

TCard+ Terms and Conditions

TCard+ (TCard Plus) is a University of Toronto (U of T) on campus payment system available at the University's St. George and Scarborough campuses. The Terms and Conditions outlined in this document govern the TCard+ program. The TCard is also governed by policies outlined on the official TCard website: tcard.utoronto.ca. This document does not replace any policies or guidelines that currently govern the TCard and its usage.

1. General

- a. If you are a University of Toronto student, staff, faculty or alumni, you are eligible to participate in the TCard+ program.
- b. Participation in the TCard+ program is voluntary.
- c. Your TCard is non-transferable. It may be used solely by you for the purposes it was issued. You are responsible for all transactions made with the card.
- d. At no time, should you loan your TCard to anyone or offer it as a deposit for any goods and services.
- e. It is your responsibility to ensure all transactions made with your TCard are accurate and performed by you. You should report all discrepancies immediately to TCard+. The University is not responsible for any loss or inconvenience to you or to others arising as a result of lack of funds in your account(s).
- f. Any misuse of the TCard+ program will result into immediate removal of access from the program, termination of this agreement, and may be subject to sanctions, pursuant to the University's regulations, policies and procedures (including for example, the Code of Student Conduct, the Code of Behaviour on Academic Matters), and may also be subject to civil or criminal proceedings.

2. Lost or Stolen Cards:

- a. It is your responsibility to keep your TCard safe and secure. If at any point your TCard is lost or stolen, you must **immediately**:
 - i. Deactivate your TCard+ account(s) by visiting tcardplus.utoronto.ca or via the eAccounts App (available on iOS and Android)
 - ii. Contact the Library to deactivate library functions on your card.

If you have any questions, please contact TCard+.

- b. It is important to report your TCard lost/stolen immediately and to deactivate your TCard+ account. You will be responsible for all purchases on your TCard until your card is reported lost/stolen and your TCard+ account is deactivated.

3. Payment Function:

- a. You may use your TCard as a method of payment where accepted. It is your responsibility to ensure you have sufficient funds available in your account(s).
- b. Your payment account(s) will consist of TBucks and Meal Plan (if applicable). Please see the specific TBucks and Meal Plan policies for further details.
- c. The TCard is used similar to a debit card. You are responsible for loading funds into your account(s) before you can use the TCard as a form of payment. The TCard+ program does not provide credit arrangements.
- d. Cash withdrawal, advances of funds, or cash back from your TCard+ account(s) is not permitted.
- e. Where applicable, refunds for purchases made via your TCard will be issued directly back to your TCard+ account(s).
- f. You must present your TCard to the cashier when using it as a form of payment.
- g. You are not permitted to purchase any alcohol or tobacco products with your TCard.

4. Participating Merchants

- a. The TCard+ program and its associated services can be accessed at the University of Toronto St. George and Scarborough campuses only and any off campus vendors approved by the University.
- b. Under some circumstances, your TCard may not be accepted as a method of payment at participating merchants. The University is not responsible for the refusal to accept or honour your TCard. Circumstances include but are not limited to:
 - i. You have insufficient funds in your account(s) at the time of purchase
 - ii. Your TCard is suspended or not active
 - iii. There is a hardware, software, or network failure on the equipment the merchant is using to process your payment
- c. Participating merchants may be added or removed from time to time. For an updated list of merchants that accept the TCard as a form of payment, please visit tcardplus.utoronto.ca

- d. The use of the TCard to purchase goods or services is also subject to policies, rules, and regulations of the department/merchant where you are using your TCard. Participating merchants may not accept the TCard as a form of payment for some of their goods/services.

5. Statement and Account Balances

- a. You can access your account(s) history and view/print statements via the TCard+ website at tcardplus.utoronto.ca or via the eAccounts App (available on iOS and Android)

6. Disputing Charges

- a. If at any time you suspect a charge has been made to your TCard+ account(s) that you did not authorize, you are responsible for informing the TCard+ office immediately. You will be required to provide information regarding the disputed transaction, such as the date, time and amount of the transaction. You may also be asked to provide other details that may help investigate your claim.
- b. **You have 30 days** from the date of the transaction to dispute a charge to your TCard+ account(s), after which the charge will remain.

7. Offline Transactions

- a. In the event the TCard+ system is experiencing a network outage or system downtime and card readers or cash registers are functioning in offline mode, some offline transactions may be permitted under certain conditions and limits.
- b. TCard+ transaction at vending machines will not be accessible in offline mode.
- c. Cardholders are responsible for all and any transactions made on the TCard during a network outage or system downtime.
- d. Should your account go into a negative balance due to any offline transactions, you will be responsible for repaying that balance by reloading your TCard+ account(s) before the card can be used again.

8. Protection of Privacy

- a. The University of Toronto respects your privacy. Personal information that you provide to the University is collected pursuant to section 2(14) of the University of Toronto Act, 1971. It is collected for the purpose of administering admission, registration, academic programs, university-related student activities, activities of

student societies, financial assistance and awards, graduation and university advancement, and for the purpose of statistical reporting to government agencies.

- b. At all times personal information will be protected in accordance with the Freedom of Information and Protection of Privacy Act. If you have questions, please refer to utoronto.ca/privacy or contact the University Freedom of Information and Protection of Privacy Coordinator at 416-946-7303, McMurrich Building, Room 104, 12 Queen's Park Crescent West, Toronto, ON, M5S 1A8.
- c. An expanded version of this Notice can be found at fippa.utoronto.ca

9. eAccounts (Online Account Management Platform)

- a. The TCard+ Online Account Management Platform, also known as eAccounts is provided by a third party service provider (Transact Campus Inc.) with their head office in the United States of America.
- b. To provide this service to you, Transact Campus Inc. has access to your UTORid, UTid and U of T email address.

10. Changes to Terms and Conditions

- a. These policies are reviewed on a regular basis and may be subject to change without notice. TCard+ will exercise best effort to provide notice of any changes via the TCard+ website.
- b. All changes/updates will apply to all TCard+ users and will replace any terms and conditions in affect at that time.

11. Cardholder's Consent

- a. By purchasing a Meal Plan or depositing funds into your TBucks or other TCard+ associated account(s) you are agreeing to the Terms and Conditions of the TCard+ program.