

SAINT CARD ACCOUNT AGREEMENT

This Agreement will govern your use of the Saint Card and the related account (Saint Card Account), which allows the Saint Card to be used for purchases. Signing this Agreement constitutes your request for a Saint Card and Saint Card Account. You are considered the “Cardholder” where referenced.

1. The Saint Card will serve as an identification card, library card and food service card. The Saint Card can also be used to make purchases at vending machines and the bookstore, and at selected off-campus establishments.. The Saint Card is the property of Siena College and is nontransferable.
2. The Saint Card, Saint Card Account and this Agreement are administered by Siena College, Saint Card Office. The contact information and hours are as follows: Saint Card Office, Siena College, Sarazen Student Union, NY 12211. Hours of Operation: Monday – Friday 8:30am to 4:00pm during the academic year and during the summer 8:00am– 4:00pm Monday – Thursday and 8:00am to 12:00pm on Friday; Phone: 518-782-8282; Website: at <https://get.cbord.com/siena>
3. The term of the Agreement will be determined by the Cardholder’s status at Siena College. The term for students is from the time this Agreement and the initial deposit are received by the Saint Card Office until the student graduates, withdraws, or otherwise severs his/her relationship with the College. The term for members of the faculty, administration, or staff is from the time this Agreement and the initial deposit are received by the Saint Card Office until the date the member is no longer an employee of the College. The term for all other affiliates is from the time this Agreement and the initial deposit are received by the Saint Card Office until that Cardholder no longer has a College affiliation.
4. The Saint Card Account is automatically closed at the end of this Agreement. Refunds will only be made on closed Accounts and will be in the amount of the unused balance, **except that refunds will not be provided on Accounts where the unused balance is \$5.00 or less.** Refunds will be mailed to the last known address. All debts on a Cardholder’s Student Account must be satisfied prior to a check being processed for a refund.
5. The Saint Card IS NOT A CREDIT CARD, it is a stored value card, which deducts amounts of purchases from your available balance in your Siena Card Account. You cannot use the Saint Card to withdraw money or to pay tuition. Your Account commences when you sign this Agreement. The College will have no obligation to honor or complete any purchase transaction that is not covered by collected and available funds on deposit in your Saint Card Account. After initial activation, deposits may be made any time in the following manner: in person at the Saint Card Office with cash, check, or money order or by mail with a check or money order. Deposits received by mail will be credited to the Account by end of the following business day. On-line deposits can be made with a credit card via the web at <https://get.cbord.com/siena>. **Further details regarding Saint Card as a stored value card can be found at <https://get.cbord.com/siena>.**
6. No charges are assessed to the Cardholder for any transaction(s). There will be no limit on the number of times per day you may use your card provided there are available funds to cover your transactions on deposit. **There is a \$20 daily limit for vending machines.**
7. Sales receipts shall be made available upon request to the Cardholder at all points-of-sale except vending machines. All vendors not administratively part of Siena College are required to make a receipt available. It is the Cardholder’s responsibility to ensure that the receipt is correct.
8. An electronic statement will be made available at <https://get.cbord.com/siena>. The Cardholder agrees to review this statement promptly each month. If the statement shows transactions that were not made by the Cardholder, the Cardholder must inform the Saint Card Office immediately. The error will be investigated and the Cardholder will be notified of the determination within ten (10) business days, unless additional time is needed, in which case the Saint Card Office may take up to 45 days to investigate the discrepancy. If the Saint Card Office is not informed within sixty (60) days after the statement was sent that there was an error, the Cardholder is liable for the erroneous charges.
9. A lost or stolen card must be reported immediately by one of the following methods during official Siena College business hours: excluding official Siena College holidays: in person at the Saint Card office, by telephone at (518) 782-8282, online at <https://get.cbord.com/siena>. Outside of Saint Card Office business hours, lost or stolen cards can be deactivated online at <https://get.cbord.com/siena>. Once a Saint Card is reported as lost or stolen, the Account will be deactivated. **The fee for replacing a lost, damaged or a stolen card is \$ 35.00.**
10. If a Saint Card is reported as lost or stolen to the Saint Card Office within 2 business days after learning of the loss or theft, the Cardholder is responsible for no more than \$50.00 in unauthorized Account purchases. If a Saint Card is reported as lost or stolen to the Saint Card Office more than 2 business days after learning of the loss or theft, the Cardholder is responsible for no more than \$500.00 in unauthorized Account purchases. If the Cardholder fails to notify the Saint Card Office of an unauthorized purchase within sixty (60) days after it appears on Cardholder’s statement, Cardholder, in addition to being responsible for the amounts set forth above, may be responsible for all money lost after 60 days if the Saint Card Office can show that it could have prevented the loss had Cardholder provided notice.
9. Information about the Cardholder’s Account may be disclosed to third parties in accordance with the Family Educational Rights and Privacy Act, when necessary to complete transactions, when the condition or existence of an account must be verified, to comply with government agency or court order, or with the Cardholder’s written permission.
11. The terms and conditions of this Agreement are effective and remain binding until the Cardholder is otherwise notified. If any changes are made to the terms and conditions, the Saint 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 Account’s security.
12. This agreement shall be governed by and construed in accordance with the laws of the United States and the State of New York.