

## Pricing & Terms

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

### PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
<b>Purchase Annual Percentage Rate (APR)</b>	<b>15.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Balance Transfer APR</b>	<b>15.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Cash Advance APR</b>	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Overdraft Advance APR</b>	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Default APR and When It Applies</b>	<p>Up to <b>29.99%</b>. This APR will vary with the market based on the Prime Rate.<sup>c</sup></p> <p>The Default APR may be applicable to your Account if you:</p> <ul style="list-style-type: none"><li>• fail to make any Minimum Payment by the date and time due (late payment); or</li><li>• make a payment to us that is returned unpaid.</li></ul> <p><b>How Long Will the Default APR Apply:</b> 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>
<b>Grace Period</b>	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.
<b>Minimum Interest Charge</b>	None

FEES	
<b>Annual Membership Fee</b>	<b>\$95</b>
<b>Transaction Fees</b>	
Balance Transfers	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
Cash Advances	Either <b>\$15</b> or <b>5%</b> of the amount of each transaction, whichever is greater.

Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	<b>\$15</b> if the balance is less than \$100; <b>\$29</b> if the balance is \$100 or more, but less than \$250; and <b>\$39</b> if the balance is \$250 or more.
Return Payment	<b>\$39</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 11.99% 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%.

<sup>c</sup>We 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**



