

TELL US ABOUT YOURSELF

MARRIED SINGLE DIVORCED SEPARATED WIDOWED
 MR. MRS. MISS MS. DR. OTHER

FIRST NAME		INITIAL	LAST NAME		MOTHER'S MAIDEN NAME			
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 (Optional)		DATE OF BIRTH	HOME TELEPHONE		MOBILE TELEPHONE		EMAIL ADDRESS	
PRIMARY GOVERNMENT ISSUED PHOTO ID** (MANDATORY - PLEASE ATTACH COPY)								
TYPE OF ID		ID #	PLACE OF ISSUE			EXPIRY DATE		
SECONDARY ID** (MANDATORY - PLEASE ATTACH COPY)								
TYPE OF ID		ID #	PLACE OF ISSUE			EXPIRY DATE		
<input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> SEASONAL <input type="checkbox"/> STUDENT <input type="checkbox"/> RETIRED		MONTHLY INCOME (BEFORE TAX)			SOURCE OF INCOME			
CURRENT EMPLOYER NAME			OCCUPATION			BUSINESS TELEPHONE		# OF YEARS
EMPLOYER'S ADDRESS			SUITE NO.	CITY	PROVINCE	POSTAL CODE		

TELL US ABOUT THE CO-APPLICANT

MARRIED SINGLE DIVORCED SEPARATED WIDOWED
 MR. MRS. MISS MS. DR. OTHER

FIRST NAME		INITIAL	LAST NAME		MOTHER'S MAIDEN NAME			
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 (Optional)		DATE OF BIRTH	HOME TELEPHONE		MOBILE TELEPHONE		EMAIL ADDRESS	
PRIMARY GOVERNMENT ISSUED PHOTO ID** (MANDATORY - PLEASE ATTACH COPY)								
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TYPE OF ID		ID #	PLACE OF ISSUE			EXPIRY DATE		
<input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> SEASONAL <input type="checkbox"/> STUDENT <input type="checkbox"/> RETIRED		MONTHLY INCOME (BEFORE TAX)			SOURCE OF INCOME			
CURRENT EMPLOYER NAME			OCCUPATION			BUSINESS TELEPHONE		# OF YEARS
EMPLOYER'S ADDRESS			SUITE NO.	CITY	PROVINCE	POSTAL CODE		

**** Valid Photo IDs include a current Provincial Driver's License, Canadian Passport or Certificate of Canadian Citizenship. Other acceptable IDs include a Birth Certificate or Social Insurance Card.**

I certify the above information is correct and I consent to collection and use of credit and personal information as set out on the next page of this form. Please read the terms and disclosures on the next page of this form. By signing this application you agree to these terms.

Co-Applicant Disclosure: Where there is a Co-Applicant on this Account, you will each receive in separate envelopes monthly Account Statements, disclosure statements, agreements and notices (together called "Statements" in this paragraph) at the address you set out in this application or other address you provide to us, unless you consent to have one copy sent to one address only.

You may choose to receive only one copy of Statements by initialling the box below:

Initial _____ **I consent to one copy of Statements being sent to us at the address set out in this Application or such new address as we at a later time may give to you.**

You may by notice to us at a later time alter this consent to have Statements sent to each Co-Applicant at the address they provide. You may contact us for further information regarding this matter at 1-877-727-6883.

Initial _____ **I am not acting on behalf of any third party and the Account will not be used by any third party other than a person specifically designated by me as an authorized user.**

I apply for the Home Trust Visa Account and agree to these terms including those printed on the next page of this form.

Signature _____ Date _____ Co-Applicant Signature _____ Date _____

SECURITY DEPOSIT AMOUNT:
(Minimum \$1,000; Maximum \$10,000)

All funds must be made payable to "Home Trust Company". WE WILL NOT ACCEPT CASH, WESTERN UNION OR POSTAL MONEY ORDERS. We accept PERSONAL or PERSONAL CERTIFIED CHEQUE, MONEY ORDER, or BANK DRAFT from a Canadian Financial Institution \$ _____

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 Transaction Fee	2% over the exchange rate set by Visa International in effect on the day the transaction is posted, on 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.