



Request your NAPA Auto Care Dealers *Platinum Plus[®] for Business* Today

Platinum Plus[®] for Business

Don't just think of it as a credit card. Think of it as a way to work more efficiently.

If you use a personal credit card for business expenditures, you're missing out on a card that can actually help you manage your business! With *Platinum Plus for Business*, you will:

Manage and control business expenses with ease.

You can set individual credit lines for your employees, controlling how much is spent.^{***} And, you'll have secure online access to your account 24-hours a day, 7 days a week, so you can view up-to-the-minute account information whenever you need to.

Enjoy tax benefits and simplified tax preparation.

Separating business and personal expenses makes figuring taxes easier—and interest on business expenses may be tax deductible.*

Increase your capital and improve cash availability with a low APR, high credit lines, no annual fee, and the flexibility of making low monthly payments when cash flow requires.

Save time, save money. As a *Platinum Plus for Business* Customer, you can feel secure knowing that you, your luggage, and your rental car are protected with a valuable insurance coverage—at no additional charge. Take advantage of discounts on the everyday costs of hotels, overnight shipping, and much more.**

It's all about simplifying the way you do things so you can concentrate on growing your business. It's all about giving you the time to do what you do best.

A simpler way of doing business

- Manage and control expenses—with individual credit lines for employees that let you predetermine how much money is spent.^{***}
- Secure online access is available exclusively through Card Financials OnlineSM (CFO). CFO allows you to view up-to-the-minute account information, download posted transactions, and generate reports that will allow you to manage your expenses more efficiently – 24-hours a day, 7 days a week.
- Increase capital instantly —with a high credit line, no annual fee and low APR.
- Improve cash flow—with acceptance almost anywhere, you can use your card or personalized cash advance checks to access the funds you need.
- Enjoy payment flexibility—with the freedom to pay your balance in full or make minimum monthly payments when cash flow requires.
- Increase spending power—with a business card that's separate from your personal credit card.
- Enjoy superior Customer service—with Customer Satisfaction representatives dedicated solely to Business Customers and credit line increase decisions made within 24 hours.
- Experience a new standard of benefits –with free additional cards, automatic purchase protection, and much more.^{**}



TO APPLY
call 800-598-8791

and Mention Priority Code IT6X



DISCLOSURES

You must be over 18 years of age and be an Authorized Officer of the business to apply.

*Consult your tax advisor regarding the deductibility of interest.

**Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon request.

***Subject to MBNA America approval. Credit lines are based on creditworthiness. All persons receive separate account numbers/credit lines. Credit lines in excess of \$75,000 require the two most recent years' tax returns or financial statements.

[†]*Platinum Plus for Business* accounts have a promotional APR of 2.99% for cash advances, including cash advance checks and balance transfers, that post to your account by the statement closing date five months after your account was opened. Thereafter, the APR for all new and outstanding cash advance balances will be 11.99%. The APR for purchases for *Platinum Plus for Business* accounts is 11.99%. The non-introductory APR, annual fee and other fees and charges are not guaranteed and are subject to change.

^{††}The total value of balance transfers cannot be more than your available credit line. If the total is more, MBNA America may send your creditors either full or partial payment up to your credit line. Allow at least two weeks from account opening for processing of your request(s). **You should continue to make your monthly payments to each creditor until the balance transfer appears as a credit on that account. MBNA America treats balance transfers as cash advances according to the terms of the Commercial Credit Agreement. Finance charges begin accruing on cash advances from the transaction date. There is no grace period for cash advance transactions.**

MBNA America will allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs. Cash advances, including cash advance checks and balance transfers, may not be used to pay off or pay down any account issued by MBNA America or its affiliates. MBNA America reserves the right to restrict cash advances.

MasterCard is a federally registered service mark of MasterCard International Inc., used pursuant to license.

Platinum Plus for Business accounts are issued and administered by MBNA America (Delaware), N.A.

MBNA, MBNA America and *Platinum Plus* are federally registered service marks of MBNA America Bank, N.A.

Card Financials Online is a service mark of MBNA America (Delaware), N.A.

The information in this application was accurate as of September 2003 and may have changed after that date. For more current information, please contact MBNA America.

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Platinum Plus® for Business Request Form

Give your business every possible advantage. Request your Platinum Plus for Business account by completing the information below.

1. YOUR BUSINESS INFORMATION

Name of Business (As you would like it to appear on your Business Card. Please do not exceed 24 letters.)

24 empty boxes for business name

Legal Name of Business (If different from above.)

(Federal law requires us to collect and verify the business name, physical street address, and tax identification number.)

Business Phone ()

Billing Address City State ZIP

Business Street Address (If different from Billing Address.) City State ZIP

(No P.O. Box. We are required to obtain the physical street address.)

Type of Business Annual Gross Sales/Revenue \$ No. of Employees

Years as Owner Years Business in Existence Tax Identification Number

Nonprofit Yes No Legal Structure (Please check one.) Sole Proprietorship Partnership Corporation Other

Nonprofit organizations, please provide a copy of your official minutes which includes the authorization to apply and the organization's last two years' of financial statements.

2. CARDS FOR YOU AND YOUR EMPLOYEES (AT NO ADDITIONAL COST)

Table with 3 columns: Name, Desired Credit Line Amount, Social Security No. for Business Owner and 4 Cardholders.

For additional Cardholders, please provide this same information on a separate piece of paper.

3. AUTHORIZED ACCOUNT MANAGER

The Account Manager will be authorized to access account information on behalf of the Business entity, as well as to make changes to the accounts, including but not limited to, requesting credit line increases and additional cardholders.

First Name Middle Initial Last Name

4. BALANCE TRANSFER INFORMATION Money Saving 2.99% APR† Balance Transfer Option††

Form with 2 rows for balance transfer details, including transfer amount, check payable to, address, and account number.

5. OWNER OR AUTHORIZED OFFICER ACKNOWLEDGEMENT AND INFORMATION

By signing below, I acknowledge and agree on behalf of the Business entity and myself as the Authorized Officer: (1) that all information provided in connection with this Request Form is correct; (2) that MBNA America (Delaware), N.A. ("MBNA America") may investigate and exchange reports regarding information on the Authorized Officer and the Business entity with credit reporting agencies and others; (3) that the account will be used for business purposes only; (4) to all terms of the Commercial Credit Agreement provided with the cards; and (5) that the Business entity and I, personally and in my individual capacity, the Authorized Officer will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts. (In the case of a non-profit organization, the Authorized Officer will not be personally liable as set forth in #5 above. Only the Business entity will be liable.)

Name (Please print.) Title/Position Home Phone ()

Social Security No. Date of Birth Annual Salary \$

Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Home Street Address City State ZIP

(No P.O. Box. We are required to obtain the physical street address.)

X Authorized Officer Signature Date

(Federal law requires us to collect and verify your name, physical street address, social security number, and date of birth.)

Submit to MBNA revised 9/03