

Credit Card Rates and Fees for New Accounts

Printed On
March 20, 2023



CHASE SAPPHIRE PREFERRED®

- Exclusive branch only offer – Earn up to 90,000 bonus points: Earn 80,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. Plus, earn an additional 10,000 bonus points after you spend \$6,000 total on purchases made in the first 6 months from account opening
- 5X total points on travel purchased through Chase Ultimate Rewards®
- 2X points on other travel worldwide—from flights and hotels to taxis and trains
- 3X points on dining at restaurants worldwide, including eligible delivery services, takeout and dining out
- Get 25% more value when you redeem your points for travel through Chase Ultimate Rewards®

CHASE SAPPHIRE RESERVE®

- 60,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening—60,000 bonus points are worth \$900 toward travel when you redeem through Chase Ultimate Rewards®
- \$300 annual travel credit as reimbursement for travel purchases charged to your card each account anniversary year
- 3X total points on travel worldwide, after the first \$300 is spent annually on travel purchases
- 5X total points on air travel and 10X on hotels and car rentals when you purchase travel through Chase Ultimate Rewards
- 3X points on dining at restaurants worldwide, including eligible delivery services, takeout and dining out
- Get 50% more value when you redeem for travel through Chase Ultimate Rewards

ALL OUR CARDS OFFER	• Chase Offers—activate deals on the things you love with just a tap in the Chase Mobile® app ¹	• Zero Liability Protection ² means you won't be held responsible for unauthorized charges made with your card or account information	• Card Lock/Unlock—lock to your card instantly block new purchases
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			Available in Spanish	
Below you'll find the Annual Percentage Rates (APRs) for Chase credit cards. APR is a measure of the cost of credit, expressed as a yearly rate.			Chase Sapphire	
			Preferred	Reserve
Annual Fee		INTRODUCTORY	\$95	\$550
		AFTERWARD	\$95	\$550
		PER AUTHORIZED USER	None	\$75
Annual Percentage Rate (APR)	<i>Purchases and Balance Transfers*</i>	INTRODUCTORY	N/A	N/A
		VARIABLE APR AFTERWARD	20.49%-27.49%	21.49%-28.49%
	<i>Cash Advances</i>	VARIABLE APR	29.49%	29.49%
Variable Rate Information based on 02/07/2023 prime rate			7.75%	7.75%
Minimum Interest Charges			None	None
Transaction Fees		INTRODUCTORY	N/A	N/A
	<i>Balance Transfer Fee*</i>	TRANSACTION FEE	5%	5%
		MINIMUM	\$5	\$5
	<i>Cash Advance Fee</i>	TRANSACTION FEE	5%	5%
		MINIMUM	\$10	\$10
	<i>Foreign Transaction Fee</i>		None	None

Accounts subject to credit approval. Restrictions and limitations apply. Chase credit cards are issued by JPMorgan Chase Bank, N.A. Member FDIC. Offer subject to change. See banker for pricing and rewards details. Credit Card Rates & Fees for New Accounts—effective 02/07/2023.

*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.

All Sapphire cards: This product is available to you if you do not have any Sapphire card and you have not received a new cardmember bonus for any Sapphire card in the past 48 months.

1. Chase Mobile app is available for select mobile devices. Message and data rates may apply. 2. 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.