

1. PLEASE TELL US ABOUT YOURSELF (Please print in block letters and complete the entire application)

First Name (Please Print)		Initial	Last Name		Correspondence Preference <input type="checkbox"/> English <input type="checkbox"/> French	
Mailing Address (Street name and Number Required)				Apt. No.	City	Province
Birthdate 		Social Insurance No. [†] 		Home Phone () -		Business Phone / Other () - Ext.
Previous Address (If less than 2 years at above)				Apt. No.	City	Province
Your Current Employer				Years at Current Employer		Annual Income from all Sources \$
Do You (Check One) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		Mortgage/Rent Payment \$		E-mail Address (optional)		<small>By providing my E-mail address, I consent to receive E-mail communications about my Account and authorize you to provide my E-mail address to the participating dealer so I can receive special offers and updates.</small>

[†] Optional but recommended. By including this information, we will be able to process your application more quickly and accurately.

2. INFORMATION ABOUT ADDITIONAL AUTHORIZED USER

Yes, please send me an additional card (if applicable) for use by the following person who I am designating as an authorized user.

First Name	Initial	Last Name	Relationship to Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Other
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3. SIGNATURE FOR THE GE MONEY FINANCING PROGRAM

I (individually the "Customer"):

- (a) apply to GE Money for a GE Money Financing Account (the "Account");
- (b) have read the Account Agreement Summary set out in this application and understand that - if approved - my Account will be governed by it;
- (c) confirm that the information given in this application (the "Customer Information") is complete and accurate; and
- (d) have read the Uses of Personal Information and consent to the use/disclosure of the Information by GE Money, and its successors and assigns, for the Purposes or in accordance with applicable law.

SIGN HERE **X**

Applicant's Signature for Credit Account

| | | | | | | | | | | |

Date

4. PROTECT YOUR ACCOUNT. SIGN UP FOR THE GE MONEY FINANCING ACCOUNT PROTECTOR INSURANCE PROGRAM TODAY!

Please enroll me in GE Money Financing Account Protector optional insurance plan. I consent to the delivery of some or all of the Information by GE Money to American Bankers Insurance Company of Florida, American Bankers Life Assurance Company of Florida and their subsidiaries and affiliates (the "Insurer") for the purposes of establishing and serving me as their customer; to determine whether any products or services of the Insurer are suitable for me and offer them to me; or when required or permitted by law. If I have any questions regarding the manner in which the Insurer will use the Information or my options for refusing or withdrawing this consent, including my option not to be contacted about offers of products or services, I can call the Insurer at **1 877 459 5990**.

I understand that: (a) I am free to cancel at any time. If I cancel within the first **30** days, I will receive a full refund; (b) insurance is not required to obtain a credit account; (c) cost is **\$1.50** per **\$100.00** (plus applicable taxes) of each monthly balance as calculated under the general terms and conditions of the Agreement of my Account; (d) it will pay my outstanding balance on the date of loss up to a maximum of **\$2,500** per account should I die due to accident or illness; (e) it will pay my outstanding balance on the date of loss up to a maximum of **\$2,500** per account if I am unable to work because of accident or illness. Benefits will be paid after **90** consecutive days of disability; (f) it will pay my outstanding balance up to a maximum of **\$2,500** per account if I am unable to work due to involuntary loss of employment or unemployed due to labour dispute. Benefits will be paid after **90** consecutive days of unemployment; (g) details will be mailed to me upon enrollment. **I agree that if I am eligible for this coverage, coverage is for the GE Money Financing Account only. I also agree that the premiums (plus applicable taxes) for this insurance coverage will be automatically billed to my GE Money Financing Account and my acceptance of this Account constitutes my agreement to such billing.**

SIGN HERE for GE Money Financing Account Protector Insurance ONLY!

Applicant's Signature for Insurance

| | | | | | | | | | | |

Date

No, I do not want Account Protector Insurance

Applicant's Initials _____

FOR STORE USE ONLY (Please check two pieces of ID)

Photo ID No.	Photo ID Expiry Date	<input type="checkbox"/> Visa <input type="checkbox"/> MC	Account No. (last 4 digits)	Exp. Date	Other ID Type and No.	Exp. Date
Amount of Initial Transaction \$	Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Account No.		Store No.	Associate Initials	

Form GEH Cons. App. E 08/05



For more information
call 1 800 388-3291

Account Agreement Summary

1. Terms & Conditions:

Customer may charge goods and services on the Account up to the credit limit set by GE Money and must pay either the minimum payment as shown on the monthly billing statement or any greater amount, according to the general terms and conditions of the Agreement, a copy of which – if not already made available – will be sent to you with your credit card upon approval of this application (if applicable).

2. Disclosure Statement:

The following information is effective as of July 1st, 2005.

Annual Percentage Rate (APR)	
/Annual Credit Rate:	28.8%
Grace Period:	25 Days
Minimum Payment:	An amount (rounded to next higher dollar) equal to the greater of either (a) 1/30th of the new balance, or (b) \$10 , unless the new balance is less than \$10 , in which case the Minimum Payment is the new balance.
Annual Fee:	None
Supplementary Card Fee:	None
Returned Cheque/NSF Fee:	\$25
Replacement Copy Fees:	Previous Statement: None Sales Slip: None
Over Limit Fee:	None
Credit Limit:	If approved, will be communicated to you at the time of credit approval, and on the monthly billing statement.

3. Calculation of Finance/Credit Charges:

For each billing period where:

- all purchases on the Account made during the billing period are paid by the due date on the statement for that billing period; and
 - either the account balance at the beginning of the billing period is zero; or the non-zero account balance at the beginning of the billing period is paid by the end of the billing period,
- no Finance Charges are assessed.

For all other billing periods, **in all common-law provinces and territories**, Finance Charges are assessed daily by multiplying the Daily Balance by a nominal daily periodic rate of **.07891%** (which is equivalent to an annual percentage of **28.8%**).

Daily Balance (based on a 30 day billing period)	\$250.00	\$500.00	\$750.00
Finance Charges (28.8%)	\$5.99	\$11.97	\$17.96

In the province of Quebec, Finance Charges are referred to as Credit Charges and no monthly Credit Charges will be assessed for a billing period on the amount of the purchases which appear on the statement for the first time if all indebtedness for that billing period is paid by the due date shown on the statement. Monthly Credit Charges are calculated by multiplying the average daily balance by the nominal

annual credit rate of **28.8%** (or a maximum of **47.09%** if the Customer subscribes for Insurance) and then multiplying the product thus obtained by the fraction represented by the billing period in relation to **365** days. New purchases made during the current billing period are not included in calculating the average daily balance. If you subscribe to the insurance program or are required to make payment of any other charges, the effective rate of interest will vary from the nominal rate set out herein. Illustrations of the Credit Charges are shown in the examples below assuming that the average daily balance is the same on every day of a thirty (**30**) day period:

Average Daily Balance (based on a 30 day billing period)	\$250.00	\$500.00	\$750.00
Credit Charges (28.8%)	\$5.92	\$11.84	\$17.75
with Insurance (28.8%)	\$9.67	\$19.34	\$29.00

This statement is provided to you (and, if approved, credit is extended to you) by GE Money, 13140 St. Albert Trail NW, Edmonton, Alberta T5L 4P6.

The above information is subject to change. For current information, please call Customer Service:

In Canada (toll-free): **1 800 388-3291**
Outside Canada (Collect) **(780)-990-2300**

GE Money may monitor or tape customers' telephone conversations with its customer service representatives to ensure customers receive accurate and courteous customer service.

Uses of Personal Information

GE Money:

- will, from time to time, use the Customer Information, and information obtained subsequently from any source with Customer's consent (collectively the "Information") to obtain and exchange credit information from and with credit reporting agencies, credit references and other sources with whom Customer has or may expect to have financial dealings to underwrite and approve the Account;
- will use the Information to enter into, maintain and carry out the Agreement related to the Account;
- will share some or all of the Information with the participating dealer, as necessary, to develop, enhance, market or provide products and services associated with the Account;
- may disclose the Information to a potential buyer as part of a sale of all or part of the portfolio of Accounts;
- may use the Information to approve Customer for, and notify Customer of, other financial products or services offered by GE Money that may be of interest to Customer (the "Financial Products"); and
- may disclose the Information to third parties ("Third Parties") whose services or products may be of interest to the Customer.

These uses and disclosures are collectively referred to as the "Purposes".

GE Money may transfer some or all of the Information to external service providers who process the Information only in furtherance of the Purposes or in accordance with applicable law. For any questions regarding the Information or the Purposes or if you choose not to be approved for and notified of Financial Products or to have any information disclosed to Third Parties whose products and services may be of interest to you, please call 1 800 268-7417.



For further information regarding the terms and conditions, speak to your dealer or call 1 800 388-3291.