

THE MBNA WORLD MASTERCARD®

now, the sky is only the beginning

unique experiences / exceptional mileage plus point awards / full concierge services / double and triple point features / preset spending limit / mini-card availability / and NO annual fee

Mr. John Q. Sample
1018 Elm Street
Anytown, USA 11111-1234

Dear John Q. Sample,

Until now, as I'm sure you've noticed, credit cards offering extraordinary personal services have charged an equally extraordinary annual price tag.

Now, I would like to make these personal and luxurious concierge amenities, in addition to our exceptional rewards program, available to you through our MBNA World MasterCard® for an unparalleled annual fee of zero.

Naturally, you will also have no pre-set spending limit.

The rest of the letter will address the depth and breadth of the WorldCard concierge services and end on the excitement of customizing your own rewards.

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Sincerely,

John R. Cochran
President
MBNA America

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PRE-APPROVED
CREDIT LINE:

No Preset Limit!

PRE-APPROVED FOR:

Mr. John Q. Sample
1018 Elm Street
Anytown, USA 11111-1234

RESERVE UNTIL:

November 23, 2002

MEMBERSHIP ACCEPTANCE

Name (Print full name if you wish it to appear on card)

Home Telephone

Social Security Number

Employer or Business Name (If self-employed)

Business Telephone

Annual Household Income

Mothers Maiden Name (For emergency identification only)

Signature (Primary cardholder)

Must Be 18 years or older. Offer not transferrable.
Please review disclosure information on reverse.

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