

Chase Ultimate Rewards Program (or the "Program") Rules and Regulations

Chase Debit Card or Chase Business Debit Card

Issuer: Your consumer or business debit card participating in the Ultimate Rewards Program (the Chase Debit Card or Chase Business Debit Card; collectively, the "Cards") are issued by JPMorgan Chase Bank, N.A. (hereinafter "we", "our", or "us"). In these Program Rules and Regulations and the Program Redemption Rules (collectively, the "Program Rules"), "you", "your" or "Cardholder" means all persons who have been issued a Card and are responsible for complying with these Program Rules.

Eligibility to Redeem

Rewards: If your deposit account to which your Card accesses ("Account") has been closed, or your Card access has been restricted for any reason as described in your deposit account agreement ("Agreement") and/or there is any fraud or abuse related to the accrual or redemption of points, we reserve the right to prohibit you from redeeming points through your Card until the next business day after your Card is no longer restricted, and to cause you to forfeit any accrued points (reflected in your "Program Rewards Balance"). If your points are forfeited for any reason, we will not reinstate these points to you. If your Account is closed for any reason, your membership in the Program will be terminated.

Membership: Your membership in the Program will be renewed automatically each year as long as

your Account is open and your Card has not been restricted, or until we notify you of the Program's cancellation. **There is no cost to you to participate in the Program.**

You are solely responsible for reviewing the Program Rewards Balance on your monthly Account statement and notifying us within sixty (60) days after the date of the statement of any suspected or actual error relating to the number of points redeemed.

Earning Restrictions: Points earned are not the property of the Cardholder and are not transferable, have no cash value, and cannot be used as payment of any obligation to us or our affiliates, except to the extent specifically enumerated in the Redemption Rules. Any points accrued shall be permanently forfeited if your Account has been closed, or upon the Cardholder's death. If there is any abuse of the Program, failure to follow Program terms, or any misrepresentation by you, all unredeemed points shall be forfeited and no additional points shall accumulate. There is no maximum number of points that you can accumulate in the Program.

Expiration: Points earned in this Program will not expire.

Redemption Process: Base points earned through the use of your Card are available for redemption typically on the business day after the Card transaction has posted to your Account and should be reflected online at that time. Once you accumulate the required number of points, you will be eligible to redeem them for your selected reward item or Account credit.

Please contact the Redemption Center at 1-800-272-7461 or visit www.chase.com/ultimaterewards to redeem your points 24 hours a day, 7 days a week.

Chase Business Debit Card: These Program Rules apply to a business that maintains a Chase Business Debit Card(s) and any designated Cardholder, except as modified by this section.

Redemption Process: Only the authorized signer on the business Account who registered the Card in the Program can redeem them for a selected award item or Account credit.

Additional Obligations: You are responsible for any tax liability related to participating in the Program.

Program Restrictions: We reserve the right to approve, deny or revoke participation in the Program for any reason whatsoever.

Right to Change/Modify/Cancel: The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit prospectively or retroactively, including, without limitation, participation fees, point accrual or redemption criteria, or to cancel or temporarily suspend the Program at any time without prior notice. Any such modifications and/or termination may reduce or eliminate entirely your accrued points.

Adjustments: We reserve the right to make appropriate adjustments to any accrued points reward with respect to any Card activity. For example, if you are able to redeem more points than

you have properly accrued due to a system or technological failure or malfunction or for any reason whatsoever, you agree that we may correspondingly reduce the number of points posted to your Program Rewards Balance to adjust for such excess redemption.

Program Responsibility: Individual merchants and service providers are responsible for the quality and performance of any goods and/or services redeemed as a benefit of this Program. Any rules of the merchants relating to returns and exchanges of rewards apply. We are not responsible for redeemed goods and/or services offered through the Program. Any disputes concerning rewards will not affect the enforceability of the terms and conditions applicable to your Card or Account. Questions regarding the Program should be directed to the toll-free number on the back of your Card. Administrative services for the Program are provided on our behalf by Chase Bank USA, N.A., Connexions Loyalty Travel Solutions LLC, and our other agents. Neither we nor Connexions Loyalty Travel Solutions LLC, nor any of our other agents or affiliates shall be liable for any bodily harm and/or property damage and/or lost opportunity that may result from participating in the Program or for the provision of goods or services by award merchants or service providers.

Program Void: The Program is void where prohibited by federal, state or local law. These Program Rules set forth all the terms of the Program in addition to, and supplement, the Program Redemption Rules that govern the redemption of points, and

any other redemption rules provided by us or our agents. We have no other obligation with respect to the Program beyond those described in the Program Rules.

Ultimate Rewards Program Redemption Rules

The Consumer/Business Rewards credit card account is issued by Chase Bank USA, N.A. (herein after in the Program Redemption Rules "Chase", "we", "our", or "us"). The issuer of the Consumer/Business Rewards debit card is JPMorgan Chase Bank, N.A. ("JPM Chase").

Redemption Options: Redemptions of any kind made online at the Chase website, and many redemptions using our toll-free number, do not have a service fee.

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. We reserve the right, in our sole discretion to determine the amount of the service fee, to waive the service fee, or to change the service fee without notice.

Chase is not responsible for service fees charged when you redeem directly through a merchant.

Travel Information: Ticket(s) may be purchased in any name designated by you; however, tickets will be mailed or emailed, as applicable, to your address. Paper tickets will be issued only when electronic ticketing is not available. Passenger facility charges, international entry or departure taxes and/or all fees, including baggage fees, are at traveler's expense. Rewards may be subject to local taxes and fees, which

are at traveler's expense. Additional costs, such as rush charges and/or traceable overnight delivery of rewards, are at your expense. Standard age, driver and credit rental requirements apply to car rental rewards. Minimum rental age is 25 (exceptions apply). Hotel and car rental rewards subject to availability. You may not upgrade travel arrangements (including airfare, hotel reservations and car rentals) obtained by redeeming your points. For example, if you redeem for Coach Class airfare using your points, you may not upgrade the Coach Class ticket to a First Class ticket at the airport.

Round-Trip Airline Tickets: Credit card and debit card customers may redeem points for airline tickets through our toll-free telephone number. A service fee of up to \$20 per transaction may be charged for calling our travel center to book travel. We'll let you know of the amount of any service fee, if applicable, before you book.

Account Deposit: Points may be redeemed for an electronic deposit into your Chase savings or checking account ("DDA"). See current redemption levels on the redemption website.

Using Points for Booking Travel: Points may be redeemed for eligible items at the rate determined by the individual merchants, and may vary by merchant; any balance that remains due on a travel booking over the amount of your redemption must be paid for using a Chase credit card or debit card.

Combine points with other Chase cards with Ultimate Rewards: You can move your points, but only to another Chase card with Ultimate Rewards belonging to you, your spouse or domestic partner, or your joint business owner(s), as applicable. You can't move points to another eligible card if either account is prohibited from earning or redeeming points at the time you attempt to move the points.

Gift Cards: Redemption levels may Vary and are listed online at the redemption website. Minimum redemption amounts may be required to redeem your points and may vary by merchant. We reserve the right to change redemption items offered in the Program at any time without notice. We may also offer additional redemption promotions from time to time; redemption items offered directly through merchants may have terms and conditions controlled by those merchants. Chase is not responsible for the provision of or failure to provide the stated benefits and services in promotions offered by these merchants.

Reward Restrictions: Redeemed rewards are not refundable, replaceable, or transferable for cash, credit, or other rewards under any circumstances. Lost, stolen or mutilated gift cards/gift certificates will not be replaced. Redeemed rewards earned in the Program may not be re-sold or exchanged for other goods or services except as stated on the reward. Certain rewards are available only during the time periods described in the Program communications. We may substitute rewards of equal or greater value as necessary at our discretion.

Some rewards have limited availability. Gift cards/ gift certificates are valid at participating merchants only, through the expiration date, if any, as permitted by law. Merchants participating in the Program are subject to change. Gift cards/gift certificates must be surrendered upon redemption and no photocopies will be honored. Gift cards/gift certificates have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless otherwise noted on the gift cards/gift certificates. Purchases in excess of the amount of the gift certificate/gift card are at the reward holder's expense. Use of any gift card/gift certificate, including gift cards with "Visa" or "MasterCard" on the front, is subject to any additional restrictions listed on the gift card/ gift certificate. It is the reward holder's responsibility to review the terms and conditions of a Visa/MasterCard (hereinafter "Association") gift card and/or each merchant's gift certificates/gift cards. For all merchandise, gift certificate, gift card and attraction ticket rewards all sales/use taxes, fees, surcharges, optional items, shipping and handling charges are the responsibility of the reward holder and will apply in accordance with the merchants' policies in effect at the time of redemption.

Reward Delivery: Delivery time of rewards redeemed depends upon your chosen reward. Some rewards cannot be shipped to PO Boxes or foreign addresses. Expedited delivery may be available upon request for an additional charge.

Miscellaneous: These Redemption Rules, and any other redemption rules provided by us or our agents, supplement the Program Rules. We have no other obligation with respect to the Program beyond those described in these Redemption Rules and the Program Rules.

Any additional travel or accommodation arrangements made in connection with any reward are your sole responsibility.

Redemption values for all rewards are effective January 25, 2015, and are subject to change without notice.

Many redemptions are final; please check the applicable merchant's terms and conditions before you redeem. Point credits will not be issued for any cancelled travel arrangements or returned rewards.

The listed merchants / Associations are in no way affiliated with Chase or JPM Chase, nor are the listed merchants / Associations considered sponsors or co-sponsors of this program. Use of merchant / Association names and / or logos are by permission of each respective merchant/Association and all trademarks are the property of their respective owners. Terms and conditions are applied to gift cards /certificates.

Please see the merchant's gift card / certificate / website, or the Program website for terms and conditions, which are subject to change at merchant's or Chase's, for Association gift cards, sole discretion, if permitted by law.

Rewards are subject to availability, and may be substituted with rewards of equal or greater value as necessary. Merchants participating in the Program are subject to change. Points may not be bought or sold.

Spanish Assistance: Rewards brochures are currently only available in English. For information or help redeeming your rewards in Spanish, please call the toll-free number on the back of your debit card.

Asistencia en español: los folletos de recompensas actualmente sólo se encuentran disponibles en inglés. Para mayor información o ayuda para redimir sus recompensas en español, por favor llame al número sin cargo que se encuentra en el reverso de su tarjeta de débito.



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