

Pricing & Terms

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Please take a moment to carefully review the Pricing & Terms below.

PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Purchase Annual Percentage Rate (APR)	0% fixed Intro APR for the first 12 billing cycles that your Account is open. After that, 13.24% . This APR will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	0% fixed Intro APR for the first 12 billing cycles that your Account is open. After that, 13.24% . This APR will vary with the market based on the Prime Rate. ^a
Cash Advance APR	24.99% . This APR will vary with the market based on the Prime Rate. ^b
Overdraft Advance APR	24.99% . This APR will vary with the market based on the Prime Rate. ^b
Default APR and When It Applies	Up to 29.99% . This APR will vary with the market based on the Prime Rate. ^c The Default APR may be applicable to your Account if you: <ul style="list-style-type: none">• fail to make any Minimum Payment by the date and time due (late payment); or• make a payment to us that is returned unpaid. How Long Will the Default APR Apply: If an APR is increased for any of these reasons, the Default APR may apply indefinitely to all outstanding balances and future transactions on your Account.
Grace Period	Your due date will be a minimum of 20 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date.
Minimum Interest Charge	None

FEES	
Annual Membership Fee	None
Transaction Fees	

Balance Transfers	Either \$5 or 5% of the amount of each transfer, whichever is greater.
Cash Advances	Either \$15 or 5% of the amount of each transaction, whichever is greater.
Foreign Transactions	3% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	\$15 if the balance is less than \$100; \$29 if the balance is \$100 or more, but less than \$250; and \$39 if the balance is \$250 or more.
Return Payment	\$39
Return Check	None

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

Loss of Intro APR: We will end your Introductory APR if you fail to make any required Minimum Payment by the date and time due and the Default APR will take effect.

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

Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of 9/18/2014.

^aWe add 9.99% to the Prime Rate to determine the Purchase/Balance Transfer APR. Maximum APR 29.99%.

^bWe add 21.74% to the Prime Rate to determine the Cash Advance/Overdraft Advance APR. Maximum APR 29.99%.

^cWe add up to 26.99% to the Prime Rate to determine the Default APR. Maximum APR 29.99%.

TERMS & CONDITIONS

Authorization: When you ("you", "your" means the owner, officer, or partner of the company with the authority to bind the company to the terms & conditions of this offer and the Business Card Agreement, and who is agreeing to the terms on their own behalf and that of the company) respond to this credit card offer from Chase Bank USA, N.A., a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports that we will use when considering your application for credit. 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 Business Card 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. When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for

