

VALUE



for Wine & Food Enthusiasts Save Money

- No Annual Fee
- 3.9% Introductory Annual Percentage Rate (APR) for cash advance checks and balance transfers†
- Fraud protection*

Save Time

- Credit line increase decisions in 30 minutes or less
- 24-Hour Customer Satisfaction

Show Support

- A unique custom-designed card that proudly displays the American Institute of Wine & Food logo
- MBNA makes a contribution for every new account that is opened and when each account is renewed.

Request Yours Today!
Call 1-800-523-7666

or complete and return the form below. Use priority code **EX09** when calling.

Please check the card you prefer: Gold MasterCard 04-708-TR Preferred MasterCard 10-754-PV

Priority Code
EX09

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 ____/____/____

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

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

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

Employer _____ Position** _____ Years there _____

(If self-employed, please state the nature of your business.) ††If student, please specify the name of your school and year of graduation.

Please send an additional card at no extra cost for: _____ Relationship: _____

Are you: Homeowner Renter Other

Years at residence: _____

Your annual salary \$ _____, _____

Other income‡ + \$ _____, _____

Total household income \$ _____, _____

X _____ 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.

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

Annual fee	None.
† Annual Percentage Rate (APR)	15.99% APR for purchases.
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 \$30). Late-payment fee: \$29. Over-the-credit-limit fee: \$29.
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, money orders, bets, lottery tickets, and casino gaming chips: 3% of each such purchase (minimum \$5).

†-MORE RATE AND FEE INFORMATION-
The current promotional Annual Percentage Rate (APR) offer for cash advance check and balance transfer transactions is 3.9% through your first four statement closing dates, commencing the month after your account is opened. When your minimum monthly payment is late (that is, not received by its Payment Due Date), or when the promotional offer expires, the APR that will be applied to all new and outstanding cash advance balances (consisting of cash advance check and balance transfer transactions) will be 15.99%. Should your payment be late, the non-promotional APR will be applied to all new and outstanding cash advance check and balance transfer balances as of the first day of the billing cycle in which the payment was late (or never received). MBNA may allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs.

-CONDITIONS-
I have read this application and everything I have stated in it is true. I authorize MBNA America Bank, N.A. (MBNA) to check my credit, employment history, or any other information and to report to others such information and credit experience with me. I understand that the acceptance or use of any card issued will be subject to the terms of this application and the Credit Card Agreement that will be sent with the card, and I agree to be responsible for all charges incurred according to such terms. I am at least 18 years of age. I consent to and authorize MBNA, any of its affiliates, or its marketing associates to monitor and/or record any of my telephone conversations with their representatives or the representatives of any of those companies. I understand that if my application for the Gold Card is not approved, this request constitutes my application for the Preferred Card. I accept that MBNA may, at its discretion, periodically consider any account for an automatic upgrade. Information about me or my account may be shared among MBNA and its related companies for marketing or administrative purposes. I may prohibit such sharing of information, other than information pertaining solely to transactions or experiences between me and MBNA (or an MBNA-related company), by writing to MBNA at PO Box 15342, Wilmington, DE 19850 and including my name, address, home phone number, and the applicable MBNA account number(s).

The information in this application is accurate as of 4/00. The information may have changed after that date. For more current information, please call MBNA at 1-800-523-7666. TTY users, please call 1-800-833-6262.
*Certain restrictions apply to this benefit and others described in the materials sent soon after your account is opened.
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