

The NEW STANDARD of EXCELLENCE

Introducing the **St. Thomas University Alumni Platinum Plus**
or Preferred MasterCard credit card



- ◆ No Annual Fee
- ◆ Low introductory 5.7% annual interest rate for cash advance cheques and balance transfers†
- ◆ High credit line, up to \$100,000 with the MBNA Platinum Plus MasterCard®**
- ◆ Toll-free Customer service, 24 hours a day, 365 days a year
- ◆ Fast credit line increase decisions within one hour
- ◆ Immediate cash access at more than 430,000 ABMs worldwide
- ◆ Optional MBNA Payment Protection Plan Coverage can provide extra security (subject to certain costs)
- ◆ Around-the-clock fraud protection
- ◆ Privacy Protection

APPLY TODAY!

Please indicate the credit card of your choice Platinum Plus card PE-217 PD PF-217 J3 Preferred card SE-475 75 SF-475 NC

Yes INITIAL HERE Please enrol me in the **OPTIONAL MBNA Payment Protection Plan Coverage** program. I have read the insurance and cost disclosures on the letter.

AOYB Priority Code **R**

I prefer to receive my correspondence in English French
 You and we agree that if no box is checked, you have expressly requested that any agreement and related documents be drawn up in English. Vous et nous convenons que si aucun choix est effectué, vous avez expressément demandé que toute convention et tout document qui s'y rattache soient rédigés en langue anglaise.

Do you currently have another credit card(s)? Visa MasterCard Department Store Other, (please specify) _____

Print your name as you would like it to appear on card. Please print clearly in black or blue ink.

Name _____ Social Insurance # _____ - _____ - _____ Birth date ____/____/____

X My signature means that I agree to the Conditions on the reverse side of this form, and consent to, and accept this written notice of, your obtaining a credit report or other information about me from any person. I also agree to the ongoing collection, use and disclosure of information relating to me as set out in the conditions and in the credit card agreement relating to my Account.

Address _____ Mother's maiden name (for security purposes) _____
 City _____ Province _____ Postal Code _____ Monthly housing payment \$ _____, _____
 Home phone (____) _____ - _____ Business phone (____) _____ - _____
 Are you: Homeowner Renter Other
 Years at residence: _____

Employer _____ Position^{##} _____ Years there _____ Your gross annual income \$ _____, _____
 (if self-employed, please check here and state the nature of your business.)
 (if retired, please check here and provide previous employer/position.)
 †† If student, please specify the name of your school and year of graduation.
 Please send an additional card at no extra cost for: _____ Other income + \$ _____, _____
 Relationship: _____ Total household income \$ _____, _____

BALANCE TRANSFER OPTION

BALANCE TRANSFER OPTION
Introductory 5.7% Annual Interest Rate†

Exact amount of transfer _____ Cheque made out to _____ Account number _____
 Exact amount of transfer _____ Cheque made out to _____ Account number _____



Please complete, detach, and mail (or fax) form to:
 MBNA Canada ♦ P.O. Box 9611 STN T ♦ Ottawa, ON K1G 6K7 ♦ Fax: 1.800.439.5491



Annual Fee	None
† Annual Interest Rate	The introductory promotional annual interest rate for cash advance cheques and balance transfers will be 5.7% through your fourth statement closing date commencing on the month after your account is opened, if you make your minimum monthly payments on time. The regular annual interest rate for purchases and other cash advances is 16.99%. The regular annual interest rate will apply to both new and outstanding cash advance balances (consisting of cash advance cheque and balance transfer transactions) if you do not qualify for the introductory promotional annual interest rate. See account agreement for details.
Grace Period for repayment of balances and purchases	At least 25 days, if each month we receive payment in full of your New Balance Total by the Payment Due Date.
Transaction fees for cash advances and over-limit fees	Cash advances: 1% of each cash advance (minimum \$5.00, maximum \$10.00). Over-limit fee: \$20.00.
Transaction fees for purchases of wire transfers, money orders, bets, lottery tickets, or casino gaming chips; other fees	1% of each such purchase (minimum \$5.00.) Dishonoured cheque fee/Dishonoured Cash Advance Cheque fee: \$20.00. Copy fee: \$2.50 per monthly statement or sales draft; six most recent provided on request free of charge. Foreign currency transactions will incur a 2.5% currency conversion charge. If we agree to directly debit a payment from a financial institution account you designated, there may be a fee of up to \$3.50 for that service.

The above information is correct as of May 2001; all information subject to change.

At a 5.7% annual interest rate, a \$100 balance would accrue a monthly interest charge of \$0.48. At 16.99%, the monthly interest charge would be \$1.44.

*The total value of balance transfers cannot be more than your available credit limit. If the total is more, MBNA Canada may send your creditors either full or partial payment. Transaction fees are waived on balance transfers initiated with this application. Cash advances and balance transfers may not be used to pay off or pay down any MBNA account.

**Certain restrictions apply to these and other benefits described in the benefits brochures sent soon after your account is opened.

MBNA Canada is the exclusive issuer and administrator of the MBNA **Platinum Plus** credit card program in Canada.

Three Simple Steps to Greater Savings

Please review the information below before completing the Balance Transfer Option.

ONE— Print, in order of importance, the names of the banks or department stores and the amounts you want to pay. Total amount cannot exceed your credit line.

TWO— Complete the Balance Transfer Option section on the application. Within two weeks after your account is opened, MBNA Canada will mail balance transfer cheques directly to the card issuer(s) you've designated.

THREE— Please continue to make monthly payments on the accounts you designate until the balance transfer payments appear as credits on those account statements. MBNA Canada processes balance transfers as cash advances according to the terms of the Credit Card Agreement. Periodic rate interest charges on cash advances accrue daily from the transaction date until the date of repayment and do not benefit from any grace period.

IMPORTANT INFORMATION ABOUT MBNA PAYMENT PROTECTION PLAN

You are eligible for enrolment in the MBNA Payment Protection Plan if you are under the age of 70 and a Canadian resident. Only one Customer per account is eligible to enrol in the MBNA Payment Protection Plan and will be insured for benefits. You are not eligible for MBNA Payment Protection Plan coverage if your account is past due. Your certificates, which will explain all benefits and terms of coverage, will be mailed to you upon enrolment. You may cancel with no obligation within 30 days of receipt of the certificates. The certificates will indicate your effective date of coverage.

MBNA Payment Protection Plan coverage terminates at age 70.

Involuntary Unemployment/Disability/Family Leave Benefits and Terms: Payments will be made for up to 24 full months, or until you return to work, or until you receive the maximum benefit, whichever comes first. The maximum benefit is limited to the lesser of your insured outstanding balance on the date of loss (excluding any past-due amounts, or amounts over your credit limit) or \$15,000. Benefits begin after the 30th consecutive day of unemployment, disability or family leave and are retroactive to the first day of unemployment, disability or family leave.

The monthly benefit will equal the minimum monthly payment due on your account (excluding past-due or over-credit-limit amounts). If you use your card while receiving unemployment, disability or family benefits, the increased monthly benefit will apply only to paying off the balance as of the date of unemployment, disability or family leave, and your claim period may be shortened.

For unemployment, disability or family leave coverage, you must be gainfully employed at least 30 hours a week for at least 90 consecutive days prior to the date of loss and not be self-employed or an independent contractor. Unemployment does not cover retirement, voluntary resignation or forfeiture of salary, disability caused by accident, sickness, disease, pregnancy or childbirth, or termination as a result of willful or criminal misconduct. Disability does not cover loss caused by normal pregnancy (except complications of pregnancy), intentionally self-inflicted injuries, or a condition that required medical diagnosis or treatment in the six months before your coverage began, if the loss occurs in the first six months of coverage.

Accidental Death Insurance Benefits and Terms: Payment will be made in the amount of your total insured outstanding balance at time of death (to a maximum of \$15,000).

Accidental Death insurance does not cover suicide, loss due to sickness, disease or treatment thereof, normal childbirth or elective abortion, loss due to war or participation in a riot, while intoxicated, due to use of drugs not prescribed by a physician, while riding in an aircraft not as passenger or in an aircraft which is operated or leased by you or your employer, while committing or attempting to commit a crime, or while riding in a vehicle engaged in a contest of speed.

Critical Illness Benefits: Payments will be made in the amount of your total insured outstanding balance (to a maximum of \$15,000) at time of diagnosis for heart attack, stroke, cancer, coma, coronary artery disease-refers only to bypass surgery, major organ transplant, multiple sclerosis, muscular dystrophy, paralysis, renal failure, Alzheimer's or total blindness. Critical Illness insurance does not cover a disease or condition first diagnosed within 60 days after your effective date of coverage or if the disease or condition was diagnosed prior to the effective date of coverage and you have not completed a period of at least 180 consecutive days free of all symptoms and medical treatments/services, including taking drugs/medicine, for such disease or condition.

Cost: \$0.89 per \$100 per month of the greater of your insured cycle-ending balance, average daily balance or balance subject to finance charge plus any applicable taxes, if any.

Underwriters: MBNA Payment Protection Plan is underwritten by American Bankers Insurance Company of Florida and the American Bankers Life Assurance Company of Florida, all of North York, Ontario under policy forms W-F-R-1 MBNA (6/01)-R and L-U-Z MBNA (6/01)-R.

CONDITIONS

I (the applicant) certify that the information stated in this application is true and correct. I am at least 18 years old (19 years for residents of provinces where 19 is the minimum adult age).

I request that you (MBNA Canada Bank) establish an MBNA Canada Bank MasterCard Account in my name, or such other card account as you may approve ("Account"), and send me renewals, substitutes, or replacements issued at your discretion. I understand that if my application for a **Platinum Plus Account is not approved, this request constitutes my application for a Preferred Account.** I accept that you may, at your discretion, periodically consider any Account for an automatic upgrade. I agree to comply with and be bound by the credit card agreement relating to my Account that you send, as amended or replaced from time to time ("Agreement"). I agree that if I use or accept my Account, it will mean that I have requested and received the card, Account and Agreement, and that I understand and agree with you to everything written there and here. I will be responsible for all use of, and any interest, fees or other charges to, the Account. I consent to and authorize you, your affiliates, service providers and others you may designate to monitor and/or record my telephone conversations with any of your or their representatives to help ensure quality service.

I understand that to evaluate my credit application and to continue monitoring my credit status, as well as my ongoing eligibility for credit, and for the purposes I consent to below (the "object of the file"), a personal information file containing credit and other personal information will be created. I understand that if I withdraw consent at any time to the evaluation of my credit application, to the monitoring of my credit status or my ongoing eligibility for credit, MBNA Canada may no longer be able to maintain my credit account. Only those employees of you and your affiliates whose job functions involve assessment of creditworthiness, credit applications, monitoring, processing of payments and matters relating to the object of the file, will have access to my file. If I wish to consult my file or make corrections to it I may do so by written request at the following address: MBNA Canada, 1000 de la Gauchetière O., Suite 4300, Montreal, QC H3B 4W5. My social insurance number will be used as an aid to identify me with credit bureaus and others for credit history file matching and other administrative purposes. I am not required to provide that number to you for these purposes.

I consent to, and accept this as written notice of, your obtaining, disclosing or exchanging any credit, personal or other information about me (including information contained in my personal information file) at any time, from, to or with any credit bureau, personal information agent, credit grantor or insurer, my employer or other person in connection with any relationships between us or those which you or I may wish to establish. You, your affiliates and service providers may use any of the information relating to me or my Account to maintain and administer my Account, to offer services and enhancements, and for any purpose not prohibited by law. I also consent to the use and disclosure at any time of all such personal and other information: (i) for purposes of offering me any other product of yours or of anyone else (including your affiliates), that you believe may be of interest to me; (ii) to determine which Account benefits, services or enhancements, and/or which other product or service offers may be of interest to me; and (iii) for such other uses as are not prohibited by law.

Where a co-applicant signs this application with me, we acknowledge that the terms of this application and all consents given in it, bind both of us and shall apply with whatever changes of grammar are necessary throughout this application. We also agree to be jointly and severally liable and, under Québec law, solidarily liable, which means we are liable both individually and together for all amounts charged to the Account.

My consent to use of my personal and other information as provided in (i) through (iii) is optional. If I wish to discontinue such use or to not receive any further marketing materials or future credit card offers from MBNA, or if I wish to receive a copy of MBNA Canada's Privacy Statement, I may write to you at the following address: MBNA Canada Privacy Office, P.O. Box 9660 Station T, Ottawa ON K1G 6M9. Please allow eight weeks for this request to take effect.