

# CHASE FREEDOM FLEX CREDIT CARD TERMS AND CONDITIONS

## PRICING INFORMATION

### INTEREST RATES AND INTEREST CHARGES

<b>Purchase Annual Percentage Rate (APR)</b>	<p><b>0%</b> Intro APR for the first 15 months that your Account is open.</p> <p>After that, <b>19.24%</b> to <b>27.99%</b>, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>My Chase Loan<sup>SM</sup> APR</b>	<p><b>19.24%</b> to <b>27.99%</b>, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p> <p>Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.</p>
<b>Balance Transfer APR</b>	<p><b>0%</b> Intro APR for the first 15 months that your Account is open.</p> <p>After that, <b>19.24%</b> to <b>27.99%</b>, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>Cash Advance APR</b>	<p><b>29.24%</b>. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
<b>Penalty 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>We may apply the Penalty APR to your account if you:</p> <ul style="list-style-type: none"> <li>• fail to make a Minimum Payment by the date and time that it is due; or</li> <li>• make a payment to us that is returned unpaid.</li> </ul> <p><b>How Long Will the Penalty APR Apply?:</b> If we apply the Penalty APR for either of these reasons, the Penalty APR could potentially remain in effect indefinitely.</p>
<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 new purchases if you pay your entire balance or Interest Saving Balance by the due date each month. We will begin charging interest on balance transfers and cash 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> .

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**FEES**

<b>Annual Membership Fee</b>	None
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<p><b>My Chase Plan<sup>SM</sup> Fee (fixed finance charge)</b></p>	<p>Monthly fee of <b>0%</b> of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan while in the 0% Intro Purchase APR period.</p> <p>After that, monthly fee of <b>1.72%</b> of the amount of each eligible purchase transaction or amount selected to create a My Chase Plan. The My Chase Plan Fee will be determined at the time each My Chase Plan is created and will remain the same until the My Chase Plan is paid in full.<sup>d</sup></p>
<p><b>Transaction Fees</b></p> <p>Balance Transfers</p> <p>Cash Advances</p> <p>Foreign Transactions</p>	<p>Intro fee of either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, on transfers made within 60 days of account opening. After that: Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.</p> <p><b>3%</b> of the amount of each transaction in U.S. dollars.</p>
<p><b>Penalty Fees</b></p> <p>Late Payment</p> <p>Return Payment</p>	<p>Up to <b>\$40</b>.</p> <p>Up to <b>\$40</b>.</p>

Return Check

None

**Note:** This account may not be eligible for balance transfers.

**Loss of Intro APR:** We will end your introductory APR if any required Minimum Payment is 60 days late, and apply the Penalty APR.

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

**Prime Rate:** Variable APRs are based on the 7.50% Prime Rate as of 12/20/2022.

<sup>a</sup>We add 11.74% to 20.49% to the Prime Rate to determine the Purchase/My Chase Loan/Balance Transfer APR. Maximum APR 29.99%.

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

<sup>c</sup>We add up to 26.99% to the Prime Rate to determine the Penalty APR. Maximum APR 29.99%.

<sup>d</sup>My Chase Plan Fee: The My Chase Plan Fee is calculated at the time each plan is created and is based on the amount of each purchase transaction or amount selected to create the plan, the number of billing periods you choose to pay the balance in full, and other factors. The monthly and aggregate dollar amount of your My Chase Plan Fee will be disclosed during the activation of each My Chase Plan.

**MILITARY LENDING ACT NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-800-235-9978.

## TERMS & CONDITIONS

**Authorization:** When you respond to this credit card offer from JPMorgan Chase Bank, N.A., Member FDIC, a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports, employment, and income information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and others such as Checking, Deposit, Investment, and Utility accounts from credit bureaus and other entities. 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. By providing your mobile phone number, you are giving permission to be contacted at that number about all of your accounts by JPMorgan Chase and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.
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 receive a card with different costs or you may not receive a card. If approved for an account, your credit access line will be at least \$500.

You must be at least 18 years old to qualify (19 in AL and NE, 21 in Puerto Rico). 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 credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. 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 15366, Wilmington, DE 19850-5366.**

### **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 (JPMorgan Chase Bank, N.A., Member FDIC) 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, the District of Columbia, Guam, Puerto Rico, or the US Virgin Islands, or have a United States military address. The information about the costs of the card described in this form is accurate as of 12/20/2022. 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:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number, driver's license or other identifying documents.

Offer Details

**\$200 Cash Back After You Spend \$500 On Purchases In The First 3 Months From Account Opening:** 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. You will receive 20,000 bonus points with this bonus offer, which can be redeemed for \$200 cash back. To qualify and receive your bonus, you must make Purchases totaling \$500 or more during the first 3 months from account opening. ("Purchases" do not include 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, interest, unauthorized or fraudulent charges, and 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.

**Cash Back And Points: Rewards Program Agreement:** For more information about the Chase Freedom Flex<sup>SM</sup> rewards program, view the latest [Rewards Program Agreement \(PDF\)](#)

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. We will mail your Rewards Program Agreement once your account is established. If you become a Chase Online customer, your Rewards Program Agreement will also be available after logging in to [chase.com/ultimaterewards](https://chase.com/ultimaterewards)

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**Cash Back and Points:** "Cash Back rewards" are the rewards you earn under the program. Cash Back rewards are tracked as points and each \$1 in Cash Back rewards earned is equal to 100 points. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. You may also see, "points" or "Ultimate Rewards points" when referring to the points you can use. **How you can earn points:** You'll earn points on purchases of products and services, minus returns or refunds, made with a Chase Freedom Flex<sup>SM</sup> card by you or an authorized user of the account. 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 or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, fees of any kind, including an annual fee, if applicable. **1% Cash Back:** You'll earn 1% Cash Back rewards for each \$1 spent. **3% Cash Back in the drugstore and dining at restaurants categories:** You'll earn 3% Cash Back rewards total for each \$1 spent on purchases in the following rewards categories: drugstores and dining at restaurants (2% additional Cash Back rewards on top of the 1% Cash Back rewards earned on each purchase). **5% Cash Back on Ultimate Rewards travel bookings:** You'll earn 5% Cash Back rewards total for each \$1 spent on travel purchases booked using your card through the Ultimate Rewards program including available airline tickets, hotel accommodations, car rentals, activities and cruises (4% additional Cash Back rewards on top of the 1% Cash Back rewards earned on each purchase). **5% Cash Back in quarterly bonus categories:** You'll earn 5% Cash Back rewards total for each \$1 spent until \$1,500 is spent on combined purchases in the quarterly bonus categories each quarter that you activate the bonus (4% additional Cash Back rewards on top of the 1% Cash Back rewards earned on each purchase). **You must activate your 5% Bonus Cash Back each quarter by the activation deadline.** 5% Cash Back quarterly bonus categories may include individual select merchants in addition to bonus rewards categories. After \$1,500 is spent on combined purchases in the quarterly bonus categories each quarter, you go back to earning 1% Cash Back rewards for each \$1 spent, with no maximum. For more information on 5% Cash Back quarterly bonus offers, please visit [chase.com/freedomflex](https://chase.com/freedomflex)

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and select the Chase Freedom Flex FAQs link at the bottom of the page. For a purchase to qualify for the 5% bonus Cash Back, the merchant must submit charges to your credit card by the last day of the relevant calendar quarter. **5% Cash Back in the grocery store category (excluding Walmart and Target) until the earlier of the end of your first 12 months or first \$12,000 spent:** You'll earn 5% Cash Back rewards total for each \$1 spent on purchases in the grocery store category (excluding Walmart and Target) made within your first 12 months from account opening, or until you reach \$12,000 in grocery store purchases, whichever occurs first (4% additional Cash Back rewards on top of the 1% Cash Back rewards earned on each

purchase). Please note, if grocery stores is a quarterly bonus category during your first 12 months, you can earn both this 5% new cardmember bonus and the 5% quarterly bonus offers simultaneously until you reach the spend cap for each. However, because both bonuses are earned as 4% additional Cash Back rewards on top of the 1% Cash Back rewards earned on each purchase, the most you will earn is 9% Cash Back rewards: 1% on every purchase, plus 4% on grocery stores through this new cardmember bonus, plus 4% on grocery stores through the quarterly bonus. The additional 4% Cash Back rewards will appear on your billing statement in a separate line from the base 1% Cash Back rewards. **5% total Cash Back on qualifying Lyft rides through 03/2025:** You'll earn an additional 4% Cash Back rewards for each \$1 spent when your card is used for qualifying Lyft products and services purchased through the Lyft mobile application through 03/31/2025. Qualifying Lyft products and services include rides taken in Classic, Shared, Lux, or XL modes; bike and scooter rides; and subscription and membership products. Purchase of gift cards, car rentals, vehicle service centers, miscellaneous fees, and other Lyft products and services are excluded from this promotion. Future Lyft products or services may not be eligible for additional Cash Back. You may see "5% Cash Back rewards" in marketing materials to refer to the 4% Cash Back rewards earned in addition to the 1% Cash Back rewards earned on all purchases. The additional 4% Cash Back rewards will appear on your billing statement in a separate line from the 1% Cash Back rewards. Lyft is not responsible for the provision of, or the failure to provide, Chase benefits or services. **How you can use your points:** You can use your points to redeem for any available reward options, including cash, gift cards, travel, and pay with points for products or services made available through the program or directly from third-party merchants. Redemption values for reward options vary. **Points expiration/losing points:** Your points don't expire as long as your account is open, however, you'll 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 [chase.com/RewardsCategoryFAQs](https://chase.com/RewardsCategoryFAQs)

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**Third-Party Merchants:** The listed merchant(s) are in no way affiliated with Chase, nor are the listed merchant(s) considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

**Zero Liability:** Zero Liability Protection does not apply to use of an account by an authorized user without the approval of the primary cardmember. If you think someone used your account without permission, tell us immediately by calling the Cardmember Services number on your card or billing statement.

**Cell Phone Protection:** Coverage is provided by New Hampshire Insurance Company, an AIG Company. Benefits are subject to terms, conditions, and limitations, including limitations on the amount of coverage. The monthly bill associated with the phone must be paid with the eligible card for coverage to be effective. Policy provides secondary coverage only. For further information, see your Mastercard Guide to Benefits or call 1-800-MASTERCARD. Visit [mycardbenefits.com](http://mycardbenefits.com)

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to file a claim.

**Account Alerts:** Delivery of alerts may be delayed for various reasons including technology failures and capacity limitations. There is no charge from Chase, but message and data rates may apply.

**Shop With Points:** When using points at checkout, each point is worth \$0.008, which means that 100 points equals \$0.80 in redemption value.

Amazon.com Shop with Points [service terms apply](#)

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, Inc. or its affiliates.

**Complimentary 3 months of DashPass/50% Discounted DashPass from DoorDash for 9 months:** When the membership is activated for the first time by 12/31/2024 your Chase Freedom Flex account will receive 3 months of complimentary DashPass for use on both the DoorDash and Caviar applications during the same membership period based on the first activation date. After your complimentary period ends, you'll be automatically enrolled for 9 months at 50% off the then current monthly DashPass rate until you cancel. After the DashPass discounted period ends, you will continue to be enrolled and charged the then current monthly DashPass rate until you cancel. You can cancel anytime on the DoorDash or Caviar mobile application. Membership will be registered in the name of the primary cardmember or an authorized user, whoever activates the benefit first. Membership period for the user on the Chase credit card account referenced above will begin and end based on when the first user activates the membership on the DoorDash or Caviar mobile application. The same log in credentials must be used on DoorDash and Caviar in order for the DashPass benefit to be used on both applications. To receive the membership benefits, the primary cardmember or authorized user(s) must first add their applicable Chase credit card as a default payment method in the DoorDash or Caviar mobile applications, and then click the activation button. Once enrolled in DashPass, you must use your Chase Freedom Flex card for payment at checkout for DashPass-eligible orders to receive DashPass benefits. Benefits of DashPass from DoorDash include no delivery fee on orders above the minimum subtotal (as stated in the DoorDash and Caviar apps and sites) from DashPass-eligible merchants (amounts subject to change). However, other fees (including service fee), taxes, and gratuity on orders may apply. Current value of the DashPass membership is as of 04/01/2022. Membership must be activated with a United States address. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer. Mobile applications, websites and other information provided by DoorDash or Caviar are not within Chase's control and may or may not be available in Spanish. Chase is not responsible for the provision of, or the failure to provide, DoorDash or Caviar benefits and services. If you product change to another Chase credit card during the promotional period, your benefits may change. You may experience a delay in updating your applicable benefits in the DoorDash application; please note, once you product trade, the benefits from your previous credit card are no longer available for your use. Your applicable Chase credit card account must be open and not in default to maintain membership benefits. See full DoorDash terms and conditions at:

[https://help.doordash.com/consumers/s/article/offer-terms-conditions?language=en\\_US](https://help.doordash.com/consumers/s/article/offer-terms-conditions?language=en_US)

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All deliveries subject to availability. Must have or create a valid DoorDash account. Qualifying orders containing alcohol will be charged a \$0.01 Delivery Fee. No cash value.

Non-transferable. See full terms and conditions at:

[help.doordash.com/consumers/s/article/offer-terms-conditions](http://help.doordash.com/consumers/s/article/offer-terms-conditions)

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**Complimentary Instacart+ Membership:** You will receive one complimentary Instacart+ membership per eligible card account for 3 months (for Freedom, Freedom Unlimited, Freedom Flex, Freedom Student, Slate, and Slate Edge cardmembers) when the membership is activated on <http://www.instacart.com/chase>

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with an eligible card between 6/15/2022 and 7/31/2024. ("You" and "your" mean you as the primary cardmember or any authorized user, depending on which user activates first). This offer is non-transferrable. Membership must be activated with a United States address. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer. Benefits of Instacart's membership include no delivery fee on orders that total over \$35 (amount subject to change – see [Instacart.com](http://Instacart.com)

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for current minimum); however, other fees, taxes, and/or tips may apply. Delivery subject to availability. **If you do not currently have a paid or trial Instacart+ membership, by activating your Instacart+ membership, you agree to the Instacart+ Terms and you agree that after the complimentary Instacart+ membership period ends, you will be automatically enrolled in an annual Instacart+ membership and billed at \$99/year or the then current annual Instacart+ membership rate for each membership activated, unless**

**you have not placed any orders or you cancel during your complimentary Instacart+ membership period. If you currently have a paid or trial Instacart+ membership, you agree that your existing membership will be paused for the duration of this benefit and resume upon expiration. Your existing membership will automatically renew based on the Instacart+ Terms previously agreed upon unless you cancel. Your membership fees will be billed to any active payment method on file until you cancel.** You can cancel your Instacart+ membership prior to the end of your complimentary Instacart+ membership period or at any time thereafter by selecting "Cancel Membership" in your Account Settings. Cancellation goes into effect during the next billing cycle. You may cancel within the first 15 calendar days of your paid Instacart+ membership and receive a refund of the Instacart+ membership fee you paid, but only if you have not placed any orders using your Instacart+ membership. If you change to another Chase credit card during the promotional period, your benefits may change. Mobile applications, websites and other information provided by Instacart are not within Chase's control and may or may not be available in Spanish. Chase is not responsible for the provision of, or the failure to provide, Instacart benefits and services. Your complimentary membership benefits may be removed if your eligible credit card account is closed or in default.

**Statement Credit on Instacart Purchases:** Earn up to \$10 per calendar quarter (for Freedom, Freedom Unlimited, Freedom Flex, and Freedom Student cardmembers) in statement credits on qualifying Instacart purchases from 8/1/2022 through 7/31/2024 when you activate a complimentary Chase Instacart+ membership on [Instacart.com/Chase](https://Instacart.com/Chase)

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with your eligible Chase credit card. Calendar quarters are Jan – March, April – June, July – September, October – December, and the partial calendar quarters at the beginning and end of the promotional period. You can check the status of your enrollment in the Chase benefit within the Instacart+ section of the Instacart mobile app. You will continue to receive statement credit benefits regardless of whether you choose to renew your Instacart+ membership at the end of your complimentary period. Qualifying Instacart purchases include only those orders purchased by you, or an authorized user, with a Chase Freedom Flex credit card through [Instacart.com](https://Instacart.com)

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or the Instacart mobile application (gift cards excluded). Statement credit(s) will post to your account within 48 hours of your qualifying Instacart purchase posting to your account and will appear on your monthly credit card billing statement within 1-2 billing cycles. Statement credits will be issued for the calendar quarter in which the transaction posts to your account. For example, if you pay for an Instacart order, but Instacart does not post the transaction until after the current calendar quarter ends, the cost of the Instacart purchase will be allocated towards

the next calendar quarter's maximum, or will not qualify if the promotional period has ended. If you change to another Chase credit card during the promotional period, your benefits may change. Mobile applications, websites and other information provided by Instacart are not within Chase's control and may or may not be available in Spanish. Chase is not responsible for the provision of, or the failure to provide, Instacart benefits and services. Accounts must be open and not in default at the time the statement credit posts to your account.

## **Mastercard Terms and Conditions**

Benefits referenced on this page are current as of 08/2022. Benefits are subject to change by Mastercard at any time, in accordance with Mastercard's notification policies, and are based on the individual merchant's terms and conditions. Terms and conditions of the benefits can be found on Mastercard's website

(<https://www.mastercard.us/en-us/consumers/find-card-products/credit-cards/world-elite.html>)

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. 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.

INSTACART®, the Instacart Carrot logo, the Instacart Partial Carrot logo, and the Instacart Carrot Top logo are trademarks of Maplebear Inc., d/b/a Instacart. Instacart may not be available in all zip or post codes. See Instacart Terms of Service for more details.

Mastercard, the silver circles design and World Elite Mastercard are registered trademarks of Mastercard International Incorporated.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with the permission of EMVCo, LLC.

Accounts subject to credit approval. Restrictions and limitations apply. Chase Freedom Flex credit cards are issued by JPMorgan Chase Bank, N.A. Member FDIC. Offer subject to change.