

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% Intro APR for the first 15 billing cycles that your Account is open. After that, 13.99% to 22.99% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	0% Intro APR for the first 15 billing cycles that your Account is open. After that, 13.99% to 22.99% , based on your creditworthiness. These APRs 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
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 http://www.consumerfinance.gov/learnmore .

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 \$10 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	Up to \$15 if the balance is less than \$100; up to \$25 if the balance is \$100 to less than \$250; up to \$35 if the balance is \$250 or more.
Over-the-Credit-Limit	None
Return Payment	Up to \$35 .
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 3.25% Prime Rate as of 9/18/2014.

^aWe add 10.74% to 19.74% 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%.

TERMS & CONDITIONS

JPMorgan Chase Bank, N.A. is making this offer to you on behalf of its Delaware affiliate, Chase Bank USA, N.A. Chase USA is the issuer of Chase Consumer and Business credit cards.

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.**

