

# The J.P. MORGAN RESERVE<sup>SM</sup> Card

Whether you're taking a 10-day vacation across the world or a weekend road trip across state lines, J.P. Morgan Reserve is designed to be an invaluable travel companion on all of your adventures -- there to inspire, reward and assist you at every turn, and to elevate your experiences from door to door.

## Exceptional Rewards:

- **100,000 Bonus Points** – After you spend \$4,000 on purchases in the first 3 months from account opening -- that's \$1,500 in travel rewards when you redeem through Chase Ultimate Rewards®<sup>1</sup>
- **Points Are Worth 50% More** when you redeem for travel through Chase Ultimate Rewards® -- that means 50,000 points can be redeemed for a \$750 flight<sup>2</sup>
- **\$300 Annual Travel Credit** for air travel and hotel-related purchases charged to your card<sup>3</sup>
- Earn 3X points on travel and dining at restaurants worldwide<sup>4</sup>
- Earn one point per \$1 spent on all other purchases<sup>4</sup>
- No annual cap and points do not expire as long as your account is open<sup>4</sup>
- A 1:1 point transfer to leading frequent travel programs, such as United MileagePlus®, British Airways Executive Club, The Ritz-Carlton Rewards®, and more



## Travel and Purchase Benefits:

- **Complimentary Airport Lounge Access** – Receive a complimentary annual Priority Pass™ membership with access to over 900 VIP airport lounges in over 450 cities worldwide (~\$399 retail value)<sup>5</sup>
- **Special Car Rental Privileges** – Enroll in leading car rental reward programs from National, Avis and Silvercar.<sup>6</sup> Upon enrollment, receive a complimentary Emerald Club Executive level membership from National Car Rental
- **Travel Protection** – Trip Cancellation/Trip Interruption Insurance, Auto Rental Collision Damage Waiver, Roadside Assistance, Lost Luggage Reimbursement, Emergency Evacuation & Transportation, Travel Accident Insurance, Trip Delay Reimbursement and more<sup>7</sup>
- **Purchase Protection** – Extended Warranty Protection, Purchase Protection, Price Protection and Return Protection<sup>7</sup>
- **Global Entry or TSA Pre/® Fee Credit** of up to \$100 as reimbursement for the application fee charged to your card<sup>8</sup>
- **No Blackout Dates** or Travel Restrictions

## Features:

- Embedded chip technology for wider acceptance internationally and enhanced protection when used at a chip card reader
- No foreign transaction fees
- Access to Priority Customer Service at 866-576-7575 any time, day or night
- No miscellaneous fees such as late fees, cash advance fees, over-limit or returned payment fees

**The J.P. MORGAN RESERVE<sup>SM</sup> Card**  
**Please fax completed application to 1-877-576-2828**

Please tell us about yourself Please print in black ink.

<input type="text"/>			<input type="text"/>
First Name (required)	Middle	Last Name (required)	Mother's Maiden Name (for security purposes)
<input type="text"/>		<input type="text"/>	<input type="text"/>
Social Security Number (required)	Date of Birth (required)	Home Telephone <sup>1</sup> (required)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Street Number (required)	Street Name (required)	Apartment Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
City (required)	State (required)	Zip (required)	Residence (check one) <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other
<input type="text"/>	<input type="text"/>	<input type="text"/>	
E-Mail Address	Business Telephone <sup>1</sup>		
<input type="text"/>	<input type="text"/>		
Present Employer	Occupation/Position		
<input type="text"/>	<input type="text"/>		

Please provide some financial information

\$ <input type="text"/>	\$ <input type="text"/>	Please Check if You Have:		Checking Account?	Savings Account?	If so, is either account with JPMorgan or Chase?	If yes, in what State?
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>

Gross Annual Income\* Monthly Housing Payment

\*You don't need to include alimony, child support or separate maintenance if you don't want us to rely on it. Your gross annual income can include money received from several sources. Some examples of income are: salaries, investments, social security benefits, or retirement. If you are 21 or older and regularly use income from others to pay your bills, you can include that too.

☐ Please provide me with an additional card for the below authorized user.^

<input type="text"/>		
First Name	Initial	Last Name
<input type="text"/>		<input type="text"/>
Street Number (required)	Street Name (required)	<input type="checkbox"/> Same as primary cardmember
<input type="text"/>	<input type="text"/>	
City (required)	State (required)	Zip (required)
<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Initial	Last Name
<input type="text"/>		<input type="text"/>
Street Number (required)	Street Name (required)	<input type="checkbox"/> Same as primary cardmember
<input type="text"/>	<input type="text"/>	
City (required)	State (required)	Zip (required)
<input type="text"/>	<input type="text"/>	<input type="text"/>

<sup>1</sup>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.

<input checked="" type="checkbox"/>	<input type="text"/>
Your Signature	Date

DSC343130\_APC20752

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**Customer Verification:** I certify that I have read and agreed to all of the terms, authorizations and disclosures included with this form; and that everything I have stated in this application is true and correct. I authorize JPMorgan Chase Bank N.A. and Chase Bank USA, N.A., to share information about me regarding my response to this offer.

A4CS08

**For Bank Use Only**

Bank No.	Banking Center No.	Standard ID	Bank Received Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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**PRICING INFORMATION**

LGC45212

**INTEREST RATES AND INTEREST CHARGES**

<b>Purchase Annual Percentage Rate (APR)</b>	<b>13.49%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Balance Transfer APR</b>	<b>13.49%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Cash Advance APR</b>	<b>25.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Overdraft Advance APR</b>	<b>25.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	None
<b>Credit Card Tips from the Consumer Financial Protection Bureau</b>	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**

<b>Annual Membership Fee</b>	<b>\$450</b> ; each additional card: <b>\$75</b> per year.
<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	<b>None</b>
Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	<b>None</b>
Return Payment	<b>None</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 3.50% Prime Rate as of 07/19/2016.

<sup>a</sup> We add 9.99% 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%.

**ADDITIONAL INFORMATION****Automatic Payment Option**

You can pay your credit card bills easily and reliably through automatic deductions from your checking or savings account. Simply call (866) 576-7575.

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.**

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. The credit disclosures given on this offer were printed on the print date indicated and were accurate as of that date. The credit information is subject to change after the printing date. You should contact us for any change after the printing date by writing to 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.

Chase Bank USA, N.A. is issuer of this credit card and a subsidiary of JPMorgan Chase & Co.

<sup>1</sup> **This product is not available to either (i) current cardmembers of this credit card, or (ii) previous cardmembers of this credit card who received a new cardmember bonus for this credit card within the last 24 months.** To qualify and receive your bonus, you must make Purchases totaling \$4,000 or more during the first 3 months from account opening. ("Purchases" do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, and money orders, any checks that access your account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind, including an annual fee, if applicable.) After qualifying, please allow 6 to 8 weeks for bonus points to post to your account. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment.

<sup>2</sup> When you use points to redeem for cash, each point is worth \$.01 (one cent), which means that 100 points equals \$1 in redemption value. Each point you redeem for travel booked through Chase Ultimate Rewards is worth \$.0150 (one and a half cents), which means that 100 points equals \$1.50 in redemption value, and points are worth 50% more than if redeemed for cash. For example, 100,000 points are worth \$1,500 towards travel, or \$1,000 when redeemed for cash. The cost of travel is based on the rates and fares available through the Ultimate Rewards website and travel center, and may not reflect all rates and fares that are available through other sales channels.

<sup>3</sup> **\$300 Annual Travel Credit:** A statement credit will automatically be applied to your account when your card is used for purchases in the travel category, up to \$300 in statement credits annually ("annually" means the year beginning with your account open date through the first December statement date of that same year, and each 12 billing cycles starting after your December statement date through the following December statement date). Purchases are when you, or an authorized user, use a card to make purchases of products and services, minus returns or refunds. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count: balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, overdraft advances, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable. We do not determine whether merchants correctly identify and bill transactions as being of a certain type. For more information about Chase rewards categories, see [www.Chase.com/RewardsCategoryFAQs](http://www.Chase.com/RewardsCategoryFAQs). Statement credit(s) will post to your account the same day your travel category purchase posts to your account and will appear on your monthly credit card billing statement within 1-2 billing cycles. Qualifying purchases made by authorized users on your account will be included in the \$300 Annual Travel Credit. Maximum statement credit accumulation for the Annual Travel Credit is \$300 annually. The Annual Travel Credit will be issued for the year in which the transaction posts to your account, through your December statement date. For example, if you pay for baggage fees, but the airline does not post the transaction until after your December statement date, the cost of the baggage fees will be allocated towards the following year's Annual Travel Credit maximum of \$300.

<sup>4</sup> **How you can earn points:** You'll earn points when you, or an authorized user, use a J.P. Morgan Reserve<sup>SM</sup> credit card to make purchases of products and services, minus returns or refunds. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn points: balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, overdraft advances, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable. **3 points:** You'll earn 3 points for each \$1 spent when your card is used for purchases in the travel category or the dining at restaurants category. You may see "3X" in marketing materials to refer to the 3 points you earn for each dollar you spend in these categories. **1 point:** You'll earn 1 point for each \$1 spent on all other purchases. You may see "1X" in marketing materials to refer to the 1 point you earn for each dollar spent on all other purchases. We may offer you ways to earn bonus points through the program. You'll find out more about the number of bonus points you can earn and any other terms at the time of the offer. **How you can use your points:** You can use your points to redeem for cash starting at 2,000 points through an account statement credit or electronic deposit into an eligible checking or savings account held by a financial institution located in the United States. Other redemption options include gift cards and travel. When you use points to redeem for cash and gift cards, each point is worth \$.01 (one cent), which means that 100 points equals \$1 in redemption value. When you use points to redeem for travel, each point is worth \$.0150 (one and a half cents), which means that 100 points is worth \$1.50 in redemption value. You may see "Points are worth 50% more" in marketing materials to refer to the redemption value for travel when you redeem through Chase Ultimate Rewards. Redemption values for other reward options may be worth more or less than that. **Points expiration/losing points:** Your points don't expire as long as your account remains open, however, you will immediately lose all your points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Rewards Program Agreement. **Rewards Categories:** Merchants who accept Visa/MasterCard credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For more information about Chase rewards categories, see [www.Chase.com/RewardsCategoryFAQs](http://www.Chase.com/RewardsCategoryFAQs). **Rewards Program Agreement:** We will mail you a Rewards Program Agreement containing additional rewards program terms once your account is established. If you become a Chase Online customer, your Rewards Program Agreement will be available online as well.

<sup>5</sup> **Complimentary Priority Pass<sup>™</sup> Select Membership**

One time activation required. There is no additional cost to activate your membership and certain terms, conditions and exclusions apply. Priority Pass Select membership includes access to airport lounges participating in the Priority Pass Select network. Participating lounges are owned and operated by independent third parties and their participation and/or facilities may change. To access a lounge, member must show his/her valid Priority Pass Select membership card. Priority Pass Select membership is subject to the Priority Pass Select Terms and Conditions. Account must be open and not in default to maintain membership. For complete Priority Pass Select Terms and Conditions and a listing of participating lounges, please visit [www.prioritypass.com/select](http://www.prioritypass.com/select).

<sup>6</sup> **Avis Terms & Conditions**

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

**National Terms & Conditions**

Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$30 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

**Silvercar Terms & Conditions**

No blackout dates. Reservations must be 2 days or longer. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes.

**Visa Terms & Conditions**

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Many of the stated benefits and services of this product are provided by third parties who are solely responsible for their provision or fulfillment.

<sup>7</sup> These benefits are available when you use your card. Restrictions, limitations and exclusions apply. Most benefits are underwritten by unaffiliated insurance companies who are solely responsible for the administration and claims. There are specific time limits and documentation requirements. Once your account is opened we will send you a Guide to Benefits, which includes a full explanation of coverages.

<sup>8</sup> **Global Entry or TSA Pre<sup>®</sup> Application Fee Statement Credit**

To be eligible for this statement credit you must use your J.P. Morgan Reserve<sup>SM</sup> card to either complete the Global Entry application and pay the \$100 application fee, or complete the TSA Pre<sup>®</sup> application and pay the \$85 application fee. A statement credit will be processed after the Global Entry program application fee OR TSA Pre<sup>®</sup> application fee (whichever program is applied for first) is charged to your J.P. Morgan Reserve<sup>SM</sup> card. You are entitled to either: one (1) \$100 statement credit per account, OR one (1) \$85 statement credit per account, every 4 years in connection with the Global Entry or TSA Pre<sup>®</sup> program application fee. The statement credit will be posted to your account within 24 hours of the Global Entry or TSA Pre<sup>®</sup> program application fee being charged to your card. You are responsible for payment of all charges until the statement credit posts to the account. Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). TSA Pre<sup>®</sup> is a U.S. Government program, operated by the U.S. Transportation Security Administration (TSA). Chase has no control over either program including, but not limited to, applications, approval process or enrollment, or fees charged by CBP or TSA, and no liability regarding the Global Entry or TSA Pre<sup>®</sup> programs. For complete details on the Global Entry program, including full terms and conditions, go to [globalentry.gov](http://globalentry.gov). For complete details on the TSA Pre<sup>®</sup> program, including full terms and conditions, go to [tsa.gov](http://tsa.gov). Websites and other information provided by government agencies are not within Chase's control and may not be available in Spanish. To be eligible for this benefit, your account must be open and not in default at the time of statement credit fulfillment.

The TSA Pre<sup>®</sup> trademark is used with the permission of the U.S. Department of Homeland Security.

<sup>^</sup> All correspondence, including credit cards, statements, and notifications will be sent to the name and address on file for the primary cardmember. The primary cardmember is responsible for repaying all balances on this account. Authorized users will have the same charging privileges as the primary cardmember but will not be financially responsible. Chase provides account information to the credit reporting agencies for all account users. This information could impact an authorized user's credit score. When you tell us to add a user to your account, you're confirming that you have a relationship with the person or people whose name(s) and address(es) you've told us, that all their information is correct, and that you have their consent to add them. If Chase determines you've given us fraudulent name and address information or did not have such consent, Chase can close this account.