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WORLDPOINTS REWARDS: Earn 1 point per dollar of new net retail purchases charged to your credit card with *WorldPoints*. Purchase transactions are rounded to the nearest dollar. Cash advances, purchases of money orders or other cash equivalents, out-of-network payments made through BillPayChoiceSM, purchases made by or for a business or for a business purpose, and unauthorized or fraudulent transactions do not earn points. Points have no cash value except as described in connection with cash rewards: cannot be used to pay any credit card balance and are valid for 5 years. TRAVEL REWARDS have point and corresponding maximum dollar value ("MDV") requirements. Miscellaneous costs not included. Rewards subject to availability. **Air.** Points needed for travel within the 48 continental U.S. states (includes Washington, D.C.): 25,000/\$400; 48 states to Alaska, Hawaii, Canada, Mexico, the Caribbean, Puerto Rico, the Bahamas, or Bermuda: 35,000/\$600; 48 states to Europe: 50,000/\$800; and 48 states to Central or South America, Asia, Africa or South Pacific: 75,000/\$1200; the respective Point and MDV requirements also apply should travel begin in AK, HI, or PR and end within the 48 states or D.C. MDV includes all taxes and destination fees except the September 11th Security Fee. First- and business class fare rewards also available upon request. Unless redeeming points for first- or business class fare, ticket will be the lowest coach class fare available through Carlson. Special air arrangements require payment of additional points and processing fee. Additional terms apply. **Car.** Rent any car for any number of days with pickup and return to the same rental location within the U.S. For every 5,000 points you redeem for an eligible car rental, you will receive a (\$50) credit toward the cost of the rental. 5,000 Points = \$50 MDV. 7-day advance reservations are required and arrangements are subject to availability. Credit, age, and driver requirements apply. Miscellaneous costs are your responsibility. Additional terms apply. **Hotel.** For every 5,000 points you redeem, you will receive a (\$50) credit toward the nightly cost of the accommodations. 5,000 Points = \$50 MDV. 7-day advance reservations are required and accommodations are subject to availability. No minimum stay requirement. Miscellaneous costs are your responsibility. Additional terms apply. **MERCHANDISE AND GIFT CERTIFICATE REWARDS.** Online merchandise catalog has widest selection; abridged catalog mailed upon request. Featured items may not reflect actual rewards. Goods of equal or similar value may be substituted if reward is unavailable. Rewards shipped prepaid. **CASH REWARDS** available at the Site or by telephone. Cash reward check values and required Points: \$12.50/2,500; \$25/5,000; \$37.50/7,500; \$80/10,000; \$120/15,000; \$160/20,000; \$250/25,000; \$350/35,000; \$500/50,000. Check issued only upon request of Customer, is made payable as described in complete Rules, and will be mailed within 14 business days of request. Check expires 90 days after date of issue. No yearly limit: to qualify, account must have active charging privileges. Points and rewards may not be combined with discounts or other programs, including airline or credit card programs, in the U.S. or abroad. Travel, merchandise, and gift certificate fulfillment are managed by Carlson Companies, Inc., and its affiliates, including Carlson Travel Group and Carlson Marketing Group. Carlson Travel Group is a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington State (601123777430) and other states, as required. The Program is sponsored by MBNA and the cash rewards portion is managed by MBNA. We are not responsible for errors and/or omissions in any Program document. Program terms may change. Program void where prohibited by law. Details accompany new account materials or view Program Rules at www.mbnaworldpoints.com/www.ibsworldpoints.com

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* For information about the rules, fees, and benefits associated with the use of the MBNA *WorldPoints* reward credit card, visit us online. Rewards subject to availability. Program details accompany new account materials. MBNA *WorldPoints* reward services are provided to MBNA Customers by an independent, registered third-party. MBNA, the MBNA logo, "You're into it, we're into it," and MBNA *WorldPoints* 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. MasterCard is a trademark of MasterCard International Inc., and is used by MBNA pursuant to license. Other trademarks and logos belong to their respective owners and are used by MBNA with permission. © 2004 MBNA America Bank, N.A. All rights reserved.

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- No fee to redeem
- brand-name merchandise
- No blackouts for travel*
- Double points

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MBNA *WorldPoints*SM
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marathons in
the city of your choice.*

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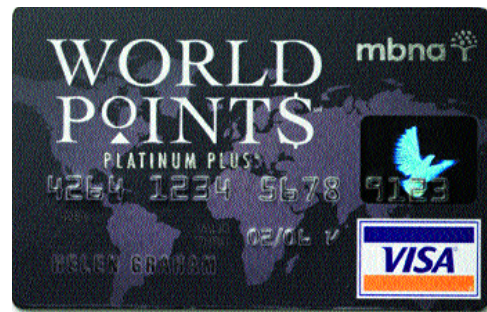
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*Some redemption charges may apply. See other side for details.



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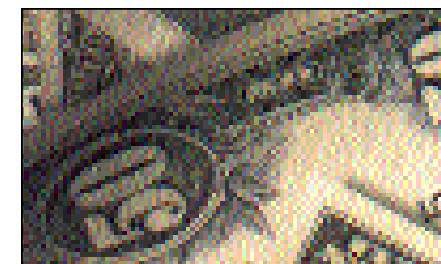
Start earning points today toward the best rewards out there.



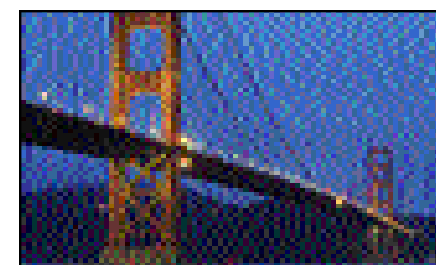
Brand-name merchandise



Gift Certificates from top retailers



Cash on demand



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Print Name As It Should Appear On The 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 # _____
 Birth Date ____/____/____ Mother's Maiden Name _____
(For security purposes)
 Permanent Street Address (No P.O.Box) _____ Apt. # _____
(We are required to obtain your physical street address)
 City _____
 State _____ Zip _____
 Mailing Address _____ Apt. # _____
 City _____
 State _____ Zip _____
 Home Phone () _____ Business Phone () _____
 Cell Phone () _____

Are you: Homeowner Renter Live with Parents Other

Monthly housing payment \$ _____
 Years at Residence _____
 Employer _____
 Position _____ Years there _____ Source of Other income \$ _____
 Self-employed? Yes No
(If self-employed, please state the nature of your business.)
 Resident Status: U.S. Citizen or Permanent Resident Yes No
 Puerto Rico Permanent Resident Yes No

Your gross yearly income \$ _____
 Other income † + \$ _____
 Total gross yearly household income \$ _____
*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Please send an additional card at no additional cost for:
 First Name _____
 Last Name _____
 Relationship: _____

E-mail address: _____
We'll use your address to communicate with you about your application and/or account.

Yes, keep me informed via e-mail about special marketing offers from weareintoit.com

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