

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

FORM 10-K/A

(Mark One)

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

or

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For Transition period January 1, 2003 through June 30, 2003.  
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Commission file number: 333-50316-02

MBNA AMERICA BANK, NATIONAL ASSOCIATION  
on behalf of the  
MBNA CREDIT CARD MASTER NOTE TRUST  
(Exact name of registrant as specified in its charter)

United States of America  
(STATE OR OTHER JURISDICTION  
OF INCORPORATION OR ORGANIZATION)

51-0331-454  
(I.R.S. EMPLOYER  
IDENTIFICATION NO.)

Wilmington, DE. 19884-0781  
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES) (ZIP CODE)  
REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE:

(800) 362-6255

SECURITIES REGISTERED PURSUANT TO SECTION 12(B) OF THE ACT:

None

SECURITIES REGISTERED PURSUANT TO SECTION 12(G) OF THE ACT:

None

INDICATE BY CHECK MARK WHETHER THE REGISTRANT HAS (1) FILED ALL REPORTS REQUIRED TO BE FILED BY SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934 DURING THE PRECEDING 12 MONTHS (OR FOR SUCH SHORTER PERIOD THAT THE REGISTRANT WAS REQUIRED TO FILE SUCH REPORTS) AND (2) HAS BEEN SUBJECT TO SUCH FILING REQUIREMENTS FOR THE PAST 90 DAYS.

Yes  No

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part II of the Form 10-K or any amendment to this form 10-K.  (Not Applicable)

Indicate by check mark whether the registrant is an accelerated filer (as defined in rule 12b-2 of the Act). Yes  No

State the aggregate market value of the voting and non-voting common equity held by non-affiliates computed by reference to the price at which the common equity was last sold, or the average bid and asked price of such common equity, as of the last business day of the registrant's most recently completed second fiscal quarter.

Registrant has no voting stock or class of common stock outstanding as of the date of this report.

Registrant has not been involved in bankruptcy proceedings during the preceding five years.

Registrant is not reporting as a corporate issuer.

Documents incorporated by reference:

No documents are being incorporated by reference

EXPLANATORY NOTE  
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This amendment relates to a Transition Report on Form 10-K filed by MBNA America Bank, National Association ("MBNA"), on behalf of the MBNA Credit Card Master Note Trust, with the Securities and Exchange Commission ("SEC") on September 30, 2003. In the course of preparing the underlying Transition Report for filing with the SEC through its EDGAR system, MBNA discovered that its EDGAR software programs could not assign an electronic "tag" to the related electronic submission identifying the certification as "Exhibit 31," as contemplated by recent SEC rule changes. After unsuccessful attempts to respond to this software incompatibility, MBNA filed the Transition Report electronically and included an electronic tag in the electronic submission identifying the certification as "Exhibit 99." This amendment to the Transition Report is being filed for the sole purpose of updating the electronic submission to include an electronic tag that correctly identifies the certification as "Exhibit 31."

(a) The following documents are filed as part of this Report:

3. Exhibits:

31. Certification

99.01 Annual Accountant's reports each dated August 15, 2003 with respect to MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust MBNAseries Class A(2001-1), Class A(2001-2), Class A(2001-3), Class A(2001-4), Class A(2001-5), Class A(2002-1), Class A(2002-3), Class A(2002-4), Class A(2002-5), Class A(2002-6), Class A(2002-8), Class A(2002-9), Class A(2002-10), Class A(2002-12), Class A(2002-13), Class A(2003-1), Class A(2003-2), Class A(2003-3), Class A(2003-4), Class A(2003-6), Class B(2001-1), Class B(2001-2), Class B(2002-1), Class B(2002-2), Class B(2002-3), Class B(2002-4), Class B(2003-1), Class B(2003-2), Class C(2001-1), Class C(2001-3), Class C(2001-4), Class C(2001-5), Class C(2002-1), Class C(2002-3), Class C(2002-4), Class C(2002-5), Class C(2002-6), Class C(2002-7), Class C(2003-1), Class C(2003-2), Class C(2003-3).\*

99.02 Annual Servicer's Certificate dated August 15, 2003 with respect to the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust MBNAseries Class A(2001-1), Class A(2001-2), Class A(2001-3), Class A(2001-4), Class A(2001-5), Class A(2002-1), Class A(2002-3), Class A(2002-4), Class A(2002-5), Class A(2002-6), Class A(2002-8), Class A(2002-9), Class A(2002-10), Class A(2002-12), Class A(2002-13), Class A(2003-1), Class A(2003-2), Class A(2003-3), Class A(2003-4), Class A(2003-6), Class B(2001-1), Class B(2001-2), Class B(2002-1), Class B(2002-2), Class B(2002-3), Class B(2002-4), Class B(2003-1), Class B(2003-2), Class C(2001-1), Class C(2001-3), Class C(2001-4), Class C(2001-5), Class C(2002-1), Class C(2002-3), Class C(2002-4), Class C(2002-5), Class C(2002-6), Class C(2002-7), Class C(2003-1), Class C(2003-2), Class C(2003-3).\*\*

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\*Incorporated by reference to Exhibit 99.01 to Transition Report on Form 10-K (file number 333-50316-02), filed with the SEC on September 30, 2003.  
\*\*Incorporated by reference to Exhibit 99.02 to Transition Report on Form 10-K (file number 333-50316-02), filed with the SEC on September 30, 2003.

(b) Forms 8-K were filed by the registrant during the quarter ended June 30, 2003. These reports filed on April 15, 2003, May 14, 2003, June 16, 2003, June 19, 2003, June 24, 2003 and June 30, 2003 included the following:

- Item 2. Acquisition or Disposition of Assets
- Item 5. Other Events
- Item 7. Financial Statements, Pro Forma Financial Information and Exhibits
- Item 8. Change in Fiscal Year

(c) See item 15(a) (3) above.

SIGNATURES  
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Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

MBNA Credit Card Master Note Trust (Registrant)  
By: MBNA America Bank, National Association As Servicer

Date: October 6, 2003

By: /s/Douglas O. Hart  
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Douglas O. Hart  
Senior Executive Vice President

Certification

I, Douglas O. Hart, certify that:

1. I have reviewed this transition report on Form 10-K, and all reports on Form 8-K containing distribution or servicing reports filed in respect of periods included in the transition period covered by this transition report, of the MBNA Credit Card Master Note Trust;

2. Based on my knowledge, the information in these reports, taken as a whole, does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading as of the last day of the period covered by this transition report;

3. Based on my knowledge, the distribution or servicing information required to be provided to the trustee by the servicer under the pooling and servicing, or similar, agreement, for inclusion in these reports is included in these reports;

4. I am responsible for reviewing the activities performed by the servicer under the pooling and servicing, or similar, agreement, and based upon my knowledge and the annual compliance review required under that agreement, and except as disclosed in the reports, the servicer has fulfilled its obligations under that agreement; and

5. The reports disclose all significant deficiencies relating to the servicer's compliance with the minimum servicing standards based upon the report provided by an independent public accountant, after conducting a review in compliance with the Uniform Single Attestation Program for Mortgage Bankers or similar procedure, as set forth in the pooling and servicing, or similar, agreement, that is included in these reports.

Date: September 30, 2003

/s/ Douglas O. Hart  
Douglas O. Hart  
Senior Executive Vice President