

GWorld Staff, Faculty, Alumni and University Affiliate Cardholder Usage Guidelines

I. DebitDollars Feature.

- (a) **Enrollment and Set-Up.** Enrollment and activation of the DebitDollars account is immediate upon receipt of the GWorld Card.
- (b) **Adding Stored Value.** DebitDollars can be added in \$1 increments to your GWorld Card by check, cash or credit card (Visa/MasterCard only) at GW's offices located at 800 21st Street, N.W., #501, Washington, DC (the "Office"), by depositing cash at Value Transfer Stations (VTS) located on the GW campus, or via the Online Card Office at <http://gworld.gwu.edu>.
- (c) **No Refunds.** Funds added to the DebitDollars account are non-refundable and non-transferable. Any exceptions made to the refund policy are made on a case-by-case basis, at the discretion of the University.
- (d) **Inactivity Fee and Forfeiture.** If you do not use your DebitDollars for a continuous period of twelve (12) months (i.e., no purchases have been made and/or no money has been added to your Card within that time period), and you have not otherwise communicated in writing with us concerning the DebitDollars on your GWorld Card, then your Card will be assessed a dormant account fee of \$1.50 per month thereafter, as long as your account remains inactive, and until your balance goes to \$0. **IF NO ACTIVITY HAS OCCURRED ON YOUR CARD FOR A CONTINUOUS PERIOD OF MORE THAN THIRTY-SIX (36) MONTHS, UNDER D.C. LAW YOUR COLONIAL CASH MAY BE DEEMED ABANDONED PROPERTY THAT MUST BE FORFEITED TO THE D.C. GOVERNMENT.**

II. Guidelines Applicable to DebitDollars.

- (a) **No interest.** DebitDollars do not earn interest, dividends or any other return for you.
- (b) **Not FDIC insured.** DebitDollars are not insured by the Federal Deposit Insurance Corporation or any other federal, state or private entity.
- (c) **Participating Merchants.** DebitDollars can be used for purchases at participating merchants both on and off campus, including all on-campus dining locations. Participating merchants will change from time to time, and lists of current participating merchants will be posted, from time to time, on the GWorld website at <http://gworld.gwu.edu>.
- (d) **No cash.** DebitDollars may not be redeemed for cash.
- (e) **Available Funds.** THIS CARD IS NOT A CREDIT CARD. As this is a stored value card and not a credit card, the value stored on it is similar to cash. Only that amount which is actually stored on your GWorld Card is available to pay for purchases. If a merchant is unable to complete a transaction for any reason associated with DebitDollars (for example, there are insufficient funds on your Card to cover the transaction), the transaction may not be completed.
- (f) **Limitation on Purchases.** The GWorld Card shall not be used to purchase alcohol or tobacco. Such purchases could result in suspension of your DebitDollar access.
- (g) **Cardholder Liability.**
 - a. **General.** Cardholders are responsible for all charges and obligations incurred on their Card. Cardholders are prohibited from lending their GWorld Card to anyone for any type of use, including DebitDollars or access rights, and will be responsible for all consequences flowing from such lending, including, but not limited to, any transactions made and charges incurred by that person or persons. A violation of these guidelines could result in suspension or termination of your card privileges.
 - b. **Lost or Stolen Cards.** Tell us AT ONCE if you believe your card has been lost or stolen. Logging onto the "Manage Account" section of the GWorld website (<http://gworld.gwu.edu>) is the best way of keeping your possible losses down. Notice can also be given in person at the GWorld Office, via telephone at 202-994-1795, or via email at gworld@gwu.edu. You could lose all the value on your card. If you tell us within 2 business days, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was posted, you may not get back any value you lost. If a good reason kept you from telling us, we may extend the time periods.
 - c. **Unauthorized Purchases.** Provided notice is given in accordance with the "In Case of Errors or Questions About Your Payments" section, GW will investigate your claim and credit your Card for any amounts due to you. In GW's sole discretion, GW may extend the notification time period for valid documented reasons.
 - d. **Business Days.** For purposes of these disclosures, our business days/hours are as follows:
 - i. **Academic Year.** Monday through Thursday from 8:30 AM to 6:00 PM; Friday from 8:30 AM to 4:30 PM; Saturday and Sunday from 10:00 AM to 2:00 PM.
 - ii. **Summer.** Monday through Friday from 8:30 AM to 4:30 PM and CLOSED ON THE WEEKENDS.
 - iii. **Holidays.** The Office is closed on University holidays, the annual schedule of which can be found online at www.gwu.edu/~hrs/admin/holidayschedule.html.
- (h) **Limitation of GW Liability/Force Majeure.** ABSENT GROSS NEGLIGENCE AND BAD FAITH, GW SHALL NOT BE LIABLE FOR DAMAGES RELATING TO THE GWorld CARD, INCLUDING DEBITDOLLARS. IF EVENTS OCCUR WHICH ARE BEYOND GW'S CONTROL THAT AFFECT USAGE OF THE GWorld CARD, AND IN PARTICULAR, DEBITDOLLARS, GW WILL WORK TO REMEDY ANY SUCH PROBLEM. IF, FOR ANY REASON, GW IS FOUND LIABLE, RECOVERY WILL BE LIMITED SOLELY TO ACTUAL DAMAGES, EVEN IF GW WAS AWARE OF THE POSSIBILITY OF SUCH DAMAGES.

In Case of Errors or Questions About Your Payments. Telephone us at (202) 994-1795 during normal business hours as stated in the Cardholder Liability section above, or notify GW in writing as soon as you can, if you think your statement is wrong or if you need more information about a debit listed on the statement. You must notify GW no later than 60 calendar days after the date the transaction posts to your account. You may provide oral notification or provide a completed Dispute Affidavit Form (available in the GWorld Office), however, oral notification must be followed up with the Dispute Affidavit Form within ten (10) business days of the oral notification\

- (i) **Investigation.** GW will attempt to notify you of the results of the investigation within ten (10) business days following initial notification and will correct any error promptly. If additional time is needed, GW may take up to forty-five (45) calendar days to investigate your complaint or question following notification, during which time we will conditionally recredit your Card for the amount in dispute. Questions and complaints must be in writing in order to receive conditional recredit to your Card. You will typically be notified of the results within 3 business days after the investigation is complete. If GW determines that no error was made, GW will provide a written explanation and you may, at no cost, examine and inspect all documents used in the investigation to the extent allowed by law. For a reasonable fee to cover photocopying costs, you may have copies of such documents. GW will debit the provisional credit after providing you with at least 5 business days notice and a date certain as to when such debit will occur. Investigations of alleged errors involving payments to or from a third party will be limited to a review of GW's records. If GW determines that no error occurred, you may contact the third party to pursue the matter further.
- (j) **Replacement Cards/Fees for Replacement.** Current, active cards printed with errors may be exchanged at no cost. Lost Cards may be replaced for a \$25 fee. GW reserves the right to not replace cards on a case-by-case basis.
- (k) **Terminating GWorld Card.** GW reserves the right to terminate your privileges provided by the GWorld Card, including access to DebitDollars, for any reason and at any time without notifying you.
- (l) **Documentation of Debits.** Where available, you may receive a receipt for purchases made using DebitDollars, however, statements of activity are updated daily and available online at www.gworld.gwu.edu.
- (m) **Changes to Cardholder Guidelines.** GW reserves the right to change the GWorld Card functions and features and these Usage Guidelines from time to time and in our sole discretion. Any such change will generally be effective immediately without notice to you, unless notice is required by applicable law, in which case changes will be effective immediately upon provision of such notice to you.
- (n) **Electronic Notices and Disclosures.** GW will provide all applicable notices hereunder by electronic means, delivered via e-mail or by posting on our website after notifying you via email of such posting.
- (o) **Our Privacy Policy and the Confidentiality of Your Records.** Information about your account and the other activities you perform using the Program is confidential, and will not be disclosed to third parties, except in the following circumstances:
 - (i) where it is necessary to effect, administer, or enforce a transaction authorized in these guidelines;
 - (ii) where it is necessary to service or process a product or service authorized or requested by you;
 - (iii) in order to verify the condition and existence of your account for a third party, such as a merchant;
 - (iv) to persons authorized by law in the course of their official duties or if a person is determined to hold a legal or beneficial interest relating to you;
 - (v) where it is necessary to protect the confidentiality or security of our records pertaining to you, or a service, product or transaction authorized in these guidelines;
 - (vi) in order to comply with government agency, regulation or court orders, such as a lawful subpoena;
 - (vii) to our employees, auditors, service providers, attorneys, collection agents or others in the course of resolving disputes or inquiries or as is otherwise required;
 - (viii) if you give us written direction or permission;
 - (ix) to persons acting in a fiduciary or representative capacity on your behalf; and/or
 - (x) to third parties (such as marketing firms) which perform services or functions on our behalf, so long as these third parties have agreed to maintain the confidentiality of your information to the same extent that we must under these guidelines. These third parties may only use this information for the sole purpose it was given them, and as otherwise permitted under these guidelines, but not including the redisclosure to other third parties under this subsection.