

Pricing & Terms

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

PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Purchase Annual Percentage Rate (APR)	16.24% . This APR will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	16.24% . This APR will vary with the market based on the Prime Rate. ^a
Cash Advance APR	25.24% . This APR will vary with the market based on the Prime Rate. ^b
Overdraft Advance APR	25.24% . This APR will vary with the market based on the Prime Rate. ^b
Default APR and When It Applies	<p>Up to 29.99%. This APR will vary with the market based on the Prime Rate.^c</p> <p>The Default APR may be applicable to your Account if you:</p> <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. <p>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.</p>
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	\$99
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	None
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.

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

Prime Rate: Variable APRs are based on the 3.50% Prime Rate as of 3/7/2016.

^aWe add 12.74% 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 informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.
4. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Business Card Agreement.**
5. **You also certify you have the authority to permit us to issue your credit card containing the Company name if completed on the form.**

Individual and Company Liability: You understand that by responding to this offer you agree to be personally responsible, both individually and jointly with the Company, for payment of all balances incurred on all cards and accounts issued pursuant to this application now or whenever such additional accounts may be established in the future. You understand that if you leave the employment of the Company, you will continue to be responsible for the outstanding balances on the accounts. You must notify us immediately to close the accounts and prevent further usage.

Before we approve you for a credit card, we will review your credit report, information about the Company, including financial information, and the information you provide with your response to confirm that you and the Company meet the criteria for this offer. Based on this review, you may not receive a card. We may request additional information for a credit access line above \$25,000.

If an account is approved, all cardmembers will have access to 100% of the approved credit access line and any amount over the credit access line that we authorize. If you would like to set spending limits on any cardmembers, please contact our Cardmember Service Department after the account has been opened. By becoming a Visa Business Card cardmember, you agree that the card is being used only for business purposes and that the card is being issued to a public or private company including a sole proprietor or employees or contractors of an organization.

You must be at least 18 years old to qualify (19 in AL and NE).

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

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

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 (Chase Bank USA, N.A.) 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.
- You agree that all transferred balances consist of business-related expenses.

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, and the Company must be headquartered, within the 50 United States or the District of Columbia. The information about the costs of the card described in this form is accurate as of 3/7/2016. 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: Please note: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.

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