



Investments £100 Cash Reward 2.0 Terms and Conditions

Version 1.0 - 26 October 2026

Who are these terms between

You: A Chase customer.

J.P. Morgan Personal Investing: a trading name of J.P. Morgan Personal Investing Limited, the promoter of this offer.

Chase: a trading name of J.P. Morgan Europe Limited. Chase is promoting this offer to its customers, including informing you about the offer (together, "**we**", "**us**", "**our**").

J.P. Morgan Personal Investing and Chase are J.P. Morgan companies. J.P. Morgan Personal Investing is a J.P. Morgan company which offers investment products. Investments not guaranteed by Chase or JPMorgan Chase Bank, N.A.

Investments £100 cash reward offer

J.P. Morgan Personal Investing ("**JPM PI**") is offering Chase UK customers a cash reward of £100 in your JPM PI account when you open a JPM PI account through the Chase app and invest £1,000 or more in a single JPM PI Managed Product by the Offer End Date (below) and keep it invested for at least 6 months, starting from the Offer End Date - provided you qualify for the offer and comply with these terms.

The offer entry period starts at 00:00 GMT on 26 October 2026 ("**Offer Start Date**") and closes at 23:59 GMT on 4 December 2026 ("**Offer End Date**").

The Managed Products available for this offer are JPM PI's Managed Stocks and Shares ISA, Lifetime ISA, Junior ISA, Personal Pension or General Investment Account (also referred to as "**eligible products**").

How to qualify for the offer

You must:

- Have an open and working Chase Current Account.
- Have not invested with JPM PI before.
- Meet the eligibility requirements in Sections 1.1 and 1.2 of the [J.P. Morgan Personal Investing Standard Terms and Conditions](#).
- Between 00:00 GMT on 26 October 2026 and 23:59 GMT on 4 December 2026 ("**Offer Period**"):
 - Have a JPM PI account which was opened through the Chase app. If you don't already have a JPM PI account, open this through the Chase app by completing onboarding through the Invest tab. You can also qualify if you opened a JPM PI

account through the Chase app before the Offer Period but have not yet invested. You need to have a JPM PI Customer ID before the end of the Offer Period.

- Contribute at least £1,000 ("**Minimum Contribution Amount**") to a JPM PI Managed Product in one payment (not multiple smaller payments or payments into multiple products).
- Keep the Minimum Contribution Amount invested for at least 6 months from the Offer End Date until at least 23:59 GMT on 4 June 2027 ("**Investment Period**"). We will invest the minimum contribution amount at one of our next bi-weekly trading cycles and so, once your Minimum Contribution Amount is paid into your chosen eligible product, you will need to keep it there so that it can be invested.
- Meet the Minimum Contribution Amount through a new investment contribution. You can't fund your Minimum Contribution Amount through a transfer from a third-party investments or pension provider (as unfortunately we can't guarantee that the transfer will complete in the 6-month period during which your investments need to be held with us).
- Be a customer of Chase with a Chase Current Account until at least the end of the Investment Period.
- Not have a Chase or JPM PI account which is suspended or under investigation.
- Not use this offer to invest into a 100% cash pot.

You will be automatically opted in and receive the £100 cash reward if you meet the conditions of these offer terms.

Our usual costs and charges are payable for our products and services, as set out in the Schedule of Fees and Charges in the [J.P. Morgan Personal Investing Standard Terms and Conditions](#).

The offer Minimum Contribution amount counts towards the product standard minimum

JPM PI Managed Products have a standard minimum investment amount(specified in Section 1.1 of the [J.P. Morgan Personal Investing Standard Terms and Conditions](#): £500 for a General Investment Account, Stocks & Shares ISA or Personal Pension; and, £100 for a Lifetime ISA or Junior ISA). However, your Minimum Contribution Amount for this offer will count towards this. You can still open these products with the standard product minimum investment amount if you don't wish to take part in the offer.

What counts as maintaining the offer Minimum Contribution Amount

Your net contribution to your chosen eligible product needs to total £1,000 or more for the duration of the Investment Period. We won't take into account any returns or losses on your investments when deciding if you qualify for the cash reward. However, if you withdraw from, transfer out to another provider or close your JPM PI account this reduces your net contribution balance. For example,

- If you contributed £1,000 into an eligible product and keep it invested for the 6 months investment period, but in this time the value of your investments fell below £1,000 due to negative market movements, you'd still be eligible for your reward.
- If you contributed £1,000 into an eligible product and withdrew £300, your net contributions would be £700 and you'd therefore not be eligible (even if you've made returns of £300 or more).

You can check your net contribution by going to the JPM PI app, and clicking 'Profile and Settings' (top right) and viewing Transaction History, or by logging into your JPM PI web dashboard and selecting Transactions from the left-hand menu. You can see your contributions listed as a 'Deposit'. You'll need to download the JPM PI app if you don't already have it.

Paying into a Personal Pension

Our Personal Pension only accepts Direct Debit contributions. Your Direct Debit mandate for our Personal Pension may take up to 8 business days to set up after which Direct Debit contributions can take another 2-3 business days to show in your JPM PI account. For more information including available payment methods see [Paying into your account](#).

When and how the £100 cash reward will be paid

You will receive a £100 cash payment into your JPM PI account within 55 days of the end of the Investment Period if you meet the conditions of these offer terms. This will be held in "unallocated cash", and you will be notified within your JPM PI account that you have cash waiting for allocation. An email will also be sent to the address we have in your JPM PI customer profile to let you know the offer has been fulfilled.

There is only one reward per eligible client, even if you contribute to and maintain the Minimum Contribution Amount for the Investment Period in more than one eligible product.

You can only take advantage of one offer with us which is exclusively for new investors when you start investing. We may, at our discretion, make additional or alternative offers available to certain eligible clients. We reserve the right to determine eligibility for all our offers.

How we treat unallocated cash

The “unallocated cash” sits within your JPM PI account, but it’s not part of a General Investment Account or of a Stocks & Shares ISA, Lifetime ISA, Junior ISA or Personal Pension tax wrapper. If you want to add this to a JPM PI investment pot or withdraw to your bank account, you can do so from your JPM PI account.

Adding the cash to a Stocks & Shares ISA, Lifetime ISA, Junior ISA or Personal Pension will be treated as a contribution into the tax wrapper and is subject to contribution limits under the relevant tax rules of each tax product.

Customers are responsible for all contributions into a tax wrapper and should check that any such contributions do not exceed allowable contribution limits.

Other terms that apply when you use this offer

The terms of your Chase account are set out in the [General Account Terms and Conditions](#) and any other terms we gave you when you opened your account.

The terms of your JPM PI account are set out in the [J.P. Morgan Personal Investing Standard Terms and Conditions](#) and any other terms we gave you when you opened your account. Please refer to the [J.P. Morgan Personal Investing Standard Terms and Conditions](#) if you want to know about how JPM PI provides investment services to you, including our fees and charges and compensation arrangements.

This offer is not available in respect of Self-Managed Investing products.

Capitalised words in these offer terms have the same meaning as in the [J.P. Morgan Personal Investing Standard Terms and Conditions](#), unless they are expressly given a different meaning here.

If there is an inconsistency between these offer terms and the [J.P. Morgan Personal Investing Standard Terms and Conditions](#), these offer terms will apply to the offer only.

Data privacy

JPM PI and Chase will only process your personal information as set out in their respective Privacy Policy available here:

JPM PI: <https://www.personalinvesting.jpmorgan.com/legal/privacy-policy>

Chase: www.chase.co.uk/gb/en/legal/privacy-notice/ and in accordance with these offer terms.

General terms

We may change, suspend or end this offer at any time. If we do so, we will notify you through the app, SMS or by email unless Applicable Requirements prevent us from doing so or where the change is not to your disadvantage. We may suspend or end the offer on an individual or offer-wide basis. If we reasonably suspect that you are abusing this offer or find that you have breached these terms, then we may suspend or reverse any cash reward payable or paid to you.

Getting in contact

You can find JPM PI's contact details in the [J.P. Morgan Personal Investing Terms & Conditions](#).

You can find Chase's contact details in the [General Account Terms and Conditions](#).

J.P. Morgan Personal Investing authorisation details

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J.P. Morgan Personal Investing is authorised and regulated by the Financial Conduct Authority, no. 552016, registered in England and Wales, no. 07503666, with a registered office at 25 Bank Street, Canary Wharf, London E14 5JP.

J.P. Morgan Personal Investing is covered by the Financial Services Compensation Scheme in respect of the investment business it provides. Please see Section I of the [J.P. Morgan Personal Investing Standard Terms and Conditions](#) for more information.

Chase authorisation details

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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.