

## APPLICATION — INFORMATION BOX

The following is a summary of certain terms of the Account Agreement that will apply to each of the **No Fee, Student, Low Fee, Low Fee Gold, Gold and Platinum Class credit card** and the related account if you apply for any such product. You will receive the full Account Agreement if your application is approved. The following information is current as of **July 2010** and is subject to change. For current information, please call **1.866.428.1664**. **Unless otherwise indicated, the information set out below is the same for each card product (for example, Interest-Free Grace Period).**

<p><b>Annual Interest Rates</b></p> <p style="margin-left: 20px;"><u>Promotional Rate</u></p> <p style="margin-left: 20px;"><u>Standard Rate</u></p> <p style="margin-left: 20px;"><u>Default Rate</u></p>	<p>The following interest rates will apply on the day your account is opened:</p> <p>Introductory rate on balance transfers including cheque cash advances: <b>3.99%</b> for your first <b>10</b> billing periods. This rate may increase earlier to your standard rate if you make a late payment.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 30%;">Product Type</th> <th style="width: 10%;">No Fee</th> <th style="width: 10%;">Student</th> <th style="width: 10%;">Low Fee</th> <th style="width: 10%;">Low Fee Gold</th> <th style="width: 10%;">Gold</th> <th style="width: 10%;">Platinum Class</th> </tr> </thead> <tbody> <tr> <td><b>Purchases, Balance Transfers (including Access Cheques) &amp; Cash Advances</b></td> <td style="text-align: center;"><b>19.99%</b></td> <td colspan="5" style="text-align: center;"><b>19.49%</b></td> </tr> </tbody> </table> <p>Your interest rate will increase by <b>5%</b> if your payment is late more than once within 12 consecutive monthly billing cycles. If you then pay each minimum payment on time for <b>12</b> consecutive billing cycles following the rate increase, your then existing interest rates will decrease by <b>5%</b>.</p>	Product Type	No Fee	Student	Low Fee	Low Fee Gold	Gold	Platinum Class	<b>Purchases, Balance Transfers (including Access Cheques) &amp; Cash Advances</b>	<b>19.99%</b>	<b>19.49%</b>																																
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<b>Interest-Free Grace Period</b>	<p>You will have an interest-free grace period on new purchases of at least <b>21 days</b> if you pay in full the balance shown on your statement by the payment due date. There is no interest-free grace period for balance transfers (including Access Cheques) or cash advance transactions.</p>																																										
<b>Minimum Payment</b>	<p>Your minimum payment will be the sum of: (a) the amount which is the greater of: (i) <b>\$10.00</b>; or (ii) <b>3%</b> of the balance outstanding on the account; <b>plus</b> (b) the amount by which the balance owing on your account exceeds the credit limit; <b>plus</b> (c) any amount past due.</p>																																										
<b>Foreign Currency Conversion</b>	<p>We will bill you for all transactions in Canadian dollars. Any transaction made in a foreign currency will be converted to Canadian dollars using the currency conversion rate established by MasterCard that is in effect on the date that we process the transaction. This conversion rate reflects the fee retained by MasterCard as a cost of performing the conversion service. In addition to the conversion rate, we will charge you a fee of <b>2.50%</b> of the transaction amount after it has been converted.</p>																																										
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<p><b>Other Fees</b></p> <p style="margin-left: 20px;"><u>Transaction Fees</u></p> <p style="margin-left: 20px;"><u>Account Fees</u></p>	<p>To be charged on the day the transaction or event occurs:</p> <ul style="list-style-type: none"> <li>• Cash advance (Automated Teller Machine): <b>\$2</b> in Canada; <b>\$3.50</b> outside Canada.</li> <li>• Cash advance (Over the Counter): <b>\$4</b> in Canada; <b>\$4.85</b> outside Canada.</li> <li>• Balance transfer (including Access Cheques): <b>1%</b> of amount transferred or advanced (minimum fee of <b>\$7.50</b>).</li> <li>• Over credit limit: <b>\$25</b> per billing cycle.</li> <li>• Dishonoured cheque: <b>\$20</b> per occurrence.</li> <li>• NSF Access Cheque: <b>\$20</b> per occurrence.</li> <li>• Statement reprint: <b>\$2</b> for each of the 6 most recent monthly statements, <b>\$20/hr</b> will be applied to retrieve older statements.</li> <li>• Disputed transaction: <b>\$10</b> for each disputed posted transaction proven to be valid. If the transaction is proven to be invalid then no charge will be applied.</li> </ul>																																										

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# CAP/REFERRAL MASTERCARD® CREDIT CARD APPLICATION

Completion of every section will ensure prompt processing.



### CREDIT UNION/CAISSE POPULAIRE STAFF USE ONLY

### CUETS FINANCIAL USE ONLY

<b>Credit Limit</b>	<input type="checkbox"/> Beacon / <input type="checkbox"/> Empirica / <input type="checkbox"/> CRP Score Date (MM/DD/YYYY)	<b>Branch Route # &amp; Transit #</b>	<b>Employee Code</b> (7-digit; numeric only)	<b>Promo Code</b> 0901CAP	<b>Agent #</b>
<b>Employee Name</b>		<b>Credit Union or Caisse Populaire</b>		<b>Branch Name</b>	
<b>Credit Union or Caisse Populaire</b>		<b>Province</b>	<b>Branch Phone Number</b>	<b>Branch Fax Number</b>	
<b>Authorized Signature</b>					

**CAP Application**

Applicant meets CAP criteria **OR**

Applicant meets CAP guarantee criteria (credit union/caisse populaire guarantees this account)

Credit Union authorizes Specific Guarantee (a Specific Guarantee form is required)

Referral Application

Applicant meets Young Adult Program criteria

### STAFF USE ONLY - CANADIAN GOVERNMENT ISSUED ID VALIDATION MANDATORY FOR PROCESSING

<b>A. Provincially Issued ID:</b>	<b>OR</b>	<b>Federally Issued ID:</b>	<b>B. Province of Issue:</b>	<b>C. ID Number</b>
1. <input type="checkbox"/> Driver's Licence 2. <input type="checkbox"/> Health Card (Excludes MB, ON and PEI) 5. <input type="checkbox"/> Birth Certificate 10. <input type="checkbox"/> Provincial ID (Excludes MB, ON, QC) Type of ID:		3. <input type="checkbox"/> Canadian Citizenship Card 4. <input type="checkbox"/> Canadian Passport 7. <input type="checkbox"/> Indian Status Card 9. <input type="checkbox"/> Canadian Permanent Resident Card	<input type="checkbox"/> BC <input type="checkbox"/> AB <input type="checkbox"/> SK <input type="checkbox"/> MB <input type="checkbox"/> ON <input type="checkbox"/> QC <input type="checkbox"/> NB <input type="checkbox"/> NS <input type="checkbox"/> PEI <input type="checkbox"/> NL <input type="checkbox"/> YT/NWT/NV	<b>D. Date of Issuance</b> (MM/DD/YYYY) / /
				<b>E. Date of Expiry</b> (MM/DD/YYYY) / /
Did you complete sections <b>A-E?</b> If Yes, <input type="checkbox"/> INITIAL HERE				

### PLEASE CHECK ONE CARD PRODUCT

<b>Low Fee CHOICE REWARDS® MasterCard Credit Card</b> <input type="checkbox"/> \$24 Annual Fee <input type="checkbox"/> Free additional card <input type="checkbox"/> Without the CHOICE REWARDS program; \$12 Annual Fee Minimum Credit Limit \$1000	<b>Low Fee Gold CHOICE REWARDS MasterCard Credit Card</b> <input type="checkbox"/> \$59 Annual Fee <input type="checkbox"/> Free additional card <input type="checkbox"/> Without the CHOICE REWARDS program; \$35 Annual Fee; \$12 additional card Minimum Credit Limit \$2500	<b>Gold CHOICE REWARDS MasterCard Credit Card</b> <input type="checkbox"/> \$120 Annual Fee <input type="checkbox"/> Free additional card <input type="checkbox"/> Without the CHOICE REWARDS program; \$96 Annual Fee; \$36 additional card Minimum Credit Limit \$5000	<b>Student CHOICE REWARDS MasterCard Credit Card</b> <input type="checkbox"/> \$24 Annual Fee <input type="checkbox"/> Free additional card <input type="checkbox"/> Without the CHOICE REWARDS program; No Annual Fee Minimum Credit Limit \$500	<b>No Fee CHOICE REWARDS MasterCard Credit Card</b> <input type="checkbox"/> No Annual Fee <input type="checkbox"/> Free additional card Minimum Credit Limit \$1000 <b>Automatic enrolment in the CHOICE REWARDS program at a reduced accumulation rate of 1 point earned for every \$2 in qualifying net retail spend</b>	<b>Platinum Class MasterCard® Credit Card</b> <input type="checkbox"/> \$150 Annual Fee <input type="checkbox"/> Additional card \$40 Minimum Credit Limit \$7500 <b>Automatic enrolment in the Platinum Class Rewards program at an accumulation rate of 2 points earned for every \$1 in qualifying net retail spend</b>
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### 1 MANDATORY INFORMATION REQUIRED FOR PROCESSING

**Minimum Requirements to Apply. Check all that apply to you.**  YES, I am a Canadian resident with a Canadian credit file.  YES, I am of majority age or older in my province.  NO, I have not filed for bankruptcy in the past seven years.

**Full Legal Name** (first name/middle initial/last name) \_\_\_\_\_ **Birth Date** (MM/DD/YYYY) / /

**Permanent Mailing Address** (Cannot be a P.O. Box, exception in rural area)  
Unit/Apt # \_\_\_\_\_ Street # \_\_\_\_\_ Street Name \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
How long at your current address? (YY/MM) \_\_\_\_\_ **Home Phone #** \_\_\_\_\_

Do you:  Own  Rent  Other  
Monthly Housing/Rent payment \$ \_\_\_\_\_

**Physical Address** (If different from above, cannot be a P.O. Box)  
Unit/Apt # \_\_\_\_\_ Street # \_\_\_\_\_ Street Name \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**Employment** – Check the box that applies to you and complete the corresponding fields  Full-time  Part-time  Self-Employed  Homemaker  Retired  Unemployed  Student

Personal Annual Income/Pension (Gross) \_\_\_\_\_ Other Household Income (Gross) \_\_\_\_\_ Total Household Income (Gross) \_\_\_\_\_ Source of Other Household Income \_\_\_\_\_  
\$ \_\_\_\_\_ + \$ \_\_\_\_\_ = \$ \_\_\_\_\_  
Mother's Maiden Name or Password (For Security Purposes) \_\_\_\_\_

Describe what you do (your occupation) \_\_\_\_\_ (If SELF-EMPLOYED, describe the nature of your business) \_\_\_\_\_  
Employer Business Name (If SELF-EMPLOYED, state business name) \_\_\_\_\_ (If RETIRED, state name of previous employer) \_\_\_\_\_ Years \_\_\_\_\_

Full-Time Student School Name \_\_\_\_\_ Program \_\_\_\_\_ Graduation Year \_\_\_\_\_  
 Part-Time Student \_\_\_\_\_ 20 \_\_\_\_\_

### 2 IMPORTANT INFORMATION FOR ACCURATE PROCESSING

Social Insurance # (optional) \_\_\_\_\_ Work Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_ Email Address (optional) \_\_\_\_\_

Do you have any other credit cards?  Visa  MasterCard  Store Card  Credit Union  MBNA  Other \$ I prefer to receive correspondence in:  English  French

### 3 ENHANCEMENTS TO YOUR ACCOUNT (Optional)

<b>Balance Transfer Request*</b> Make transfer payable to _____ Transfer Amount \$ _____ Account Number/Card Number _____	<b>Balance Protection</b> YES, add the extra security of Balance Protection to my card (please sign here; see reverse document for details).
<b>Introductory 3.99% AIR†</b> Make transfer payable to _____ Transfer Amount \$ _____ Account Number/Card Number _____	<b>Consent to Credit Limit Increases</b> Check Here <input type="checkbox"/> <b>YES. I CONSENT TO CREDIT LIMIT INCREASES.</b> <small>If your application is approved, we will advise you of your initial credit limit when you receive your card. If you have checked this box, you expressly consent to us increasing your credit limit from time to time, at our sole discretion. We will notify you of your current credit limit on each monthly statement. You may contact us at any time to withdraw this consent or to reduce your credit limit, except that we will not reduce your credit limit to an amount that is less than your current outstanding balance.</small>

### Authorized User Information

**Full Legal Name** (first name/middle initial/last name) \_\_\_\_\_ **Birth Date** (MM/DD/YYYY) / /

**Permanent Mailing Address** (Cannot be a P.O. Box, exception in rural areas)  
Unit/Apt # \_\_\_\_\_ Street # \_\_\_\_\_ Street Name \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

How long at your current address? (YY/MM) \_\_\_\_\_ **Home Phone #** \_\_\_\_\_  
Relationship to Primary Applicant (i.e. spouse, partner, child) \_\_\_\_\_  
Mother's Maiden Name or Password (For Security Purposes) \_\_\_\_\_

### 4 Member Card\* DEBIT CARD ENROLMENT IN THE CHOICE REWARDS PROGRAM (refer to Terms and Conditions on reverse)

Applicant Member Card Number \_\_\_\_\_ Authorized User Member Card Number \_\_\_\_\_

### 5 PLEASE READ AND SIGN BELOW

Please make sure that ALL fields are completed and application is signed to ensure prompt and accurate processing. PLEASE REVIEW THIS COMPLETE APPLICATION FORM, INCLUDING THE TERMS AND CONDITIONS OF OFFER, FOR IMPORTANT INFORMATION. By submitting this application, you and each Authorized User:

- Agree to the Terms and Conditions of Offer listed on this form.
- Consent to the collection, disclosure, use and processing of information about you by CUETS Financial, a division of MBNA Canada Bank ("CUETS"), its affiliates and any of their respective agents and service providers, and to the sharing or exchange of reports and information with credit reporting agencies, affiliates and service providers as set forth in the Terms and Conditions on this form.
- Consent to receive telemarketing communications from CUETS, its affiliates and service providers at the numbers provided on and in connection with this application and all other numbers that may be provided by you from time to time, notwithstanding the registration of any such numbers on the National Do Not Call List.
- Also acknowledge that the Account, if approved, will not be used by any third party other than a third party specifically designated by you as an Authorized User, and then only in accordance with CUETS' policies and procedures then in effect.
- You, as the PRIMARY APPLICANT will be the PRIMARY CARDHOLDER and you agree you will be liable for all use of, and any interest, fees, or other charges to the Account, whether on the primary or any additional cards.
- Consent to and authorize us, our affiliates, and our respective agents and service providers and others we may designate to monitor and/or record our telephone conversations with any of you or your representatives for purposes of regulatory compliance, education and quality assurance.
- Consent and authorize us to send all documentation related to the Account including, but not limited to, the card (including any card(s) for Authorized User(s)), Account Agreement, and any future revisions and monthly statements solely to the Primary Cardholder.

**YES. I have completed all fields in STEP 1 (Failure to have all the mandatory fields completed will result in an incomplete application and will not be processed.)**

Primary Applicant Signature \_\_\_\_\_ Date (MM/DD/YYYY) \_\_\_\_\_ Authorized Users Signature (I certify that I understand and agree to the Privacy and Authorized User terms outlined on this form.) \_\_\_\_\_ Date (MM/DD/YYYY) \_\_\_\_\_

MASTERCARD is a registered trademark of MasterCard International Incorporated and is used pursuant to licence. Member Card is a registered trademark of Credit Union Central of Canada and is used pursuant to licence. CHOICE REWARDS is a registered trademark of FIA Card Services, National Association and is used pursuant to licence.

### Instructions to Credit Union/Caisse Populaire Staff:

- Keep signed MASTERCARD CREDIT CARD APPLICATION TERMS AND CONDITIONS on file and fax to 1.800.263.6074.
- Provide copy of signed MASTERCARD CREDIT CARD APPLICATION TERMS AND CONDITIONS and INFORMATION BOX to Applicant.

#### CUETS® FINANCIAL MASTERCARD® CREDIT CARD APPLICATION TERMS AND CONDITIONS:

**I, THE APPLICANT, HEREBY:** (a) certify the information provided by me on or about the date set forth below in making application for a CUETS Financial MasterCard to be true and complete; (b) request CUETS Financial MasterCard Credit Card(s) be issued as indicated on the application, and renewals or replacements of that (these) card(s) from time to time; (c) agree to read the CUETS Financial MasterCard Account Agreement (the "Account Agreement") which accompanies the card(s), as such Account Agreement and Privacy and Personal Information Protection Notice ("Privacy Notice") may be amended from time to time; and (d) acknowledge that CUETS Financial is a division of MBNA Canada Bank and that references in this application to CUETS Financial are references to MBNA Canada Bank, that this application is to MBNA Canada Bank, and that the issuer of CUETS Financial MasterCard Credit Cards is MBNA Canada Bank. If I or any Authorized User accept, sign, activate, or use such card(s) that shall evidence that I am bound by the Account Agreement and Privacy Notice. I also acknowledge that: (i) any transaction is between me and CUETS Financial; (ii) my credit union/caisse populaire may earn remuneration paid by CUETS Financial as a result of any transaction; and (iii) that my credit union/caisse populaire may not require, as a condition of any transaction, that I transact other business with the credit union/caisse populaire or with CUETS Financial. I understand that CUETS Financial may accept or reject my application.

**I CONSENT TO, AND ACCEPT THIS AS WRITTEN NOTICE OF,** CUETS Financial collecting, obtaining, storing, using, disclosing, or exchanging any account, credit, personal, financial or other information (including information relating to transactions) from me or about me ("Information") at any time, from, to or with any credit bureau, credit grantor or other person in connection with any relationships I have with or through CUETS Financial or those I may wish to establish with CUETS Financial, or affiliates or service suppliers of CUETS Financial, and from references I have provided to CUETS Financial, for the following purposes: (a) to determine my financial situation; (b) to disclose it to a credit bureau, credit insurer or other financial institution in order to maintain the accuracy of information used in determining creditworthiness; (c) to provide me with CUETS Financial's services; (d) to disclose it to anyone working with or for CUETS Financial, but only as needed for providing CUETS Financial's services; (e) to provide me with information and offers, where not prohibited by law, on CUETS Financial's products and services or those of others, that CUETS Financial believes may be of interest to me unless I have already requested that my Information not be used in this way; and (f) to share it, where not prohibited by law, with my credit union/caisse populaire, affiliates, and, with respect to Information of a non-sensitive nature (such as name, address, and telephone number), service suppliers, so that they can provide me with information and offers on their products and services that they believe may be of interest to me, for the purposes of administering and analyzing customer satisfaction surveys, and so that CUETS Financial, its affiliates or service suppliers, can fulfill any information request I may make about their products or services, unless I have already requested that my Information not be used in this way. I consent to the communications contemplated by (e) and (f) being in the form of telecommunications to the numbers provided in the application and all other numbers that I may provide to CUETS Financial from time to time, notwithstanding the registration of any such numbers on the National Do Not Call list. My Information may also be shared with any person or entity to which CUETS Financial has assigned or transferred an interest in the account in accordance with the Account Agreement and Privacy Notice.

**IN THESE TERMS AND CONDITIONS,** "affiliates" means affiliates of my credit union/caisse populaire and/or CUETS Financial, and "service suppliers" means carefully selected service suppliers that are engaged in the business of providing products and services including as follows: deposits, loans and other financial services, credit, payment and card services, processing services, trust and custodial services, securities and brokerage services, insurance services, information and technology services, consulting services, and personal credit and identity protection services.

**WITHOUT LIMITING THE GENERALITY OF THE FOREGOING,** I consent to, and accept this as prior written notice of CUETS Financial obtaining a credit report or other information about me from time to time. CUETS Financial may use my Social Insurance Number, if provided, as an aid to identify me with credit bureaus and other financial institutions for credit history matching purposes. The use of Information for the purposes described in (e) and (f), and the use of my Social Insurance Number, if provided, is at my option, and if I do not wish my Information to be used in these ways, or my Social Insurance Number to be used, I will not be refused credit as a result of that choice.

**YOUR CHOICES: I may tell CUETS Financial to stop using my Information in the ways described in (e) and (f) and to stop using my Social Insurance Number, at any time, and may ask CUETS Financial to send me a copy of its Privacy Notice, by calling 1.800.561.7849 or writing to our Privacy Officer at MBNA Canada Bank, P.O. Box 9660, Station T, Ottawa, ON, K1G 6M9.** My request to stop using my Information will be processed within five business days but it may take up to 31 days for full effect for marketing by means of telecommunications and up to 90 days for full effect for marketing by other means such as direct mail, as marketing campaigns may be in progress. All suppression requests shall be valid for a period of 3 years and 31 days starting from the date they are received. More information about CUETS Financial's policies and procedures in protecting personal information can also be obtained at [www.cuets.ca/privacy](http://www.cuets.ca/privacy). See above for more information on how to obtain a copy of our Privacy Notice.

**THE APPLICANT AND AUTHORIZED USER(S) ACKNOWLEDGE THAT CUETS FINANCIAL** has affiliates and uses service suppliers located in the United States and other jurisdictions, so Information may be stored and processed in the United States and other jurisdictions. Governments, courts, and law enforcement agencies in Canada, the United States, and other jurisdictions may be able to obtain disclosure of the Information in accordance with the laws of Canada and the other jurisdiction. In the event that an affiliate and/or a service supplier cannot or will not process any transaction in connection with this application or my account, by reason that the affiliate or service supplier may suffer legal and/or reputational risks, or that the affiliate or service supplier may, by doing so, violate any law, regulation, rule or internal policy applicable to it if it completes such transaction, then, the Applicant and Authorized User(s) acknowledge that the transaction will not be completed and CUETS Financial will have no liability in respect of any such incomplete transaction.

**THE APPLICANT AND AUTHORIZED USER(S) AGREE THAT** the credit union/caisse populaire may on behalf of CUETS Financial retain this application in its file, including the information set forth in the completed and signed application.

**THE APPLICANT AND AUTHORIZED USER(S) FURTHER AGREE THAT CUETS FINANCIAL,** its affiliates, and its service suppliers, may monitor and record telephone calls to ensure quality of service and for purposes of accuracy and verification.

**THE APPLICANT AND AUTHORIZED USER(S) FURTHER AGREE THAT** the account will not be used by any third party except Authorized Users specifically identified to CUETS Financial, and then only in accordance with CUETS Financial's current policies and procedures.

**AUTHORIZED USERS:** Authorized Users are not liable for debt incurred on the account, cannot make changes on the account, and may not access account information. CUETS Financial, its affiliates, its service suppliers, and its service providers may collect, use, and disclose personal information of Authorized Users, such as name and details of their transactions: to open, maintain, service, process, analyze, audit, and collect on the account (notwithstanding that Authorized Users will not be held liable for the account); to protect the account from identity theft, fraud, and unauthorized access; and for any purpose required by law. All information on file for Authorized Users may be disclosed to the Applicant. All information may also be shared with any person or entity to which CUETS Financial has assigned or transferred an interest in the account in accordance with the Account Agreement and Privacy Notice.

The consents given above will be valid for so long as required to fulfill the purposes described above in this application.

**§ LANGUAGE:** I agree that if no box is checked, I have expressly requested that any agreement and related documents be drawn up in English./Je reconnais que si aucune case n'est cochée, j'ai formellement demandé que toute entente et document connexe soient rédigés en anglais.

‡ These are highlights of the Choice Rewards program as it pertains to this credit card. Complete terms and conditions describing eligibility of the program, Choice Rewards accrual, redemption of Choice Rewards, and other important conditions, limitations and restrictions will be sent with your card. Some restrictions apply. Please read the terms and conditions carefully upon receipt.

**ANNUAL FEES, INTEREST RATES, OTHER FEES AND CHARGES:** I understand that I will not be charged interest for a minimum of 21 days on new purchases (those appearing on my account statement for the first time) or if any, related transactions fees, account fees, or annual fees, if I pay the new balance total in full by the due date shown on the statement for the billing cycle in which such transactions post to my account. If I do not pay the new balance total by the due date I will lose my grace period and be charged interest in the following billing cycles on such transactions until CUETS Financial receives payment in full for the total amount I owe on my account. There is no interest-free grace period on cash advances, balance transfers or Access Cheques. Payments received will be allocated in the manner set out in the Account Agreement (unless otherwise required by law). With respect to interest-bearing principal (which, for these purposes, includes promotional offers for which the annual rate of interest is zero percent), in most instances CUETS Financial will allocate my payments to balances with higher annual interest rates before balances with lower annual interest rates. This will result in balances with higher annual interest rates being paid before any other existing balances. If I default under the Account Agreement or these Terms and Conditions, or if my cardholder privileges are withdrawn, or if anything occurs that causes CUETS Financial to believe that I will be unable to make payment or otherwise not be able to comply with the Account Agreement or these Terms and Conditions, CUETS Financial may demand payment in full or, in the circumstances described herein, apply a Default Annual Interest Rate. Notice of a Default Annual Interest Rate may be provided on my periodic statement. The interest rate set forth on statements is expressed as an annual percentage rate.

If there is an Annual Fee associated with the account, it will be applied as soon as the account is opened and will appear on the first monthly statement, regardless of whether the card has been activated. If there is an Additional Card Annual Fee associated with the account, it will be applied on the statement for the month immediately following the issuance of the additional card (on a pro-rated basis if the next anniversary date of the account being opened will be less than one year from the fee being applied). The Annual Fee and the Additional Card Annual Fee, if any, will be applied on each anniversary date of the account being opened.

† Balance transfers from a retail or financial institution credit card are subject to a promotional 3.99% annual interest rate for ten months following the account open date (the "Introductory Period"), after which the Standard Annual Interest Rate will apply. Any further balance transfers completed within the Introductory Period will also be subject to the promotional 3.99% annual interest rate for the remainder of the Introductory Period. Any amount transferred or still owing after the Introductory Period will be subject to the Standard Annual Interest Rate as shown on this application. The Standard Annual Interest Rate will also apply if the minimum payment has not been made by the due date shown on the monthly statement.

At a 3.99% Annual Interest Rate, a \$100 balance would accrue a monthly interest charge of \$0.34. At a 19.49% Annual Interest Rate, a \$100 balance would accrue a monthly interest charge of \$1.66. At a 19.99% annual interest rate, a \$100 balance would accrue a monthly interest charge of \$1.70. For the purpose of the above illustration only, calculations in each case are based on an average daily balance of \$100 and no grace period.

~ As a MasterCard credit card cardholder, you will receive the benefit of Zero Liability in the event of the unauthorized use of your Canadian-issued MasterCard credit card. Zero Liability is provided under specific conditions; see [www.mastercard.com/ca/personal/en/mastercardsecurity/zero\\_liability.html](http://www.mastercard.com/ca/personal/en/mastercardsecurity/zero_liability.html) or your Account Agreement for details.

#### BALANCE PROTECTION INSURANCE:

CUETS Financial MasterCard credit card Balance Protection insures your CUETS Financial account balance in the event of death, accidental dismemberment/paraplegia, disability and job loss.

**Enrolment:** Enrolment is voluntary. To enrol in CUETS Financial MasterCard credit card Balance Protection, you must be under the age of 65, a primary cardholder or spousal cardholder on the CUETS Financial account, and have indicated you wish to be insured by CUETS Financial MasterCard credit card Balance Protection by checking the box and signifying your acceptance on this application form.

**Fee:** Monthly premiums are based on your account balance on each billing date, multiplied by a rate of \$0.90 per \$100 of your account balance. Premiums are added to your monthly MasterCard credit card billing. Taxes may apply in certain provinces.

**Life Insurance:** The benefit is equal to the account balance on the date of death of either the primary cardholder or his or her spouse who is also a cardholder on the account up to \$10,000.

**Accidental Dismemberment/Paraplegia:** The benefit is equal to the account balance on the billing date immediately preceding the date of accidental dismemberment or paraplegia, up to \$10,000.

**Disability (primary cardholder only):** The monthly benefit is equal to the greater of \$10 or 5% of the account balance on the billing date immediately preceding the date of the primary cardholder's total disability and provides total coverage of up to \$10,000.

**Job Loss (primary cardholder only):** The monthly benefit is equal to the greater of \$10 or 5% of the account balance on the billing date immediately preceding the date that the primary cardholder ceases to be gainfully employed, as a result of layoff or dismissal without cause, up to \$10,000.

CUETS Financial MasterCard credit card Balance Protection is subject to the eligibility requirements, coverage, exclusions and other terms and conditions contained in the applicable policy issued by Assurant Solutions™ and summarized in the CUETS Financial MasterCard Credit Card Balance Protection Policy Summary that will be mailed to you upon enrolment. You may also call 1.800.561.7849 for complete details regarding the insurance. In the event of a conflict, the actual provisions of the CUETS Financial Balance Protection Policy Summary will prevail.

You have the option to cancel CUETS Financial MasterCard credit card Balance Protection at any time. If you cancel within 30 days after receipt of the CUETS Financial MasterCard Credit Card Balance Protection Policy Summary you will receive a full refund provided that no claim has been made or is being submitted. CUETS Financial MasterCard credit card Balance Protection is underwritten by American Bankers Insurance Company of Florida and the American Bankers Life Assurance Company of Florida, Assurant Solutions companies of North York, Ontario under policy forms BP-0709 and BPL-07-09. For claims inquiries, please call 1.800.340.4717. Rev. 04/09

The issuer has a financial interest in the sale of the insurance.

#### \* BALANCE TRANSFER REQUEST TERMS AND CONDITIONS:

In the event the balance transfer amounts exceed the assigned credit limit, CUETS Financial will credit the first designated item first, with any remaining amount credited to each subsequent designated item. Please attach another form if more than two Balance Transfers are required. Please continue to make payments on these accounts until a statement is received indicating a zero balance. Please allow 3-4 weeks for balance transfer processing. The Balance Transfer Request cannot be used to pay any other CUETS Financial MasterCard products. Balance transfers will be posted as cash advances to the applicant's account. Stop payments are not allowed on balance transfers. It will be the applicant's responsibility to ensure the paid account is fully closed with the financial institution. All funds will be paid in Canadian currency. For applicable Transaction Fees, Annual Fees, Interest Rates, and Other Fees, refer to the attached Application – Information Box.

#### Member Card® DEBIT CARD ENROLMENT TERMS AND CONDITIONS:

The *Member Card* debit card component of the CHOICE REWARDS program is only available at participating credit unions and caisses populaires. Each *Member Card* debit card cardholder wishing to link his or her *Member Card* debit card to the applicant's account, for the purposes of collecting CHOICE REWARDS points on behalf of the applicant, must understand and agree to the following statement prior to linking their *Member Card* debit card to the applicant's account:

I acknowledge that by authorizing my credit union or caisse populaire to link my *Member Card* debit card to a CUETS Financial MasterCard account for the purposes of collecting CHOICE REWARDS points, I have authorized the disclosure of detailed transaction information relating to the use of my *Member Card* debit card on statements of account issued to the holder of said account. I hereby release and forever discharge my credit union or caisse populaire (and its agents, affiliates and employees) from all causes of action, claims and demands whatsoever that may arise from such disclosure. I understand that all CHOICE REWARDS points so collected shall be the property of the cardholder.

**The disclosures, terms, conditions, and other information in this application are current to July 2010 and are subject to change. For current information, including information respecting interest rates, dates of interest rate accrual, grace periods, and the amount of any non-interest charges, call our toll-free number, 1.800.561.7849. Customer service representatives are available 24 hours a day, 7 days a week.** If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you may contact the Financial Consumer Agency of Canada in writing at 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9.

I have read the Terms and Conditions listed on this application and agree to abide by them. The Applicant will be liable for all use of, and any interest, fees, or other charges to, the account, including all debt incurred on the account by any Authorized User.

**By signing this application, I consent to the collection, use, and disclosure of my personal information as described above, and in particular, I consent to CUETS Financial and its affiliates or service suppliers (on its behalf) obtaining credit, financial and related personal information about me (including a consumer or credit bureau report) from any credit bureau or credit reporting agency from time to time. I further consent to receive telemarketing communications from CUETS Financial and its affiliates and service providers at the number provided on and in connection with this application and all other numbers that may be provided by me from time to time, notwithstanding the registration of any such numbers on the National Do Not Call List.**

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