


PLEASE TELL US ABOUT YOURSELF

 Social insurance # _____
mandatory**

 Title: Mr. Mrs. Ms. Miss Dr.
 Marital Status: Married Single Separated Divorced Widowed

 First name _____ Initial _____ Last name _____
 mm dd yy
Date of birth
Mother's maiden name

 Street # _____ Street name _____
 Home phone

 City _____ Province _____ Postal code _____
 # of years there
Mobile phone
PURPOSE FOR CARD: _____

PROPERTY

 \$ _____
 Mortgage lender (institution name and phone number)
\$ _____
Annual property taxes

 \$ _____
 \$ _____
Remaining mortgage balance
SOURCE OF INCOME

 \$ _____
 Monthly income (before tax)
Source of income
of years/months there

 Current employer name _____
 Occupation
Business phone

Other income _____

DO YOU REQUIRE A SECONDARY CARD? TELL US ABOUT THE CO-APPLICANT:

 Social insurance # _____
mandatory**

 Title: Mr. Mrs. Ms. Miss Dr.
 Marital Status: Married Single Separated Divorced Widowed

 First name _____ Initial _____ Last name _____
 mm dd yy
Date of birth
Mother's maiden name

 Street # _____ Street name _____
 Home phone

 City _____ Province _____ Postal code _____
 # of years there
Mobile phone

 \$ _____
 Monthly income (before tax)
Source of income
of years/months there

 Current employer name _____
 Occupation
Business phone

I certify the above information to be true and correct and by signing below accept as notice in writing of, and consent to, collection, use, disclosure and verification of any credit, personal or other information about me at any time from, to, or with any credit reporting agency, credit grantor, or any person with whom I may have financial dealings or as may be permitted or required by law. I understand that all such information shall be collected, used and disclosed by you and any affiliates, agents, service providers, successors or assigns thereof to assess my creditworthiness for this application and my on-going creditworthiness, for determining my eligibility for any other products and services to be offered to me and for such other uses not prohibited by law. By signing this application, I agree to abide and be bound by the terms and conditions of the Cardholder Agreement that Home Trust will provide to me upon approval or send with my new card(s) (as amended or restated from time to time). I agree that you may open a Home Trust VISA account in my name ("Account"), issue me card(s), a Personal Identification Number, and renewals or replacements from time to time. I agree that if I use my card or Account, I shall be deemed to have requested and received the card, Account and Cardholder Agreement, and that I agree with everything written in the Cardholder Agreement and this application. Where a co-applicant signs this application, we acknowledge the terms of this application and all consents given in it bind both of us, and all references to "I" shall mean the applicant and co-applicant individually. Each applicant and co-applicant shall be jointly and severally liable for any indebtedness incurred through the use of the cards issued pursuant to this application. I may obtain your privacy code or review my options for refusing or withdrawing this consent, including my option not to be contacted about offers of products or services by calling 1-866-817-7719. You provide consent that your Cardholder information may be shared with VISA Canada, VISA International, and their employees and agents for the purposes of cardholder participation in contests administered by VISA; processing, authorizing and authenticating cardholder VISA transactions; and providing customer assistance. I am required to make regular monthly payments of 1.5% of the outstanding balance or \$10.00 (whichever is greater) on my Account. Failure to do so will result in forfeiting the collateral provided up to the amount of the Debt owing.

A one-time, non-refundable account set-up fee equal to 2.0% of the approved credit limit and a First Canadian Title legal fee of \$571.00 will be charged to my VISA statement. There is an over-limit fee of \$49.00 for every month the credit limit is exceeded, and a non-sufficient funds (NSF) cheque fee of \$49.00. Annual interest rate is up to 14.50% for cash advances and outstanding balances on purchases. These rates are subject to change with notice. Offer not available in Quebec.

 Signature X _____ Date mm dd yy _____
 Co-applicant
Signature X _____
Date mm dd yy _____

Fax completed application to Karen Minns: Fax (416) 775-5097 or 1 (866) 626-8887

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