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 critica
for heart attack, stroke, cancer, coma, coronary artery disease [bypass surgery only], major organ transplant, multiple sclerosis, muscular dystrophy, paralysis, renal failure, Alzheimer's

GENERAL

Exclusions which may vary by coverage, include: retirement, voluntary resignation, pregnancy or childbirth, bankruptcy within the first 12 months of the effective date, intentionally sel
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 proceeding t
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 us
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/med
Karposi'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 finance charge plus applicable taxes, to a maximum o

Underwriters: The optional MBNA CreditWise Plan is underwritten by American Bankers Insurance Company of Florida and the American Bankers Life Assuranc
WFR1 (9/05) R and LUZ (9/05) R. For claims inquiries, please call 1.800.340.4717.

IMPORTANT DISCLOSURES

(Exact as of January 2008; all information subject to cl

Annual Fee	None.
Annual Percentage Rate	The annual percentage rate for Purchases is 16.99% and the annual percentage rate for Cash Advances is 18.99%. See Account Agreement for details.
Grace period for repayment of Purchase balances	At least 25 days, if each month we receive payment in full of your New Balance Total by the Payment Due Date.

For
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OTHER IMPORTANT INFORMATION

At a 16.99% annual percentage rate, a $100 balance would accrue a monthly interest charge of $1.45. At an 18.99% annual percentage rate, a $100 balance would accrue a monthly inte
if any, is not paid in full by its due date. Finance charges will accrue on other Purchases only if either of the two prior statements' New Balance Totals, if any, is not paid in full by their re
first day of the billing cycle, whichever date is later, until the date that the Purchase is completely repaid. Finance charges on Cash Advances accrue daily from the transaction date until

TERMS AND CONDITIONS OF OFFER

Offer valid for Canadian residents only. I (the Primary Applicant) certify that the information stated in this application is true and correct. I am at least 18 years old
I request that you (MBNA Canada Bank) establish an MBNA Canada Bank MasterCard Account opened in my name as the Primary Cardholder, or such other card
your discretion. I accept that you may, at your discretion, periodically consider my Account for an automatic upgrade. In the event that MBNA Canada is not able to
a customer service representative who may contact me to discuss other consumer loan products that you wish to make available to me.

I agree to comply with and be bound by the credit card agreement relating to my Account that you send, as amended or replaced from time to time ("Agreement")
Account and Agreement, and that I understand and agree with you to everything written there and here. I, as the PRIMARY APPLICANT will be the PRIMARY CAR
whether on the primary or any additional cards. An additional cardholder is an Authorized User of the card Account. The Authorized User authorizes and consents
Primary Cardholder. I also acknowledge that the Account, if approved, will not be used by any third party other than a third party specifically designated by me as ar
Authorized User consent to and authorize you, your affiliates, service providers and others you may designate to monitor and/or record our telephone conversatio

**Δ In respect of MBNA agreeing to process debits against my bank account, I warrant and guarantee that all persons required to sign on a bank account authorized by me h
and are payments on my MBNA Canada Account. I may revoke this authorization at any time by giving not less than thirty (30) days notice to MBNA at the address provide**

LANGUAGE