

Terms and Conditions

for all participating in the Teachers College Student eRefund Service

- 1) **General.** These terms and conditions govern the use of the Student eRefund Service provided by Teachers College, referred to hereafter as TC. These terms and conditions apply to all participants. By using the service, you are agreeing to these terms and conditions without reservation, qualification, limitation, or amendment.
- 2) **Communication.** All official communication regarding deposits of eRefunds from TC into your bank account will be made via your TC E-mail Account. You are responsible for monitoring your e-mail. All currently enrolled TC students are provided a free e-mail account (activation required).
- 3) **Authorization of Deposit.** You hereby authorize TC to deposit any amount due to you from your TC student account into a bank account you have specified until you, and you alone, discontinue the service by withdrawing and deleting your bank account information on CASHNet via the [myTC Portal](#). Only one bank account may be active at a time.
- 4) **Timing of Electronic Transfers.** You understand that the deposits made may not appear in your account for about 1 to 2 business days after payment is made.
- 5) **User's Responsibility of Due Care.** You warrant and represent to TC that you will regularly and promptly review all transactions on your TC student account (viewable via the [myTC Portal](#)) and promptly report to TC any irregularities involving transfers made to or from TC. You further warrant and represent to TC that you will keep your account information confidential and will not use the service for any activity or purpose which is illegal or which might violate any TC policy including those described in the TC student handbook as appropriate.

Bank account numbers cannot be verified at the time of enrollment. If your bank account or routing number is incorrect, your eRefund enrollment will be suspended and a paper check will be issued. It is your responsibility to correct your account information before funds can be deposited into your account again. If your bank account number is entered incorrectly, yet belongs to another bank customer, TC will NOT be held responsible for recovery of those funds. You will be required to work with your bank to recover funds deposited to another valid account number. TC does NOT have the ability to view or update your bank account number.

- 6) **Confidentiality.** You agree that TC may disclose information to third parties about your use of the service when:
 - necessary for the completion of transfers in connection with your use of the service
 - required by law
 - you so request or authorize
- 7) **Deposits in Error.** You hereby agree to promptly repay TC for any deposit amount to your bank account made in error (e.g. double payment of refund or reimbursement). You will be notified of such errors (via your TC e-mail) and you agree to make immediate reimbursement.

- 8) **Limitation of Liability.** You agree that you are personally responsible for your conduct while using the service. You will hold neither TC nor other parties involved with the maintenance or provision of the service responsible for any direct, indirect, incidental, consequential or punitive damages arising out of your use of the service. You agree that TC shall have no liability to you or anyone claiming by or through you related to:
- the availability of funding in your account
 - incomplete information provided to TC by you or others
 - interruptions of the service
 - any erroneous deposits or adjustments made by TC
9. **Change in Terms.** You acknowledge that TC may, at any time, change these Terms and Conditions. Changes will be posted on the Office of Student Accounts website and TC will provide notification where legally required to do so, but when immediate changes are necessary for security purposes TC may change the Terms and Conditions without notice.
10. **Termination.** You agree that TC reserves the right to terminate your use of the service at any time, with or without cause or notice, including, without limitation, upon the occurrence of any of the following:
- any unauthorized use of the service
 - any misuse (illegal or otherwise) of the service on your part
 - any party, associated with the student account, so requests
 - the existence of conflicting claims to funds in your student account
 - your breach of any of these Terms and Conditions

VERY IMPORTANT: If you are a TC employee participating in TC's Student eRefund Service, your TC Payroll Direct Deposit **DOES NOT** change. To change Payroll Direct Deposit, please contact your Human Resources representative.