



App Licence Agreement

Version 1.1

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 including:

- 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, including an AI agent or automated tool, to access your account or the app on your behalf, unless such third party is authorised to access your account in accordance with the General Account Terms & Conditions and applicable law
- 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
- disclose, share or otherwise make available your login information and other security information (such as your password, PIN, biometric data or any other sensitive account information) to anyone, including an AI agent acting on your behalf
- log in to your account on the app, or remain logged in, on any device where you are not in full and exclusive control over it (for example, a shared or public device, or one where someone else (including an AI agent or similar automated tool) could see or interact with your account)

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)

Artificial Intelligence (AI) Assisted Search Tool

Our app may feature an AI assisted search tool. When the tool is available, you can access it in the 'Support' tab of the app. Your use of the tool will be subject to the following terms.

Functionalities and limitations

The AI assisted search tool is designed and intended to provide general information on our banking services and products based on information which is already available regarding such services and products.

We may add or remove specific functionalities that are available through the AI assisted search tool from time to time.

The AI assisted search tool is not designed and intended to:

- communicate an offer or agreement by us to any changes to agreements or to new agreements between you and us. This means in particular that you cannot use the AI assisted search tool to change our legal relationship with you, such as changing financial terms;
- be a means of us receiving any instruction, notice, offer, complaint or request from you, other than requests for information as described above. This means in particular that you cannot use the AI assisted search tool to submit legally relevant communications to us;
- access your personal or confidential information, or account details;
- facilitate or conduct any account management actions or banking transactions on behalf of you; or
- provide any advice, including any financial, legal, tax or other advice.

An AI assisted search tool relies on statistical techniques, so despite thorough training and testing, errors or misleading statements can still occur. Therefore, you must not interpret any statements made by the tool as implying any of the above functionalities that it is not designed and intended for. If a statement by the AI assisted search tool appears unclear, inconsistent or otherwise questionable, you should contact our customer service or verify the information in other ways.

The AI assisted search tool has limited capabilities and may not be able to answer your question or provide the information you are seeking.

Permitted use of the AI assisted search tool

You are permitted to use the AI assisted search tool in line with its intended functionality described above. You must not use the tool for purposes that are unlawful or that are otherwise not in line with the intended functionality.

Among others, you therefore must not

- attempt to manipulate, hack, or interfere with the AI assisted search tool's normal operation;
- attempt to elicit from the AI assisted search tool any statement or action beyond its intended functionality, such statements that financial or other legal terms between you and us will be changed, or statements that are false, misleading, inappropriate, insulting, aggressive or harmful;
- engage in excessive or abusive use of the AI assisted search tool that impairs its performance or access by other users;
- provide the AI assisted search tool with any input that (i) is unrelated to the intended functionality described above, or (ii) is inappropriate, insulting, offensive, intentionally false, misleading, or otherwise illegal;
- use or disclose any information into the AI assisted search tool that infringes intellectual property rights, such as under copyright law or trademark law, or otherwise violates rights of any third parties; or
- provide the AI assisted search tool with any input that contains personal data or sensitive or confidential information (such as login information, information relating to your transactions or your account).

Monitoring of your use and restriction of access

We may monitor your use of and input to the AI assisted search tool and restrict your access to it if we find that your use or input violates this Agreement.

Use of your input and conversation with the AI assisted search tool

Your input and interactions with the AI assisted search tool will be used to provide, maintain and improve our services, including for further training of the AI assisted search tool's underlying AI model. To the extent your input to the AI assisted search tool is protected by intellectual property rights or other rights, you hereby grant us the permission and limited rights necessary to use your input for the above purposes, but otherwise retain full ownership of any rights you may have in your input.

Intellectual Property

The features, information and materials provided and presented via our app are our intellectual property. They may be protected by copyright, trademark, patent and other intellectual property laws. All text, graphic content, videos, data and other content provided via the app ("app content") is provided to you by us or our licensors solely to support your permitted use of our app. Our app content may be modified by us at our sole discretion. Except as expressly set forth in this Agreement, no rights are granted to you for any other purpose and any other use of our app or the app content by you shall constitute a breach of this Agreement.

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
- your mobile device is not working properly
- we've restricted your access for any of the reasons set out in our General Account Terms & Conditions
- 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.

Updating our App

We regularly update our app to add features and keep it secure. From time to time, we will let you know and 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. This includes taking reasonable steps to protect against access to your account by third parties that are not authorised in accordance with this Agreement or applicable law. 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.

Liability

We shall only be liable under this Agreement:

- in the event of our fraud or deliberate default;
- for death or personal injury resulting from our negligence; or
- to the extent that our liability cannot be limited or excluded as a matter of law.

Except as set out above, we shall not be liable, whether in contract, tort (including negligence) or otherwise.

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.

Our regulations

Chase is a registered trademark and trading name of J.P. Morgan Europe Limited. J.P. Morgan Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 124579.

J.P. Morgan Europe Limited is a company incorporated under the laws of England and Wales with company registration number 00938937 and its registered office at 25 Bank Street, Canary Wharf, London, E14 5JP, United Kingdom.