
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 10-K/A

(Amendment No. 1)

(Mark One)

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

For the fiscal year ended: June 30, 2006

or

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

For Transition period _____

Commission File Number of issuing entity: 333-136122-02

BA CREDIT CARD TRUST *

(Exact name of issuing entity as specified in its charter)
(Issuer of the Notes)

Commission File Number of issuing entity: 333-136122-01

BA MASTER CREDIT CARD TRUST II

(Exact name of issuing entity as specified in its charter)
(Issuer of the Collateral Certificate)

Commission File Number of depositor: 333-136122

BA CREDIT CARD FUNDING, LLC

(Exact name of depositor as specified in its charter)

FIA CARD SERVICES, NATIONAL ASSOCIATION

(Exact name of sponsor as specified in its charter)

Delaware

(State or other jurisdiction of Incorporation
or organization of the issuing entity)

c/o BA Credit Card Funding, LLC
214 North Tryon Street
Charlotte, NC 28255

(Address of principal executive offices
of issuing entity)

(704) 683-4915

(Telephone number, including area code)

N/A

(I.R.S. Employer Identification No.)

N/A

(Former name, former address, if changed since last report)

Delaware

(State or other jurisdiction of Incorporation
or organization of the issuing entity)

c/o BA Credit Card Funding, LLC
214 North Tryon Street
Charlotte, NC 28255

(Address of principal executive offices
of issuing entity)

(704) 683-4915

(Telephone number, including area code)

N/A

(I.R.S. Employer Identification No.)

N/A

(Former name, former address, if changed since last report)

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 if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes ☐ No ☒

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. Yes ☐ No ☒

Indicate by check mark whether the registrant (1) has 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.

☐ [Item 405 of Regulation S-K is not applicable.]

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, or a non-accelerated filer. See definition of "accelerated filer and large accelerated filer" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer ☐ Accelerated filer ☐ Non-accelerated filer ☒

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes ☐ No ☒

Registrant has no voting or non-voting common equity outstanding held by non-affiliates.

* In accordance with relevant regulations of the Securities and Exchange Commission, the depositor files annual and other reports with the Commission on behalf of the BA Credit Card Trust and the BA Master Credit Card Trust II under the Central Index Key (CIK) number (0001128250) for the BA Credit Card Trust.

Explanatory Note

The depositor, on behalf of the BA Credit Card Trust and the BA Master Credit Card Trust II, is filing this Amendment No. 1 on Form 10-K/A to its Form 10-K for the year ended June 30, 2006 to revise: (i) the signature block of Marcie E. Copson-Hall to the Form 10-K and (ii) the certifications of Marcie E. Copson-Hall attached as Exhibit 31.1 and Exhibit 31.2 pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 and relevant Commission regulations.

This Form 10-K/A does not otherwise amend the Form 10-K.

PART IV

Item 15. Exhibits, Financial Statement Schedules.

- (a)(1) Not Applicable.
- (a)(2) Not Applicable.
- (a)(3) Not Applicable.
- (b) Exhibits

Exhibit Number	Description
3.1	Composite Articles of Association of FIA Card Services, National Association (included in Exhibit 3.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
3.2	Composite Bylaws of FIA Card Services, National Association (included in Exhibit 3.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.1	Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.2	Amended and Restated Series 2001-D Supplement to Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.3	BA Credit Card Trust Second Amended and Restated Trust Agreement, dated as of June 10, 2006 (included in Exhibit 4.3 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.4	Amended and Restated Indenture, dated as of June 10, 2006 (included in Exhibit 4.4 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.5	Amended and Restated BAseries Indenture Supplement, dated as of June 10, 2006 (included in Exhibit 4.5 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.6.1	Class A(2001-2) Terms Document, dated as of July 26, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
4.6.2	First Amendment to Class A(2001-2) Terms Document, dated as of August 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
4.6.3	Class A(2001-5) Terms Document, dated as of November 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 14, 2001, which is incorporated herein by reference).
4.6.4	Class C(2001-5) Terms Document, dated as of December 11, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 14, 2002, which is incorporated herein by reference).
4.6.5	Class A(2002-1) Terms Document, dated as of January 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 14, 2002, which is incorporated herein by reference).
4.6.6	Class B(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).

- 4.6.7 Class C(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).
 - 4.6.8 Class A(2002-3) Terms Document, dated as of April 24, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2002, which is incorporated herein by reference).
 - 4.6.9 Class A(2002-4) Terms Document, dated as of May 9, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
 - 4.6.10 Class A(2002-5) Terms Document, dated as of May 30, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
 - 4.6.11 Class B(2002-2) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
 - 4.6.12 Class C(2002-3) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
 - 4.6.13 Class A(2002-8) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
 - 4.6.14 Class A(2002-9) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
 - 4.6.15 Class C(2002-4) Terms Document, dated as of August 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 13, 2002, which is incorporated herein by reference).
 - 4.6.16 Class A(2002-10) Terms Document, dated as of September 19, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 18, 2002, which is incorporated herein by reference).
 - 4.6.17 Class B(2002-4) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.18 Class C(2002-6) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.19 Class C(2002-7) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.20 Class A(2002-13) Terms Document, dated as of December 18, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 24, 2003, which is incorporated herein by reference).
 - 4.6.21 Class C(2003-1) Terms Document, dated as of February 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.22 Class C(2003-2) Terms Document, dated as of February 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.23 Class B(2003-1) Terms Document, dated as of February 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.24 Class A(2003-1) Terms Document, dated as of February 27, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
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- 4.6.25 Class A(2003-3) Terms Document, dated as of April 10, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
 - 4.6.26 Class A(2003-4) Terms Document, dated as of April 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
 - 4.6.27 Class C(2003-3) Terms Document, dated as of May 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2003, which is incorporated herein by reference).
 - 4.6.28 Class A(2003-6) Terms Document, dated as of June 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
 - 4.6.29 Class B(2003-2) Terms Document, dated as of June 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
 - 4.6.30 Class C(2003-5) Terms Document, dated as of July 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.31 Class A(2003-7) Terms Document, dated as of July 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.32 Class C(2003-6) Terms Document, dated as of July 30, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.33 Class A(2003-8) Terms Document, dated as of August 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
 - 4.6.34 Class B(2003-3) Terms Document, dated as of August 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
 - 4.6.35 Class A(2003-9) Terms Document, dated as of September 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 16, 2003, which is incorporated herein by reference).
 - 4.6.36 Class B(2003-5) Terms Document, dated as of October 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
 - 4.6.37 Class A(2003-10) Terms Document, dated as of October 15, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
 - 4.6.38 Class C(2003-7) Terms Document, dated as of November 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
 - 4.6.39 Class A(2003-11) Terms Document, dated as of November 6, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
 - 4.6.40 Class A(2003-12) Terms Document, dated as of December 18, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 19, 2003, which is incorporated herein by reference).
 - 4.6.41 Class A(2004-2) Terms Document, dated as of February 25, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 25, 2004, which is incorporated herein by reference).
 - 4.6.42 Class C(2004-1) Terms Document, dated as of March 16, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 16, 2004, which is incorporated herein by reference).
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- 4.6.43 Class A(2004-3) Terms Document, dated as of March 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2004, which is incorporated herein by reference).
 - 4.6.44 Class B(2004-1) Terms Document, dated as of April 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 1, 2004, which is incorporated herein by reference).
 - 4.6.45 Class A(2004-4) Terms Document, dated as of April 15, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 15, 2004, which is incorporated herein by reference).
 - 4.6.46 Class A(2004-6) Terms Document, dated as of June 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 17, 2004, which is incorporated herein by reference).
 - 4.6.47 Class C(2004-2) Terms Document, dated as of July 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 1, 2004, which is incorporated herein by reference).
 - 4.6.48 Class A(2004-7) Terms Document, dated as of July 28, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 28, 2004, which is incorporated herein by reference).
 - 4.6.49 Class B(2004-2) Terms Document, dated as of August 11, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2004, which is incorporated herein by reference).
 - 4.6.50 Class A(2004-8) Terms Document, dated as of September 14, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 14, 2004, which is incorporated herein by reference).
 - 4.6.51 Class A(2004-10) Terms Document, dated as of October 27, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 27, 2004, which is incorporated herein by reference).
 - 4.6.52 Class A(2005-1) Terms Document, dated as of April 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 20, 2005, which is incorporated herein by reference).
 - 4.6.53 Class A(2005-2) Terms Document, dated as of May 19, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 19, 2005, which is incorporated herein by reference).
 - 4.6.54 Class C(2005-1) Terms Document, dated as of June 1, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 2, 2005, which is incorporated herein by reference).
 - 4.6.55 Class A(2005-3) Terms Document, dated as of June 14, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2005, which is incorporated herein by reference).
 - 4.6.56 Class B(2005-1) Terms Document, dated as of June 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 22, 2005, which is incorporated herein by reference).
 - 4.6.57 Class A(2005-4) Terms Document, dated as of July 7, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 7, 2005, which is incorporated herein by reference).
 - 4.6.58 Class B(2005-2) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
 - 4.6.59 Class A(2005-5) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
 - 4.6.60 Class A(2005-6) Terms Document, dated as of August 25, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 25, 2005, which is incorporated herein by reference).
 - 4.6.61 Class C(2005-2) Terms Document, dated as of September 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 23, 2005, which is incorporated herein by reference).
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- 4.6.62 Class A(2005-7) Terms Document, dated as of September 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 30, 2005, which is incorporated herein by reference).
 - 4.6.63 Class A(2005-8) Terms Document, dated as of October 12, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 12, 2005, which is incorporated herein by reference).
 - 4.6.64 Class C(2005-3) Terms Document, dated as of October 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 20, 2005, which is incorporated herein by reference).
 - 4.6.65 Class B(2005-4) Terms Document, dated as of November 2, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 2, 2005, which is incorporated herein by reference).
 - 4.6.66 Class A(2005-9) Terms Document, dated as of November 17, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2005, which is incorporated herein by reference).
 - 4.6.67 Class A(2005-10) Terms Document, dated as of November 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 29, 2005, which is incorporated herein by reference).
 - 4.6.68 Class A(2005-11) Terms Document, dated as of December 16, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 16, 2005, which is incorporated herein by reference).
 - 4.6.69 Class A(2006-1) Terms Document, dated as of February 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
 - 4.6.70 Class C(2006-1) Terms Document, dated as of February 17, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
 - 4.6.71 Class B(2006-1) Terms Document, dated as of March 3, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 3, 2006, which is incorporated herein by reference).
 - 4.6.72 Class A(2006-2) Terms Document, dated as of March 7, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 7, 2006, which is incorporated herein by reference).
 - 4.6.73 Class C(2006-2) Terms Document, dated as of March 17, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2006, which is incorporated herein by reference).
 - 4.6.74 Class A(2006-3) Terms Document, dated as of March 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 30, 2006, which is incorporated herein by reference).
 - 4.6.75 Class C(2006-3) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 31, 2006, which is incorporated herein by reference).
 - 4.6.76 Class A(2006-4) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 1, 2006, which is incorporated herein by reference).
 - 4.6.77 Class A(2006-5) Terms Document, dated as of June 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 9, 2006, which is incorporated herein by reference).
 - 4.6.78 Class C(2006-4) Terms Document, dated as of June 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2006, which is incorporated herein by reference).
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- 4.6.79 Class A(2006-6) Terms Document, dated as of July 20, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 20, 2006, which is incorporated herein by reference).
 - 4.6.80 Class A(2006-7) Terms Document, dated as of July 28, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 31, 2006, which is incorporated herein by reference).
 - 4.6.81 Class A(2006-8) Terms Document, dated as of August 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 10, 2006, which is incorporated herein by reference).
 - 4.6.82 Class C(2006-5) Terms Document, dated as of August 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 15, 2006, which is incorporated herein by reference).
 - 4.6.83 Class B(2006-3) Terms Document, dated as of August 22, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 23, 2006, which is incorporated herein by reference).
 - 4.6.84 Class A(2006-9) Terms Document, dated as of August 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 30, 2006, which is incorporated herein by reference).
 - 4.6.85 Class A(2006-10) Terms Document, dated as of September 19, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 19, 2006, which is incorporated herein by reference).
 - 4.6.86 Class A(2006-11) Terms Document, dated as of September 26, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 26, 2006, which is incorporated herein by reference).
 - 31.1 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including July 1, 2005 through and including January 31, 2006.
 - 31.2 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including February 1, 2006 through and including June 30, 2006.
 - 33.1 Report on Assessment of Compliance with Servicing Criteria for FIA Card Services, National Association and MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.*
 - 33.2 Report on Assessment of Compliance with Servicing Criteria for The Bank of New York for the period from and including January 1, 2006 through and including June 30, 2006.*
 - 34.1 Attestation Report of PricewaterhouseCoopers LLP on Assessment of Compliance with Servicing Criteria relating to FIA Card Services, National Association and MBNA Technology, Inc.*
 - 34.2 Attestation Report of Ernst & Young LLP on Assessment of Compliance with Servicing Criteria relating to The Bank of New York.*
 - 35.1 Servicer Compliance Statement of FIA Card Services, National Association for the twelve-month period ended June 30, 2006.*
 - 35.2 Servicer Compliance Statement of MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.*
 - 35.3 Servicer Compliance Statement of Bank of America, National Association (USA) for the period from and including May 10, 2006 through and including June 30, 2006.*
 - 35.4 Servicer Compliance Statement of Banc of America Card Servicing Corporation for the period from and including May 10, 2006 through and including June 30, 2006.*
 - 99.1 Reports of PricewaterhouseCoopers LLP dated August 11, 2006 pursuant to Section 3.06 of the Pooling and Servicing Agreement with regard to FIA Card Services, National Association (including the related assertion letters of FIA regarding its internal controls and its compliance with the provisions of the Pooling and Servicing Agreement, each delivered pursuant to Section 3.06 of the Pooling and Servicing Agreement).*
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- 99.2 Service Agreement, dated as of May 1, 1993, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and MBNA Technology, Inc. (formerly known as MBNA Information Services, Inc.) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 8, 2006, which is incorporated herein by reference).
- 99.3 Delegation of Servicing Agreement, dated as of May 10, 2006, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and Bank of America, National Association (USA) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 16, 2006, which is incorporated herein by reference).
- 99.4 Delegation of Servicing Agreement, dated as of May 22, 2006, between Bank of America, National Association (USA) and Banc of America Card Servicing Corporation (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 23, 2006, which is incorporated herein by reference).

(c) Not Applicable.

* Previously Filed.

SIGNATURES

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.

BA Credit Card Trust

By: FIA Card Services, National Association,
as Servicer

By: /s/ Marcie E. Copson-Hall
Name: Marcie E. Copson-Hall
Title: Senior Vice President
(senior officer in charge of the servicing function)

Date: May 9, 2007

EXHIBIT INDEX

Exhibit Number	Description
3.1	Composite Articles of Association of FIA Card Services, National Association (included in Exhibit 3.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
3.2	Composite Bylaws of FIA Card Services, National Association (included in Exhibit 3.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.1	Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.2	Amended and Restated Series 2001-D Supplement to Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.3	BA Credit Card Trust Second Amended and Restated Trust Agreement, dated as of June 10, 2006 (included in Exhibit 4.3 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.4	Amended and Restated Indenture, dated as of June 10, 2006 (included in Exhibit 4.4 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.5	Amended and Restated BAseries Indenture Supplement, dated as of June 10, 2006 (included in Exhibit 4.5 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
4.6.1	Class A(2001-2) Terms Document, dated as of July 26, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
4.6.2	First Amendment to Class A(2001-2) Terms Document, dated as of August 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
4.6.3	Class A(2001-5) Terms Document, dated as of November 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 14, 2001, which is incorporated herein by reference).
4.6.4	Class C(2001-5) Terms Document, dated as of December 11, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 14, 2002, which is incorporated herein by reference).
4.6.5	Class A(2002-1) Terms Document, dated as of January 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 14, 2002, which is incorporated herein by reference).
4.6.6	Class B(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).
4.6.7	Class C(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).
4.6.8	Class A(2002-3) Terms Document, dated as of April 24, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2002, which is incorporated herein by reference).
4.6.9	Class A(2002-4) Terms Document, dated as of May 9, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
4.6.10	Class A(2002-5) Terms Document, dated as of May 30, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).

- 4.6.11 Class B(2002-2) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
 - 4.6.12 Class C(2002-3) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
 - 4.6.13 Class A(2002-8) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
 - 4.6.14 Class A(2002-9) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
 - 4.6.15 Class C(2002-4) Terms Document, dated as of August 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 13, 2002, which is incorporated herein by reference).
 - 4.6.16 Class A(2002-10) Terms Document, dated as of September 19, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 18, 2002, which is incorporated herein by reference).
 - 4.6.17 Class B(2002-4) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.18 Class C(2002-6) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.19 Class C(2002-7) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
 - 4.6.20 Class A(2002-13) Terms Document, dated as of December 18, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 24, 2003, which is incorporated herein by reference).
 - 4.6.21 Class C(2003-1) Terms Document, dated as of February 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.22 Class C(2003-2) Terms Document, dated as of February 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.23 Class B(2003-1) Terms Document, dated as of February 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.24 Class A(2003-1) Terms Document, dated as of February 27, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
 - 4.6.25 Class A(2003-3) Terms Document, dated as of April 10, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
 - 4.6.26 Class A(2003-4) Terms Document, dated as of April 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
 - 4.6.27 Class C(2003-3) Terms Document, dated as of May 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2003, which is incorporated herein by reference).
 - 4.6.28 Class A(2003-6) Terms Document, dated as of June 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
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- 4.6.29 Class B(2003-2) Terms Document, dated as of June 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
 - 4.6.30 Class C(2003-5) Terms Document, dated as of July 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.31 Class A(2003-7) Terms Document, dated as of July 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.32 Class C(2003-6) Terms Document, dated as of July 30, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
 - 4.6.33 Class A(2003-8) Terms Document, dated as of August 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
 - 4.6.34 Class B(2003-3) Terms Document, dated as of August 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
 - 4.6.35 Class A(2003-9) Terms Document, dated as of September 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 16, 2003, which is incorporated herein by reference).
 - 4.6.36 Class B(2003-5) Terms Document, dated as of October 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
 - 4.6.37 Class A(2003-10) Terms Document, dated as of October 15, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
 - 4.6.38 Class C(2003-7) Terms Document, dated as of November 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
 - 4.6.39 Class A(2003-11) Terms Document, dated as of November 6, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
 - 4.6.40 Class A(2003-12) Terms Document, dated as of December 18, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 19, 2003, which is incorporated herein by reference).
 - 4.6.41 Class A(2004-2) Terms Document, dated as of February 25, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 25, 2004, which is incorporated herein by reference).
 - 4.6.42 Class C(2004-1) Terms Document, dated as of March 16, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 16, 2004, which is incorporated herein by reference).
 - 4.6.43 Class A(2004-3) Terms Document, dated as of March 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2004, which is incorporated herein by reference).
 - 4.6.44 Class B(2004-1) Terms Document, dated as of April 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 1, 2004, which is incorporated herein by reference).
 - 4.6.45 Class A(2004-4) Terms Document, dated as of April 15, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 15, 2004, which is incorporated herein by reference).
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- 4.6.46 Class A(2004-6) Terms Document, dated as of June 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 17, 2004, which is incorporated herein by reference).
 - 4.6.47 Class C(2004-2) Terms Document, dated as of July 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 1, 2004, which is incorporated herein by reference).
 - 4.6.48 Class A(2004-7) Terms Document, dated as of July 28, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 28, 2004, which is incorporated herein by reference).
 - 4.6.49 Class B(2004-2) Terms Document, dated as of August 11, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2004, which is incorporated herein by reference).
 - 4.6.50 Class A(2004-8) Terms Document, dated as of September 14, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 14, 2004, which is incorporated herein by reference).
 - 4.6.51 Class A(2004-10) Terms Document, dated as of October 27, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 27, 2004, which is incorporated herein by reference).
 - 4.6.52 Class A(2005-1) Terms Document, dated as of April 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 20, 2005, which is incorporated herein by reference).
 - 4.6.53 Class A(2005-2) Terms Document, dated as of May 19, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 19, 2005, which is incorporated herein by reference).
 - 4.6.54 Class C(2005-1) Terms Document, dated as of June 1, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 2, 2005, which is incorporated herein by reference).
 - 4.6.55 Class A(2005-3) Terms Document, dated as of June 14, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2005, which is incorporated herein by reference).
 - 4.6.56 Class B(2005-1) Terms Document, dated as of June 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 22, 2005, which is incorporated herein by reference).
 - 4.6.57 Class A(2005-4) Terms Document, dated as of July 7, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 7, 2005, which is incorporated herein by reference).
 - 4.6.58 Class B(2005-2) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
 - 4.6.59 Class A(2005-5) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
 - 4.6.60 Class A(2005-6) Terms Document, dated as of August 25, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 25, 2005, which is incorporated herein by reference).
 - 4.6.61 Class C(2005-2) Terms Document, dated as of September 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 23, 2005, which is incorporated herein by reference).
 - 4.6.62 Class A(2005-7) Terms Document, dated as of September 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 30, 2005, which is incorporated herein by reference).
 - 4.6.63 Class A(2005-8) Terms Document, dated as of October 12, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 12, 2005, which is incorporated herein by reference).
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- 4.6.64 Class C(2005-3) Terms Document, dated as of October 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 20, 2005, which is incorporated herein by reference).
 - 4.6.65 Class B(2005-4) Terms Document, dated as of November 2, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 2, 2005, which is incorporated herein by reference).
 - 4.6.66 Class A(2005-9) Terms Document, dated as of November 17, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2005, which is incorporated herein by reference).
 - 4.6.67 Class A(2005-10) Terms Document, dated as of November 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 29, 2005, which is incorporated herein by reference).
 - 4.6.68 Class A(2005-11) Terms Document, dated as of December 16, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 16, 2005, which is incorporated herein by reference).
 - 4.6.69 Class A(2006-1) Terms Document, dated as of February 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
 - 4.6.70 Class C(2006-1) Terms Document, dated as of February 17, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
 - 4.6.71 Class B(2006-1) Terms Document, dated as of March 3, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 3, 2006, which is incorporated herein by reference).
 - 4.6.72 Class A(2006-2) Terms Document, dated as of March 7, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 7, 2006, which is incorporated herein by reference).
 - 4.6.73 Class C(2006-2) Terms Document, dated as of March 17, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2006, which is incorporated herein by reference).
 - 4.6.74 Class A(2006-3) Terms Document, dated as of March 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 30, 2006, which is incorporated herein by reference).
 - 4.6.75 Class C(2006-3) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 31, 2006, which is incorporated herein by reference).
 - 4.6.76 Class A(2006-4) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 1, 2006, which is incorporated herein by reference).
 - 4.6.77 Class A(2006-5) Terms Document, dated as of June 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 9, 2006, which is incorporated herein by reference).
 - 4.6.78 Class C(2006-4) Terms Document, dated as of June 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2006, which is incorporated herein by reference).
 - 4.6.79 Class A(2006-6) Terms Document, dated as of July 20, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 20, 2006, which is incorporated herein by reference).
 - 4.6.80 Class A(2006-7) Terms Document, dated as of July 28, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 31, 2006, which is incorporated herein by reference).
 - 4.6.81 Class A(2006-8) Terms Document, dated as of August 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 10, 2006, which is incorporated herein by reference).
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- 4.6.82 Class C(2006-5) Terms Document, dated as of August 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 15, 2006, which is incorporated herein by reference).
 - 4.6.83 Class B(2006-3) Terms Document, dated as of August 22, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 23, 2006, which is incorporated herein by reference).
 - 4.6.84 Class A(2006-9) Terms Document, dated as of August 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 30, 2006, which is incorporated herein by reference).
 - 4.6.85 Class A(2006-10) Terms Document, dated as of September 19, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 19, 2006, which is incorporated herein by reference).
 - 4.6.86 Class A(2006-11) Terms Document, dated as of September 26, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 26, 2006, which is incorporated herein by reference).
 - 31.1 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including July 1, 2005 through and including January 31, 2006.
 - 31.2 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including February 1, 2006 through and including June 30, 2006.
 - 33.1 Report on Assessment of Compliance with Servicing Criteria for FIA Card Services, National Association and MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.*
 - 33.2 Report on Assessment of Compliance with Servicing Criteria for The Bank of New York for the period from and including January 1, 2006 through and including June 30, 2006.*
 - 34.1 Attestation Report of PricewaterhouseCoopers LLP on Assessment of Compliance with Servicing Criteria relating to FIA Card Services, National Association and MBNA Technology, Inc.*
 - 34.2 Attestation Report of Ernst & Young LLP on Assessment of Compliance with Servicing Criteria relating to The Bank of New York.*
 - 35.1 Servicer Compliance Statement of FIA Card Services, National Association for the twelve-month period ended June 30, 2006.*
 - 35.2 Servicer Compliance Statement of MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.*
 - 35.3 Servicer Compliance Statement of Bank of America, National Association (USA) for the period from and including May 10, 2006 through and including June 30, 2006.*
 - 35.4 Servicer Compliance Statement of Banc of America Card Servicing Corporation for the period from and including May 10, 2006 through and including June 30, 2006.*
 - 99.1 Reports of PricewaterhouseCoopers LLP dated August 11, 2006 pursuant to Section 3.06 of the Pooling and Servicing Agreement with regard to FIA Card Services, National Association (including the related assertion letters of FIA regarding its internal controls and its compliance with the provisions of the Pooling and Servicing Agreement, each delivered pursuant to Section 3.06 of the Pooling and Servicing Agreement).*
 - 99.2 Service Agreement, dated as of May 1, 1993, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and MBNA Technology, Inc. (formerly known as MBNA Information Services, Inc.) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 8, 2006, which is incorporated herein by reference).
 - 99.3 Delegation of Servicing Agreement, dated as of May 10, 2006, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and Bank of America, National Association (USA) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 16, 2006, which is incorporated herein by reference).
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99.4 Delegation of Servicing Agreement, dated as of May 22, 2006, between Bank of America, National Association (USA) and Banc of America Card Servicing Corporation (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 23, 2006, which is incorporated herein by reference).

* Previously Filed.

Exhibit 31.1

[for the pre-Regulation AB period from and including July 1, 2005 to and including January 31, 2006 (the last day of the distribution period before which the BA Credit Card Trust first issued securities subject to Regulation AB)]

Exhibit 31.1

[for the period from and including July 1, 2005
to and including January 31, 2006]

Certification

I, Marcie E. Copson-Hall, certify that:

1. I have reviewed this annual 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 year covered by this annual report, of the BA Credit Card 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 annual 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 servicing 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.

In giving the certifications above, I have reasonably relied on information provided to me by the following unaffiliated parties: The Bank of New York and JPMorgan Chase Bank.

Date: May 9, 2007

By: /s/ Marcie E. Copson-Hall

Name: Marcie E. Copson-Hall
Title: Senior Vice President
(senior officer in charge of the servicing
function)

Exhibit 31.2

[for the post-Regulation AB period from and including February 1, 2006 (the first day of the distribution period in which the BA Credit Card Trust first issued securities subject to Regulation AB) to and including June 30, 2006]

Certification

I, Marcie E. Copson-Hall, certify that:

1. I have reviewed this report on Form 10-K and all reports on Form 10-D required to be filed in respect of the period covered by this report on Form 10-K of BA Credit Card Trust (the "Exchange Act periodic reports");
2. Based on my knowledge, the Exchange Act periodic reports, taken as a whole, do 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 with respect to the period covered by this report;
3. Based on my knowledge, all of the distribution, servicing and other information required to be provided under Form 10-D for the period covered by this report is included in the Exchange Act periodic reports;
4. I am responsible for reviewing the activities performed by the servicers and based on my knowledge and the compliance reviews conducted in preparing the servicer compliance statements required in this report under Item 1123 of Regulation AB, and except as disclosed in the Exchange Act periodic reports, the servicers have fulfilled their obligations under the servicing agreements; and
5. All of the reports on assessment of compliance with servicing criteria for asset-backed securities and their related attestation reports on assessment of compliance with servicing criteria for asset-backed securities required to be included in this report in accordance with Item 1122 of Regulation AB and Exchange Act Rules 13a-18 and 15d-18 have been included as an exhibit to this report, except as otherwise disclosed in this report. Any material instances of noncompliance described in such reports have been disclosed in this report on Form 10-K.

In giving the certifications above, I have reasonably relied on information provided to me by the following unaffiliated parties: The Bank of New York and JPMorgan Chase Bank.

Date: May 9, 2007

By: /s/ Marcie E. Copson-Hall

Name: Marcie E. Copson-Hall
Title: Senior Vice President
(senior officer in charge of the servicing
function)
