



Title:

CSU Card Terms & Conditions of Use for Financial Transactions

Version	1.0
TRIM file number	05/XXXX
Short description	Terms & Conditions on the use of the CSU Card for Financial Transactions at Charles Sturt University, to define the rights and responsibilities of card holders and Charles Sturt University.
Relevant to	All employees, students and other CSU Card Holders
Authority	These Terms & Conditions have been approved by the CSU Card Steering Committee under the <i>Governance (Policy and Procedures) Rule 2005</i> of the Council and sections 20 and 32 of the <i>CSU Act</i> .
Responsible officer	CSU Card Manager
Responsible office	Division of Finance
Date introduced	31 October, 2009
Date(s) modified	
Next scheduled review date	31 October, 2010
Related University documents	
Related legislation	
Key words	CSU Card, Financial Transactions, Accounts Receivable, Bus Fare

1. PURPOSE

These are the terms and conditions of an agreement between us, Charles Sturt University, Panorama Avenue, Bathurst in the state of New South Wales and you. You agree to be bound by these Terms and Conditions by accepting or using your Card.

2. DEFINITIONS

- 2.1 **You** means CSU Card Holder in reference to a specific CSU Card.
- 2.2 **Us, We** means Charles Sturt University.
- 2.3 **Account** means your CSU Card Financial Transaction Account, which can be accessed with your CSU Card.
- 2.4 **CSU Card** means your Charles Sturt University Student or Staff Card issued by us under these terms and conditions.
- 2.5 **Your CSU Card** is the card issued to you as the card holder named on that card.
- 2.6 **Card holder** means the person in whose name the card is issued.
- 2.7 **PIN** means the Personal Identification Number which you may have selected for your CSU Card which allows you to access Transactions.
- 2.8 **Transactions** means all the Transactions debited to your Account, such as purchase of goods or services.
- 2.9 **Merchant** means a division, school or business unit or CSU which has the capacity to accept CSU Card as a payment form.

3. YOUR CSU CARD AND PIN

- 3.1 You must change your PIN before using your Account for financial Transactions, or adding value to your Account.
- 3.2 You must not use your CSU Card for anything illegal, or allow anyone else to use your CSU Card or PIN and must keep them safe from theft or fraudulent use.
- 3.3 CSU Cards remain the property of CSU and must be returned immediately upon request by CSU.
- 3.4 You must contact us urgently and lock your CSU Card if:
 - 3.4.1 your CSU Card is lost or stolen;
 - 3.4.2 your CSU Card is in the possession of another person;
 - 3.4.3 your CSU Card or PIN is misused (or you believe it may be) - see 3.5.

- 3.5** You may lock a CSU Card at any time. Locking your CSU Card will suspend access to financial Transactions, building access and Library services. To do this you must: log onto myCSU, and navigate to the CSU Cardholder's Online Portal, where you can lock your card.
- 3.6** You must provide CSU any information regarding loss, theft or misuse of your CSU Card or PIN. This information may be passed on to the Police.
- 3.7** CSU Cards found in the possession of someone other than the card holder may be confiscated, and action taken against both the card holder and the person in possession of the card under appropriate University Policies, Rules and Regulations.
- 3.8** Duplication of a CSU Card, or the possession of a duplicate card, will result in disciplinary procedures, under appropriate University Policies, Rules and Regulations.
- 3.9** We may monitor and record the use of your CSU Card.
- 3.10** Your CSU Card:
- 3.10.1** must be carried at all times whilst on University property;
- 3.10.2** must be presented on request by University staff or security personnel.
- 3.11** You will need a PIN to use your CSU Card for most Transactions. When you select your PIN, you should choose a number that you will be able to remember easily. You should not choose unsuitable numbers such as:
- birth dates, months or years
 - sequential numbers (e.g. 3456)
 - number combinations that may be easily guessed (e.g. 1111)
 - parts of your telephone number
 - parts of numbers in the order in which they are printed on your CSU Card
 - other easily accessible personal data (e.g. drivers licence or any other numbers easily connected with you)
- 3.12** To protect yourself against Card fraud you should follow these tips:
- do not write your PIN down anywhere, memorise it instead
 - never tell anyone (including Police, staff or your family) your PIN
 - make sure no-one can see you enter your PIN when using your Card
 - consider using a different PIN to other cards

- take care of your CSU Card - do not leave your CSU Card in an unattended vehicle, wallet or purse or anywhere where a thief could remove the card without being noticed.
- do not let anyone else use your CSU Card
- always remember to take your CSU Card back after using it
- report the loss or theft of your CSU Card as soon as you are aware of it
- tell us if you change your address, so replacement cards are sent to the correct address
- never email your PIN

4. YOUR CSU CARD ACCOUNT AND FINANCIAL TRANSACTIONS

- 4.1** Use of your CSU Card for a Transaction constitutes an irrevocable order to us. If you initiate a Transaction with your CSU Card you are authorising us to process the Transaction for the purchase amount which will be debited to your Account.
- 4.2** Once you have made a Transaction you cannot cancel it.
- 4.3** The CSU Card is not a credit card. It is your responsibility to ensure that your CSU Card Account has sufficient funds for Transactions.
- 4.4** Where a Transaction overdraws any Account, the overdrawn amount becomes a debt owing to us and will be treated according to University policies on unpaid debts.
- 4.5** We will not be held liable if you are unable to complete a Transaction with your CSU Card.
- 4.6** You cannot use your CSU Card to make cash withdrawals. It is your responsibility to manage the balance of your Account so that you have a zero dollar balance when you no longer require the use of the CSU Card.
- 4.7** You can add value to your Account of an amount under \$2,000.00.
- 4.8** All add value Transactions are subject to verification by us. Withdrawal of unverified amounts that result in a debit balance on your account will be a debt owing to the University.

5. ACCESS TO CSU PROPERTIES

- 5.1** In accordance with the CSU Access Control Policy you may be required to present your CSU Card before being granted access to a University property or facility.
- 5.2** You are not to give access to anyone else (this means opening a door, or giving your CSU Card to someone else). You have the right to ask them to use their own CSU Card, and if they do not have one, do not let them have access.

- 5.3** At no time are doors, access to which is controlled by an electronic access system via the CSU Card, allowed to be propped open.
- 5.4** In accordance with the CSU Access Control Policy you may be held accountable for the actions of those individuals where you have granted access to University property or facilities outside your own level of authority.

6. DISPUTES

- 6.1** You are responsible for checking your Account and advising us of any mistakes. If you think that a Transaction against your Account is incorrect you must notify us and change your PIN immediately.
- 6.2** We have no liability to you for:
- any refusal by a merchant to accept your Card or not allow you to use it to purchase particular goods or services; or
 - any defect or deficiency in the provision of goods or services acquired through the use of your Card.
- 6.3** Any dispute you have in respect of either a merchant's willingness to accept your CSU Card or in relation to the quality of goods or services purchased, or where you change your mind about the goods or services, shall be resolved between you and the merchant.
- 6.4** You should exercise care and be aware of the risks of using your CSU Card to pay for goods or services.

7. LIABILITY FOR LOSSES RESULTING FROM LOST OR STOLEN CARDS AND PINS

- 7.1** You acknowledge and agree that you are liable to us for all Transactions made by any person using your CSU Card or PIN, unless the CSU Card has been locked at the time of the Transaction.
- 7.2** Failure to look after and secure your CSU Card and PIN (including failure to lock your CSU Card when appropriate) could result in a substantial loss for which you could be held responsible.
- 7.3** You are liable to us for all losses arising from the unauthorised use of a CSU Card or PIN which results from your fraud or negligence, whether the CSU Card is yours or otherwise.

8. CARD CANCELLATION

- 8.1** We may cancel or replace a CSU Card at any time with or without notice.
- 8.2** Misuse of any CSU Card will result in your CSU Card being suspended and confiscated.

- 8.3 Following cancellation of a CSU Card, you are responsible for destroying that Card or returning it to us if requested. You remain liable for Transactions up to the time it is cancelled.
- 8.4 We reserve the right to charge you for the issuing of a replacement card with such costs deemed to be a fair and reasonable estimate of the costs incurred by us in replacing your CSU Card.

9. CHANGES TO CONDITIONS OF USE AND SERVICES

- 9.1 We may vary any or all of these Conditions of Use at any time. Changes will be notified to you by:
 - Publication on the CSU Card Website at: www.csu.edu.au/services/csu-card
- 9.2 No prior notice of variation will be given where the variation is to protect you or the CSU Card system.
- 9.3 We may at any time add to, modify or withdraw any or all of the services available in respect of your CSU Card.

10. RELEVANT CSU POLICIES

This document is to be read in conjunction with the CSU Policies, Rules and Regulations, and in particular but not limited to:

- CSU Access Control Policy
- CSU Card Terms and Conditions

APPENDICES (or ATTACHMENTS)

Nil

Table of amendments

Version number	Date	Short description of amendment