# Chase Freedom Flex Credit Card

# Welcome offer

* Earn a $200 bonus + 5% gas and grocery store offer: Earn a $200 bonus after you spend $500 on purchases in the first 3 months from account opening. Plus, earn 5% cash back on combined gas station and grocery store purchases (excluding Target and Walmart) on up to $12,000 spent in the first year.

# Offers (aka key benefits or rewards) highlights

* Earn 5% on travel purchased through Chase Ultimate Rewards.
* Earn 3% on dining at restaurants, including takeout and eligible delivery services.
* Earn 3% on drugstore purchases.
* Earn 1% on all other purchases.
* Earn 5% cash back on different categories like gas stations, grocery stores (excluding Target® and Walmart®) and select online merchants on up to $1,500 in total combined purchases each quarter you activate

# Additional offer Details (aka benefits or rewards)

* Your 5% quarterly cash back 2023 calendar: Explore your new bonus categories every quarter and start earning 5%.
* Zero Liability Protection: Means you won't be held responsible for unauthorized charges made with your card or account information.
* Purchase Protection: Covers your new purchases for 120 days against damage or theft up to $500 per claim and $50,000 per account.
* Extended Warranty Protection: Extends the time period of the U.S. manufacturer's warranty by an additional year, on eligible warranties of three years or less.
* Trip Cancellation/Interruption Insurance: You can be reimbursed up to $1,500 per person and $6,000 per trip for your pre-paid, non-refundable passenger fares, if your trip is canceled or cut short by sickness, severe weather and other covered situations.
* 24/7 Fraud Monitoring: We help safeguard your credit card purchases using sophisticated fraud monitoring. We monitor for fraud 24/7 and can text, email or call you if there are unusual purchases on your credit card.
* Auto Rental Collision Damage Waiver: Decline the rental company's collision insurance and charge the entire rental cost to your card. Coverage is provided for theft and collision damage for most cars in the U.S. and abroad. In the U.S., coverage is secondary to your personal insurance.
* Travel and Emergency Assistance Services: If you run into a problem away from home, call the Benefit Administrator for legal and medical referrals or other travel and emergency assistance. (You will be responsible for the cost of any goods or services obtained.)
* Doordash: $0 delivery fee. Get a complimentary 3 months of DashPass, DoorDash's membership that provides unlimited deliveries with $0 delivery fee and reduced service fees on eligible orders on DoorDash and Caviar. After that, you are automatically enrolled in DashPass at 50% off for the next 9 months. Activate by December 31, 2024
* Lyft: 5% Cash Back on Lyft Rides. Earn 5% cash back on Lyft rides through March 31, 2025.
* Instacart+ Benefit: Get a complimentary 3 months of Instacart+ membership that provides unlimited deliveries with $0 delivery fee and reduced service fees on eligible orders. After the complimentary Instacart+ membership period ends, you will be automatically enrolled in an annual Instacart+ membership unless you cancel. Enroll by July 31, 2024. Once enrolled, cardmembers can also earn up to $10 in statement credits each quarter through July 31, 2024 when they make eligible Instacart purchases with their Chase Freedom Flex® card
* Free credit score with Chase Credit Journey: Credit Journey provides you with personalized insights to help you build, monitor and protect your credit health. Access your weekly score for free anytime, and dive into our resources like our score simulator and score factor breakdown to understand where you stand. We'll alert you of any new activity on your credit report and usage, in order to help detect any potential fraud. We're here for you 24/7, 365 days a year if you ever need support, and we'll work together to help you get back on your feet.
* Break up eligible card purchases into budget friendly payments with no interest—just a fixed monthly fee. My Chase Plan lets you pay off eligible purchases of $100 or more\*Opens offer details overlay over time in equal monthly payments. There's no interest for purchases once it's placed in a plan, just a fixed monthly fee. Plan durations range from 3-24 months, based on the purchase amount, your creditworthiness and your account history. Track your payment progress at a glance on chase.com or in the Chase Mobile® app.
* Earn up to $500 cash back per year. You can earn $50 cash back for each friend who gets any participating Chase Freedom® credit card

# Redemption options

* Cash Back rewards do not expire as long as your account is open and there is no minimum to redeem for cash back.
* Redeem for cash back: There is no minimum to redeem for cash back. You can choose to receive a statement credit or direct deposit into most U.S. checking and savings accounts.
* Shop with points at Amazon: Link your Chase Freedom Flex® card to your Amazon.com account and instantly redeem your Cash Back rewards to pay for all or part of your eligible Amazon.com orders at checkout, including tax and shipping
* Gift cards: Redeem for a variety of gift cards and certificates for shopping, dining and entertainment, and more.
* Travel: Book your travel with Chase Ultimate Rewards® for competitive rates and flexible ways to pay.

# APR details

* Purchase Annual Percentage Rate (APR): 0% Intro APR for the first 15 months that your Account is open. After that, 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate
* My Chase Loan APR: 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts
* Balance Transfer APR: 0% Intro APR for the first 15 months that your Account is open. After that, 20.49% to 29.24%, based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate.
* Cash Advance APR: Up to 29.99%.
* Credit Card Tips from the Consumer Financial Protection Bureau: 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 <http://www.consumerfinance.gov/learnmore>.

# Fee details

* Annual Membership Fee: $0
* My Chase Plan Fee (fixed finance charge): Monthly fee of 1.72% of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.
* Balance Transfers: Either $5 or 5% of the amount of each transfer, whichever is greater.
* Cash Advances: Either $10 or 5% of the amount of each transaction, whichever is greater.
* Foreign Transactions: 3% of the amount of each transaction in U.S. dollars
* Late Payment Up to $40.
* Return Payment Up to $40.
* Return Check: None

# Sources

1. <https://creditcards.chase.com/cash-back-credit-cards/freedom/flex?iCELL=6C1Y>
2. <https://sites.chase.com/services/creatives/pricingandterms.html/content/dam/pricingandterms/LGC56686.html>