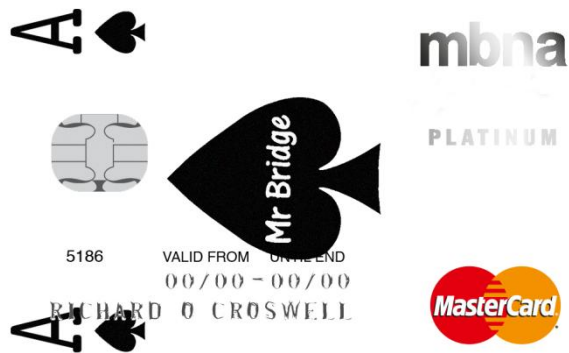




Mr Bridge Credit Card



The Benefits

0% for **12 months** on balance transfers made in the first 90 days from the date your account is opened (3% handling fee)

0% for **3 months*** on card purchases from the date your account is opened†

15.9% APR
typical rate (variable)

To apply, call us on 0800 028 2440 and quote 31CVST2R

Added Extras...

- Manage your account online
- No annual fee
- Free fraud protection and text alert service
- 24 hour customer helpline
- Free additional cardholders for family members

What do I need to apply?

- Personal details e.g. home address
- At least 3 years address history
- Details of your present employment
- Details of any current borrowings
- Your bank account details

The credit card is issued by MBNA Europe Bank Limited, Registered Office: Stansfield House, Chester Business Park, Chester CH4 9QQ. Registered in England number 2783251. Credit is available, subject to status, only to UK residents aged 18 or over. You cannot transfer balances from another MBNA account. We will monitor or record some phone calls. MBNA's consumer credit activities are licensed by the Office of Fair Trading (OFT) and our general insurance activities are authorised and regulated by the Financial Services Authority (FSA). CP0909_SMP_MB_A

† If you do not pay your balance in full we will use your payments to reduce lower rate balances before higher rate balances. If promotional rate balances are the same we will repay them in the following order: first, the one with the earliest expiry date; if the expiry dates are the same then the one which started first; if the expiry dates, and start dates are the same then the one with the lowest standard rate. Promotional rates will no longer apply from the beginning of any statement period during which you have breached your terms and conditions.

* From the date your account is opened.