Pricing & Terms

Please take a moment to carefully review the Pricing & Terms below.

Rate, Fee, and Other Cost Information

Annual Percentage Rate (APR) for purchases
A 0% fixed APR for the first 6 billing cycles following the opening of your account.

After that, **17.24% variable.**

Other APRs
Balance Transfer APR: A 0% fixed APR for the first 6 billing cycles following the opening of your account. After that, 17.24% variable.

Cash Advance APR: 23.24% variable

Default APR: 31.24% variable. See explanation below.

Overdraft Advance APR: 13.99% fixed (not available in some states)

Variable rate information
The following APRs may vary monthly based on the Prime Rate:

Purchase and Balance Transfer APR equals the Prime Rate plus 9.99% for outstanding and new balances after the introductory period.

Cash Advance APR equals the Prime Rate plus 15.99%

Default APR equals the Prime Rate plus up to 23.99%

Grace period for repayment of purchase balances
At least 20 days

Method of computing the balance for purchases
Two-cycle average daily balance method (including new purchases).

Annual fee
None

Minimum finance charge
$1.00
Rates, fees, and terms may change: We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

Your APRs may increase if you default under any Cardmember Agreement you have with us for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due; you exceed your credit line on this Account, if applicable; you make a payment to us that is not honored by your bank; or, if at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

The "Prime Rate" is the highest prime rate published in the Money Rates column of The Wall Street Journal two business days before the Closing Date on the statement for each billing period. Variable APRs above are based on the 7.25% prime rate on 01/30/2006.

We may consider the following factors to determine the default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults; other indications of your Account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

Terms & Conditions

Authorization: When you submit your certificate or application for this credit card offer from Chase Bank USA, N.A. ("Chase", "we" or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each 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). By using the account or any card, or authorizing their use, you agree to the terms of the
Cardmember Agreement.

3. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.

4. Claims and disputes are subject to arbitration.

5. As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.

We will review your credit history and income to determine if you qualify for an account and, if so, your credit line. Based on this review, you may not receive a card or you may receive a card with a credit line as low as $300.

You must be at least 18 years old to qualify (19 in AL and NE).

Platinum services are available only to Platinum cardmembers. We reserve the right to change the benefit features associated with your card at any time.

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: The Visa®, MasterCard®, Discover®, American Express® account(s) you list will show a credit, reducing the amount you owe them by the amount you transferred. The available credit on your new account will be reduced, just as if you had made a purchase. The balance transfer amount(s) will show up on your initial statement for your new account. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other credit card company directly. It may take up to three weeks to set up your account and post the balance transfers. Therefore, you may need to make payments to your other account(s) to keep them current. Balance transfers are contingent upon issuance of your new account. There will be a transaction fee for each balance transfer if one is disclosed in the Rate, Fee and Other Cost Information that accompany this offer. We reserve the right to decline to process any partial or full balance transfer request and will not process a balance transfer request from any other account with us or any of our affiliates.

Affiliate Information Sharing: Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. 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.

Omission of any information requested on the application may be reason for denial of an account. This offer is available only to applicants who reside in the United States of America. The information about the costs of the card described in this Application is accurate as of 01/30/2006. 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.

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

Close this window

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