



GE Capital

APPLICATION AND CREDIT CARD ACCOUNT AGREEMENT

A credit service of GE Capital Retail Bank

** MARRIED WI Residents only: If you are applying for an individual account and your spouse also is a WI resident, combine your and your spouse's financial information.

1. APPLICANT INFORMATION: Please tell us about yourself. Please note that you must reside in the United States and be 18 years or older to apply.

Form for Applicant Information including fields for Name, Date of Birth, Social Security Number, Home Phone Number, Mailing Address, and Housing Information.

*You authorize GE Capital Retail Bank ("GECRB") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive special offers, updates and account information, including text messages from GECRB and the dealers/merchants/retailers that accept the Card. Standard text messaging rates may apply.

2. JOINT APPLICANT INFORMATION: An additional card will be issued to the person indicated below. The applicant (and joint applicant, if any) will be liable for all transactions made on the account including those made by any authorized user. JOINT APPLICANT: You agree that we may send notices to you and/or applicant at the applicant's address, regardless of whether you live at that address.

Form for Joint Applicant Information including fields for Name, Date of Birth, Social Security Number, Home Phone Number, Mailing Address, and Housing Information.

3. APPLICANT and JOINT APPLICANT: We need your signature(s) below

By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GECRB credit card (the "Card"), and I agree that:

- List of terms and conditions including consent to information sharing, automatic dialing, and arbitration.

PLEASE SEE NEXT PAGE FOR RATES, FEES AND OTHER COST INFORMATION.

Federal law requires GECRB to obtain, verify and record information that identifies you when you open an account. GECRB will use your name, address, date of birth, and other information for this purpose.

If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you each agree that you intend to apply for joint credit.

Signature lines for Applicant and Joint Applicant with date fields.

FOR RETAILER USE ONLY (Validation of Customer I.D.)

Retailer verification form with fields for Retailer #, Account #, Key #, Applicant ID, Issuance State, Exp. Date, and Signature/Photo Match.