

MARUKAI JCB CARD CREDIT APPLICATION (HAWAII)

Marukai Membership#*
マルカイ会員番号*

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*Current "regular" Marukai membership is required to obtain a Marukai Hawaii JCB Card.
To ensure prompt processing, please print in ink and fill out completely. Any missing information may delay the processing of your application.

APPLICANT'S INFORMATION

Note: If you are married, you may apply for a separate account in your own name.

First Name 氏名		Middle Initial	Last Name		Home Address ご自宅住所		City	State	Zip
Home Telephone Number お電話番号 ()		<input type="checkbox"/> Own Home 持ち家	<input type="checkbox"/> Live With Parents 両親と同居	Social Security Number ソーシャルセキュリティー番号 またはID番号		Date of Birth 生年月日	Mother's Maiden Name 母親の旧姓	Time at Current Address 現住所在年数 Years Months	
<input type="checkbox"/> Rent 賃貸		<input type="checkbox"/> Other その他		Are you a U.S. Citizen or Permanent U.S. Resident? 合衆国市民権または永住権をお持ちですか。 <input type="checkbox"/> Yes <input type="checkbox"/> No		If No, Immigration Status Noの場合、ビザの種類	Name of Nearest Relative Not Residing With You ご親族名	Phone Number of Nearest Relative ご親族のお電話番号 ()	Time Currently Residing in the U.S. 米国在年数 Years Months
Driver's License or State ID Number 運転免許証またはID番号		Previous Home Address, If Less Than Two Years in Current Home Address 旧住所 (現住所在年数が2年未満の場合)				Previous Telephone # 日本のご連絡先 ()			
Employer or Business Name お勤め先			Employer or Business Address 勤務先所在地 City State Zip						
Employer or Business Phone Number 勤務先電話番号 ()		Occupation / Position 役職		<input type="checkbox"/> Self-Employed * 自営業			If Self-Employed, Indicate Type of Business 自営業の場合、業種		Time at Employer or Business 勤続年数 Years Months
<input type="checkbox"/> Retired ご退職		Annual Gross Salary 税込年収 \$		Other Annual Gross Income ** その他税込年収 \$		Source of Other Annual Gross Income 収入源		Monthly Mortgage or Rent 家賃または住宅ローン月額 \$	

AUTHORIZED USER

If you want an additional card for another individual who is a current member on your Marukai Membership and who is 18 years or older, please provide the following information about that individual.
家族会員カードをご希望の場合、以下にご記入ください。

First Name 氏名		Middle Initial	Last Name		Social Security Number ソーシャルセキュリティー番号 またはID番号		Date of Birth 生年月日	Marukai Membership Number マルカイ会員番号	
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* Self-employed applicants may be required to provide a copy of their latest signed Federal income tax return.

** Alimony, child support, or separate maintenance does not have to be revealed unless you choose to have it considered as a basis for repaying this obligation.

I, the Applicant, certify that all of the above information is accurate and that I am twenty-one (21) years or older. I also certify that I have a current and valid Marukai Corporation membership account and that I am a legal resident of the State of Hawaii. JCB International Credit Card Co., Ltd. ("JCBI") is authorized to verify any of the information above and to obtain credit reports on me. If this application is approved, I agree to be bound to the terms and condition of the JCB Consumer Credit Card Agreement and Disclosure for my account which will be sent to me with my card(s). I also agree that I, not the Authorized User, will be individually liable for payment of all amounts owing on the account, including any amount charged by the Authorized User.

By signing below, I certify that I have read, met and agreed to all the terms, conditions and disclosures on this application. I also authorize any employment, banking, and credit references listed above to provide any information to JCBI.

X

Applicant's Signature お申込み本人ご署名 Date 日付

For JCBI Use Only

AN	AS	DATE	<input type="checkbox"/> AP <input type="checkbox"/> AU <input type="checkbox"/> DC	CL	SRN
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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.15%* This APR will vary with the market based on the Prime Rate
APR for Cash and Check Advances (including Balance Transfers)	13.15%* This APR will vary with the market based on the Prime Rate
Paying Interest	Your due date is at least 27 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash and check advances (including balance transfers) on the posted date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Set-up and Maintenance Fees	
• Annual Fee	\$0
Transaction Fees	
• Cash and Check Advance (including Balance Transfers)	Either \$2 or 2% of the amount of each cash or check advance (including balance transfers), whichever is greater
• Foreign Transaction	1.1% on each transaction before conversion to U.S. dollars.
Penalty Fees	
• Late Payment	\$25
• Over-the-Credit Limit	\$0
• Returned Check	\$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

The Prime Rate used to determine the APR is the rate published in The Wall Street Journal on December 8, 2009, which was 3.25%. The APR may change quarterly on the first day of the billing cycle beginning in April, July, October and January, based on the Prime Rate on the second Tuesday of March, June, September and December. The APR will not exceed 18.0%. The information described in this agreement is accurate as of February 22, 2010 but is subject to change.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Privacy Notice: Our Privacy Notice is available upon request. You may obtain a copy of the notice by calling us at 800-366-4522.