

Secured Visa* Card Application

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MARRIED SINGLE DIVORCED SEPARAT	ED W	VIDOWED			MR. MRS. MISS	MS.	DR. O	THER	
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PREVIOUS ADDRESS IF LESS THAN 2 YEARS			APT. NO.	CITY		PROVINCE		POSTAL CODE	# OF YEARS
SOCIAL INSURANCE NUMBER (Optional) DATE OF BIRTH	HO	ME TELEPH	ONE		MOBILE TELEPHONE	EMAIL	ADDRESS		
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		TELL	US AB	OUT TH	E CO-APPLICANT				
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APPLICATION TERMS AND DISCLOSURES

Personal Information: You may collect credit, identity and financially related information about me during the course of my relationship with you from credit bureau, other financial institutions and references ("Information"). You may also disclose Information to credit bureau, financial institutions, *Visa* Canada and *Visa* International and their agents and to outside providers of card services. You and those parties may use Information to identify me, understand my needs and eligibility for this application and for card and other services and to recommend and market particular products and services.

Information collected will be kept in a separate customer file managed by Home Trust Company at its offices in Toronto, Ontario. I have a right to access this Information. I may obtain your privacy code, ask you to correct Information, or tell you to stop using Information for any of these purposes at any time by calling you toll free at 1-866-817-7719 or by sending a written request to 145 King Street West, Suite 2300, Toronto, Ontario, M5H 1J8.

Card Account: Please open a Home Trust *Visa* Account in my name ("Account"), issue me card(s), and Personal Identification Number(s). I will be bound by the Cardholder Agreement you will send me, as amended or replaced from time to time; use of any card applied for will prove I have received and read it. I will ensure that all Co-Applicants and authorized users review the Cardholder Agreement, other agreements and program terms you will send me. Credit will be extended upon approval of this application.

Interest Rate, Payments and Grace Period: Annual Interest Rate on the Account will be 24.99% for Cash Advances and outstanding balances on Purchases. Interest accrues from time of advance. Minimum regular monthly payments on the Account will be 3.0% of the outstanding balance or \$10.00, whichever is greater. Failure to make payments when due will result in forfeiting the Security Deposit up to the amount of the Debt owing. The grace period for payment of the Purchase balance is at least 21 days, if each month we receive payment in full of your outstanding balance by the Due Date.

Fees and Charges: The following fees are charged to the Account:

Account Set Up Fee \$39.00; one time, non-refundable; billed on the first Visa Statement.

Monthly Service Fee \$7.50 for the Applicant; \$3.00 for each Co-Applicant or Authorized User; beginning on the second

Visa Statement.

ATM Charge \$2.00 for a Cash Advance from an ATM displaying Visa Logo in Canada, \$4.50 in U.S. and \$5.50 in

another country.

NSF Fee \$45.00

Foreign Currency 2% over the exchange rate set by Visa International in effect on the day the transaction is posted, on

Transaction Fee debits and credits.

Other fees that may apply are detailed in the disclosure statement sent with the card or call 1-877-727-6883 for details. Fees and interest rates are subject to change on 30 days' notice.

Co-Applicants: The terms of the Application and all consents given in it bind each Co-Applicant. All references to "I" mean the Applicant and Co-Applicant individually. The Applicant and Co-Applicant are jointly and severally liable for all any indebtedness on the Account incurred through the use of the cards and otherwise.

Please note that the Home Trust Secured Visa Card is not available to residents of the province of Québec.