

**UML PROCARD
CARDHOLDER AGREEMENT**

The University of Massachusetts Lowell is pleased to present you with the Procard Procurement Credit Card. It represents the University's trust in you and your empowerment as a responsible employee of the University to safeguard and protect our assets.

I, _____, hereby acknowledge receipt of a University of Massachusetts Lowell Procurement Credit Card (ProCard), Card number _____

As a Cardholder, I agree to comply with the terms and conditions of this Agreement and the applicable provisions of the Procurement Credit Card User Guide (The "Guide") provided, and as such Guide may subsequently be revised. I have attended a ProCard training session, acknowledge receipt of the Guide, confirm that I have read and understand its terms and conditions. I understand that the University of Massachusetts Lowell is liable to Citi Bank for all charges made by me.

As the holder of the ProCard, I agree to accept responsibility for the protection and proper use of this credit card as outlined in this Agreement, including the reverse hereof, and the Guide. I further agree to use this card for official University purchases only and **WILL NOT** use it for personal purchases. I also agree to maintain proper documentation supporting the legitimate business purpose of all charges. I understand that the University **WILL** audit the use of the ProCard, and that I **CANNOT** use the ProCard for the restricted commodities listed in the Guide.

I further understand that improper use of this credit card may result in disciplinary action, up to and including **TERMINATION OF EMPLOYMENT**. If I use this credit card to make charges which are improper in whole or in part, I understand that I will be responsible out of my own personal resources for any such improper charges. I agree to repay any such improper charges promptly upon receiving from the University a written notice and demand for repayment of any such improper charges. Further, I hereby authorize the University of Massachusetts Lowell, Payroll Office, to deduct from my pay an amount equal to any outstanding improper charges in the event that the University of Massachusetts Lowell, does not receive repayment of such improper charges from me within ten (10) calendar days after my receipt of said notice and demand. I also agree to allow the University of Massachusetts Lowell to collect any amount owed by me even if I am no longer employed by the University. I further understand that the University will initiate legal action against me should I so fail to pay. If the University of Massachusetts Lowell initiates legal proceedings to recover amounts owed by me under this Agreement, I agree to pay legal fees incurred by the University of Massachusetts Lowell in such proceedings.

I understand that the University of Massachusetts Lowell may terminate my right to use this credit card at any time for any reason. I agree to return the credit card to the University of Massachusetts Lowell immediately upon request or upon termination of employment.

Signature:

I Date:

IMPROPER USE OF THE PROCARD

Categories that May Result in a Reduction in Cardholder's Transaction Limits or Cancellation of the ProCard:

The following categories of improper use may result in a reduction in the cardholder's transaction limits or the cancellation of the cardholder's ProCard. Any subsequent penalties to the cardholder's ProCard will be determined by the ProCard Administrator and their respective department head (or designee). The following categories of improper use are contained in the Guide:

- Use of the ProCard for the purchase of restricted commodities
- Use of the ProCard by an unauthorized individual (someone other than the "Official" cardholder),
- Use of the ProCard for purchase(s) that are unrelated to the account charged,
- Use of the ProCard for purchases that are inappropriate,
- Failure to comply with the record keeping and reconciliation procedures outlined in The Guide

Categories that will Result in Disciplinary Action, Up to and Including Termination of Employment and the Repayment to the University of any Improper Charges:

The following categories of improper use will result in disciplinary action and possibly legal action, up to and including termination of employment and the repayment to the University of any improper charges, based upon an extensive investigation by University Administration and any other parties that are deemed appropriate:

- Use of the ProCard for fraudulent purposes;
- Use of the ProCard for personal purchases that solely benefit the employee.

The ProCard shall not be used by a suspended or terminated employee. Use of the ProCard by a suspended or terminated employee after said individual has been notified of such suspension or termination by an authorized University official, will result in legal action by the University of Massachusetts Lowell against said individual.