (10) business days.

b. When making a request for an adjustment to the Account, the Cardholder must furnish the following information: (1) the Cardholder's name and Account number; (2) a description of the transaction in question and explanation of the discrepancy; and (3) the dollar amount of the transaction in question.

c. The Bobcat Card Office will investigate the Cardholder's request within ten (10) business days. If any error is found, the Bobcat Card Office will make necessary adjustments to the Cardholder's Account. If no error is found, the Bobcat Card Office will provide the Cardholder with a written explanation within three (3) business days of the conclusion of the investigation. The Cardholder may request copies of the document(s) used to conduct the investigation.

6. Liability of Unauthorized Purchases

If a card is lost or stolen, the Cardholder is responsible for no more than \$50.00 in unauthorized Account purchases, provided the Card is reported lost or stolen to the Bobcat Card Office or the GC Public Safety Office within two (2) business days after learning of the loss or theft. Once the Card is reported as stolen, the Card (and its associated account) will be deactivated. Cardholders can deactivate their cards via the online Card Office at www.gcsu.edu/bobcatcard. Should the Cardholder notify the Bobcat Card Office or GC Public Safety Office later than two (2) days but within sixty (60) days after learning of a lost or stolen card, the Cardholder is responsible for no more than \$500.00 in unauthorized Account purchases. If the Cardholder does not notify Bobcat Card Office of a lost or stolen card within sixty (60) days after learning of the loss or theft, then the Cardholder's responsibility may have no dollar limit.

7. Refunds and Returns

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 refund(s) will be made for any purchase made with the Card.

8. Account Closure

a. The Account may be closed if the Cardholder ceases to be a student (upon graduation or official withdrawal from GC) or employee of GC. Should the Cardholder be a visitor to GC, the Account will be closed at such time when the Cardholder's visit is completed. A refund may be applied for at the Bobcat Card Office by completing a Refund Request Form. For a student or an employee, Georgia College will mail a check, equal to the amount of the refund due, to the address indicated on the refund request form.

b. The Bobcat Card Office reserves the right to close any Account that is inactive for twenty four (24) months or more and any remaining balance in the Account will be forfeited.

9. Receipts

If the point of sale terminal is equipped to provide a receipt, the Cardholder will either receive a receipt as a matter of course or upon request. It is the Cardholder's responsibility to ensure that the receipt is correct.

10. Disclosure of Account Information to Third Parties

Information about the Cardholder's Account will be disclosed to third parties only for the following reasons: (1) in order to complete a transaction; (2) in order to comply with a government agency or court order; (3) in conjunction with all other cardholder accounts in the aggregate but not specific in regard to any individual's account; or (4) with Cardholder's written permission.

11. Changes in Terms and Conditions

The terms and conditions of this Agreement are effective and remain binding until the Cardholder is otherwise notified in writing. If any changes are made to the terms and conditions, the Bobcat Card Office shall provide the Cardholder with notice of change(s) at least twenty-one (21) days in advance of the effective date. Prior notice need not be given where immediate change in terms and conditions is necessary to maintain or restore the security of the Account.

12. Governing Law

This agreement shall be governed by and construed in accordance with the laws of the State of Georgia.