

Secured Visa

Our Home Trust Secured Visa card is a credit card designed to help Canadians establish or re-establish their credit. We have two great options available to your clients, depending on their needs.



	Low-Rate Option	No Annual Fee Option
Interest rate (purchases)	14.90%	19.99%
Monthly or Annual Fees (primary applicant)	\$5.00 monthly fee or \$59.00 annual fee	No fee
Monthly or Annual Fees (secondary applicant)	\$2.00 monthly fee or \$19.00 annual fee	No fee
Interest rate (cash advances)	19.80%	19.99%
Credit limit (min)	\$500	
Credit limit (max)	\$10,000	
Security deposit	\$500 - \$10,000	
Over Limit fee	\$29.00	
NSF fee	\$45.00	
ATM fee (Canada)	1% of withdrawal amount (min \$2.50, max \$10.00)	
ATM fee (USA)	1.5% of withdrawal amount (min \$4.50, max \$15.00)	
ATM fee (non-North America)	1.5% of withdrawal amount (min \$5.50, max \$15.00)	
Minimum Payment	3% of the balance or \$10.00, whichever is greater	

These options provide greater flexibility to clients in managing their credit. It comes on top of all the other advantages of our Secured Visa* Card. Unlike a prepaid card, payment history and other account information is reported on a monthly basis to Equifax and TransUnion to help rebuild credit. Clients can access cash anytime, anywhere from over 1 million ATMs around the world displaying the Visa or Plus logo.

Not available to residents of Quebec

For more information or to get current rates contact your Business Development Manager or visit www.hometrusted.ca

