

Dana-Farber Care Card Terms & Conditions

Please read and acknowledge this Agreement before using Your Care Card Account. It contains the terms and conditions of the Dana-Farber Cancer Institute (DFCI) Care Card Account linked to Your Care Card. By adding value, registering for online Account access and/or using Your DFCI Care Card Account, You agree to be bound by the terms and conditions contained in this agreement, which will govern Your use of the DFCI Care Card and Care Card Account.

You acknowledge and agree that any use of Your Care Card or Your Care Card Account constitutes acceptance of the terms of this Agreement, and that this Agreement contains the entire and final agreement and expressly supersedes all prior agreements and understandings, both written and oral, between You and Us concerning the Card and the Account. If any provision of any agreement, rule or policy that governs Your Card is inconsistent with a provision of this Agreement, the provisions of this Agreement, as amended, will apply to Your Card. If Your Account closes, this agreement will automatically terminate.

1 Definitions

- a. Accepting Location means a point-of-sale location that is authorized to accept the Care Card Account for the purchase of goods and services.
- b. Authorized Guest User means an individual designated by the Cardholder to have online account management privileges at the Card Program Website.
- c. Card Payment Service or Service means a service whereby a Cardholder can access value associated with a Care Card Account linked to a Care Card.
- d. Cardholder means an individual in whose name and for whose benefit a Care Card is to be issued or has been issued at DFCI.
- e. Care Card Account means an account with pre-paid value that can be accessed using Your Care Card.
- f. Care Card Program Website means the Website containing information about the Care Card Program.
- g. Care Card, Card or DFCI Care Card means the Official DFCI Care Card issued by DFCI to Cardholder.
- h. Contributor means an individual other than the Cardholder who loads value to a Care Card Account for a Cardholder.
- i. Registration means the electronic process used by Cardholder to set up online Care Card Account access at the Care Card Program Website.
- j. Service Provider means a third party contracted by DFCI that provides certain support and marketing services for Your Care Card and Care Card Account.
- k. We, Us and Our each mean DFCI Care Card.
- l. Web Account Care Center means the area of the Care Card Program Website where Cardholders may log in and manage their individual Care Card and Care Card Account.
- m. Web User Account or Account means the Cardholder account that enables a Cardholder to access and manage their Care Card Account via the Web Account Care Center.
- n. You and Your each mean the Cardholder.

2 Contact Information

If You have questions regarding Your DFCI Care Card You may call 617-632-3199 Monday-Friday 9:00am-5:00pm. You may also email DFCICareCard@dfci.harvard.edu, or write to Dana-Farber Cancer Institute, Friends' Place, 450 Brookline Ave, Boston, MA 02215. You may also get support by visiting Our Website at www.dana-farber.org/carecard.

3 Card Accounts

Your Care Card can be linked with and used to access value in your Account. There is no credit card, credit account or deposit account associated with the Care Card. Care Card Account funds are stored in an aggregate bank account maintained by the DFCI. Card and Account information are kept on computer systems maintained by Service Providers under contract with DFCI. You agree and give DFCI permission to share Your personal information with such Service Providers so that they can perform data processing required to provide these and other Card related services.

DFCI is not acting as a trustee, fiduciary or escrow agent with respect to value in Care Card Accounts, but acting only as an agent and custodian. No interest, dividends or other earnings or return will be paid on

any value loaded in Accounts. Value associated with Accounts is not insured by the Federal Deposit Insurance Corporation (FDIC).

4 Registration

You can register for online account access to Your DFCI Care Card Account at the Web Account Care Center. In order to register Your DFCI Care Card Account You must validate personal information, provide information from Your DFCI Care Card, agree to these DFCI Care Card Account Terms & Conditions, and create a Web User Account including a login and password.

5 Password & Security

You should not reveal Your Account login information or password(s) to anyone else. You must safeguard and protect the confidentiality of Your password to keep Your DFCI Care Card Account secure. You will be responsible and liable for all instructions received at the DFCI Care Card Program Website that are accompanied by Your password, regardless of whether those instructions actually come from You. DFCI Care Card is not responsible for losses incurred by the Cardholders as the result of their misuse of passwords.

6 Unauthorized Use

If You use, or attempt to use Your Care Card or the Card Payment Service for purposes other than permitted uses (i.e. making payments, managing Your Accounts), including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Service, Your Care Card Account will be terminated and You will be subject to damages and other penalties.

7 Electronic Statements & Communications

This disclosure contains important information about how We will deliver disclosures and notices required by applicable law to You and all other communications about Your Care Card and Your Care Card Account. We will call these disclosures, notices and communications a "Notice." Please read it carefully and retain it for Your files. To the fullest extent permitted by applicable law, this Agreement and any other agreements, notices or other communications regarding Your Care Card Account and/or Your use of the Service ("Communications"), may be provided to You electronically and You agree to receive all Communications from DFCI Care Card in electronic form. Electronic Communications may be posted on the pages within the Care Card Program Website and/or delivered to Your e-mail address. You may print a copy of any Communications and retain it for Your records. All Communications in either electronic or paper form will be considered to be in "writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not You have received or retried the Communication. DFCI reserves the right but assumes no obligation to provide Communications in paper format. Your consent to receive Communications electronically is valid until You revoke Your consent by notifying DFCI Care Card of Your decision to do so by contacting Us or by telephoning customer service. If You revoke Your consent to receive Communications electronically, DFCI Care Card will terminate Your right to use the DFCI Care Card Account.

8 Correct Email Address

You agree and warrant that You have access to the Internet and to a current functional personal email address. You have the sole responsibility for

providing DFCI Care Card with a correct and operational email address. DFCI Care Card will not be liable for any undelivered email communications or any costs You incur for maintaining Internet access and an email account. You must promptly notify DFCI Care Card of any change in Your email.

If Your mail or postal address changes, You must access the Web Account Care Center immediately and change Your address.

9 Adding Value to DFCI Care Card Accounts

You, Contributors and Authorized Guest Users may add value to select DFCI Care Card Accounts at the Web Account Care Center or by mail, subject to the limitations provided herein.

9.1 Value Availability

Funds transferred by debit/credit and cash are available instantly. Check deposits are available on the business day received.

9.2 Quick Re-Value

Contributors can add value to Your DFCI Care Card Account via the DFCI Care Card Program Website without logging-in to Your Account by entering unique personal information, then following prompts on the web site. You acknowledge and agree that Contributors may add value in this manner.

9.3 Saved Payment Methods

You and Authorized Guest Users may save payment methods on file for convenient future use. If the payment method is determined to be invalid for any reason, We will notify You and ask that You update the payment method information. We reserve the right to remove invalid cards from Your Account at Our discretion. You or Authorized Guest Users may edit saved payment methods at any time at the Web Account Care Center.

9.4 Automatic Recurring Payments

You and Authorized Guest Users may provide instructions to automatically add value to Your DFCI Care Card Account on a recurring basis using a payment method saved on file. You or Authorized Guest Users may edit or delete these instructions at any time at the Web Account Care Center.

10 Using the DFCI Care Card Account

You may use the DFCI Care Card for the following purposes:

- a. Pay for goods and services at accepting locations on DFCI's Longwood campus.
- b. Obtain balances and review transaction activity online.
- c. Access telephone customer support.
- d. Add value to DFCI Care Card Account using a cash, check, credit card or debit card.

11 Making Purchases with the DFCI Care Card

You must have sufficient value available in Your DFCI Care Card Account to pay for each transaction. Each time You use DFCI Care Card Your Account, the amount of the transaction will be debited from the Account. You may not spend more value than You have on any given Account. Should Your purchase amount exceed the remaining balance in Your DFCI Care Card Account, You are responsible for providing a secondary form of payment to complete the transaction.

12 Stop Payments

Unless otherwise provided in this Agreement, You may not stop payment of electronic fund transfers, therefore You should not employ electronic access for purchases or services unless you are satisfied that You will not need to stop payment. The fact that you initiate electronic fund transfers from Your Account will, except as otherwise provided in this Agreement, effectively eliminate Your ability to stop payment of the transfer.

13 DFCI Care Card Receipts

You agree to sign a receipt for any transaction made with Your Care Card Account where required by the accepting location. You will receive a receipt

for most transactions. You may not receive a receipt at certain self-service locations.

14 Lost or Stolen DFCI Care Card

You agree to notify use immediately if (i) Your DFCI Care Card has been lost or stolen or (ii) You believe someone has made a purchase using Your Care Card Account without Your permission. You may be responsible for the unauthorized use of the Care Card Account if You fail to notify Us that the Care Card has been lost or stolen. You can suspend Your Care Card Account at the Web Account Care Center or by calling Us at 617-632-3199. Telephoning is the best way of minimizing Your possible losses. You can lose no more than \$50 if You fail to give Us notice of a lost or stolen Card and someone uses Your card without Your permission. When Your Care Card has been reported lost or stolen, We will suspend the Care Card Account to prevent unauthorized use. You can visit Friends' Place to request a replacement card.

15 Re-Activating DFCI Care Card Account

If You find Your Care Card after it has been reported lost, You may re-activate the Care Card Account if (i) the re-activate request is received within two days of the Card being suspended and (ii) a new Card has not been issued. You can re-activate Your Care Card Account at the Web Account Care Center. Once a replacement Card is issued, no prior card may be re-activated.

16 Disputes & Returns

You agree to work to resolve all disputes about purchases made using the Care Card Account with the merchant or location that accepted the Care Card. If You are entitled to a refund for any reason for goods or services obtained with the Care Card Account, You agree to accept credits to the Care Card Account in place of cash.

17 Error Resolution

If You think Your statement or receipt is wrong or if You need more information about a transaction listed on Your statement or receipt, please contact Us as soon as You can using the information in the Contact section of this agreement.

We must hear from You no later than 60 days after We made available the first electronic statement or receipt on which the problem or error appeared. When calling or notifying Us You must:

- a. Include the Account holder name and Account number
- b. Describe the transaction in question and explain as clearly as possible the discrepancy
- c. Indicate the dollar amount of the transaction

If the Account holder makes an oral request, We may require that the Account holder send the question in writing within 10 business days.

We will tell You the results of Our investigation within 10 business days after We hear from You and will correct any error promptly. If We need more time, We may take up to 45 days to investigate the discrepancy. If We decide to do this, We will re-credit the Account holder's Account within 10 business days for the amount of the discrepancy, so that the Account holder will have use of the value during the time it takes Us to complete Our investigation. If the Account holder is asked to put the discrepancy in writing and We do not receive it within 10 business days, We may not re-credit the Account.

If We decide that there was no error, We will send You a written explanation within three business days after We finish Our investigation. You may ask for copies of the documents used in the investigation.

18 Account Refunds

Eligible refunds are processed upon request and will be completed within 4-6 weeks of a written request. Refund requests must be submitted in writing to:

Dana-Farber
Friends' Place
450 Brookline Avenue
Boston, MA 02215

You may request a refund of Your Care Card Account balance. Refunds are considered processed when a written refund request is received.

Refund Methods:

- a. Credit Card or Debit Card: If a credit or debit card was used to add value to the Care Card, the refund can be posted to the same credit or debit card if the refund amount is less than \$50.
- b. Cash: If cash was used to add value to the Care Card, the balance can be refunded as cash if the refund amount is less than \$50.
- c. Checks: Refund checks will be mailed to Your mailing address on file with DFCI Care Card 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.

19 Liability for Failure to Make Transfers

If We do not complete a transfer to or from Your Care Card Account within a reasonable period of time or in the correct amount according to Our Agreement with You, We will be liable to, to the extent permitted by state law, for Your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a. If, through no fault of Ours, You do not have enough money in Your Account to make the transfer.
- b. If circumstances beyond Our control (such as fire or flood) prevent the transfer, despite reasonable precautions that We have taken.
- c. If, through no fault of Ours, there is a delay in transferring data between computer systems.
- d. If the terminal or system was not working properly and You knew about the breakdown when You started the transfer.
- e. If an accepting location refuses to honor the Care Card.

20 Disclosure of Account Information to Third Parties

We will disclose information to third parties about Your Care Card Account or the transactions You make:

- a. Where it is necessary for completing transactions.
- b. In order to comply with government agency or court orders .
- c. If You give Us Your written permission.
- d. To carefully selected service providers who perform data processing, records management, collections, and other services for Us, in order that they may perform those services.
- e. In order to prevent or investigate possible illegal activity.
- f. In order to issue payment authorizations for transactions on the Care Card Account; or where otherwise provided by law or Our privacy policy.

21 Changes in Terms and Conditions

We reserve the right to change the terms of this Agreement in Our sole discretion. Any such change will generally be effective immediately without notice to You unless We are required by applicable law to provide You with advance written notice of the proposed change. In such instances, those changes will be effective immediately after We have provided You with the required advance written notice following the effective date stated in such notice. If, however, the change is made for security purposes, We will implement the change without any notice to You. If You do not accept any change to this Agreement, You have a right to terminate this Agreement in a manner provided for herein.

22 Governing Law

This Agreement shall be governed, to the extent applicable, by federal law and the laws of the Commonwealth of Massachusetts. In the event of a conflict between the provisions of this Agreement and any applicable law or regulation, this Agreement shall be deemed modified to the extent necessary to comply with such law or regulation.

Monthly	Per Purchase	Reload
\$0	\$0	\$0
	Fee	
Balance Inquiry	\$0	
Customer Service	\$0	
Inactivity	\$0	
Account Closing	\$0	
ATM Withdrawal Fee	N/A	
<p>No overdraft/credit feature. Your funds are not FDIC insured.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid.</p> <p>Find details for all fees and services in the DFCI Care Card Terms and Conditions, by calling 617-632-3199 or by visiting www.dana-farber.com/carecard.</p>		

List of all fees for DFCI Care Card

All fees	Amount	Details
Get Started		
Card purchase	\$0	
Monthly usage		
Monthly fee	\$0	
Add money		
Deposit	\$0	
Cash reload	\$0	
Spend Money		
Bill payment	N/A	
Get cash	N/A	
Information		
Customer service	\$0	No fee for calling our customer service line, including for balance inquiries
Balance Inquiry	\$0	
Other		
Inactivity	\$0	

Your funds are not FDIC insured.

No overdraft/credit feature.

Contact DFCI Care Card by calling 617-632-3199, by mail at 450 Brookline Ave, Friends' Place, Boston, MA 02215, or visit www.dana-farber.org/carecard.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.