

# CHASE CASH MANAGEMENT SOLUTIONS

<sup>1</sup>No pre-set spending limit does not mean unlimited spending. Each charge that causes your balance to exceed your credit access line will be evaluated based on your account spending and payment history and your experience with other creditors. Your minimum payment calculation each month will include any amount over your revolving credit access line. Please see your Cardmember Agreement for complete details. We reserve the right to decline an authorization request for any transaction at any time for any reason. We also may request additional information from you at any time to evaluate a transaction request or your use of the Account generally.

<sup>2</sup>For details, please read the "Pricing Information" section and the Terms and Conditions, as applicable, included with this offer.

<sup>3</sup>You will receive 25,000 bonus points with this bonus offer. You will qualify for and receive your bonus after your first purchase. First purchase does not include using your account for balance transfers or cash advances, or using any checks that access your account. 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. This one-time bonus offer is valid only for first-time cardmembers with new accounts. Previous and existing cardmembers/accounts are not eligible for this bonus offer.

<sup>4</sup>You will receive 25,000 bonus points with this bonus offer. To qualify and receive your bonus, you must make purchases totaling \$10,000 or more during the first 3 months from account opening. Purchases do not include using your account for balance transfers or cash advances, or using any checks that access your account. 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. This one-time bonus offer is valid only for first-time cardmembers with new accounts. Previous and existing cardmembers/accounts are not eligible for this bonus offer.

<sup>5</sup>You will earn 1 base point for each \$1 of net purchases. You will earn an additional 1 point for each \$1 of airfare and hotel net purchases made online through the program booking tool. You will also earn an additional 1 point for each \$1 of net purchases made at merchants that classify their merchant location for Visa/MasterCard in any of the following categories: gas stations, hotels and motels. You will earn an additional 4 points for each \$1 of net purchases made at merchants that classify their merchant location for Visa/MasterCard in any of the following categories: wireless/telecommunications services (excluding equipment such as phones and fax machines), cable and satellite television and radio services, office supply stores and wholesale distributors of office supplies. We do not determine whether merchants correctly identify and bill transactions as being made at locations in each particular category. However, we do reserve the right to determine which purchases qualify for the additional points on category purchases. Purchases not eligible to receive the additional points on category purchases include, but are not limited to, purchases made at superstores, warehouse clubs, discount stores, and their affiliates. Online and catalog purchases are not eligible to receive the additional points on category purchases unless the merchants have correctly identified and billed the transactions. You do not earn points on cash-like charges such as travelers checks, foreign currency, and money orders, overdraft advances, unauthorized or fraudulent charges, or fees of any kind. Maximum point accumulation on net purchases earning an additional 4 points on category purchases is 200,000 points annually, which equates to \$50,000 in net purchases. Maximum point accumulation on net purchases earning an additional 1 point on category purchases is 50,000 points annually, which equates to \$50,000 in net purchases. There is no maximum number of points that can be earned on net purchases earning 1 base point, or the additional 1 point earned on airfare and hotel net purchases made online through the program booking tool. Bonus/Promotional offers may have a maximum accumulation. A service fee of up to \$20 per ticket may be charged for the use of our toll-free number to book or change airline itineraries. Redemptions made online do not have a service fee. See Rewards Program Rules and Regulations which will be mailed after your account is established.

<sup>6</sup>Certain terms, conditions, and exclusions apply. For full terms and conditions, please refer to the Conditions of Use section of your LOUNGE CLUB<sup>SM</sup> Lounge Directory you will receive upon enrollment. Lounge visit fees may be adjusted with prior notice. Complimentary visits may apply to Members and/or an accompanying guest. After the first two visits each year, cardholders simply pay \$27 per person per visit for themselves and any accompanying guest(s) when visiting a participating lounge.

<sup>7</sup>Acceptance rates based on global, not domestic, data. Source: The Nilson Report Issue 950, June 2010.

Accounts subject to credit approval. Restrictions and limitations apply. Chase credit cards are issued by Chase Bank USA, N.A.

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