



## Card Terms & Conditions

### I. Red Card Meal Plan Account

To activate the Red Card Meal Plan Card, the cardholder must make full payment on the purchased meal plan. Making any deposit into your Red Card Meal Plan account means the cardholder accepts all Terms & Conditions set forth in this document. The Red Card Meal Plan Company is not responsible for the preparation or quality of the products being served by participating restaurants. The Red Card Meal Plan Company is not responsible or liable for damages incurred by the cardholder while using the Red Card Meal Plan Card. The Red Card Meal Plan card is the property of The Red Card Meal Plan Company and must be returned to the issuer upon request. The Red Card Meal Plan Card of the authorized cardholder must be presented before ordering a sale item. The cardholder must sign the receipt as record for the sale. The Red Card Meal Plan Company is not responsible for lost or stolen cards (see section 3 for lost card procedure). In the event of an overdrawn negative account balance The Red Card Meal Plan Company reserves the right to collect on the negative account balance by charging the credit card of record or billing the cardholder's home address of record. The cardholder authorizes The Red Card Meal Plan Company to collect on all negative account balances and debts due or owing from The Red Card Meal Plan Card by charging the credit card of record or billing the home address of the cardholder (see section 7). All Red Card Meal Plan accounts are subject to a one-time \$10.00 enrollment fee. All administrative fees will be deducted from the cardholder account. Restaurants are subject to change without notice. The Red Card Meal Plan Company is not responsible for any gratuities due or owing to the participating restaurants. Gratuity for delivery and service staff is the full responsibility of the cardholder and is not included in the meal plan purchase price. The Red Card Meal Plan MAY NOT be used to purchase alcoholic beverages or tobacco products.

### 2. Account Deposits

Deposits may be made to your Red Card Meal Plan through the following methods:

- 1) Via the Red Card Meal Plan web site at <http://www.redcardmealplan.com> using a credit card
- 2) Over the phone 608.256.2273 during regular office hours, using a credit card or debit card
- 3) By mail, using a check or money order sent to: Red Card Meal Plan, 341 State St., Madison, WI 53703
- 4) In the office, located at 341 State St., Madison, WI 53703 using check, money order, or credit card, during normal business hours
- 5) Any check presented for payment to Red Card Meal Plan that is returned for any reason will result in a \$25.00 fee to the cardholder

### 3. Lost/Stolen Cards

Lost or stolen cards may be suspended online at <http://www.redcardmealplan.com>, or by phone, during normal office hours, at 608.256.2273. The cardholder may be responsible for all unauthorized charges made to their Red Card Meal Plan account until The Red Card Meal Plan has been notified of the loss or

theft of their Red Card Meal Plan card. In the event of a lost or stolen card, an administrative fee of \$10 will be collected before issuance of the new card. This fee may be deducted from the balance or paid by cash or check. All replacement cards need to be picked up in the Red Card office during normal office hours.

#### **4. Transaction Disputes**

Cardholder agrees to work to resolve all disputes regarding Red Card Meal Plan transactions directly with the merchant at which the transaction in question occurred. Cardholder agrees to receive any refund for items purchased with their Red Card Meal Plan as credit to their Red Card Meal Plan account in place of cash. If the dispute is not resolved with the restaurant, please contact Red Card Meal Plan to assist in the resolution.

#### **5. Cancellation**

All meal plan purchases are guaranteed: If within 30 days of activating the Red Card Meal Plan the cardholder is not satisfied with the service, the full remaining account balance will be refunded. Notification of the refund must be received on or before the 30<sup>th</sup> day to be honored. Promotional meal plan dollars, including, but not limited to, referral bonuses and bonus dollars, are non-refundable. After the initial 30 day full refund period, cardholders may receive a refund of their remaining Red Card Meal Plan account balance minus a \$15.00 cancellation fee. All refund requests must be submitted in writing to:

Red Card Meal Plan  
341 State St.  
Madison, WI 53703

If a credit card was used to add value to the Red Card Meal Plan, the refund will 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.

If these conditions aren't met, refunds will be paid by check, 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.

Any Red Card Meal Plan account that has not been used or re-loaded for eighteen (18) consecutive months will be considered inactive, and may be charged a \$10/month inactivity fee.

#### **6. Restrictions**

The Red Card Meal Plan may not be used to purchase alcoholic beverages or tobacco products.

#### **7. 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 by charging the credit card of record or billing the home address of the cardholder.

#### **8. Changes in Terms and Conditions**

The Red Card Meal Plan reserves the right to change the terms and conditions set forth in this document. Any such change will be effective immediately and will apply to all cardholders. The Red Card Meal Plan will notify cardholders of any changes to these terms and conditions by e-mail or by posting the changes to The Red Card Meal Plan web site.