

No Annual fee Quixtar® Platinum Plus® Visa® Credit Card Application



Priority Code
K2Y0

Activation Bonus of 11.4 PV / 25 BV awarded to you with your first net retail purchase transaction on your new Quixtar Visa® credit card.[§]
0.80% PV / 1% BV for every \$1 dollar in net retail purchase transactions.^{§§}
Up to 1/2% annual cash back award on purchases.^{§§§}

Mail To:
MBNA New Account
Acceptance Center
P.O. Box 981054
El Paso, TX 79998-9937

IBO Number:
0 0 0 0 _____
Must be 11 digits in length
Number of Years as an IBO _____

Please check the credit card you prefer: Quixtar® Platinum Plus® Visa® TX-407-WP Quixtar® Preferred Visa® KS-276-UX

PERSONAL (PRINT NAME AS IT SHOULD APPEAR ON CARD)

FEDERAL LAW REQUIRES US TO COLLECT AND VERIFY YOUR NAME, ADDRESS, SOCIAL SECURITY NUMBER, AND BIRTH DATE

First Name _____ Middle Initial _____ Last Name _____
 Social Security Number _____ Birth Date (Must be 18 to apply) _____ Mother's Maiden Name or Password (Needed for security purposes) _____
 Street Address (No P.O. Box) (We are required to obtain your physical street address) _____ Apt. No. _____
 City _____ State _____ ZIP _____
 Home Phone _____ Business Phone _____

RESIDENCE

Homeowner Renter Live with Parents Other _____
 Monthly Housing Payment \$ _____ Years at residence _____
 E-mail address (optional): _____ YES, keep me informed via e-mail about special marketing offers from MBNA.
 (We'll use your address to communicate with you about your application and/or account.)

EMPLOYMENT

Self-employed? Yes No If self-employed, please indicate type of business _____
 Employer/Name of Business _____ Years There _____ Position _____

FINANCIAL

PLEASE BE ACCURATE TO HELP US DETERMINE AN APPROPRIATE CREDIT LINE

Your Annual Income \$ _____ ‡Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.
 Other Household Income‡ \$ _____
 Total Household Income \$ _____ Source of other Household Income‡ _____

Your Assets: To help us determine an appropriate credit line, please provide the following OPTIONAL information.

Type of Account (check all that apply)	Total amount on deposit for all accounts (check one)
A. <input type="checkbox"/> Savings/Checking	A. <input type="checkbox"/> <\$10,000
C. <input type="checkbox"/> Stocks/Bonds/Mutual Funds/ Other Investments	D. <input type="checkbox"/> \$50,001-\$100,000
B. <input type="checkbox"/> CD/Money Market	E. <input type="checkbox"/> \$100,001+
D. <input type="checkbox"/> Other please specify _____	C. <input type="checkbox"/> \$25,001-\$50,000

IF STUDENT, PLEASE COMPLETE THIS SECTION

School _____ Freshman Sophomore Junior
 Major _____ Graduation date _____ Senior Grad Other
 Resident Status: U.S. Citizen or Permanent Resident Other _____ Permanent Resident# _____

AUTHORIZED USER

PLEASE SEND AN ADDITIONAL CARD AT NO ADDITIONAL COST FOR

First Name _____ Last Name _____ Relationship _____

MONEY-SAVING INTRODUCTORY 2.9% APR†

BALANCE TRANSFER OPTION* Please list these balance transfer requests in order of priority.

Transfer amount \$ _____ Make transfer check payable to _____ Account # _____
 Transfer amount \$ _____ Make transfer check payable to _____ Account # _____

X _____ Date ____/____/____
MY SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS, DETAILS OF THE OFFER, AND OTHER ACCOUNT INFORMATION APPEARING ON THE REVERSE SIDE OF THIS APPLICATION, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

†See reverse for disclosure of rate, fee, and other cost information.

DETAILS OF RATE, FEE, AND OTHER COST INFORMATION

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law.

Annual fee	None.
Annual Percentage Rate (APR) for purchases	7.9% for Platinum Plus accounts. 13.99% for Preferred accounts. The account you receive is determined based on your creditworthiness.
† Other APRs	2.9% Introductory APR for Balance Transfers and Cash Advance Checks through your first twelve statement closing dates, or earlier if your payment is late; after that, 7.9% for Platinum Plus accounts, or 13.99% for Preferred accounts. See explanation below.▲ APR for Bank and ATM Cash Advances is 19.99% for both Platinum Plus and Preferred accounts.
Grace period for repayment of balance for purchases	At least 25 days from the statement Closing Date (provided you have paid in full the New Balance Total from the previous statement by its 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 \$10). Transaction fee for Balance Transfers and Cash Advance Checks: 3% of each cash advance (minimum \$10, maximum \$75). Late-payment fee: Based on your balance on the business day after the Payment Due Date—\$15 if \$100 or less; \$29 if between \$100.01 and \$1,000; \$39 if over \$1,000. Over-the-credit-limit fee: Based on your balance as of the day the fee is assessed—\$15 if \$500 or less; \$29 if between \$500.01 and \$1,000; \$39 if over \$1,000.
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, and casino gaming chips: 3% of each such purchase (minimum \$10).

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 I am at least 21 years of age and a permanent resident of Puerto Rico. I authorize MBNA America Bank, N. A. ("MBNA") to review my credit and employment histories and any other information in order to approve or decline 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 based on my creditworthiness my application may be approved for a Preferred account. The APRs and benefits for Preferred accounts differ from Platinum Plus accounts. 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. Details accompany new account materials.

▲The Introductory APR is effective upon the opening of your account and does not apply to Bank and ATM Cash Advances. When your minimum monthly payment is late (*i.e.*, not received by 2 p.m., ET, on its Payment Due Date), or when the Introductory APR expires, the non-introductory APR for your account is applied to new and outstanding balances (consisting of Balance Transfers and Cash Advance Checks). If your payment is late, the non-introductory APR is applied to those balances as of the first day of the billing cycle in which the payment was late or not received. The non-introductory APRs for your account may change. **MBNA allocates your payments to balances (including new transactions) with lower APRs before balances with higher APRs.**

***Balance Transfer Options.** The total value of balance transfer requests cannot exceed your available credit line. Full or partial payment(s) will be sent to your creditor(s) and/or you in the order you list them. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the balance transfer appears as a credit. Balance transfers are processed as cash advances as described in the Credit Card Agreement. Cash advances incur finance charges from the transaction date. If your available credit cannot accommodate a transaction fee and/or finance charge, the account will be subject to over-the-credit-limit costs. Balance transfers and cash advance checks may not be used to pay off or pay down any MBNA account.

§ The Activation Bonus Promotion is only available for new Customers, cannot be combined with any other offer, and will be awarded to you after your first retail purchase on your new Quixtar Visa Credit Card account. Quixtar will not award an Activation Bonus to applicants who have an existing Quixtar Visa Credit Card or IBO Visa Credit Card account. Eligibility for redemption of awards is subject to the terms established by any agreement you have with Quixtar and is conditional on your active and good standing with Quixtar. Quixtar will apply PV/BV to your Quixtar bonus account within 60 days of the posting date of your first credit card purchase. Certain conditions and restrictions may apply.

§§ Upon receipt of transactional information, Quixstar Inc., which is solely responsible for the Independent Business Owners Program ("Program") will award 0.80% PV / 1% BV for each dollar of Net Retail Purchases on your account during a billing cycle as long as your account is in good standing at the close of your credit card billing cycle. Net retail purchases are determined by calculating all new retail purchases recorded to your account during the billing cycle and subtracting any credits, returns or adjustments within that billing cycle. PV/BV is calculated on a monthly basis for purchases that have been posted to your account during a calendar month and are rounded to the nearest dollar. Cash Advances, Balance Transfers, purchase of money orders or other cash equivalents, out-of-network payments through BillPayChoice,SM and unauthorized/fraudulent purchases do not earn PV/BV bonuses. Quixtar reserves the right to adjust the amount of PV/BV or stop awarding PV/BV for purchases on the account, upon notice to you.

§§§ Cash Back Bonus: A cash back bonus of up to 1/2% will be computed on a graduated scale based on annual purchases charged to your account. Total annual charges \$0-\$999 earn \$0 cash back award. Total annual charges between \$1,000-\$1,999 earn 1/4% annual cash back award. Total annual charges of \$2,000 and above earn 1/2% annual cash back award. Quixtar reserves the right to adjust the amount or to stop awarding Cash Back Awards for purchases on the account, upon notice to you.

This is a partial description of the Quixtar credit card program. For full details please visit www.quixtar.com or call 1-800-832-3560.

The MBNA Privacy Notice is available at MBNA.com and accompanies the credit card. The information in this application was accurate as of 3/2005. The information may have changed. For current information, please call MBNA toll free 1-866-438-6262. TTY users please call 1-800-833-6262.

Any account opened in response to this application is governed by the laws of the State of Delaware. MBNA America, MBNA, Platinum Plus, and MBNA.com are service marks of MBNA America Bank, N.A. Visa is a registered trademark of Visa International Service Association and is used by MBNA pursuant to license from Visa U.S.A. Inc. MBNA, MBNA America, MBNA NetAccess, MBNA.com, the MBNA logo and the tree symbol are service marks of MBNA America Bank, N.A. All other company and product names may be trademarks of their respective owners.

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