

Enjoy New Things Now  
**Open a Bay Account Today**

Ms.  Mr.  Mrs.  Miss  \_\_\_\_\_  
 First Name Initial Surname Name of Spouse

Address \_\_\_\_\_  
 Apt. # Street City/Town Postal Code Telephone

Previous Address \_\_\_\_\_  
 (If less than 2 years at present address) How Long  
 Occupation \_\_\_\_\_ How Long

Employer \_\_\_\_\_  
 Previous Employer \_\_\_\_\_  
 (If less than 2 years at above position) How Long  
 Occupation \_\_\_\_\_ How Long

Employer of Spouse \_\_\_\_\_

Personal Reference \_\_\_\_\_ Address \_\_\_\_\_

Bank \_\_\_\_\_ Branch \_\_\_\_\_ Chequing   
 Savings

Credit Reference \_\_\_\_\_

**Account Service Charges:** A service charge of 1¼ % per month (21% per annum) will be added to your account if you decide to use the Bay's monthly payment plan. This charge will be based on your previous month's balance.

**Example of Minimum Payment Schedules:**

If your highest balance is:	\$50	\$100	\$225	\$500	\$500 and over
Your minimum payment is:	\$5	\$7	\$12	\$23	5% of highest balance

**Example of Service Charge Calculations:**

If Previous monthly balance is:	\$50	\$100	\$200	\$600	\$1000
Service charges will be:	88¢	1.75	3.50	10.50	17.50

A service charge will be added to my account each month based on my previous month's balance. The

Bay may vary the terms and conditions of this agreement including the cost of credit after giving notice of variation to me.

I am hereby making this application and statement for the purpose of securing Credit and an Account Card from the Hudson's Bay Company and agree to pay according to the terms of the account I establish. I hereby consent to the conducting of a personal investigation (credit investigation) by the Hudson's Bay Company or by a personal reporting agency.

Signature: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Signature of Spouse: \_\_\_\_\_

Fold flap.....Moisten and Seal.....No Postage necessary.