

## PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Purchase Annual Percentage Rate (APR)	<p><b>0%</b> Intro APR for the first 15 months that your Account is open.</p> <p>After that, <b>18.49% to 27.99%</b>, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
My Chase Loan <sup>SM</sup> APR	<p><b>18.49% to 27.99%</b>, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p> <p>Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.</p>
Balance Transfer APR	<p><b>0%</b> Intro APR for the first 15 months that your Account is open.</p> <p>After that, <b>18.49% to 27.99%</b>, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
Cash Advance APR	<p><b>28.74%</b>. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
Penalty APR and When It Applies	<p>Up to <b>29.99%</b>. This APR will vary with the market based on the Prime Rate.<sup>c</sup></p> <p>We may apply the Penalty APR to your account if you:</p> <ul style="list-style-type: none"><li>• fail to make a Minimum Payment by the date and time that it is due; or</li><li>• make a payment to us that is returned unpaid.</li></ul> <p><b>How Long Will the Penalty APR Apply?:</b> If we apply the Penalty APR for either of these reasons, the Penalty APR could potentially remain in effect indefinitely.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your entire balance or Interest Saving Balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.</p>
Minimum Interest Charge	None
Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</p>

FEES	
Annual Membership Fee	None
Chase Pay Over Time <sup>SM</sup> Fee (formerly My Chase Plan <sup>®</sup> Fee; a fixed finance charge)	<p>Monthly fee of <b>0%</b> of the amount of each eligible purchase transaction or amount selected to create a Chase Pay Over Time plan while in the 0% Intro Purchase APR period.</p> <p>After that, monthly fee of up to <b>1.72%</b> of the amount of each eligible purchase transaction or amount you select to pay over time with no interest, just a fixed monthly fee.</p> <p>Promotional offers with lower monthly Chase Pay Over Time fees may be available from time to time on some accounts.</p> <p>The monthly Chase Pay Over Time fee will be determined each time a fee-based plan is created and will remain the same until the plan balance is paid in full.<sup>d</sup></p>
Transaction Fees	
Balance Transfers	Intro fee of either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, on transfers made within 60 days of account opening. After that: Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
Cash Advances	Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.
Foreign Transactions	<b>3%</b> of the amount of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to <b>\$40</b> .
Return Payment	Up to <b>\$40</b> .
Return Check	<b>None</b>

**Note:** This account may not be eligible for balance transfers.

**Loss of Intro APR:** We will end your introductory APR if any required Minimum Payment is 60 days late, and apply the Penalty APR.

**How We Will Calculate Your Balance:** We use the daily balance method (including new transactions).

**Prime Rate:** Variable APRs are based on the 7.00% Prime Rate as of 11/4/2025.

<sup>a</sup>We add 11.49% to 20.99% to the Prime Rate to determine the Purchase/My Chase Loan/Balance Transfer APR. Maximum APR 29.99%.

<sup>b</sup>We add 21.74% to the Prime Rate to determine the Cash Advance APR. Maximum APR 29.99%.

<sup>c</sup>We add up to 26.99% to the Prime Rate to determine the Penalty APR. Maximum APR 29.99%.

<sup>d</sup>Chase Pay Over Time Fee. The Chase Pay Over Time Fee (formerly called the My Chase Plan Fee) is calculated at the time each plan is created, and is based on the amount of each purchase transaction or account balance selected to create the plan, the number of billing periods over which you choose to pay the balance in full, and other factors. The monthly and aggregate dollar amount of your Chase Pay Over Time Fee will be disclosed during the activation of each plan. Chase Pay Over Time plan balances that have a Chase Pay Over Time Fee will not be subject to interest after plan activation.

**MILITARY LENDING ACT NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-800-235-9978.

## TERMS & CONDITIONS

**Authorization:** When you respond to this credit card offer from JPMorgan Chase Bank, N.A., Member FDIC, a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports, employment, and income information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and others such as Checking, Deposit, Investment, and Utility accounts from credit bureaus and other entities. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
3. By providing your mobile phone number, you are giving permission to be contacted at that number about all of your accounts by JPMorgan Chase and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.
4. Balance transfers will be applied to your account and sent to your designated payee(s) 10 days after we mail your new credit card. If you want to cancel or modify your balance transfer within this ten-day period and have received your credit card, please call the number on the back of your card. Otherwise, please call 1-888-338-9464. Please continue to make payments to your other account(s) until you know the balance has been paid.
5. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.**

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you

meet the criteria for this offer. Based on this review, you may receive a card with different costs or you may not receive a card. If approved for an account, your credit access line will be at least \$500.

You must be at least 18 years old to qualify (19 in AL and NE, 21 in Puerto Rico). An applicant, if married, may apply for a separate account.

We reserve the right to change the benefit features associated with your card at any time.

**New York Residents:** New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees, and grace periods.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. Obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15366, Wilmington, DE 19850-5366.**

### Balance Transfer Option

- Balance transfers are contingent upon issuance of your account with us.
- The total amount of your request(s) including fees and interest charges cannot exceed your available credit or \$15,000, whichever is lower.
- We will not process any balance transfer requests that are from any other account or loan that we (JPMorgan Chase Bank, N.A., Member FDIC) or any of our affiliates issued.
- Balance transfers are subject to the transaction fee shown in the enclosed "Pricing Information."
- We will evaluate your balance transfer requests in the order listed on your response. If your request(s) exceeds the amount that we approve, we may either decline the request or send less than the full amount requested to your designated payee.
- Each transfer will reduce your available credit just like any other transaction. You will see a payment for the amount transferred on the statement from your other accounts. It may take up to three weeks to set up your new account with us and process the balance transfer(s), so you may still need to make payments to your other accounts to keep them current.

**Affiliate Information Sharing:** We and our affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at <http://www.chase.com/privacypolicy>.

**Replying to this offer:** If you omit any information on the form, we may deny your request for an account. Chase cardmembers who currently have or have had a Chase credit card in any Rewards Program associated with this offer, may not be eligible for a second Chase credit card in the same Rewards Program. Chase cardmembers currently receiving promotional pricing, or Chase cardmembers with a history of only using their current or prior Chase card for promotional pricing offers, are not eligible for a second Chase credit card with promotional pricing. You must have a valid permanent home address within the 50 United States, the District of Columbia, Guam, Puerto Rico, or the US Virgin Islands, or have a United States military address. The information about the costs of the card described in this form is accurate as of 11/4/2025. This information may have changed after that date. To find out what may have changed, write to us at Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

**USA PATRIOT Act:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number, driver's license or other identifying documents.