HOME TRUST

Secured *Visa* Card

VISA

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	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

TELL US ABOUT YOUR EMPLOYMENT

☐ SELF-EMPLOYED ☐ FULL TIME ☐ PART TIME ☐ SEASONAL ☐ STUDENT ☐ 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	DATE OF BIRTH	HOME TELEPHONE	MOBILE TELEPHONE	EMAIL ADDRESS
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SECONDARY ID (MANDATORY - PLEASE ATTACH COPY)

TYPE OF ID ID # PLACE OF ISSUE EXPIRY DATE

TELL US ABOUT THE CO-APPLICANT'S EMPLOYMENT

☐ SELF-EMPLOYED ☐ FULL TIME ☐ PART TIME ☐ SEASONAL ☐ STUDENT ☐ 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

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 other person with whom I may have financial dealings or as may be permitted or required by law. I authorize those parties to give information to you. 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 credit worthiness, 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 which Home Trust will send (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), Personal Identification Number and renewals or replacements from time to time. I agree 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. I am required to make regular payments of 3% of the outstanding balance or $10 (whichever is greater) on my Account. Failure to do so will result in forfeiting the Security Deposit up to the amount of the Debt owing.
A monthly fee of $7.50 applies, plus $3 monthly for a co-applicant beginning with the second statement. If approved, your account will be charged a one-time set up fee of $39, which will be billed on your first statement. There is an over limit fee of $29 for every month the credit limit is exceeded and an NSF payment cheque fee of $39. Annual interest rate on unpaid balances is 24.99% for purchases and cash advances. Rates and fees are subject to change with notice. Deposit minimum is $1,000. Deposit maximum is $10,000.

I/We the undersigned hereby declare that I/we are not acting on behalf of a third party and that the account referred to herein does not have any beneficial owners.

Signature _____ Date _____ Co-Applicant Signature _____ Date _____

All funds must be made payable to "**Home Trust Company**" (no cash please).

PERSONAL or PERSONAL CERTIFIED CHEQUE, MONEY ORDER, or BANK DRAFT from a Canadian Financial Institution $ _____

REFERRAL CODE

11146

Mail Completed Application and your Security Deposit to: Home Trust Company, 145 King Street West, Suite 2300, Toronto ON M5H 1J8

* *Visa* Int./Home Trust Company, licensed user of mark