

ZAGCARD Terms and Conditions

The ZAGCARD is designed to be a permanent identification card for students, faculty, staff, certain contractor employees and affiliates. It is valid as long as the cardholder is a Gonzaga University registered student, Gonzaga employee, contractor or subcontractor employee working on campus, or affiliate. The Bulldog Buck feature of the ZAGCARD is issued under the following terms and conditions which constitute obligations between individual cardholders and Gonzaga University. By electing to use the Bulldog Buck feature of the ZAGCARD, you agree to these Terms and Conditions.

Definitions

The terms "cardholder", "you" and "your" in these Terms & Conditions refer to the person whose name and image appear on the Gonzaga University ZAGCARD. The terms "we", "us" and the "university" refer to Gonzaga University. The term "card" refers to the ZAGCARD. The term "Bulldog Bucks" refers to funds placed on a person's ZAGCARD.

Student Use of the ZAGCARD

You are the only person authorized to use your card. Any use by a person other than the cardholder will be subject to university disciplinary sanctions. The sanctions may be brought against both the cardholder and the person impersonating the cardholder. The card is non-transferable and is the property of the university. You are responsible for use of the card in accordance with instructions at each location where Bulldog Bucks are accepted. Your card must be carried when on university property and presented upon request. Your card must be returned to the Office of Student Accounts upon request. All functionality, with the exception of Bulldog Bucks, of the card will cease upon graduation, withdrawal, or dismissal from the university.

Bulldog Bucks

Placing funds on your ZAGCARD account creates a declining balance account. There is no earned interest associated with your account. Funds deposited in your account are non-transferable. Deposits will be posted to the cardholder's account for immediate use. The cardholder is responsible for all attempted deposits that do not clear as well as purchases made against any such attempted deposit. Rejected deposits will be immediately removed from your account, and your account will be charged a returned transaction fee. The University reserves the right to place accounts on hold in the event a deposit is returned or rejected.

If you attempt to use your card when there are insufficient funds available, the transaction will be denied. If a transaction is approved despite the lack of sufficient funds, causing a negative balance, you agree to pay the negative balance to the university within 10 days of the transaction. In the event you do not bring your account current within 10 days, you agree to pay any and all expenses incurred in the collection of the negative balance, including reasonable attorney's fees, court costs and other sums due and payable.

The university will not deduct funds from your account other than in accordance with transactions authorized through the use of your card or as permitted under these Terms and Conditions. No statements are periodically issued for the account. To view your account history, login to ZagWeb select the ZAGCARD tab.

Lost or Stolen Cards

If you believe your card has been lost or stolen, login to ZagWeb and freeze your card AT ONCE. There is no fee assessed to freeze your card. A replacement fee will be assessed for any re-issued card.

The ZAGCARD is not branded by any major credit card issuer and does not offer the same consumer protection if your card is lost or stolen.

Error Resolution

In case of errors or questions about your Bulldog Bucks balance, transactions, receipts, or other issues visit the Office of Student Accounts located in College Hall 024 or send an email to campuscardservices@gonzaga.edu. For inquiries associated with your Meal Plan balances, contact Zag Dining. We must hear from you no later than 60 days from the date the transaction at issue occurred.

Any notification of error or questions regarding Bulldog Bucks must also be submitted in writing to Gonzaga University, Campus Card Services, 502 E. Boone Ave., AD 40, Spokane, WA 99258. In any correspondence regarding your ZAGCARD account, please include:

- Your name and ID number;
- Describe the error or transaction in question, including the date, time, location and dollar amount of the transaction;
- Explain as clearly as you can why you believe it is an error or why you need more information.

- Upon your notification of a perceived error, we will conduct a timely investigation into your concern. You may ask for copies of the documents that we used in our investigation.

Setoff of Student Account Funds

With notice from the university, the balance in your account shall be subject to setoff against any student account amounts you owe the university.

Refunds and Gifts

Upon your graduation, withdrawal, end of employment or end of affiliation, your Bulldog Bucks account balance may be refunded or gifted to the university upon your written request. Complete the Refund Request Form or the Gift Form found on the ZAGCARD website and deliver to the Student Accounts Office. When possible, refunds will be processed using the original form of payment. Otherwise, refunds are processed by check in the name of the cardholder and mailed within three weeks of a request to your permanent address as it appears in the university's records.

Meal Plans

Meal Plans are administered by Sodexo dba Zag Dining. Details regarding terms and use can be found on their website: <https://zagdining.sodexomyway.com>.

Limitations

The maximum ZAGCARD balance is \$2,500. To minimize potential loss to the cardholder, unattended locations/applications, such as vending and photocopiers, may impose a daily spending limit of \$16.00. No cash withdrawals are permitted.

Purchases of alcohol, tobacco, cannabis and all related products including drug paraphernalia, firearms and/or ammunition/explosives, stored value gift cards and/or debit cards, pornography, contraception and lottery tickets are strictly prohibited at any location.

It is your responsibility to take proper care of your ZAGCARD. You may not attach items (i.e. stickers, etc.) or punch holes in the card. A replacement fee may be assessed for cards that have become damaged due to misuse or improper care.

If your account has no activity for a period of three (3) years, the amount in your account will be processed pursuant to the applicable state unclaimed property law.

Privacy Statement

Your digital image will be printed on the face of your ZAGCARD and will be stored in the university database. Personal information collected for the card, including your image, will only be used: (1) for university purposes, (2) when necessary to complete a transaction, (3) as may be required to comply with government agency or court orders or subpoenas, or (4) with your permission. Data collected concerning the use of the university facilities and services by a cardholder will be treated in the same manner.

Termination of Bulldog Bucks

The university may, for any reason, decide to discontinue the ZAGCARD declining balance account program or transfer its administration to an entity the university deems qualified to manage the program. In such an instance, you will be given a refund of any account balance remaining on the date of discontinuation or be permitted to transfer your balance to the new administrator, if any, upon your request.

Non-Endorsement, Release, Hold Harmless, and Indemnification.

Although your ZAGCARD and Bulldog Bucks may be used to purchase various goods and services from off-campus vendors, including food and transportation services, this stored value card functionality is not an endorsement of these goods, services, and vendors by the University. In consideration of this stored value card functionality and by using your ZAGCARD and Bulldog Bucks to purchase goods and services from off-campus vendors, you agree to release, hold harmless, defend, and indemnify Gonzaga University for all claims for personal injury, illness, and death arising from your purchase and use of goods and services from off-campus vendors using your ZAGCARD and Bulldog Bucks.