



## TELL US ABOUT YOUR FINANCIAL SITUATION

Occupation		Name of your current employer	
I work <input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> seasonally			
WORK ADDRESS			
Street No.	Street Name		Suite
City or Town	Province or Territory		Postal Code
( )			
Work Phone Number	How long have you worked in your current job?		
\$			
Income per year before taxes			

## TELL US IF YOU NEED AN EXTRA CARD

You must pay for any purchases made with the extra credit card. The extra credit card will have the same account number as your own credit card. Purchases made with the extra credit card will show up on your monthly statement. If you want an extra card, please tell us about the extra cardholder (the person who will get the extra card).

Relationship: <input type="checkbox"/> my spouse or partner <input type="checkbox"/> my child <input type="checkbox"/> another person			
First Name	Last Name	Middle Initial	
HOME ADDRESS			
Street No.	Street Name		Apartment
City or Town	Province or Territory		Postal Code
( )	Day Month Year		
Home Phone Number	Date of birth		
I want the extra cardholder to receive a copy of the legal documents I will get with my credit card.			
<input type="checkbox"/> yes <input type="checkbox"/> no			

## READ CAREFULLY BEFORE SIGNING

- I have read the section called Privacy Statement on page 3 of the Appendix, and I accept it.
- I agree that the bank may collect, use and share my personal information as described in the Privacy Statement on page 3 of the Appendix.
- I have read the section called Rates and Fees on page 1 of the Appendix, and I accept it.
- I accept the Agreement and the Terms and Conditions I will receive with my card.

If you have requested an extra card: I agree that I can allow only the extra cardholder to use my credit card account and that the extra cardholder can only use the account if he or she follows the bank's policies and procedures.

I confirm that I am of the age of majority in my province and that I am a Canadian resident. I confirm that the information I provided in this application is true. I am asking the bank to issue me a credit card.

**I agree that the bank or other organizations authorized by the bank may get credit reports or other information about me from any person.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

# APPENDIX

## RATES AND FEES

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*This section explains the rates and fees charged by the bank for your credit card.*

### INTEREST

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Interest is the amount of money you may have to pay the bank for using your credit card. For example, when you use your credit card to buy something or to borrow money, you may have to pay interest on the amount of money you spent or borrowed.

### INTEREST-FREE PERIOD

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An interest-free period is the number of days for which the bank does not charge you interest. Read the sections below to find out when you get an interest-free period.

### INTEREST-FREE PERIOD FOR PURCHASES

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The interest-free period for a new purchase begins on the date you make the purchase. It ends on the due date on which you must pay the monthly statement for that purchase. You don't have to pay interest on the purchase during the interest-free period.

You can benefit from an interest-free period for your new purchases if you pay this month's balance in full by the due date and if you have also paid last month's balance in full by the due date.

If you don't respect these two conditions, you will be charged interest on the new purchases from the date you made them.

### INTEREST RATE FOR PURCHASES

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The interest rate for purchases is 18% per year.

The interest rate for purchases is 12% per year, if you choose to pay an extra fee of \$15 per year (see the section called "About your card" on page 1 of the application).

Read the section called Interest-free period for purchases to find out when you have to pay interest for purchases.

### INTEREST RATE FOR CASH ADVANCES

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You get a cash advance when you use your credit card to get money from a bank machine. The interest rate for cash advances is 20% per year.

There is no interest-free period for cash advances. Therefore, the interest is calculated from the day you got the cash advance.

For example, on January 10, you got a cash advance of \$100 using your credit card. The 20% interest on the \$100 cash advance will be calculated starting from January 10.

*Continued on next page*

A balance transfer is when you move the amount of money you owe from one credit card to another credit card. For example, if you transfer the \$5,000 that you owe on your old credit card to your new credit card.

The interest rate for a balance transfer is 4.90% per year for 6 months. After 6 months, the interest rate for a balance transfer is 20% per year.

There is no interest-free period for balance transfers. Therefore, the interest is calculated from the date the balance transfer is made and appears on your credit card account.

For example, if your credit card bill says that you transferred \$5,000 to your credit card on June 2, the interest on this balance transfer will be calculated from June 2.

**ANNUAL FEES**

- Silver credit card: no fee

**LOW INTEREST RATE OF 12%**

If you want a Silver credit card with a low interest rate of 12% per year for all of your purchases, there is an additional fee of \$15 per year. The lower interest rate does not apply to cash advances or balance transfers.

**REWARD PROGRAM**

The Reward Program lets you earn 2 points for every dollar you spend to buy something with your credit card. For example, if you spend \$10, you will earn 20 points.

You can use the points to get a variety of goods from the catalogue. For example, with 1,500 points, you can get a free movie ticket and with 10,000 points, you can get a free night's stay at a hotel.

If you want a Silver credit card with a Reward Program, there is an additional fee of \$25 per year.

**MINIMUM PAYMENTS**

You must make a minimum payment on your credit card balance each month, unless there is no outstanding balance on your statement.

If you owe less than \$200, your minimum monthly payment will be \$10.

If you owe over \$200, your minimum monthly payment will be 5% of the total amount you owe.

For example, if you owe \$1,000, your minimum monthly payment will be \$50.

**OTHER FEES**

- Fee for a cash advance in Canada	\$2
- Fee for a cash advance outside Canada	\$4
- Fee for a bounced cheque (NSF cheque)	\$25
- Fee for an extra copy of your monthly statement	\$2

- Fee for going over your credit limit \$20  
(a credit limit is the amount of money you can spend using your credit card)
- Fee for transactions made outside Canada 2.5% of the amount of the transaction in Canadian dollars

For example, if you use your credit card to buy something in the United States, and the amount of money you spent is 100 Canadian dollars, you will have to pay a fee of:  
 $\$100 \times 2.5\% = \$2.50$

## PRIVACY STATEMENT

### WHAT IS THE PRIVACY STATEMENT ABOUT ?

The Privacy Statement explains how the bank will collect, use, and share your personal information.

### WHAT IS MY PERSONAL INFORMATION ?

Personal information is any information about you, such as your address, your income, or your credit card purchases.

### WHO WILL ACCESS MY PERSONAL INFORMATION ?

The bank will access your personal information. The bank may also authorize the following organizations to access your personal information:

- Affiliates of the bank (organizations related to the bank).
- Agents of the bank and of the bank's affiliates.
- Service providers of the bank and of the bank's affiliates.

The bank and the organizations it authorizes will also collect and share your personal information with credit reporting agencies. Credit reporting agencies are also known as credit bureaus. They are businesses that collect information about you and how long it takes you to pay back money you have borrowed.

The credit reporting agencies in Canada are Equifax, TransUnion, and Northern Credit Bureau.

### WHAT WILL BE DONE WITH MY PERSONAL INFORMATION ?

The bank and the organizations it authorizes will collect, use, and share your personal information to:

- Evaluate your credit card application.
- Check if you are eligible to receive credit and if you remain eligible to receive credit.
- Check your identity.
- Develop your relationship with the bank.
- Offer financial products and services to you.
- Provide services to you.
- Check the identity of any other person for whom you may have requested an extra card.

- Collect payment of money owed on any of your credit card accounts with the bank.
- Review your purchases, transactions, and payments made with your credit card to detect and prevent your card from being fraudulently used.
- Meet any requirements set out in laws and regulations.

If you provided your social insurance number to the bank, the bank will only use it to match any information it receives from a credit reporting agency, to check your identity, and to maintain your credit card account.

The bank may close your credit card account, if you inform the bank that you don't want the bank to collect, use, and share your personal information.

## PROMOTIONAL AND MARKETING ACTIVITIES

The bank and the organizations it authorizes will collect, use, and share your personal information to promote and market products and services offered by:

- The bank or by carefully selected companies. These products and services will be directly related to your credit card account (for example, balance transfers and alternative payment methods).
- Selected companies, such as companies that offer long distance telephone services, cellular phone services, credit insurance, and card registry services.

You will not receive these promotional and marketing offers for 30 days after your account opens. If you do not want to receive promotional and marketing offers after the 30-day period, you can call the bank at any time at 1-800-□□□-□□□□. The bank will process this request within 5 business days, but it may take 90 days before your request is fully effective because of marketing campaigns that may already have started. Your request will not affect the information you receive in your monthly statements or when you contact the bank.

To access or correct any of your personal information held by the bank, you can write to the bank at:

The bank  
Privacy Department  
P.O. Box X  
City, Province, Postal Code

## TO CONTACT US

YOU CAN USE OUR TOLL-FREE NUMBER 1-800-□□□-□□□□ OR VISIT OUR WEBSITE AT [www.□□□.ca](http://www.□□□.ca).