TCard+ Terms and Conditions

The terms and conditions outlined in this document govern the TCard Plus (TCard+) program. The TCard is also governed by policies outlined on the official TCard website: http://www.utoronto.ca/tcard. 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 alum, you are eligible to participate in the TCard Plus program.
   b. Participation in the TCard Plus 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 card to anyone or offer it as a deposit for any goods and services.
   e. It is your responsibility to ensure all transactions made via the TCard Plus program are accurate and performed by you. You should report all discrepancies immediately to the TCard Plus office. 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 Plus program will result into immediate removal of access to the TCard Plus program and termination of this agreement.

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 Plus account(s) by visiting www.utsc.utoronto.ca/tcardplus
      ii. Contact the Library to deactivate library functions on your card.

   If you have any questions, please contact the TCard Plus office.

   b. It is essential to report your card lost/stolen immediately. You will be responsible for all purchases on your card until your card is reported lost/stolen.

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 Plus program does not provide credit arrangements.

d. Cash withdrawal, advances of funds, or cash back from your TCard Plus account(s) is not permitted.

e. Where applicable, refunds for purchases made via your TCard will be issued directly back to your TCard Plus 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. Refunds

a. Please refer to the appropriate TBucks and Meal Plan policies for refund guidelines.

5. Participating Merchants

a. The TCard Plus program is only active at the University of Toronto Scarborough Campus 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 T-card. Circumstances include but are not limited to:
   
   i. You have insufficient funds in your account at the time of purchase
   ii. Your account 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 the website at www.utsc.utoronto.ca/tcardplus.

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

6. Statement and Account Balances

a. You can access your account(s) history and view/print statements via the TCard Plus website at www.utsc.utoronto.ca/tcardplus

7. Disputing Charges

a. If at any time you feel a charge has been made to your TCard Plus account(s) that you did not authorize, you are responsible for informing the TCard Plus office immediately. You
will be required to fill in a form requiring 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 Plus account(s), after which the charge will remain.

8. **Offline Transactions**

a. In the rare event that the TCard Plus system is experiencing downtime and card readers or cash registers are functioning in offline mode, some transactions will be allowed under certain conditions and limits.
b. Vending machines will not be accessible in offline mode.
c. Cardholders are responsible for all and any transactions made on the TCard during this time.
d. After the system comes online, all offline payments will be processed and recorded. Should your account go into a negative balance due to your offline transactions, you will be responsible for repaying that balance by reloading your TCard Plus account(s) before the card can be used again.

9. **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 [www.utoronto.ca/privacy](http://www.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 [www.fippa.utoronto.ca](http://www.fippa.utoronto.ca)

10. **Changes to Terms and Conditions**

a. These policies are reviewed on a regular basis and may be subject to change without notice. Any changes will be announced on the TCard Plus website.
b. All changes/updates will apply to all TCard Plus 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 account you are agreeing to the terms and conditions of TCard Plus program.