

# Red Card Meal Plan Terms & Conditions

Please read and acknowledge this Agreement before using Your Red Card Meal Plan account. It contains the terms and conditions of the Red Card Meal Plan account. By adding value, registering for online account access and/or using Your Red Card Meal Plan account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the Red Card Meal Plan account. Please read this agreement. The term of this contract begins when these terms are acknowledged and ends when the participant withdraws from Red Card Meal Plan.

## 1 Definitions

- a. You and Your each mean the Cardholder.
- b. We, Us and Our each mean Red Card Meal Plan.
- c. Cardholder means an individual in whose name and for whose benefit a Red Card Meal Plan is to be issued or has been issued by Red Card Meal Plan.
- d. Contributor means an individual other than the Cardholder who loads value to a Red Card Meal Plan account for a Cardholder.
- e. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the Card Program Website.
- f. Service Provider means a third party contracted by Red Card Meal Plan that provides certain support and marketing services for Your Red Card Meal Plan account.
- g. Red Card Meal Plan account means an account with pre-paid value that can be accessed using Your Red Card Meal Plan card.
- h. Card Program Website means the Website containing information about the Red Card Meal Plan Program.
- i. Web Account Care Center means the area of the Red Card Meal Plan Program Website where Cardholders may login and manage their individual Red Card Meal Plan account.
- j. Card Payment Service means a service whereby a Cardholder can access value associated with one or more Red Card Meal Plan account.
- k. Registration means the electronic process used by Cardholder to set-up online Red Card Meal Plan account access at the Red Card Meal Plan Program Website.
- l. Accepting Location means a point-of-sale location that is authorized to accept the Red Card Meal Plan account for the purchase of goods and services.
- m. Web User Account means the account that enables You to access and manage Your Red Card Meal Plan account via Web Account Care Center.

## 2 Eligibility

- a. You are an authorized member of Red Card Meal Plan You have the following data on record with Red Card Meal Plan: First Name, Last Name, Date of Birth
- b. You are at least sixteen 16 years of age, if you are under 18 your parent or legal guardian is responsible for reviewing and acknowledging these terms and conditions on your behalf.
- c. You agree that You have read and understood this Agreement and that You will be bound by and will comply with all of its terms and conditions.

If You do not agree with all of these statements, You cannot activate and/or use the Red Card Meal Plan Account.

## 3 Contact Information

If You have questions regarding Your Red Card Meal Plan account You may call 866-569-9798, email [info@redcardmealplan.com](mailto:info@redcardmealplan.com) or write to Red Card Meal Plan 341 State Street, Madison, WI 53703. You may also get support by visiting Our Website at [www.redcardmealplan.com](http://www.redcardmealplan.com)

## 4 Card Accounts

Your Red Card Meal Plan can be linked with and used to access value in Pre-Paid Accounts. There is no credit card, credit account or deposit account associated with the Red Card Meal Plan account. Red Card Meal Plan account funds are aggregated in a bank account maintained by Red Card Meal Plan. Cardholder, Card and Account information are kept on computer systems maintained by Red Card Meal Plan and Service Providers contracted by the

Red Card Meal Plan. You agree and give Red Card Meal Plan permission to share your personal information with such Service Providers to enable them to perform data processing required to provide these and other Card related services.

Red Card Meal Plan is not acting as a trustee, fiduciary or escrow with respect to value in Red Card Meal Plan accounts, but is acting only as an agent and custodian. No interest, dividends or other earnings or return will be paid on any value loaded in Accounts. Value associated with individual Cardholder Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

## 5 Registration

You can register for online account access to Your Red Card Meal Plan account at the Web Account Care Center. In order to register Your Red Card Meal Plan account You must validate personal information, agree to these Red Card Meal Plan account Terms & Conditions, and create a Web User Account including a login and password.

You agree to provide true, accurate and complete registration information and to maintain and promptly update Your information as applicable. You agree not to impersonate any other person or use a name that You are not authorized to use. If any information You provide is untrue, inaccurate, not current, or incomplete, without limiting other remedies, Red Card Meal Plan has the right to terminate Your use of the Service and Red Card Meal Plan, its agents, suppliers, and subcontractors have the right to recover from You any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

## 6 Password & Security

You should not reveal Your account login information or password(s) to anyone else. You must safeguard and protect the confidentiality of Your password to keep Your Red Card Meal Plan account secure. You will be responsible and liable for all instructions received at the Red Card Meal Plan Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. Red Card Meal Plan is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

## 7 Unauthorized Use

If You use, or attempt to use Your Red Card Meal Plan or the Card Payment Service for purposes other than permitted uses (i.e. making payments, managing Your accounts), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, Your Red Card Meal Plan account will be terminated and You will be subject to damages and other penalties, including criminal prosecution where available.

## 8 Electronic Statements & Communications

To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your Red Card Meal Plan account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from Red Card Meal Plan in electronic form. Electronic Communications may be posted on the pages within the Red Card Meal Plan Program Website and/or delivered to Your e-mail address. You may print a copy of any Communications and retain it for Your records. All Communications in either electronic or paper format will be considered to be in "writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not You have received or retrieved the Communication. Red Card Meal Plan reserves the right but assumes no obligation to provide Communications in paper format. Your consent to receive Communications electronically is valid until You revoke Your consent

by notifying us in writing at the address in the Contact Section of these Terms & Conditions. If You revoke Your consent to receive Communications electronically, Red Card Meal Plan will terminate Your right to use the Red Card Meal Plan account.

You agree to inspect Your electronic statements and to notify us of any erroneous, improper or unauthorized transactions. If Your electronic statement indicates transactions that You did not make, you agree to notify us immediately using the information of the Contact section of this agreement.

## 9 Correct Email and Mailing Address

You agree and warrant that You have access to the Internet and to a current functional personal email address. You have the sole responsibility for providing Red Card Meal Plan with a correct and operational email address. Red Card Meal Plan will not be liable for any undelivered email communications or any costs You incur for maintaining Internet access and an email account. You must promptly notify Red Card Meal Plan of any change in Your email.

If your mail or postal address changes, you must access the Web Account Care Center immediately and change your address.

## 10 Using the Red Card Meal Plan Account

You may use Red Card Meal Plan for the following purposes:

- Pay for goods and services at accepting locations
- Obtain balances and review transaction activity online.
- Access telephone customer support.
- Add value to Red Card Meal Plan account using a check, credit card or debit card.

### 10.1 Red Card Meal Plan Account Spending &-Value Add Limits

Account Rule	Limit
Daily Spend Limit	\$750
Daily Self-Service Spend Limit	\$20
Minimum Value Add	\$20
Maximum Value Add	\$3,000
Maximum Transaction Amount	\$750
Accepting Locations	All

## 11 Adding Value to Red Card Meal Plan Accounts

You, Contributors and Authorized Guest Users may add value to Your Red Card Meal Plan Accounts at the Web Account Care Center or by mail, subject to the limitations provided herein.

We reserve the right to accept or reject any request to add additional value to Red Card Meal Plan Accounts, in Our sole discretion. If any transfer of value to a Red Card Meal Plan account becomes subject to any stop payment order or chargeback after value has been credited to the Red Card Meal Plan account, We will be entitled to recover the full amount of the stopped or charged-back payment plus any applicable fees by deducting an equivalent amount from the Red Card Meal Plan account.

### 11.1 Value Availability

Credit Card, Debit Card, Check and Cash Payments will be made available to the Cardholder on the same business day as the payment is received.

### 11.2 Quick Re-Value

Contributors (i.e. parents, family, friends) can add value to Your Red Card Meal Plan account via the Red Card Meal Plan Program Website without logging-in to Your account by entering unique personal information, then following prompts on the web site. You acknowledge and agree that Contributors may add value in this manner.

### 11.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If a saved Payment Method is determined to be invalid for any reason We will notify You and ask that You update the payment method information. We reserve the right to remove invalid or expired cards

from Your account at Our discretion. You or Authorized Guest Users may edit saved payment methods at any time at Web Account Care Center.

### 11.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your Red Card Meal Plan account on a recurring basis using a payment method saved on file. You or Authorized Guest Users may edit or delete these instructions at any time at Web Account Care Center.

## 12 Making Purchases with Red Card Meal Plan

You must have sufficient value available in Your Red Card Meal Plan account to pay for each transaction. Each time You use Your Red Card Meal Plan account, the amount of the transaction will be debited from the Account. You may not spend more value than You have on any given Account. Should your purchase amount exceed the remaining balance in your Red Card Meal Plan account, you are responsible for providing a secondary form of payment to complete the transaction.

## 13 Red Card Meal Plan Receipts

You agree to sign a receipt for any transaction made with Your Red Card Meal Plan account where requested by the accepting location.

## 14 Overdrafts & Negative Accounts

If an Accepting Location attempts to process a transaction for more than the value available in Your eligible Red Card Meal Plan account, the transaction will be declined. If, for any reason, a transaction is processed for more than the value in the Red Card Meal Plan account, You are liable for that entire amount and agree to pay any overdraft immediately on demand. We reserve the right to (i) automatically debit such overdrafts from any available value present now or in the future on this Red Card Meal Plan account or any other Red Card Meal Plan Accounts or Payment Methods You have on file at Red Card Meal Plan (ii) suspend Your Red Card Meal Plan account until payment on negative account is made in whole.

If any funds to which You are not legally entitled are credited to Your Account by mistake or otherwise, You agree that such amounts are debts owing from You to Us and You authorize Us to deduct such amounts from Your Account to the extent permitted by law. You authorize Us to take this action without Notice or demand to You.

## 15 Loyalty and Discount Programs

From time to time, We may, at Our sole discretion, offer loyalty and discount programs that allow You to accumulate and receive benefits, awards and discounts from accepting locations. You agree that Your Red Card Meal Plan account use with individual locations may be tracked and recorded by us so that You may participate and benefit from these programs.

## 16 Lost or Stolen Red Card Meal Plan Cards

You agree to notify us immediately if (i) Your Red Card Meal Plan card has been lost or stolen or (ii) You believe someone has made a purchase using Your Red Card Meal Plan account without Your permission. You may be responsible for the unauthorized use of the Red Card Meal Plan account if You fail to notify Us that the Red Card Meal Plan card has been lost or stolen. You can suspend Your Red Card Meal Plan account at Web Account Care Center or by calling us at 866-569-9798 or by contacting Red Card Meal Plan. When Your Red Card Meal Plan card has been reported lost or stolen, We will suspend the Red Card Meal Plan account to prevent unauthorized use. You may also request a replacement card.

### 16.1 Re-Activating Red Card Meal Plan Account

If You find Your Red Card Meal Plan card after it has been reported lost, You may re-activate the Red Card Meal Plan account if (i) the re-activate request is received within two days of the card being suspended and (ii) a new card has not been issued. You can re-activate Your Red Card Meal Plan account at [redcard.campuscardcenter.com](http://redcard.campuscardcenter.com).

## 17 Disputes/Returns

You agree to work to resolve all disputes about purchases made using the Red Card Meal Plan account with the merchant or location that accepted the Red Card Meal Plan card. If You are entitled to a refund for any reason for

goods or services obtained with the Red Card Meal Plan account, You agree to accept credits to the Red Card Meal Plan account in place of cash.

AND  
ii. A written refund request is submitted.

## 18 Error Resolution

If You think Your statement or receipt is wrong or if You need more information about a transaction listed on Your statement or receipt, please contact us as soon as possible using the information in the Contact section of this agreement.

We must hear from You no later than 60 days after We made available the First electronic statement on which the problem or error appeared. When calling or notifying us You must:

- a. Include the account holder name and account number
- b. Describe the transaction in question and explain as clearly as possible the discrepancy.
- c. Indicate the dollar amount of the transaction.

If You make an oral request, We may require You to send the question in writing within 10 business days.

We will make best efforts to complete Our investigation within 10 business days after We hear from You and will correct any error promptly. However, We may take up to 45 days to investigate the discrepancy. If We take more than 10 days to investigate a problem, We will re-credit the account holder's account within 10 business days for the amount of the If the account holder is asked to put the discrepancy in writing and We do not receive it within 10 business days, We may not re-credit the account.

If We decide that there was no error, We will send You a written explanation within three business days after We finish Our investigation. You may ask for copies of the documents used in the investigation.

## 19 Account Refunds

Eligible refunds are processed upon request and will be completed within 4-6 weeks of a written request. Refund requests must be submitted in writing to:

Red Card Meal Plan Client Services  
341 State Street  
Madison, WI 53703

1. Refund To You:
  - a. You may request a refund of your Red Card Meal Plan balance at any time.
  - b. Refunds are processed when:
    - i. The accounts balance is \$15.01 or more  
AND
    - ii. A written refund request is submitted
  - c. A \$15.00 refund service fee will be deducted from the refund.
  - d. No refunds will be issued for amounts less than \$15
  - e. Refund Methods:
    - i. Checks: Refund checks will be mailed to Your mailing address on file unless a specific address is provided with the refund request. We are not responsible for lost or misdirected mail, or for Your failure to notify Us of a change of address, or for Your failure to arrange mail forwarding with the United States Postal Service;
    - ii. ACH: Refund will be posted to the bank account provided. A valid routing and account number will be required.
    - iii. Credit Card: If a credit card was used to add value to Red Card Meal Plan the refund can be posted to the same credit card if: 1. the add value was performed within the last 6 months and 2. refund amount is less than last add value transaction.
2. Bequest to another Cardholder:
  - a. You may initiate a bequest to another cardholder at any time.
  - b. Bequests are processed when:
    - i. The account balance is \$15.01 or more

## 20 Inactivity

If You do not use or re-load a Red Card Meal Plan account for six (6) consecutive calendar months, the Account will be considered inactive and You may be charged a monthly Inactivity Fee. If a Red Card Meal Plan account is inactive and has zero value it will be closed. If You do not use Your Red Card Meal Plan account for a period of one (1) year, it will be terminated.

## 21 Service Fees

We will charge You the fees and charges set forth on the Schedule of Fees and Charges attached hereto and incorporated herein by reference. All fees and charges will be deducted automatically from the Red Card Meal Plan balance at the time the fee or charge is incurred.

Returned Payment/Check	\$20.00/each
Card Replacement	\$10.00/Card
Inactive Account Fee	\$10.00/month
Account Closing Fee	\$15.00/account
Paper Statement Fee	\$15.00/statement
Account Refund Fee	\$15.00/refund

Fees are subject to change at our sole discretion.

## 22 Cancellation; Suspension of Use

Red Card Meal Plan and Service Providers, in their sole and absolute discretion, may limit, suspend or cancel Your use of the Red Card Meal Plan account. Red Card Meal Plan may refuse to issue a Red Card Meal Plan account or may revoke the Red Card Meal Plan privileges with or without cause or notice. The Red Card Meal Plan card at all times remains the property of Red Card Meal Plan and may be repossessed by Red Card Meal Plan at any time. If You would like to cancel use of the Red Card Meal Plan account, You may do so by contacting the Red Card Meal Plan in writing at [info@redcardmealplan.com](mailto:info@redcardmealplan.com). Upon cancellation of Red Card Meal Plan privileges, the Red Card Meal Plan card must be cut in half and destroyed. You agree not to use or attempt to use an expired, revoked or otherwise invalid Red Card Meal Plan card. You agree to surrender the Red Card Meal Plan card to us upon request.

We reserve the right to assess an Account Closing Fee.

## 23 Liability for Failure to Make Transfers

If we do not complete a transfer to or from Your Red Card Meal Plan account within a reasonable period of time or in the correct amount according to our agreement with you, we will be liable, to the extent permitted by state law, for your losses or damages. However, there are some exceptions. We will not be liable, for instances including, but not limited to, the following:

- a. If, through no fault of ours, You do not have enough money in his or her account to make the transfer.
- b. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- c. If, through no fault of ours, there is a delay in transferring data between computer systems.
- d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e. If an accepting location refuses to honor the Red Card Meal Plan card.

## 24 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your Red Card Meal Plan account or the transactions You make only:

- a. where it is necessary for completing transactions
- b. in order to comply with government agency or court orders
- c. if You give us Your written permission

- d. to carefully selected service providers who perform data processing , records management, collections, and other services for us, in order that they may perform those services.
- e. in order to prevent or investigate possible illegal activity
- f. in order to issue payment authorizations for transaction on the Red Card Meal Plan account; or
- g. where otherwise provided by law or Our privacy policy.

## **25 Changes in Terms and Conditions**

We reserve the right to change the terms of this Agreement in our sole discretion and from time to time. Any such change will generally be effective immediately without notice to You unless We are required by applicable law to provide You with advance written notice of the proposed change. In such instances, those changes will be effective immediately after We have provided You with the required advance written notice following the effective date stated in such notice. If, however, the change is made for security purposes, We will implement the change without any notice to You. If You do not accept any change to this Agreement, You have a right to terminate this Agreement in a manner provided for herein.