

Merchant #	Merchant Name	Language Preference E. <input type="checkbox"/> F. <input type="checkbox"/>	Cash Price	Down Payment
Store #	Merchant Address	Credit Request	Option Type/Plan Type	Approved Credit Limit

PERSONAL INFORMATION**PLEASE PRINT**

Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	First Name	Initial	Last Name	Date of Birth	M	D	Y
Ms. <input type="checkbox"/> Miss <input type="checkbox"/>							
Marital Status Mar. <input type="checkbox"/> Sep. <input type="checkbox"/> Wid. <input type="checkbox"/> Div. <input type="checkbox"/> Com.Law <input type="checkbox"/> Since _____	Street Address	Apt.	City	Province	Postal Code		
Area Code ()	Home Phone Residence	Yrs.	Mos.	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Parents <input type="checkbox"/>	Other <input type="checkbox"/>
				Current value \$	Balance Owning \$	Monthly payment/rent \$	Mortgage company/landlord
Apt.	Previous Address (if less than 3 years at present)			City	Province	Postal Code	Time at Previous Address
				Yrs.	Mos.		
Current Employer/Source of Income				Occupation		Gross Monthly Income \$	Net Monthly Income \$
Time at Employer	Yrs.	Mos.	Area Code ()	Business Phone	Other Income Source		Gross Monthly Income \$
				Net Monthly Income \$			
Previous Employer (if less than 3 years at present)				Occupation		Time at Previous Employer	Yrs.
				Mos.			
Driver's License Number (Province)		OR	Photo ID <input type="checkbox"/>	Social Insurance Number		Email Address	

CREDIT HISTORY

Bank Institution	Branch Address	Savings Acct. Number	Chequing Acct. Number	Area Code ()	Phone Number
Credit Card	Account Number	Credit Card	Account Number		

CO-APPLICANT/SPOUSAL INFORMATION (If signing application)

Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	First Name	Initial	Last Name	Date of Birth	M	D	Y
Ms. <input type="checkbox"/> Miss <input type="checkbox"/>							
Apt.	Street Address (if different)	City	Province	Postal Code	Area Code ()	Home Phone Residence	Time at Yrs.
				Mos.			
Employer		Occupation		Time at Employer	Yrs.	Mos.	Area Code ()
				Business Phone			
Gross Monthly Income \$		Net Monthly Income \$		Driver's License Number		Province	Social Insurance Number
Previous Employer (if less than 3 years at present)				Occupation		Time at Previous Employer	Yrs.
				Mos.			

Name of nearest relative not living with you	Area Code ()	Phone Number	Address
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SELF-EMPLOYED INFORMATION

Trade Name	Address	Nature of Business	Length of Time in Business	Yrs.	Mos.	Net Monthly Income \$
Business Bank	Account Number	Branch	Area Code ()	Phone Number		

MOVING INFORMATION

Apt.	New Address	City	Province	Postal Code	Area Code ()	Phone Number	Moving Date	M	D	Y
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Are you a current Wells Fargo Financial / Financière Wells Fargo customer? Yes No Are you a previous discharged bankrupt? Yes No

To have your name removed from any marketing offers we may present you via direct mail, telemarketing or in your monthly statement, or to find out more about our Privacy Policy, call our Privacy Preference Line at 1-866-659-3729.

Please read the following, enter date, and sign.

I acknowledge that my revolving interest rate is 28.90% per annum.

I the undersigned Applicant, apply for and request Wells Fargo Financial Corporation Canada ("WFFCC")/Société financière Wells Fargo Canada ("SFWFC") or its affiliates to establish an account to provide credit under the terms of the Cardholder Agreement and I further agree and consent to the use of "personal information" as set out in the Agreement and Consent to Use of Personal Information on the reverse.

If a co-applicant signs this application with me, we both acknowledge that the terms of this application and all consents given in it, bind both of us and shall apply with whatever changes of grammar as are necessary. We also agree to be jointly and severally liable, which means we are liable both individually and together to pay WFFCC/SFWFC for all amounts charged to the Account.

I consent to the receipt, disclosure and exchange of personal information (including credit, employment, or other information) from, to or with any credit reporting agency, credit bureau, personal information agent, credit grantor, insurer, employer, affiliate of WFFCC/SFWFC or other person with whom I have or propose to have a financial relationship.

I acknowledge receipt of the terms and conditions with respect to the revolving credit agreement attached to this application form.

Signature of Account Applicant	Date	Signature of Account Co-applicant	Date
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Terms & Conditions**1. DEFINITIONS**

The words "you", "your" and "yours" mean the applicant, joint applicant and persons authorized to use the Account. The words "we", "us", and "our" mean Wells Fargo Financial Corporation Canada (Société financière Wells Fargo Canada in Quebec), or "WFFCC". The word "Merchant" refers to the store from which you purchase goods or obtain services in accordance with the terms of this agreement.

2. ACCOUNT

In consideration of our granting you credit on this Account ("Account"), you promise to pay us for all purchases made by you or others you allowed to use your Account plus any credit charges and any other charges that may be assessed as provided in this agreement. This Account can be used to purchase goods and services from the Merchant and the Account may be used to transfer amounts due on an account with the Merchant.

3. TERMS OF PAYMENT

We will send a statement to you after the end of each monthly billing cycle in which there is a balance due, called "New Balance" on your statement. You promise that within **25** days after the billing date shown on your statement you will pay at least the minimum payment called for in this agreement plus any amount that is past due. Payments are not considered made and are not credited to your Account until received by us at the location given in your monthly statement as the location at which payments may be made. Payment must be made by a method accepted by us. Such methods currently are: cheque, post dated cheque (if applicable to your account), bank draft, money order, debit, pre-authorized debit, and telephone/ABM/Internet payments via your financial institution. Such payment methods are subject to change by written notice to you from us. The monthly billing cycle covered by each statement will be approximately **30** days.

4. CREDIT CHARGE (Quebec Residents Only)

No monthly credit charges will be assessed for a billing cycle in which the prior month's New Balance is **\$0.00** or has been paid in full by the due date shown on your statement. For all other billing cycles, monthly credit charges for all purchases carried on your Account are calculated by multiplying the average daily balance by the credit rate of **28.90%** per annum and multiplying the fraction representing the billing cycle in relation to **365** days. To get the average daily balance we take the beginning balance of your Account each day and subtract any payments or credits. This gives us the daily balance. Then we add all daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance. New purchases are not included in the daily balances during the billing cycle in which they are made; they are included in the average daily balance at the commencement of the following billing cycle. A table of representative credit charges is set forth below. Unpaid credit charges shall become principal, for the purposes of calculating credit charges in the next billing cycle.

RATE: 28.90% per annum	MONTHLY RATE: 2.37534%
BALANCE CREDIT CHARGE	BALANCE CREDIT CHARGE
\$500 \$11.88	\$2000 \$47.51
\$1000 \$23.76	\$4000 \$95.02

CREDIT CHARGE (Non-Quebec Residents Only)

The credit charge rate is **28.90%** per annum. Credit charges are assessed on the average daily balance of the Account during the billing cycle. To determine the average daily balance, WFFCC uses the daily balance at the beginning of each day during the monthly billing cycle and subtracts any payments or credits. WFFCC does not add in any new purchases or charges. The deemed reinvestment principle does not apply. WFFCC then calculates the total of all the daily balances during the billing cycle and divides the total by the number of days in the billing cycle. There is no date by which or period within which the new balance can be paid to avoid additional credit charges. You can call us for your payoff balance which will include credit charges accrued since the billing date. WFFCC has the right to change the credit charge rate provided prior notice of such change is sent to the Cardholder. A table of representative credit charges is set forth below. Credit charges shall become principal, for the purposes of calculating credit charges in the next billing cycle.

RATE: 28.90% per annum	MONTHLY RATE: 2.37534%
BALANCE CREDIT CHARGE	BALANCE CREDIT CHARGE
\$500 \$11.88	\$2000 \$47.51
\$1000 \$23.76	\$4000 \$95.02

5. MINIMUM MONTHLY PAYMENT

Your minimum monthly payment will be **1/36th** of the highest unpaid balance on your Account, rounded to the nearest **\$1.00**; or **\$25.00**, whichever is greater. The minimum monthly payment will only change if later purchases increase the unpaid balance to an amount requiring a higher minimum payment. A table of sample minimum monthly payments is shown to the right. You may at any time pay the entire unpaid balance or any portion of that.

BALANCE MINIMUM MONTHLY PAYMENT
\$500 \$25
\$1000 \$28
\$2000 \$56
\$4000 \$112

6. CREDIT LIMIT

We will set a "credit limit" on your Account. This limit will appear on your monthly billing statement. The Account may not be used to purchase goods or services which will exceed the limit. If you, or others, do exceed the limit, we may cancel the agreement and declare the entire balance due. This means you will have to immediately pay the cost of all goods and services not yet paid for plus any credit charge which applies.

7. SECURITY

In the provinces of Ontario, Manitoba, Saskatchewan, Alberta, Nova Scotia, British Columbia, Prince Edward Island, New Brunswick and Newfoundland and Labrador you grant to us a purchase money security interest to the extent permitted by law in any goods sold under this agreement until full payment for the goods has been made. You agree that any goods sold under this agreement will remain personal property and will not become a fixture even if attached to real property. If the minimum monthly payment, or any other amount due under this agreement, is not made on time, the goods may be repossessed, to the extent permitted by law.

8. USE OF ACCOUNT

You promise that all purchases made from the Merchant on your Account will be primarily for personal, family or household purposes.

9. CHANGE OF TERMS

We may change the rates and other terms of this agreement as permitted by law. We will notify you in writing before the change occurs. To the extent allowed by law, a change in the terms of this Account may apply to the unpaid balance existing on the effective date of the change.

10. CANCELLATION OF THE ACCOUNT

We at our sole discretion may cancel this agreement and declare the entire balance due and payable, but the cancellation will in no way affect your liability to us on credit previously given.

11. LIMIT OF LIABILITY

We will not be responsible if the Merchant refuses to accept any purchase of goods or services on your Account. Any dispute between you and the Merchant shall be settled by you and the Merchant. To the extent required by law, you will pay for the charged items even though a dispute exists.

12. DELAY IN ENFORCEMENT

We may waive or delay enforcing any of our rights without losing them. We may waive or delay enforcing our rights against one of you without waiving as to the other.

13. PREFERRED CUSTOMER CARDS

We may send preferred customer cards to you to identify you as our preferred customer. These cards always belong to us, and are not to be used to debit your Account. If we ask, you will return all cards that you have received.

14. DISHONOURED PAYMENT

You agree to pay us the amount of **\$20.00** as damages in respect of each payment of yours which is dishonoured. This amount will be added to the Account balance and may be varied under the terms of the agreement only in a manner permitted by the law of your province of residence.

15. ASSIGNMENT

We may sell or assign all or part of the balance of your Account to another person or entity from time to time without prior notice.

16. LOST OR STOLEN PREFERRED CARD

In the event your card is lost or stolen, you agree to notify us promptly by telephone to the customer service number shown on your statement or listed below. You shall not be liable for any unauthorized use of your preferred customer card after such notification. Your liability for unauthorized use of the preferred customer card prior to such notification shall be limited to **\$50.00**.

17. CREDIT INFORMATION

You promise that any credit information given to us is true and complete and understand that this information will be relied on by us in establishing your Account and extending credit on your Account. We have the right to investigate your credit, employment and income records, and have the right to verify your credit references and to report the way you pay this Account to credit bureaus and other interested parties.

18. SPECIAL TERMS

If a sales invoice indicates that special terms apply to the purchase, the following terms and conditions apply:

(a) SUB-ACCOUNT ESTABLISHED

A sales invoice subject to special terms modifies the terms of this agreement to establish a sub-account or sub-accounts for the purchases listed on the special terms sales invoice. A sub-account is part of your Account, and all the terms of this agreement apply to the purchases listed on a special terms sales invoice except those terms that are changed by the special terms sales invoice. Specifically, the credit charge and minimum payment for a sub account are handled separately from your regular account and from other sub-accounts. The charges made to this agreement by a special terms sales invoice apply only to the purchases listed on the special terms sales. Items that are purchased under the same terms and that have special terms beginning in the same billing cycle may be included in the same sub-account, even if they were purchased on different sales invoices. Items that have special terms beginning in different billing cycles may be in different sub-accounts, even if they were purchased on the same sales invoice.

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