



**Starts low. Stays low.**  
**0% Intro APR** then 9.99% APR†

Your benefits include...

- No Annual Fee
- Online Account Access
- Free Additional Cards



Guaranteed buying protection & Internet security

## Discover® Titanium Card Application

Please Choose a Card Design:



Titanium



American Flag

**Get the Revolutionary Discover 2GO<sup>SM</sup> Card!**



Yes, in addition to my card selection above, send me my FREE Discover 2GO<sup>SM</sup> Card.

[Click here for information about Discover 2GO<sup>SM</sup>](#)

Applying online is quick and easy. To apply, you must be at least 18 years of age and a U.S. citizen or U.S. resident with a minimum annual household income of \$15,000 or above.

† [View Important Information about APR, fees and restrictions.](#)

## Please Tell Us About Yourself

All fields marked \* are required.

First Name\*   
 Middle Name   
 Last Name\*   
 Date of Birth\* Month  Day  19   
 Social Security Number\*  -  -   
 Mother's Maiden Name\*  (last name only)  
 Home Telephone\*  -  -

E-mail Address (Optional)  (e.g., JLWebb@yahoo.com)Retype E-mail Address 

(Used to confirm receipt of your application and to deliver important information about your Account and special offers)

Are you a U.S. Citizen?\*  Yes  NoAre you a permanent U.S. Resident?\*  Yes  No

## Address and Housing Information

Street Address\* Apartment or Suite  (e.g., #H-102)City\* State\* Select One Zip Code\* Housing Status\* Select One Monthly Housing Payment\* \$  .00 (Please round to the nearest whole \$100)Length of Time at Current Residence\*   Years  Months (If less than 1 year)

## Employment Information

Name of Employer\* Employer City\* Employer State\* Select One Employer Zip Code\* Business Telephone  -  - Length of Employment\*   Years  Months (If less than 1 year)Occupation 

## Household Finance Information

Annual Salary, plus Bonus\* \$  .00 (Please round to the nearest whole \$100)Other Annual Household Income ‡ \$  .00 (Please round to the nearest whole \$100)

‡ Alimony, child support, spouse's income or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation. Except for full-time students, **you must have a minimum annual household income of \$15,000 to be considered for any Discover Card Account.** For highest credit line, please include all sources of annual household income.

Do you have a Checking Account?\*  Yes  NoDo you have a Savings Account?\*  Yes  No

## Additional Card Information

You may elect to request a FREE Additional Card which lets you give the people closest to you access to your credit line without giving up your card. Enter the name that you want to appear on the card below.

First Name	<input type="text"/>
Middle Initial	<input type="text"/>
Last Name	<input type="text"/>

**SCROLL TO BOTTOM TO SUBMIT YOUR APPLICATION**

## Read and Agree to Important Information

After you have read the Information, please confirm your acceptance and click the Submit Application button. By clicking this button, you are indicating that you have read and agree to the Information you have entered before submitting your application.

<b>Annual Percentage Rate (APR) for Purchases</b>	0% until the last day of the billing period ending during December 2003*; thereafter the standard APR 9.99%
<b>Other APRs</b>	<b>Balance Transfers:</b> 0% until the last day of the billing period ending during December 2003*; thereafter the standard APR for purchases <b>Default Rate:</b> 19.99% or 24.99%* <b>Cash Advances:</b> 20.99%
<b>Variable Rate Information</b>	Your standard APR for purchases may vary and is determined monthly by adding 5.74% to the Prime Rate**
<b>Grace Period for Repayment of the Balance of Purchases</b>	At least 25 days when you pay your balance in full each month
<b>Method of Computing the Balance for Purchases</b>	Two-cycle Average Daily Balance (including new purchases)
<b>Annual Fee: NONE</b>	<b>Minimum Finance Charge: \$.50</b>

**CASH ADVANCE TRANSACTION FEE:** 3% for each cash advance, with a minimum of \$5 and no maximum.  
**LATE FEES:** \$15 on balances up to \$100; \$25 on balances of \$100 up to \$1,000; \$35 on balances of \$1,000 and greater. **OVERLIMIT FEE:** \$15 on balances \$1,000 or less; \$35 on balances greater than \$1,000.

**\*DEFAULT RATE:** If you are late making a payment, any introductory/special rates terminate and the standard purchase APR will apply to purchases and balance transfers. If you fail twice to make a required payment or if you exceed your Account credit limit twice, your purchase APR will be 19.99%. If you fail three times to make a required payment or if you exceed your Account credit limit three times, your purchase APR and cash advance APR will be 24.99%. See Cardmember Agreement for details.

**\*\* PRIME RATE:** The Prime Rate is the highest rate of interest listed as the "prime rate" in the money rates section of *The Wall Street Journal* on the last business day of the month. Your APR will increase or decrease when the Prime Rate changes.

**INTRODUCTORY/SPECIAL APRs:** If you are approved for an Account, you will be able to make balance transfers under this offer until November 1, 2003. If you request a balance transfer after this date, or, we do not receive all required information for the balance transfer request, we will not make the balance transfer requested. You should not rely on a balance transfer to be made by any particular date. Although most balance transfers will be made sooner, it could take up to four weeks before payment of your other account is made. Accordingly, you should continue to make all required payments until you confirm that the balance transfer was made. Balance transfers may not exceed your available credit. Balance transfers may not be

used to pay any Discover Accounts. Balance transfer requests will be processed from the lowest to the highest dollar amount. If a balance transfer request is more than your available Account credit limit, we will automatically lower the balance transfer amount to your available credit and complete the transfer. We will not close your other account(s), even if you transfer the entire balance. If you want to close another account, you should contact the issuer directly. Transfer of a balance which contains disputed purchases or other charges may cause you to lose your dispute rights with regard to these purchases or other charges. There is no grace period on balance transfers. Any introductory/special rates will terminate if you are late making a payment or your Account is overlimit as discussed in the Default Rate section above and in the Cardmember Agreement.

**PAYMENT ALLOCATION:** We apply payments to balances with low introductory/special APRs (such as special balance transfer and purchase APRs) prior to balances with standard APRs. Therefore, your savings will be reduced by making additional transactions or having balances that are subject to standard APRs.

**APPLICATION INFORMATION:** Failure to provide any information requested will be grounds for denial. You authorize us to obtain a consumer report from consumer reporting agencies in considering this application. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. Offer available to U.S. citizens and permanent residents only. THIS OFFER SUPERSEDES ALL PRIOR OFFERS. The information about the terms of this offer are accurate as of May 1, 2003 and may change after that date. To find out what may have changed after that date write to us at PO Box 15410, Wilmington, DE 19886-0820.

**JOINT APPLICATION:** If you would like to apply with a joint applicant, you can request an application by writing to us at PO Box 30943, Salt Lake City, UT 84130-0943. Every joint applicant, including a spouse, may apply for a separate Account.

**CARDMEMBER AGREEMENT:** You agree to be bound by the terms of the Cardmember Agreement, which will be sent with the Card. You also agree that the Cardmember Agreement and the Account are governed by Delaware and applicable federal law and that the Cardmember Agreement, which includes the rates and fees, is subject to change.

**ARBITRATION:** The Cardmember Agreement includes an arbitration provision that allows either of us to choose to resolve a claim or dispute relating to your Account by binding arbitration, in which case, neither of us will have the right to have that claim resolved by a judge or jury. You will have the right to reject the arbitration provision with respect to your new Account within 30 days after receiving your Card. For restrictions and additional information, see the Cardmember Agreement or write to us at PO Box 15192, Wilmington, DE 19886-1020.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. **NEW YORK RESIDENTS:** Contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. Call (800) 518-8866. **WISCONSIN RESIDENTS:** No agreement, court order or individual statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. Married Wisconsin residents must furnish the name and address of their spouse to: Discover Platinum Card at PO Box 15410, Wilmington, DE 19886-0820.

**FEATURES AND BENEFITS:** Discover Titanium Cardmembers do not participate in the Cashback Bonus® Award Program or Discover Gold Rewards® Award Program.

Upon approval, you will receive your new card within 30 days. **Please allow 30 days for us to process your application.** In order to ensure the security of your confidential information, we will never use the Internet to request that you re-enter or verify any information regarding this Discover® Titanium Card application.

**I understand that my credit line will be set after you have reviewed my financial information. I have read and agree to the Important Information. I certify that I am 18 or older and that the information provided is accurate.**

**Please click the Submit Application button only ONCE. It may take a few seconds to process your submission.**

**Submit Application**

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