

Details of Rate, Fee and Cost Information

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Fee	None.
Annual Percentage Rate (APR) for Purchases	<p><u>Standard APR:</u> 7.9% for Platinum Plus accounts, or 13.99% for Preferred accounts. The account you receive is determined based on your creditworthiness. See explanation below for Default APR. ¹</p>
† Other APRs	<p><u>Cash Advances:</u> 1.9% Introductory APR for Balance Transfers and Cash Advance Checks through your first 12 statement Closing Dates; after that, the Standard APR is 7.9% for Platinum Plus accounts, or 13.99% for Preferred accounts. The Introductory APR may end sooner if your payment is late. See ¹ and ² below for explanation.</p> <p>The Standard APR for Bank and ATM Cash Advances is 19.99% for Platinum Plus and Preferred accounts.</p> <p><u>Default APR:</u> Up to 24.99% for all Purchase and Cash Advance balances if late or Overlimit for both Platinum Plus and Preferred accounts. See ¹ below for explanation.</p>
Grace period for repayment of balance for Purchases	At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date). See ³ below for explanation.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fees for cash advances and fees for paying late or exceeding the credit limit	<p>Transaction fee for Balance Transfers and Cash Advance Checks: 3% of each such cash advance (minimum \$10, maximum \$75).</p> <p>Transaction fee for Bank and ATM Cash Advances: 3% of each such cash advance (minimum \$10).</p> <p>Late-payment fee: Based on your balance on the late fee posting date - \$15 if \$0-\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.</p> <p>Over-the-credit-limit fee: Based on your balance as of the day the fee is assessed - \$15 if \$0-\$500; \$29 if between \$500.01 and \$1,000; \$39 if \$1,000.01 or over.</p>
Transaction fee for Purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips; money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).
Foreign Transactions	Transaction fee for any transaction made outside of the United States or in a foreign currency: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

¹ Each time your minimum payment is late (*i.e.*, not received by 2 p.m., ET, on its Payment Due Date), or the account balance is over-the-credit-limit, we may increase each of your account's Standard APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances.

If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs are paid off.

² The Introductory APR is effective upon the opening of your account and does not apply to Bank and ATM Cash Advances. When the Introductory APR expires, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers and Cash Advance Checks). If your payment is late, either the Standard APR or the Default APR may be applied to those balances as of the first day of the billing cycle in which the payment was late or not received. We reserve the right to change the Standard APRs and the Default APR on your account.

³ The number of days between your statement Closing Date and Your Payment Due Date (the grace period) may vary from one Billing Cycle to another.

CONDITIONS

I have read this application and everything I have stated is true. I am at least 18 years of age and either a United States citizen or a permanent resident of the U.S, or I am at least 21 years of age and a permanent resident of Puerto Rico. I authorize MBNA America Bank, N.A. ("MBNA") to review my credit and employment histories and any other information in order to approve or decline this application, service my account, and manage its relationship with me. I consent to MBNA's sharing of information about me and my account with the organization, if any, endorsing this credit card program. I authorize MBNA to share with others, to the extent permitted by law, such information and its credit experience with me. In addition, I may as a Customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, the "Details of Rate, Fee, and Other Cost Information" and the Credit Card Agreement as it may be amended; I also agree to pay all charges incurred under such terms. Any changes I make to the terms of this application will have no effect. I understand that based on my creditworthiness my application may be approved for a Preferred account. The APRs and benefits for Preferred accounts differ from Platinum Plus accounts. I accept that on a periodic basis an account may be considered for automatic upgrade at MBNA's discretion. I consent to and authorize MBNA, any of its affiliates, or its marketing associates to monitor and/or record any of my phone conversations with any of their representatives. PL.AM.0905

This information was accurate as of 5/2006 and may have changed. For current information, call toll-free at 1-866-438-6262. TTY users, please call 1-800-833-6262. The MBNA Privacy Notice is available at mbna.com and accompanies the credit card.

P2P.#s.0605

This credit card program is issued and administered by MBNA America Bank, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. MasterCard is a federally registered service mark of MasterCard International Inc., and is used by MBNA pursuant to license. MBNA, MBNA America, Platinum Plus, the MBNA logo and the tree symbol are service marks of MBNA America Bank, N.A.