Policy: ENTS Credits

This policy takes effect on March 31, 2025.

General

The ENTS Credit system is an account-based payment system which allows the account owner to pay for activities at ENTS.

This policy serves as a Card's Terms and Conditions.

1. Members can have one or more Cards owned by them.
2. Each fob assigned to a Member is a distinct Card.
3. The Board of Directors may create additional Cards that are owned by the Society.
4. Cards carry a balance of Canadian Dollars, starting at $0.00.
    1. No transaction can result in a balance less than $0.00.
    2. No transaction can result in a balance above $30.00.
        1. The Board of Directors may alter this limit on a per-Card basis. If the new limit is less than the Card's existing balance, the Card retains that balance. The imposed balance cannot be less than the minimum balance in 4.1.
        2. No Card, under any circumstance, can have a maximum balance that is more than double the balance listed in 4.2.
    3. The Board of Directors may add positive balance to any Card. This act may exceed the maximum balance in 4.2, but cannot exceed the maximum balance of 4.2.2.
    4. Using a Card decrements the appropriate amount from the Card's balance.
    5. Any portion of a Card's balance may be transferred to any other Card at the request of the originating Card's owner.
        1. When a Member receives a replacement fob, the balance from the old fob is automatically transferred in full to the new fob.
    6. Any portion of a Card's balance may be donated to the Society at the request of the Card's owner.
    7. No portion of a Card's balance can be exchanged for cash.
5. Cards never expire, and do not have inactivity fees.
6. Cards can be reloaded by their owner, up to the limit defined by 4.2.
    1. The Board of Directors may impose a minimum and maximum reload amounts for the sole purpose of minimizing payment provider transaction fees.
    2. The Board of Directors may decline refund requests.
7. Cards cannot be used towards membership or application fees, but can be used for any other donation or purchase at ENTS unless otherwise stated.
8. The Board of Directors may offer purchasable Cards for a non-refundable fee.
    1. These Cards may have a non-refundable replacement fee if lost or stolen.
    2. These Cards are owned by whoever purchases them.

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