

## PANTHERCARD & GOLD ACCOUNT - TERMS & CONDITIONS

1. The PantherCard serves as the official form of University identification. Fraudulent use or alteration warrants confiscation and disciplinary action. Use of the card implies consent to the terms and conditions and may be revoked at the University's sole discretion for violation of University policies.
2. The PantherCard must be presented upon request at the time of use to obtain service or to establish official University status.
3. The PantherCard is not transferable. Only the Cardholder can present the card for debit and other privileges. Cards will be confiscated if presented by someone other than the Cardholder.
4. The Cardholder is required to immediately deactivate a lost or stolen card.
5. The Cardholder is responsible for all fraudulent transactions prior to reporting the card lost or stolen. The University is responsible for any fraudulent transaction thereafter.
6. A replacement card fee is applied when a replacement card is issued. The fee will be waived upon the presentation of a police report stating the card was stolen.
7. Your PantherCard is valid your entire academic or employment career. All cardholder privileges assigned to the card will be removed upon separation from the University.
8. The PantherCard holder agrees to abide by all sales, regulations and policies as specified by the University and the PantherCard program. Violations of such rules, regulations and policies may result in cancellation of the Cardholder's privileges. Changes in terms and conditions will apply to all cards/accounts in use at the time and will supersede the previous terms and conditions.
9. The Gold account enables you to buy goods and services at participating retailers. Your PantherCard allows you to pay for services in lieu of cash by placing money on your Gold Account in advance of the service being rendered. The Gold Account is available as long as the card owner remains a member of the University community. The Gold Account is subject to abandonment fees.
10. The no fee, non-interesting bearing Gold debit account is automatically assigned and doesn't have a minimum balance. By making a deposit to your Gold Account you acknowledge and accept terms & conditions of the PantherCard and Gold Account.
11. Upon separation from the University and the Gold account is inactive for twelve (12) months, a \$20.00 abandonment fee will be applied annually until the Gold Account reaches a zero balance. Negative balances will be applied to the cardholder's student PAWS account. All funds remaining after seven (7) years will be retained by the University.
12. Upon separation from the University, the account holder may request a refund, less an \$10.00 administrative fee. Partial refunds, cash refunds or cash withdrawals are not allowed.
13. Error resolution is rectified where the error occurred (e.g. The Grind, Panther Store, Palm Gardens, etc.) and pursuant to the location return policies.
14. Visit <https://get.cbord.com/uwmilwaukee/full/prelogin.php> to add funds, view balances, review transactions and view participating retailers.