

GUARANTEE AND WAIVER

In consideration of Hallmark Bank & Trust Ltd. ("HBTL") issuing a Horizon credit card in the name of _____ ("the Company") and the sum of \$5.00 now paid to me by HBTL, the receipt and sufficiency of which is hereby acknowledged:

I _____ do hereby acknowledge that I have been fully informed that the issuance of a credit card in the name of a corporation may render me liable for an unlimited amount if the card is stolen or lost or subject to unauthorized use.

Furthermore, I hereby waive and relinquish for myself, my heirs, successors, and assign all claims, demands and causes of action whatsoever against HBTL or its successors arising from or on account of the loss, theft, or unauthorized use of the credit card issued to the Company.

I do hereby personally guarantee to pay to HBTL any and all amounts charged to the Horizon card issued to the Company after the card has been stolen or lost or subject to unauthorized use, irrespective of whether it has been reported as lost or stolen to the extent that such charges can not be claimed back from the merchants accepting the card and only to the extent that such charges exceed the funds deposited with HBTL.

Dated at _____ day of, _____
year _____

Name: please print

Signature

Witness