

APPLICATION PROCESS

Step 1 Select your **Card Choice**.

Step 2 Complete **General Information**. Sign and date it.

Step 3 Compile your **Additional Required Documents**.

Step 4 Complete the **Security Pledge Agreement**. Sign and date it, have your signature witnessed

Step 5 Print and Send completed application form, with the additional required documents to Hallmark Bank & Trust Ltd., to the address below. See payment instructions located in **For Faster Processing** section below.

Secured Access Code: _____
THIS NUMBER MUST BE USED IN ALL COMMUNICATIONS AND
ACCESS TO OUR CARDHOLDER LOGIN PAGE.

Please contact us to obtain your Secure Access code at service@hbtl.tc

1. CARD CHOICE Gold _____ Standard _____

2. GENERAL INFORMATION (PLEASE PRINT CLEARLY)

FIRST NAME

SURNAME

DATE OF BIRTH

Male ____

Female ____

NAME AS IT IS TO APPEAR ON THE CARD - LIMIT 22 SPACES

ADDITIONAL LINE IF REQUIRED - LIMIT 22 SPACES

ADDRESS FOR CARD AND PIN

(_____) _____
TELEPHONE NUMBER

(_____) _____
FAX NUMBER

E-MAIL

MAILING ADDRESS FOR STATEMENTS IF NOT RECEIVED BY INTERNET

SOURCE OF FUNDS

EXPECTED ANNUAL TURNOVER (\$)

Card Delivery

Mail ____

Courier ____

Statement Delivery

Mail ____

Internet ____

Credit Line Requested

US\$ _____

Amount of Deposit (125%)

US\$ _____

(Payable to Hallmark Bank & Trust Ltd.)

Method of Payment of Deposit

Wire Transfer _____ Bank Draft _____ Cheque _____

Applicants Signature

SIGNATURE OF CARDHOLDER

DATE

Additional Cardholder

FIRST NAME

SURNAME

DATE OF BIRTH

Male _____ Female _____

SIGNATURE OF ADDITIONAL CARDHOLDER

DATE

3 ADDITIONAL REQUIRED DOCUMENTS

In addition to the COMPLETED application and security deposit, applicants must provide the following:

INDIVIDUAL (AND EACH ADDITIONAL CARDHOLDER)

- At least one personal letter of reference from a bank or professional not more than 30 days old addressed to Hallmark Bank & Trust Ltd. confirming address
- A notarized copy of passport photo page for each cardholder
- An original of a recent home utility bill or current (not more than 3 months old) credit card statement.

CORPORATE

If either or both the cardholder or the pledgor is going to be a company we will require:

- Certificate of Incorporation
- At least one letter of reference from a bank or professional
- Resolution to operate account and name of officer/s responsible
- Authorized signatures and notarized copy of their passport photo page
- Guarantee and Waiver

4 SECURITY PLEDGE AGREEMENT

I / We _____ (“the Pledgor”) in consideration of Hallmark Bank & Trust Limited (“Hallmark”) issuing one or more MasterCard credit cards (“the Card”) to _____ (“the Cardholder”) with a credit limit of \$ _____ hereby agree to deposit with Hallmark the sum of \$ _____ (125% of the requested credit limit) (“the Collateral”) to be held on deposit as Collateral against all present and future indebtedness of the Cardholder to Hallmark. The Pledgor hereby assigns pledges and grants to Hallmark a continuing security interest

in and lien upon all right, title and interest of the Pledgor in and to the Collateral.

In the event that the Cardholder or Hallmark cancels the Cardholder's Card, the Collateral will be held until the latter of the date which is one year from the date of issuance or period of 6 months after the date of cancellation. All charges incurred during that period as well as the outstanding balance as of the date of cancellation will be deducted from the Collateral and Hallmark shall have an immediate right of set off against the Collateral.

The Pledgor warrants and represents that it is the legal and beneficial owner of the Collateral free and clear of any mortgage, adverse interest, lien or charge.

The Pledgor waives any requirement of notice of the Cardholder's default and agrees that Hallmark may use the Collateral to satisfy all or part of the Cardholder's indebtedness without the necessity of pursuing any remedies it may have against the Cardholder. The Pledgor hereby irrevocably and unconditionally waives to the fullest extent permitted by law all defenses, counterclaims, rights of set-off, notice of non-payment, default or dishonour in connection with Hallmark taking possession of or disposing of the Collateral.

The Pledgor acknowledges that the Collateral will be held on deposit by Hallmark and that except as provided herein the Pledgor shall have no right to withdraw funds held on deposit.

Upon receipt by the Cardholder of the Card, usage by the Cardholder shall constitute acceptance of the Conditions of Use set out in the Cardholder Agreement.

This Agreement is governed by the laws of the Turks and Caicos Islands.

Dated at _____ this _____ day of, _____ year _____

WITNESS

PLEDGOR

5 SEND APPLICATION AND DOCUMENTS TO:

Hallmark Bank & Trust Ltd.
*PO Box 656, Tropicana Plaza
Leeward Highway, Providenciales
Turks & Caicos Islands,BWI
Telephone: 649 941 5191
Facsimile: 649 941 5801

***Please Omit PO BOX for Courier Delivery**

OR

Hallmark Bank & Trust Ltd.
PO Box 325, Stn. A
Etobicoke, ON, Canada
M9C 4V3

OR

L.P.O. P.O. Box 726
Niagara Falls, NY
14304-0726 USA

For Faster Processing

Send a bank draft payable to Hallmark Bank & Trust Ltd. along with application and documents.

OR

Wire Your Funds Directly

**HALLMARK BANK & TRUST LTD.
WIRE TRANSFER INSTRUCTIONS
To Turks & Caicos Islands**

U.S. Dollars

Correspondent Bank: **Wachovia Bank
New York**

Swift Code: **PNBPUS3NNYC**

ABA: **026005092**

Beneficiary Bank: **First Caribbean International Bank
Providenciales
Turks & Caicos Islands**

Swift Code: **FCIBTCGP**

Beneficiary: **HALLMARK TRUST LIMITED**

Account # 1291308

Reference: **Last 8 Digits of the card account number or the
Secured Access Code if a new account.**

DISCLOSURE, TERMS AND CONDITIONS

Annual Fees	Standard Card	Gold Card
Principal Card	\$160.00	\$160.00
Additional card/s	\$45.00	\$45.00
Security Deposits	Standard Card	Gold Card
Minimum	\$2,000.00	\$6,250.00
Maximum	\$62,500.00	\$125,000.00
Credit Lines	Standard Card	Gold Card
Min. (80% of deposit)	\$1,600.00	\$5,000.00
Max. (80% of deposit)	\$50,000.00	\$100,000.00

Interest Charge on Unpaid Balance	Standard Card 14.0%	Gold Card 12.0%
Min. Monthly Payment (Whichever is higher)	Standard Card \$150.00 or 10%	Gold Card \$100.00 or 10%
Statement Date	Standard Card 21st of month	Gold Card 21st of month
Due Date (following month)	Standard Card 15th of month	Gold Card 15th of month
Late Fee	Standard Card \$10.00	Gold Card \$10.00
Card Blocked	No payments made for 60 days when carrying a balance.	
ATM Use (Whichever is higher)	Standard Card \$5.00 or 3.0%	Gold Card \$3.00 or 3.0%
Over Limit Fee	Standard Card \$10.00	Standard Card \$10.00
Research	No charge if within 90 days of transaction, \$25.00 thereafter.	
Returned Payment Fee	Standard Card \$50.00	Gold Card \$50.00
Couriered Delivery Card (min)	Standard Card \$45.00	Gold Card Free (Initial Card)
PIN (min)	\$45.00	Free (Initial PIN)
Replacement Service * Card (min)	Standard Card \$40.00	Gold Card \$25.00
PIN (min)	\$40.00	\$25.00

* Plus Courier if requested for replacement card and PIN

For more information, call 649 941-5191 or E-Mail to: horizon@hbtl.tc.

Horizon MasterCard Card is administered by Hallmark Bank & Trust Ltd., a licensed Bank and a licensee of MasterCard Worldwide.