

Terms and conditions

Read the terms and conditions carefully, as they constitute legal obligations between you and Saint Paul University («SPU»). The use of the words "YOU" and "YOUR" denote the person named on the SPU card.

By obtaining a « **Café Urban** » card, you agree to and accept all of these terms and conditions. The terms and conditions are subject to change from time to time and without notice. Future changes will apply to all « **Café Urban** » cards in circulation and will supersede the previous terms and conditions in effect at the time you acquired your « **Café Urban** » card. Be sure to review the terms and conditions regularly.

Use and ownership

The « **Café Urban** » card and the photo are the property of Saint Paul University. They are used by Café Urban and staff to identify you as a SPU student or a resident of the SPU residence.

You are the only person entitled to use your card. The « **Café Urban** » card is non-transferable. Using another student's card, or altering, falsifying or selling a « **Café Urban** » card is prohibited and subject to sanctions, pursuant to the University's regulations, policies and may also be subject to civil or criminal proceedings.

You may use your « **Café Urban** » card as a debit card at the Café Urban located in the "GUIGUES" building on main floor, provided funds are available in your account. The « **Café Urban** » card functions on the principle of a declining balance where purchases made with the « **Café Urban** » card will be deducted from your card account balance. **The purchase of alcohol, or gift cards** are prohibited with the « **Café Urban** » card. The card does not provide credit, cash-back transactions and is not refundable.

You are responsible for use of the « **Café Urban** » card, including debits made as a result of misuse of your card. If you have problems with anything you purchase using your « **Café Urban** » card, you must first try to settle the problem directly with the service provider. In some circumstances, SPU may be able to provide assistance in resolving disputed or declined transactions.

Security / Lost or stolen cards

If your « **Café Urban** » card is lost or stolen, you must immediately deactivate it. You can do this in person at the Café Urban or by calling the person in charge of the Café Urban at 613-236-1393 ext.2298. An email or voice message does not constitute proper notification for lost or stolen cards. A replacement fee of \$25 (taxes included) is charged for all replacement cards and any previous cards are permanently deactivated. Your account will be reactivated only after the replacement fee is paid (cash or credit card), your student status has been verified and a new card « **Café Urban** » has been issued.

You are responsible for all transactions made on your « **Café Urban** » card until it is reported lost or stolen. The University is not responsible for funds or services obtained using a lost or stolen card. You will not be responsible for unauthorized use, which means transactions occurring after you deactivate your « **Café Urban** » card. Once a replacement card has been issued, your remaining cash balance will be transferred to your new « **Café Urban** » card. If your card is found and returned to the SPU, the « **Café Urban** » will contact you through your email.

Currency

All « **Café Urban** » card account funds are in Canadian dollars. Cash deposits or certified cheques and money orders deposited in your card account at the Café Urban must be in Canadian funds. The intended amount of deposits made using a debit or credit card outside Canada may not be equivalent to the amount actually deposited on your « **Café Urban** » account due to currency exchange rates.

Refusal to accept or honour a « Café Urban » card as payment

SPU is not responsible for refusal by Café Urban to accept or honour your « **Café Urban** » card for whatever reason, including the following:

- There are insufficient funds in your account at the time of the purchase
- Equipment normally used to process the transaction is not functioning;
- Your account is temporarily suspended or cancelled due to a violation of these terms and conditions;
- Your « **Café Urban** » card has been reported lost or stolen.

Confiscation of « Café Urban » cards

Any University employee or Café Urban may confiscate your « **Café Urban** » card if you use it fraudulently, without authorization or for improper purposes. Once a « **Café Urban** » card is confiscated, it is sent to the person responsible of the Café Urban. Decisions on sanctions are made on a case-by-case basis. If your card is confiscated, you will be required to use another payment method to complete a transaction.

Collection and use of your personal information

Your personal information is collected by SPU in accordance to the policies and regulations of Saint Paul University. Your personal information is intended to be used to verify your identity, to operate your « **Café Urban** » card through payment card networks and for the purpose of and those consistent with providing the services associated with the card.

Your digital photograph will be printed on the face of your « **Café Urban** » card and will be stored in the SPU database. All photos used for the card, including those submitted by you, become property of SPU and may be shared with University faculties, SPU services and staff, and with Café Urban, to identify you as a student of Saint Paul University. Your « **Café Urban** » card transaction information may be shared with financial institutions, credit card companies and payment processors associated with the « **Café Urban** » card transactions in connection with detecting, investigating and preventing fraudulent card transactions and in connection with risk management and security purposes or with confirming deposits onto your « **Café Urban** » card.

Meal plans

The Cafe Urban is not open during the holiday periods, during which the SPU is closed. The opening hours of the Café Urban during the school year are from 7:30AM to 7:30PM with the exception of Fridays where the doors close at 3PM. For the summer season, the opening hours are from 7:30AM to 3PM.

For food needs during the hours of closure, a variety of frozen meals are sold at the Cafe Urban and can be purchased with the « **Café Urban** » card.

Use of your « Café Urban » card

Once your meal plan payment has been confirmed, funds are available on your « **Café Urban** » card. The « **Café Urban** » card is the sole method of payment accepted for meals purchased under a meal plan. If you do not present your « **Café Urban** » card to pay for your purchase, you must use another method of payment.

If you forget, lose, deactivate or if your « **Café Urban** » card is defective, you will be required to use another payment method until you obtain a replacement card. All meal purchases are final once a transaction is approved. If you do not use your « **Café Urban** » card to purchase a meal (including in the case of a lost or stolen card) and you use another payment method, the amount of the payment cannot be applied to your meal plan.

Tax savings

- a) You acknowledge that in order to retain any tax benefits from any applicable tax savings program related to your meal plan, you must spend a minimum of \$1,000 per session or \$2,000 per academic year. If you do not spend the minimum amount, you will be required to reimburse the previously exempted taxes. If a balance is less than the minimum amount required at the time of expiry of your meal plan, you will be required to reimburse any previously exempted taxes. Café Urban will deduct the taxes from any unused balance on your account.
- b) There is no guarantee that a given meal plan will fulfill your meal requirements for the session or academic year. You are responsible for budgeting for your daily food purchases and managing your personal account. Funds can be added to your meal plan, in person, at any time at the Café Urban.

These terms and conditions are governed by the laws of the Province of Ontario and where applicable in Canada.