

POWER



For Tim Shaffer Race Fans!

Save Money

- 1.7% Introductory Annual Percentage Rate (APR) for cash advance checks and balance transfers[†]
- No Annual Fee
- Credit line up to \$100,000
- \$1 Million Common Carrier Travel Accident Insurance*

Save Time

- Secure internet access to account information and electronic payment scheduling
- Credit line increase decisions in 15 minutes
- 24-Hour Customer Satisfaction

Show Support

- A unique custom-designed card featuring Tim's photo and signature on the card

Request Yours Today!

Complete the application on the reverse or

Call Toll-Free 1-866-GET-MBNA

Use priority code PD5E when calling

[†]See application for important information about the costs and terms of this credit card program.

*Certain restrictions apply to this benefit and others described in the materials sent soon after your account is opened. Preferred Card Customer benefits differ from *Platinum Plus* benefits, such as coverage amounts.

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Please return form to: MBNA *Platinum Plus* New Account Acceptance Center, P.O. Box 981054, El Paso, TX 79998-9937.

No-Annual-Fee World of Outlaw Driver Tim Shaffer Visa® credit card.



Priority Code
PD5E

Please check the
credit card you prefer:

Platinum Plus™ Visa
KA-891 6X

Preferred Visa
KL-816 DN

Print your name as you would like it to appear on card. *Please print clearly in black or blue ink.*

Name _____

Social Security # _____ Birth date _____ / _____ / _____
(Must be 18 to apply)

Address _____ Mother's maiden name (for security purposes) _____

City _____ State _____ Zip _____ Monthly housing payment \$ _____, _____

Are you: Homeowner
 Renter
 Other
Years at residence: _____

Home phone (____) _____ - _____ Business phone (____) _____ - _____

Employer _____
(If self-employed, please state the nature of your business.)

Position ** _____ Years there _____
**If student, please specify the name of your school and year of graduation.

Please send an additional card at no extra cost for:

Your gross yearly salary	\$	_____
Other income ‡	+	\$ _____
Total gross yearly household income	\$	_____

X _____ Relationship: _____ Date / / _____ Source of other income ‡ _____

MY SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS APPEARING ON THIS FORM AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

‡Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

CONDITIONS

I have read this application, and everything I have stated is true. I am at least 18 years of age and either a United States citizen or a permanent resident of the U.S. or Puerto Rico. I authorize MBNA America Bank, N.A. ("MBNA") to review my credit and employment histories and any other information in order to process this application, service my account, and manage its relationship with me. I consent to MBNA's sharing of information about me and my account with the organization endorsing this credit card program. I authorize MBNA to share with others, to the extent permitted by law, such information and its credit experience with me. In addition, I may as a Customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, and the Credit Card Agreement as it may be amended; I also agree to pay all charges incurred under such terms. Any changes I make to the terms of this application will have no effect. I understand that if this application is approved for an account with a credit line of less than \$5,000, I will receive a Preferred card. I accept that on a periodic basis an account may be considered for automatic upgrade at MBNA's discretion. I consent to and authorize MBNA, any of its affiliates, or its marketing associates to monitor and/or record any of my phone conversations with any of their representatives.

Annual fee	None.
Annual Percentage Rate (APR) for purchases	12.99%.
† Other APRs	Cash Advance APR is 12.99% . 1.7% Introductory APR for Balance Transfers and Credit Card Cash Advance Checks through your first six statement closing dates, or earlier if your payment is late; after that, 12.99% . See explanation below. ^Δ
Grace period for repayment of balance for purchases	At least 25 days, if each month, we receive payment in full of your New Balance Total by the Payment Due Date.
Method of computing the balance for purchases	Average Daily Balance (including new transactions).
Transaction fees for cash advances and fees for paying late or exceeding the credit limit	Transaction fee for Bank and ATM cash advances: 3% of each cash advance (minimum \$5). Transaction fee for credit card cash advance checks and balance transfers: 3% of each cash advance (minimum \$5, maximum \$40). Late-payment fee: \$29. Over-the-credit-limit fee: \$29.
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, money orders, bets, lottery tickets, and casino gaming chips: 3% of each such purchase (minimum \$5).

^ΔThe Introductory APR is effective upon the opening of your account and is not applicable to Bank and ATM Cash Advances. When your minimum monthly payment is late, (i.e., not received by 2 p.m. on its Payment Due Date), or when the Introductory APR expires, the non-introductory APR will be applied to new and outstanding cash advance balances (consisting of Balance Transfer and Cash Advance Check transactions). Should your payment be late, the non-introductory APR will be applied to those balances as of the first day of the billing cycle in which the payment was late or never received. The non-introductory APR for *Platinum Plus* and Preferred accounts is not guaranteed and is subject to change. **MBNA will allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs.**

The MBNA Privacy Notice is available at MBNA.com and accompanies the credit card. The information in this advertisement was accurate as of 02/02 and may have changed after that date. For more current information, please call MBNA toll-free at 1-866-438-6262. TTY users, please call 1-800-833-6262.