

Cost of Borrowing Disclosure for Credit Card Application

Annual Interest Rate	The Interest Rate is in effect the day the Account is used or activated. Purchases: 14.90% Cash Advances: 19.80%
Interest-Free Grace Period	21 Days The payment Due Date will be at least 21 days after the monthly Statement Date. No interest is charged for new Purchases if the New Balance is paid in full by the Due Date shown on the monthly Account Statement. There is no interest-free period on Cash Advances or balance transfers.
Minimum Payment	3.00% or \$10.00 The monthly Minimum Payment is the greater of (i) \$10.00 or 3.00% of the New Balance shown on the monthly Account Statement, and (ii) any amount over the Credit Limit.
Foreign Currency Conversion	2% Purchases or Cash Advances in a foreign currency will be converted into Canadian dollars at the exchange rate set by Visa International in effect on the day the transaction is posted to the Account, plus a 2% currency conversion charge.
Annual Fees	\$59.00 Annual Fee for the Applicant or, if the Applicant chooses to pay the Annual Fee on a monthly basis, \$60.00 payable \$5.00 per month. \$19.00 Annual Fee for each Co-Applicant and Authorized User or, if each Co-Applicant or Authorized User chooses to pay the Annual Fee on a monthly basis, \$24.00 payable \$2.00 per month. To be charged on the first Account Statement and annually on the anniversary date of the first Account Statement or, if paid monthly, to be charged on each monthly Account Statement, starting on the first Account Statement.
Other Fees	Over Limit Fee: \$29.00 charged at the end of the billing period if the Debt exceeds the Credit Limit during any period covered by an Account Statement. Dishonoured (NSF) Cheque Charge: \$45.00 for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn. Account Maintenance Fee: for an inactive Credit Card Account with a credit balance that has not changed for 360 consecutive days, a fee of the lesser of \$10.00 or the full credit balance will be charged on that date. These fees are for services requested and will be charged on the day the transaction or event occurs: ATM Charge: \$2.50 for Cash Advances up to \$250.00 and 1% of Cash Advances for amounts greater than \$250.00 up to a maximum fee of \$10.00 for Cash Advances from an ATM displaying the Visa or Plus logo located in Canada; \$4.50 for Cash Advances up to \$300.00 and 1.5% of Cash Advances for amounts greater than \$300.00 up to a maximum fee of \$15.00 for Cash Advances if the ATM is located in United States; \$5.50 for Cash Advances up to \$366.67 and 1.5% of Cash Advances for amounts greater than \$366.67 up to a maximum fee of \$15.00 for Cash Advances if the ATM is located outside Canada and the United States. These fees are in addition to any other charges that may be levied by the owner/operator of the ATM. Statement Copy/Update Fee: \$5.00 for a copy of an Account Statement for any other period other than the current statement period. Sales/Cash Advance Draft Copy Fee: \$5.00 for each copy of a Purchase or Cash Advance draft. No charge will be applied for any copy of a draft to which an Account posting error is determined. Rush Plastic Fee: \$39.00 for the delivery of a new or replacement Card by courier at the request of the Applicant(s).

To be eligible to apply for this Visa product, the Applicant confirms they are:

- not currently in bankruptcy
- a permanent resident of Canada
- of the age of majority in their province or territory of residence

This product is currently not available to residents of Quebec

TELL US ABOUT YOURSELF						
<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MISS <input type="checkbox"/> MS. <input type="checkbox"/> DR. <input type="checkbox"/> OTHER						
FIRST NAME		INITIALS	LAST NAME		MOTHER'S MAIDEN NAME (REQUIRED)	
HOME ADDRESS		APT. NO.	CITY	PROVINCE	POSTAL CODE	# OF YEARS
PREVIOUS ADDRESS IF LESS THAN 2 YEARS		APT. NO.	CITY	PROVINCE	POSTAL CODE	# OF YEARS
SOCIAL INSURANCE NUMBER (RECOMMENDED)	DATE OF BIRTH MM/DD/YY (REQUIRED)	HOME TELEPHONE ()	MOBILE TELEPHONE ()	EMAIL ADDRESS		
<input type="checkbox"/> EMPLOYED <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> UNEMPLOYED <input type="checkbox"/> COMMISSION <input type="checkbox"/> RETIRED <input type="checkbox"/> STUDENT <input type="checkbox"/> DISABLED <input type="checkbox"/> HOMEMAKER <input type="checkbox"/> SEASONAL/PART-TIME			ANNUAL INCOME (BEFORE TAX) \$	OTHER ANNUAL INCOME (BEFORE TAX) \$		
CURRENT EMPLOYER NAME		OCCUPATION (Please be specific, eg. Medical Technician)			BUSINESS TELEPHONE ()	# OF YEARS
EMPLOYER'S ADDRESS		SUITE NO.	CITY	PROVINCE	POSTAL CODE	

CHOOSE YOUR FEE OPTION
SELECT ONE: <input type="checkbox"/> \$5.00 MONTHLY FEE OR <input type="checkbox"/> \$59.00 ANNUAL FEE

I certify the information provided is correct and I consent to collection and use of credit and personal information as set out below.

Personal Information: You may collect credit, identity and financially related information about me during the course of my relationship with you from credit bureaus, other financial institutions and references ("Information"). You may also disclose Information to credit bureaus, 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 to recommend and market particular products and services. You may also use my personal cheque submitted for my security deposit application to verify my deposit account with a Canadian Financial Institution.

In addition, as part of the online authentication process, you may use a third party information service to confirm my identity. In order to process my online Application, you are required to ask me for personal information, which will be compared against the information contained in my consumer credit report, for the sole purpose of confirming my identity. To obtain a copy of Home Trust's Privacy Code, visit www.hometrusted.ca or call 1-888-281-7793.

Card Account: Please open a Home Trust Visa Account in my name ("Account"), issue me Card, and Personal Identification Number. 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 Authorized Users review the Cardholder Agreement, other agreements and program terms you will send me. Credit will be extended upon approval of this Application.

Does the Applicant or any of their family member(s) hold or have ever held or is a close associate to one of the following offices or positions in or on behalf of a Domestic or Foreign State?

YES NO

A head of state or head of government; member of the executive council of government or member of a legislature; deputy minister or equivalent rank; ambassador or attaché or counsellor of an ambassador; military officer with a rank of general or above; president of a state-owned company or a state-owned bank; head of a government agency; judge; leader or president of a political party represented in a legislature. A family member (living/deceased) refers to: mother, father, child, spouse, common-law partner, spouse's or common law partner's mother or father, sibling (brother, sister, half sibling, step sibling, adoptive sibling). Close Associate refers to: a Politically Exposed Person who is a widely and publicly known close business colleague and/or personal advisor, in particular financial advisors or persons acting in a financial fiduciary capacity.

If yes, complete and submit a separate Politically Exposed Persons Declaration Form, which can be found under "Legal Documents" at hometrusted.ca.

SECURITY DEPOSIT AMOUNT: \$ _____ (Minimum \$500; Maximum \$10,000)

My Credit Limit is set at the amount of my Security Deposit. All funds must be made payable to "Home Trust Company". Home Trust's preferred method of payment is with a PERSONAL CHEQUE. Home Trust will also accept WESTERN UNION, MONEY ORDER, or BANK DRAFT from a Canadian Financial Institution. Home Trust will not accept cash.

I apply for the Home Trust Visa Account and agree to the terms and disclosures included with this Application.

Applicant Signature _____ Date _____

Note to Applicant:

- An Applicant recently discharged from bankruptcy must include their "Certificate of Discharge" with the completed Application.
- Judgments appearing on an Applicant's credit bureau must be repaid or satisfied prior to applying for credit.

Mail completed Application and Security Deposit to:
 Home Trust Company, Attn: Secured Visa Department
 145 King Street West, Suite 2300, Toronto ON M5H 1J8

REFERRAL CODE

* Visa Int./Home Trust Company, licensed user of mark.