



Credit Card Request

Main Customer Number:	Portfolio Number:	Portfolio Name:	Date:
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This Credit Card Request will serve as your agreement for your StateTrust Bank & Trust, Ltd. Credit Card. This agreement governs your credit card account, and you agree to the terms of this agreement by signing in the Signature section below. As used in this agreement, the words "Bank," "we" and "us" mean StateTrust Bank & Trust, Ltd, its affiliated bank StateTrust International Bank & Trust, LLC, and their successors, and assigns, and the words "you" and "your" mean each of the undersigned in the Signature section below, including any Cardholder and Portfolio Holder signatory.

Instructions - Please complete one form for each Cardholder you wish to authorize under this Portfolio.

I. Credit Card Information

Product Type	<i>WorldPass Premier Credit Card</i>				<i>Primary</i>	<i>Additional</i>	<i>Individual</i>
Portfolio assignment	<i>The credit card will be created in the main portfolio of the portfolio holder signatory held with the Bank, or if it is required, in a specially designated portfolio and at the sole discretion of the Bank, to allow the cardholders have on-line Banking access for Credit Card Inquiry.</i>						
Reason for Issue*	<i>New</i>	<i>For all replacements proceed to Cardholder Signature to sign and date.</i>					
		<i>Lost</i>	<i>Stolen</i>	<i>Damaged</i>	<i>Name Change</i>	<i>Other</i>	
Credit Limit Requested*	<i>USD4,500</i>	<i>USD 5,000</i>	<i>USD 7,500</i>	<i>USD 10,000</i>	<i>Other Amount:</i>		
	<i>* Must be approved by the Bank. Credit limit may not exceed 80% of collateralized Time Deposit account (as described below). If left blank, the limit for the additional Cardholder will be the same as the limit for the Primary Cardholder.</i>						
Collateral Account Information*	<i>I/We authorize the Bank: to use existing Time Deposit with automatic rollover as collateral. Number:</i> <i>*Rollover time is every 3 Months: to open a new Time Deposit to server as collateral. Debit Money Market :</i> <i>* You hereby unconditionally pledge, transfer and assign to the Bank, and grant to the Bank a continuing security interest in and to all of your right, title and interest in the Time Deposit account(s) described above to secure any amounts owed by the undersigned Cardholder in connection with the issued Credit Card, and in the event of any non-payment or other default, you acknowledge and agree that the Bank is authorized at any time and from time to time, without notice to you, to set-off, appropriate and apply any amounts held in the Time Deposit account(s) described above against any all obligations of the Cardholder owed to the Bank, pursuant to such continuing lien.</i>						
Countries of Usage*	<i>USA</i>	<i>Country of Residence</i>	<i>Other</i>				
	<i>* Assigned by the Bank.</i>		<i>*Please contact Bank to request additional Countries.</i>				

II. Cardholder Information (Person using the Card)

Card Holder Information* <i>(If Cardholder is an account holder with the Bank, complete required fields*, otherwise complete all fields).</i>	Last Names*:		First Names*:	
	Address:			Customer Number:
	City:	State:	Country:	
	Home Phone:	Work Phone:	Mobil Phone:	
	Date of Birth:	Country of Birth:	Country of Residence*:	
	E-Mail:			
	Name on Card			
Cardholder Relationship to Main Customer	<i>Same</i> <i>Spouse</i> <i>Son/Daughter</i> <i>Father/Mother</i> <i>Brother/Sister</i> <i>Other, Explain:</i>			
Documentation	<i>Copy of Passport*</i> <i>Copy of Cédula*</i> <i>Copy of Drivers' License*</i> <i>* A minimum of two (2) IDs is required.</i>			

III. Signatures

By signing this Credit Card Request Form (the "Agreement"), you acknowledge and agree that this Agreement constitutes an agreement between the Cardholder, the Portfolio Holder(s) and the Bank, and you hereby agree to pay to the Bank the full amount of all credit purchases, cash advances, finance charges, late charges and any and all other charges or amounts that may be due by the Primary Cardholder and any other Additional Cardholder in connection with the Credit Card provided hereunder. You further agree that the Governing Law and the Jurisdiction Section (Section 1) of the Universal Account Agreement executed by you at the time your portfolio account was opened, as well as any other provisions therein applicable to this Credit Card Request and conditions of collateral, shall govern the terms of this Agreement. You further acknowledge and agree that the Bank may, subject to any legal restriction, unilaterally amend this Agreement or any term, condition or provision hereof at any time, provided that any such amendment will be effective only upon notice to the Cardholder. You authorize and assume full responsibility for the issuance of a Credit Card to the Cardholder, and to allow this Credit Card to have full access to the Available Credit linked under the selected Portfolio. You further agree to indemnify and hold harmless the Bank, its affiliates, owners and employees from and against any and all claims, liabilities, damages, charges and any expenses sustained or incurred as a result of any Credit Card transaction. Approval signatures must come from authorized registered Portfolio Holder signatories.

Disclaimer of Risk and Liability: Credit Cards issued by StateTrust Bank & Trust, Ltd. are not covered by insurance or money back guarantees against loss for unauthorized charges, theft, cloning or any other form of fraud.

Cardholder

By

Name

Date

I Certify that the Financial and Employment Information provided in Sections IV & V is authentic and up-to-date.

Portfolio Authorized Signature

By

Name

Date

Portfolio Authorized Signature

By

Name

Date



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Portfolio Name:	Date:

IV. Employment Information (Only for New Credit Cards or Credit Limit increases)

Current Employer:	Name:		
	Street:		
	City:	State:	Zip Code:
	Country:	Telephone:	
	Position:		How Long (Years)?
Previous Employer*:	Name:		
	*If less than 2 years employed at current employer.		

V. Financial Information (Only for New Credit Cards or Credit Limit increases)

Personal Income:		Income Description	USD
	1	Annual Gross Income	
	2	Additional Income, specify:	
		Total Gross Income	
Personal Expenses:		Description	USD
	1	Monthly Expenses	
Personal Assets:		Asset Description	Market Value USD
	1	Bank Accounts	
	2	Financial Assets	
	3	Value of Real Estate Owned	
	4	Other Assets, specify:	
		Total Assets	
Personal Liabilities:		Liability Description	USD
	1	Short Term Loans	
	2	Mortgage	
	3	Other Liabilities, specify:	
		Total Liabilities	

For Bank Use only

LOC No:	PP:	AA USD:	ID No:	Date: / /
Credit	Operations	Management		