

## Manulife Bank of Canada® MasterCard® credit card

This page must be reviewed with the customer prior to completion of application.

### APPLICATION — INFORMATION BOX

The following summary information is current as of **June 2013** and is subject to change. For current information, please call **1.877.428.6060**. These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated).

<b>Annual Interest Rates</b>	<p><b>Promotional Rates:</b> (for eligible transactions that post to your account within 90 days of your account opening) Balance transfers and deposits: <b>1.99%</b> for your first <b>6</b> billing cycles. This rate may increase earlier to your Standard Rate(s) if you: (1) do not pay your total minimum payment due by the total minimum payment due date; or (2) exceed your credit limit.</p> <p><b>Standard Rates:</b> Purchases: <b>12.99%</b> Balance transfers: <b>14.99%</b> Access cheques and deposits: <b>14.99%</b> Cash advances: <b>14.99%</b></p> <p><b>Default Rates:</b> Your Standard Rate(s) will increase by <b>5%</b> if your total minimum payment due is late more than once within <b>12</b> consecutive billing cycles. If you then pay each total minimum payment due on time for <b>12</b> consecutive billing cycles following the rate increase, your then existing Standard Rate(s) will decrease by <b>5%</b>.</p>
<b>Interest-free Grace Period</b>	You will not be charged interest on each new purchase for a minimum grace period of <b>21 days</b> if you pay the new balance total in full by the total minimum payment due date for the account statement on which such new purchase first appears. You will always be charged interest on balance transfers, access cheques, deposits and cash advances from the date such transactions occur.
<b>Minimum Payment</b>	Your total minimum payment due will be the sum of the current payment due plus the past due amount subject to a <b>minimum of \$15</b> . The current payment due will be the sum of: (1) <b>1%</b> of your new balance total (excluding any new interest charges); <b>plus</b> (2) <b>all new interest charges</b> . If your new balance total is less than <b>\$15</b> , the total minimum payment due will equal the new balance total.
<b>Foreign Currency Conversion</b>	All transactions (including returns) and payments made in a foreign currency will be converted to Canadian dollars. Transactions will be converted at a rate equivalent to MasterCard's benchmark rate in effect on the date that we process the transaction, plus an amount equal to <b>2.5%</b> of the transaction amount after it has been converted. Payments will be converted into Canadian dollars at a rate equivalent to the Bank of Canada rate reported at the close of business on the day immediately preceding the date that we process the payment, plus an amount equal to <b>2.5%</b> of the foreign currency payment amount.
<b>Annual Fees</b>	<b>There is no annual fee.</b>
<b>Other Fees</b>	<p>To be charged on the day the transaction or event occurs:</p> <p><b>Transaction Fees:</b></p> <ul style="list-style-type: none"> <li>• Wire transfer: <b>1%</b> of wire purchase amount (minimum fee <b>\$7.50</b>)</li> <li>• Balance transfer: <b>1%</b> of amount advanced (minimum fee <b>\$7.50</b>)</li> <li>• Access cheque or deposit: <b>1%</b> of amount advanced (minimum fee <b>\$7.50</b>)</li> <li>• Cash advance: <b>1%</b> of amount advanced (minimum fee <b>\$7.50</b>)</li> </ul> <p><b>Account Fees:</b></p> <ul style="list-style-type: none"> <li>• Over the credit limit: <b>\$25</b> per billing cycle</li> <li>• Returned payment: <b>\$20</b> per occurrence</li> <li>• Returned access cheque: <b>\$20</b> per occurrence</li> <li>• Extra copy of account statement or sales draft: <b>\$2.50</b></li> <li>• Inactive credit balance: If your account is inactive and has a credit balance, we will charge you annually on the date that your account was last active the lesser of: (1) the credit balance; or (2) <b>\$25</b></li> </ul>

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**The mbna rewards MasterCard credit card**

- No Annual Fee
- 1,000 bonus mbna rewards points after your first eligible purchase††
- Earn 1 mbna rewards point for every \$1 in eligible purchases with no maximum earnings cap on mbna rewards‡‡
- Earn 1,000 bonus mbna rewards points every year, on the anniversary of your account‡

**PRIORITY CODE:** CMWK E-FV F-FE

**ADVISOR/LOCATION INFORMATION**

Banking Consultant Code  Advisor Code  Advisor Name

**1 BANKING CONSULTANT OR FINANCIAL ADVISOR USE ONLY – CANADIAN GOVERNMENT ISSUED ID VALIDATION MANDATORY FOR PROCESSING**

**A. Provincially Issued ID:**

- 1.  Driver's Licence
  - 2.  Health Card (Excludes MB, ON and PEI)
  - 10.  Provincial ID (Excludes MB, ON, QC)
- Type of ID:

**OR Federally Issued ID:**

- 3.  Canadian Citizenship Card
- 4.  Canadian Passport
- 7.  Indian Status Card
- 9.  Canadian Permanent Resident Card
- 11.  Military ID

**B. Province of Issue:**

- BC  AB  SK
- MB  ON  QC
- NB  NS  PEI
- NL  YT/NWT/NV

**C. ID Number**

**D. Date of Issuance (MM/DD/YYYY)**

**E. Date of Expiry (MM/DD/YYYY)**

Did you complete sections A-E? If Yes,  INITIAL HERE

**2 MANDATORY INFORMATION REQUIRED FOR PROCESSING**

**Minimum Requirements to Apply. Check all that apply to you:**

- YES, I am a Canadian resident with a Canadian credit file.  YES, I am age of majority or older in my province/territory.  NO, I have not filed for bankruptcy in the past seven years.

**Full Legal Name** (first name/middle initial/last name)

**Birth Date** (MM/DD/YYYY)

**Permanent Mailing Address** (Cannot be a P.O. Box, exception in rural areas)

Unit/Apt #  Street #  Street Name

City  Province  Postal Code  How long at your current address? (YY/MM)

Do you:  Own,  Rent,  Other Monthly Housing/Rent payment \$

Home Phone #

**Employment** — Check the box that applies to you and complete the corresponding fields  Full-time  Part-time  Self-Employed  Homemaker  Retired  Unemployed  Student

Personal Annual Income/Pension (Gross) \$  Other Household Income (Gross) \$  Total Household Income (Gross) \$

Source of Other Household Income

Mother's Maiden Name or Password (For Security Purposes)

Describe what you do (**Your OCCUPATION**).

(If self-employed, describe the nature of your business.)

Employer Business Name (If self-employed, state your business name.)

(If retired, state name of previous employer.)

Years

- Full-Time Student School Name
- Part-Time Student

Program  Graduation Year

**3 IMPORTANT INFORMATION FOR ACCURATE PROCESSING**

Social Insurance Number (optional)  Work Phone #  Cell Phone # (optional)  Email Address (optional)

Do you have any other credit cards?  Visa  MasterCard  Store Card  Credit Union  MBNA  Other

§ I prefer to receive correspondence in:  English  French

**4 ENHANCEMENTS TO YOUR ACCOUNT (Optional)**

**Balance Transfer & Deposit Request\***

Make balance transfer/deposit payable to

Balance transfer/deposit amount \$  Account Number/Card Number

**Promotional 1.99% AIR†**

Make balance transfer/deposit payable to

Balance transfer/deposit amount \$  Account Number/Card Number

**Balance Protection**

**YES.**

Protect my Account with the Optional MBNA® CreditWise® plan\*, for up to **6 different benefits** and a maximum policy coverage of \$30,000.



By signing above, you agree to enroll in the optional MBNA CreditWise plan, confirm that you have read, understand and accept the CreditWise Terms and Conditions, costs, benefits and exclusions and understand that credit insurance is voluntary and not a condition of credit.

**Authorized User Information**

**Full Legal Name** (first name/middle initial/last name)  **Birth Date** (MM/DD/YYYY)

**Permanent Mailing Address** (Cannot be a P.O. Box, exception in rural areas)

Unit/Apt #  Street #  Street Name  City  Province  Postal Code

How long at your current address? (YY/MM)  Home Phone #  Relationship to Primary Applicant (i.e. spouse, partner, child)  Mother's Maiden Name or Password (For Security Purposes)

**5 PLEASE READ AND SIGN BELOW**

**Please make sure that ALL fields are completed and application is signed to ensure prompt and accurate processing. PLEASE REVIEW THIS COMPLETE APPLICATION FORM, INCLUDING THE TERMS AND CONDITIONS OF OFFER, FOR IMPORTANT INFORMATION. By submitting this application, you and each Authorized User:**

1. Agree to the "Terms and Conditions of Offer" and other provisions on this form.
2. Consent to the collection, disclosure, use and processing of information about you by us, our affiliates and any of our respective agents and service providers, and to the sharing or exchange of reports and information with credit reporting agencies, and such affiliates, agents and service providers, all as set forth in the "Privacy Terms" section on this form.
3. Consent to receive telemarketing and service communications from us, our affiliates and any of our respective agents and service providers at the numbers provided by you on and in connection with this application and all other numbers that may be provided by you from time to time, notwithstanding the registration of any such numbers on the National Do Not Call List.
4. Agree that the Account, if approved, will not be used by anyone other than you unless you have specifically designated that other person as an Authorized User, and then only in accordance with our policies and procedures then in effect.
5. Acknowledge that you, as the PRIMARY APPLICANT, will be the Primary Cardholder on the Account and you agree you will be liable for all use of, and any interest, fees, or other charges to, the Account, including use of the Account by your Authorized User(s).
6. Consent to and authorize us, our affiliates, and our respective agents and service providers and others we may designate to monitor and/or record our telephone conversations with any of you, your Authorized Users or your representatives for purposes of quality control, education and record keeping.
7. By signing below you consent to MBNA sharing and collecting your personal information with and from Manulife Bank of Canada and its service providers, as well as your financial advisor if applicable, for the purposes of: (i) receiving compensation when you first use your account, as well as ongoing compensation based on the amount that you spend each month; and (ii) completing and evaluating this application and to advise of the status of this application (excluding credit decline information unless you are present).
8. Consent and authorize us to send all documentation related to the Account including, but not limited to, the card or other credit device (including any card(s) or other credit device(s) for Authorized User(s)), Account Agreement, and any future revisions and monthly statements solely to the Primary Cardholder.

YES, I have completed all fields in STEP 2 (Failure to have all the mandatory fields completed will result in an incomplete application and will not be processed.)

Primary Applicant Signature

Date (MM/DD/ YYYY)

Authorized User's Signature ( I certify that I understand and agree to the Privacy Terms for Authorized Users outlined on this form.)

Date (MM/DD/ YYYY)

**PLEASE COMPLETE AND FAX FORM TO 1.866.213.1757**

#### ✦ IMPORTANT INFORMATION ABOUT THE OPTIONAL MBNA CREDITWISE INSURANCE PLAN

You are eligible for enrollment in the optional MBNA CreditWise plan if you are at least 18 years of age and a Canadian resident. Only one cardholder per Account is eligible to enroll and will be insured for benefits. Your coverage begins on the date your application is approved and your Account is opened. Your certificate(s), which indicate(s) your effective date of coverage, will explain all benefits and terms of coverage including exclusions and limitations, and will be mailed to you upon enrollment. In the meantime, if you would like to retain this important information about the optional MBNA CreditWise plan, please make a copy prior to submitting your completed application. You have the option to cancel the optional MBNA CreditWise plan at any time. If you cancel this coverage within the first 30 days of receipt of the certificate, any premiums charged to your Account will be refunded. The maximum benefit will equal the insured indebtedness (excluding any past due amounts or amounts over your credit limit) up to \$30,000. Any monthly benefit will equal the total minimum payment due on your Account from your date of loss (a maximum of \$500 for initial monthly benefit for loss of self-employment). The insurance coverage for this benefit may be less than: (i) your total indebtedness; and (ii) your total minimum payment due on your Account.

#### BENEFITS AND TERMS

**Involuntary Unemployment / Disability:** Payments will be made for up to 24 full months, or until you return to work, or until you receive the maximum benefit, whichever comes first. Benefits begin after the 30th consecutive day of unemployment or disability and are retroactive to the first day of loss. For involuntary unemployment coverage, you must be gainfully employed at least 30 hours a week for an employer other than yourself for a period of 90 consecutive days prior to the date of loss.

**Loss of Self-Employment:** Payments will be made for up to 6 full months (maximum monthly payment \$500). To be eligible, you must be self-employed and your business must be incorporated for a period of 24 consecutive months prior to your date of loss and must be forced into creditor induced bankruptcy evidenced by court documents. You must remain unemployed from your gainful employment (working for an employer or being self-employed at least 30 hours per week) for more than 30 consecutive days.

**Accidental Death Insurance/Accidental Dismemberment/Critical Illness:** For accidental death, the benefit will be made in the amount of your insured indebtedness at the time of death. For accidental dismemberment benefit, the payment will be made in the amount of the insured indebtedness at the time of the accident for the total and irrevocable loss of a hand at or above the wrist, a foot at or above the ankle, or the sight in one eye. For the critical illness benefit, the payment will be made in the amount of the insured indebtedness at the time of diagnosis for heart attack, stroke, cancer, coma, coronary artery disease (bypass surgery only), major organ transplant, multiple sclerosis, muscular dystrophy, paralysis, renal failure, Alzheimer's or total blindness.

#### GENERAL

**Exclusions which may vary by coverage, include:** retirement, voluntary resignation, normal pregnancy or childbirth, bankruptcy within the first 12 months of the effective date, intentionally self-inflicted injuries, suicide, bacterial infection, certain pre-existing conditions within the first six months, a total disability beginning within the first six months of coverage as a result of a condition that requires medical diagnosis or treatment during the six month period immediately preceding the effective date of coverage, elective abortion, mental illness or drug/alcohol addiction or use, loss due to war or riot, riding in an aircraft for aerial navigation, intoxication, loss caused by or resulting from the use or taking of any narcotic, barbiturate or any prescription drug unless taken or used as prescribed by a physician, disease or condition first diagnosed within 60 days from the effective date or diagnosed with a covered disease prior to the effective date and have not completed a period of 180 days free of all symptoms, medical treatment/services including taking drugs/medicine for such disease or condition, committing or attempting to commit a crime, non-invasive cancer in-situ, Kaposi's sarcoma, Stage 1 Hodgkin's Disease, any skin cancer other than malignant melanomas and localized non-invasive tumors.

**Cost:** \$0.99 per \$100 per month of the greater of your insured cycle-ending balance, average daily balance or balance subject to interest charge plus applicable taxes, to a maximum of \$20,000. The cost for coverage will be charged to your Account.

**Example:** An account with a \$1000 cycle-ending balance, an \$800 average daily balance and an \$800 balance subject to interest charges would incur a cost for coverage of  $\$1000 \times \$0.99 \text{ per } \$100 = \$9.90$  plus applicable taxes.

**Termination/Cancellation/Modification of Coverage:** All coverage automatically stops on your Account after: (1) 30 days notice is mailed to you that the Group Master Policies have been terminated; or (2) You notify American Bankers Life Assurance Company of Florida and/or American Bankers Insurance Company of Florida, or us that you want to stop coverage. Critical illness, involuntary unemployment, loss of self-employment and disability insurance coverage automatically stops when you reach the age of 70 years while accidental death and accidental dismemberment insurance coverages will continue beyond the age of 70.

**Underwriters:** The optional MBNA CreditWise plan is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida and Assurant Services Canada Inc. and their subsidiaries and affiliates carry on business in Canada under the name of Assurant Solutions under policy forms WFR1 (9/05) R and LUZ (9/05) R. You may contact Assurant Solutions regarding your coverage or to file a claim at 1.800.340.4717, and a claim form will be sent to you. No benefit will be paid without proof of loss which must be provided within 90 days of the date of loss or diagnosis. You are contracting for coverage with American Bankers and not with us. We have a financial interest in the sale of this insurance.

**Privacy:** The personal information you have given to Assurant Solutions in this application will be used by them to establish and serve you as their customer. Your personal information may be processed and stored in the United States ("U.S.") and may be subject to access by U.S. authorities under applicable laws. You may call Assurant Solutions with any questions relating to the use of your personal information at 1.888.778.8023. Rev. 08/12

**The disclosures, terms, conditions, and other information in this application are current to June 2013 and are subject to change. For current information, call our toll-free number, 1.877.428.6060. Customer service representatives are available 24 hours a day, 7 days a week.** If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you may contact the Financial Consumer Agency of Canada in writing at 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario, K1R 1B9, by telephone at 1.866.461.3222, or at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).

**If you have misplaced your postage-paid envelope, please send your application form to the following address: MBNA P.O. Box 9618, STN T CSC, Ottawa, ON, K1G 6E1.**

#### OTHER IMPORTANT INFORMATION

† This promotional rate will only apply to eligible balance transfers and deposits that post to your Account within 90 days of your Account opening. Following the promotional period, the standard annual interest rate(s) for balance transfers and deposits will apply to new and then outstanding balances. You will lose the benefit of the promotional rate if your total minimum payment due is not made by your total minimum payment due date, or your Account balance exceeds your credit limit.

The information box on this application sets out our current rates as at the date specified above the information box. At a 1.99% annual interest rate, a \$100 balance would accrue a monthly interest charge of \$0.17. At a 12.99% annual interest rate, a \$100 balance would accrue a monthly interest charge of \$1.10. At a 14.99% annual interest rate, a \$100 balance would accrue a monthly interest charge of \$1.27. For the purposes of the above calculations, an average daily balance of \$100 and a billing cycle of 30 days have been used and no grace period has been applied.

If you do not pay the new balance total in full by the applicable total minimum payment due date, you will lose your grace period on new purchases and will be charged interest on each such new purchase. A "new purchase" is a purchase that appears on your Account statement for the first time. Applicable interest on new purchases will appear on your next Account statement and will be charged retroactively to the transaction dates of such new purchases until we receive payment in full for the total amount that you owe on your Account.

‡ These are highlights of the mbna rewards program (the "Program") as it pertains to this credit card account. mbna rewards will be awarded on qualifying purchase transactions charged to your mbna rewards MasterCard credit card account. Complete terms and conditions describing eligibility of the Program, mbna rewards accrual, redemption of mbna rewards, and other important conditions, limitations and restrictions will be sent after your account is opened. Please read the terms and conditions carefully upon receipt.

¶ To qualify for bonus anniversary points, your account must be in good standing and you must have made at least one purchase transaction on your account within the prior calendar year. This bonus will be applied annually following the anniversary date of your account. This promotion is offered by MBNA and may be amended or cancelled at any time without further notice.

†† This is a one-time offer for new MBNA MasterCard credit card cardholders, or existing MBNA MasterCard credit card cardholders who qualify for an additional account. To qualify for this offer, cardholders must use their account for at least one purchase transaction. Please allow 8-10 weeks from the transaction date for the bonus points to be posted to your points account. Limit one-time 1,000 bonus point offer (no cash value) per new account. This promotion is offered by MBNA and may be amended or cancelled at any time without further notice.

a By telephoning to apply for this MasterCard credit card, you acknowledge your agreement to the conditions set out on this form, including those above the signature line on the front of this form.

#### \*BALANCE TRANSFER/DEPOSIT TERMS

Balance transfers and deposits will be fulfilled in the order listed and are treated as balance transfers or deposits, as the case may be, in accordance with your Account Agreement. The total value of balance transfers and deposits cannot exceed your credit limit. If the value is greater, we may send a partial payment to the named creditor/designated account. **AS INDICATED IN THE INFORMATION BOX ON THIS APPLICATION, THERE WILL BE A TRANSACTION FEE EQUAL TO 1% OF THE DOLLAR AMOUNT OF EACH BALANCE TRANSFER AND DEPOSIT INITIATED WITH THIS APPLICATION. A MINIMUM FEE OF \$7.50 WILL APPLY TO EACH BALANCE TRANSFER AND DEPOSIT.** Balance transfers, access cheques and deposits may not be used to pay off or pay down any account with us and, at our discretion, any account established or maintained by any of our affiliates.

#### TERMS AND CONDITIONS AND PRIVACY

#### TERMS AND CONDITIONS OF OFFER

This offer is only available to residents of Canada who are at least the age of majority in the province or territory in which they reside. The Toronto-Dominion Bank ("we", "us", or "our"), reserves the right, as the issuer of the credit card, to withdraw this offer at any time, even if accepted by you, and to decline establishing an account for you if we become aware that any information provided in this application or otherwise is inaccurate or there has been an adverse change in your financial position.

You (the "Primary Applicant") hereby request that we establish an account in your name as the Primary Cardholder for the product offered, or if multiple products are offered, for the product selected, on the basis of the information provided in this application or otherwise, or such other account as we may approve, and send you renewals, substitutes, or replacements periodically ("Account"). You further hereby request that, if your application for an MBNA Platinum Plus Account is not approved, then this application shall be considered as your request for an MBNA Preferred Account, if available. If we are unable to fulfill your request to establish an Account, then you expressly authorize us to use your application and contact you to discuss other products that we wish to make available to you. If your application is approved, you hereby agree to comply with and be bound by the agreement and other disclosure documents ("Account Agreement") relating to the Account, as well as the MBNA and CUETS Financial Privacy and Personal Information Protection Notice which applies to this Account ("MBNA and CUETS Financial Privacy Notice"), all as may be amended from time to time, current copies of which will be sent to you upon approval. You agree that if you sign, use or accept your Account, it will mean that

you have requested and received the card or other credit device, Account, Account Agreement as well as the MBNA and CUETS Financial Privacy Notice, and that you understand and agree with us to everything written there and here. If you have granted certain individuals (each, an "Authorized User") the right to use your Account, you understand that you are fully responsible for all amounts owing (including interest and fees) on your Account related to use of your Account by an Authorized User.

#### LANGUAGE PREFERENCE

§ You agree that if no language preference box is checked, you have expressly requested that any agreement and other documents and correspondence related to this application and any credit device and Account approved be drawn up in English. / Vous convenez que si aucune case de préférence de langue n'est cochée, vous avez expressément demandé que toute convention et tout autre document et correspondance se rattache à cette demande et à tout instrument de crédit et Compte approuvés soient rédigés en langue anglaise.

#### PRIVACY TERMS FOR MBNA MASTERCARD CREDIT CARD APPLICANTS AND CARDHOLDERS

Read these terms thoroughly as they relate to important matters dealing with privacy of your Personal Information. They include your consent to collection, disclosure, use and processing of your Personal Information for the purposes identified. You understand that to evaluate your credit application and to continue monitoring your credit status, as well as your ongoing eligibility for credit and for the other purposes noted below, we, including our affiliates and any of our respective employees, agents and service providers, will have access to Personal Information about you and any Authorized Users and any other individual whose Personal Information you provide to us. "Personal Information" is any information relating to an individual which allows that individual to be identified.

#### The Personal Information we collect from time to time may include:

- information to identify you such as name, date of birth, contact information, government issued documentation details (for example, a driver's licence) and your background (for example, occupation, salary);
- information for the provision of products and services (for example, language and other preferences and information on a loyalty or reward program attached to your product); and
- information relating to transactions arising from your relationship with or through us (depending on the product or service, this may include purchase details and details about how you make payments to us or use our products to make payments to others).

**If you provided your Social Insurance Number, we will only use it to match credit reporting agency information and for security verification and Account maintenance purposes.**

We collect information from various sources, including from you directly through applications, correspondence or other communications, through the products and services you use, from others with your consent set out below (such as credit reporting agencies and other lenders) and other permitted sources.

We review and analyze information in various ways. For example, when we monitor transactions we use proprietary techniques to help identify transactions that may be of risk from a credit, fraud or money laundering and terrorist financing perspective. This involves our understanding you and your ordinary use of our products and services in order to identify unusual activity or to detect suspicious patterns or connections.

#### We collect, protect, use, share, retain and process Personal Information for the following general purposes:

- (a) to consider initiating and to initiate, open, monitor, maintain, service, process, analyze, audit and collect any account you may have with us, including disclosing or exchanging Personal Information with credit reporting agencies, credit bureaus, other financial institutions, and/or any other person, corporation, firm or enterprise with whom you have or propose to have a financial relationship and to use other third party databases (including registries and licensing authorities) or references provided by you to obtain or verify information about your financial circumstances, your background or to identify you; to develop our relationship with you and to offer financial products and services, including evaluating the needs, wants and satisfaction levels of our customers and analyzing and managing our business;
- (b) to administer services, monitor your purchases, transactions, Account balances, fees, payment history, parties to transactions, payments, credit card usage and evaluate your credit eligibility and standing, for the purposes set out in this notice;
- (c) to verify your identity or that of any Authorized User and maintain security measures aimed at protecting you from identity theft, fraud, money laundering, terrorist financing and unauthorized access to your Account and Personal Information;
- (d) to meet legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers;
- (e) if your Account is issued and serviced by us on behalf of an endorsing financial institution, such as your local bank or credit union, to share all Personal Information collected by us with such financial institution including its agents and/or brokers;
- (f) to promote and market products and services offered by us, or by carefully selected companies, which are directly related to the Account (such as balance transfers and alternative payment methods), including by means of direct marketing through ordinary mail, e-mail, telephone and/or other available telecommunication channels (for example, automatic dialing-announcing devices ("AAD") , predictive dialing device ("PDD"), wireless device, land line telephone, fax machine or a data terminal) at the coordinates you have provided us; we may also send you special offers with your Account statements or in separate mailings that include personal cheques to access your Account; and
- (g) to promote and market products and services offered by selected companies (also known as secondary marketing), such as, but not limited to long distance or cellular telephone service, credit insurance and card registry services including by means of direct marketing through ordinary mail, e-mail, telephone and/or other available telecommunication channels (for example, ADAD, PDD, wireless device, land line telephone, fax machine or a data terminal) at the coordinates you have provided us.

In addition, Authorized Users may view, obtain or be provided with information about your Account, including transactions, through online banking, through interactive voice response units, or through communications with us, including discussions initiated by us in respect of possible unauthorized use of your Account or for other reasons.

**Personal Information held by or on behalf of us by or through our affiliates, agents and/or service providers may be located in the United States or other countries outside of Canada and will be subject to the same levels of security as those described in the MBNA and CUETS Financial Privacy Notice, while also being subject to the laws of the jurisdiction in the country in which the information is held.**

#### Consent to the use of Personal Information

You consent to our collection, disclosure, use and processing of Personal Information about you for the purposes described in the MBNA and CUETS Financial Privacy Notice. You consent to receive telemarketing and service communications from us, our affiliates and any of our respective agents and service providers at the numbers provided on and in connection with your application and all other numbers that may be provided by you to us from time to time, notwithstanding the registration of any such numbers on the National Do Not Call List. You authorize third parties to give us Personal Information about you for these purposes. If you provide us with Personal Information about any other individual (including any Authorized User), you confirm that the individual (i) has consented to our collection, disclosure, use, and processing of that information for these purposes as reasonably required (provided that all these purposes will apply to Authorized Users), and (ii) authorizes third parties to give us the Personal Information about that individual for those purposes. Our customer service e-mail, text message and other electronic communications with you may include account alerts, statement, collection and other notices. You agree that we, including any of our agents and service providers, may monitor and/or record any of your telephone calls with us for servicing, accuracy, quality assurance and training. We may use Personal Information in our records for as long as it is needed for the purposes described in the MBNA and CUETS Financial Privacy Notice even after our relationship with you has ended. Certain consents are mandatory and cannot be withdrawn.

**Your choices:** You may ask to be suppressed from offers under paragraphs (f) and (g) above at any time after your Account has been opened by calling MBNA at 1.866.845.0980 or in writing to the MBNA Privacy Officer at the address indicated below. We cannot accept suppression requests via e-mail – customer must call or notify us in writing. Suppression request instructions are accepted from the Primary Cardholder only. All suppression requests shall be valid for a period of 3 years and 31 days from the date they are received. You will receive no offers under paragraphs (f) and (g) for the first 30 days after the opening of your Account to provide you with the opportunity to make your privacy choice known to us. You understand that if you withdraw consent at any time to the evaluation of your credit application, to the monitoring of your credit status or your ongoing eligibility for credit, we may no longer be able to maintain your Account. We will process your request within five (5) business days but you understand that it may take 90 days for full effect for marketing by means of ordinary mail and 31 days for full effect for marketing by means of telecommunication as marketing campaigns may already be in process. This will not limit information we may provide to you in Account statements or when you contact us.

**Your right to access your Personal Information:** To request access to your Personal Information in connection with your Account, subject to any legal restrictions, or make corrections to it, you may write to us at: MBNA, Privacy Office, P.O. Box 9660, Station T, Ottawa, ON, K1G 6M9.

**Our privacy policies:** Protecting your privacy is important to us. To obtain the most current copy of the MBNA and CUETS Financial Privacy Notice, visit our website at [www.mbna.ca](http://www.mbna.ca) or call us at 1.866.845.0980.

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