



App Licence Agreement

Version 1.0 - 10 March 2021

Who is this Agreement between?

You - The person who downloaded our Chase mobile app.

Us - Chase a trading name of J.P. Morgan Europe Limited, so whenever you see 'we', 'us' or 'our', you know who we're referring to.

How this Agreement works

What does this Agreement cover?

This Chase App Licence Agreement ('Agreement') applies to your use of our Chase mobile app ('app') and by downloading our app you agree to be bound by it.

Do any other terms apply?

Yes, the terms of your accounts are set out in our General Account Terms & Conditions and other terms we gave you when you opened your account.

This Agreement adds to the General Account Terms & Conditions so please refer to them if you want to know about:

- using your account, our charges and interest rates
- refunds and compensation arrangements

Please also read our:

- Privacy policy to find out how we process, use, and store your personal information
- Cookie policy to learn how we use cookies to track the way our app is used

What if there's an overlap?

If there's an overlap or conflict between this Agreement and our other terms or policies, this Agreement applies.

What does accepting this Agreement mean?

You confirm that you have downloaded our app of your own will and you are legally permitted to do so under the laws that apply to you.

Using the app

Our app lets you sign up for and manage your accounts and products with us.

You must not:

- obtain our app from anywhere other than the official Apple App Store or Google Play Store
- use it for anything illegal or inconsistent with this Agreement
- copy, reproduce, publish, modify or tamper with our app or download another copy of our app from any other source
- use it on a device that contains or is open to viruses and other things that may cause damage
- allow anyone else to use the app
- use it in a way that could damage or affect our systems or security
- do anything that could restrict or stop anyone else using the app (such as hacking into or inserting malicious code into the app or our systems)
- collect data from our systems or intercept transmissions to or from our servers

If the app doesn't work as you expect, you may not be able to claim back money from us.

Fees and charges

Our app is free to use but keep in mind:

- your phone network operator may charge you for using mobile data when not connected to Wi-Fi
- we may charge you for using our accounts and products (see our General Account Terms and Conditions and Fees and Charges for details)

When the app is unavailable

We try to make sure our app is always available. If it isn't, this may be because:

- we're updating or fixing our systems
- we've restricted access for technical, security, legal or regulatory reasons
- there are circumstances beyond our control
- we've restricted your access for any of the reasons set out in our General Account Terms & Conditions or if something's wrong with your phone
- you're using a version of the app that we no longer support
- your device is running an operating system version we no longer support

Some of our app's features may not work if your phone isn't connected to the internet or you haven't downloaded the latest version of the app. If you are unable to access your accounts, you should contact our customer services team, for contact details see

<https://www.chase.co.uk/support/contact-us>

Updating our app

We regularly update our app to add features and keep it secure. From time to time you will need to update your app and may need to agree to new terms.

If you choose not to update the app, we won't be responsible if it doesn't work as you expect.

Security

We'll do all we reasonably can to stop other people accessing your account. We regularly update our app to make sure it's secure and free from viruses and other things that might cause damage. If we lose or damage your data, device or other equipment, we'll refund you up to a reasonable amount.

We aren't responsible for any third-party equipment, software or documents that work with our app.

Making changes to this Agreement

We're always improving our app, so we may update this Agreement.

Ending your services

You can use our app while you have an account with us and do not materially or persistently breach any term of this Agreement.

If you delete or stop using our app, your accounts will stay open. If you want to close an account, you'll need to let us know. See our General Account Terms and Conditions for more information.

Information in the app

We (or another company in the JPMorgan Chase group) own, or have a licence to, all content, data and material in our app.

We'll take reasonable care to make sure we give you accurate information.

If information is given to us by someone else, we'll let you know. We can't guarantee it'll always be accurate or free from errors.

We'll tell you if there are restrictions or specific details associated with the information (for example, if we know it's accurate on a specific date).

Our app may include links to third party websites and we take no responsibility for the content of such websites or any losses you may suffer that arise from your use of them.

Your rights

You can't transfer or pass any of your rights under this Agreement to anyone else.

Your deposit is eligible for protection by the Financial Services Compensation Scheme (FSCS). The information sheet and exclusions list are available to view in the app. For further information about the compensation provided by the FSCS, refer to the FSCS website at <https://www.FSCS.org.uk>

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