

Terms and conditions

Please read the terms, conditions and disclosures included with this application for the Home Trust Secured Credit Card

Below is an overview of these Terms and Conditions and what you are agreeing to:

[Authorization for collection, use and disclosure of personal information](#)

[Credit Reporting Consent Terms](#)

[Authorization for account creation and credit card application](#)

Authorization for Use of Personal Information

Your Personal Information is information about you that you provided to us or information we collected, with your consent, from other sources such as credit reporting agencies, and includes your name, address, age, financial data, Social Insurance Number (if you provided it), employment information, and other information that could be used to identify you. We partner with Canadian Credit Reporting Agencies and telecommunications service providers to help us assess your creditworthiness and your eligibility for this Card you have applied for and to confirm your identity. These partners are trusted national guardians of personal information such as your name, address, phone number, social insurance number, credit card details and other information that we may use to confirm your identity. The information being validated is already in their files and will not be shared with anyone.

We may collect credit, identity and financially related information about you during the course of our relationship with you from you, credit bureaus, other financial institutions, telecommunications and mobile services providers, your employer and other references and other financial services industry databases ("Personal Information"). We may also disclose Personal Information to credit bureaus, financial institutions, Visa Canada and Visa International and their agents and to outside providers of card services. We and those parties may use Personal Information to identify you, understand my needs and eligibility for this Application and Card and for Card and other services to recommend and market particular products and services.

By submitting this credit card application, you are giving consent for your Personal Information to be shared with these third parties, and this consent cannot be revoked after your application is submitted.

To obtain a copy of Home Trust's Privacy Code, visit www.hometrusted.ca/privacy or call 1-888-281-7793.

Credit Reporting Consent Terms

You consent to Home Trust Company and its agents using your Personal Information to obtain, validate or exchange Personal Information, credit information and other financially related information about you at any time during the term of this agreement from any credit reporting agency, credit bureau, other financial services industry databases, your employer(s), your references, your telecommunications services provider, mobile services provider, or any person who has or may have financial dealings with you for the purposes outlined in the Privacy Code. Home Trust Company may use information you provide to us when opening or operating any accounts you have with us to confirm or validate such information with third parties. When you consent to a credit check, we will exchange your Personal Information with a credit bureau for the purposes of qualifying you for products, determining your access to funds, verifying your identity and to protect against fraud.

You consent to us doing credit checks on you. We can do credit checks when you apply, and on an ongoing basis. This helps us to:

- Assess your eligibility and creditworthiness
- Establish credit and hold limits
- Collect a debt or enforce an obligation owed to us by you
- Prevent and address fraud
- Identify products and services that may be of interest to you
- Manage and assess our risks
- Understand your needs and personalize our products and services to you

When we do a credit check, we will give your information to credit reporting bureaus and other lenders. They will give reports and information to us about you. You may not withdraw your consent to this ongoing exchange of information once you have applied for any credit product with us. If you do not wish to consent, you must not proceed with this application.

Authorization for account creation

Please open an Account in my name ("Account"), and issue my Card and Personal Identification Number. I agree that all activity on my Account will be for lawful, personal use by me or an Authorized User on the Card in accordance with Home Trust's policies and procedures. I will not allow any use either directly or indirectly on behalf of any third party. I will be bound by the Cardholder Agreement you will send me, as amended or replaced from time to time; my use of any Card I applied for will prove I have received and read the Cardholder Agreement. I will ensure that all Authorized Users review the Cardholder Agreement and any other agreements and program terms you will send me.

Cost of Borrowing Disclosure Statement

The Cost of Borrowing Disclosure Statement shows details about the credit card you applied for or granted. When you apply, we'll consider you for this card based on your eligibility. At the end of this application, you will find out if you have been approved.