

## 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)	<b>15.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
Balance Transfer APR	<b>15.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
Cash Advance APR	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
Overdraft Advance APR	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 21 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
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

FEES	
Annual Membership Fee	<b>\$95</b>
Transaction Fees	
Balance Transfers	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>None</b>
Penalty Fees	
Late Payment	Up to <b>\$15</b> if the balance is less than \$100; up to <b>\$27</b> if the balance is \$100 to less than \$250; up to <b>\$38</b> if the balance is \$250 or more.

Return Payment	Up to <b>\$38.</b>
Return Check	<b>None</b>

**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 3.25% Prime Rate as of 9/18/2014.

<sup>a</sup>We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer APR. Maximum APR 29.99%.

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

## TERMS & CONDITIONS

**Authorization:** When you 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 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. 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. 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 not receive a card.

You must be at least 18 years old to qualify (19 in AL and NE). 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 customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All 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 15218, Wilmington, DE 19850-5218.**

### **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.

**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 or the District of Columbia. The information about the costs of the card described in this form is accurate as of 9/18/2014. 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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